



# Tangerine APT

## PENSIONS LIMITED


RC. 612608

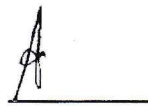
Federal Mortgage Bank Building, Plot 266,  
Cadastral AO, Central Business District, Garki, Abuja.

**TANGERINE APT PENSION RSA FUND I Limited**  
Statement of Net Assets Available for Benefit as at 31 December 2023

	31-Dec-23 N'000	31-Dec-22 N'000
<b>ASSETS</b>		
Cash and cash equivalents	57,872	126,464
Investment securities:		
- at amortised cost	803,403	429,310
- at fair value	367,350	96,657
<b>Total Assets</b>	<b>1,228,625</b>	<b>652,431</b>
<b>LIABILITIES</b>		
Accrual and other payables	3,053	4,072
<b>Total Liabilities</b>	<b>3,053</b>	<b>4,072</b>
<b>TOTAL ASSETS</b>	<b>1,225,572</b>	<b>648,359</b>
<b>Fund Unit Price</b>	<b>1.7166</b>	<b>1.4263</b>
3 years compound annual growth rate	91.16%	60.23%
Returns on Investment	20.35%	8.52%

The financial statements were approved by the Board of Directors on 15 April 2024 and signed on its behalf by:

  
Alhaji Ado Yakubu Wanka  
FRC/2013/CIBN/00000002127  
Chairman

  
Aliyu Mohammed Dahiru  
FRC/2023/PRO/DIR/003/538357  
Managing Director

  
Ahmed Mohammed  
FRC/2024/PRO/ICAN/001/305490  
Head, Fund Accounts

**Statement of Changes in Net Assets Available For Benefits as at 31 December 2023**

	31-Dec-23 N'000	31-Dec-22 N'000
<b>Income</b>		
Interest income	117,324	45,635
Gain on disposal of investments	7,948	3,490
Unrealised gain on investment	87,340	(1,191)
Other Income		
Dividend income	7,634	3,519
<b>Total Revenue</b>	<b>220,246</b>	<b>51,453</b>
<b>Expenditure</b>		
Fees	21,590	10,246
Operating expenses	2,201	1,898
Impairment on Financial Instruments	1,265	2,061
<b>Total expenditure</b>	<b>25,076</b>	<b>14,205</b>
Net surplus for the year	195,170	37,248
<b>Membership activities:</b>		
Contributions received:		
Employee contribution	61,860	279,486
Employer contribution	77,364	349,358
Transfer window inflows	319,257	
<b>Total contribution</b>	<b>458,481</b>	<b>628,844</b>
<b>Benefits paid</b>		
AVC and 25% Job Loss	-6,714	
Transfers to other PFA	(69,724)	(35,867)
Transfers to other fund	(74,437)	(267,622)
	<b>(150,875)</b>	<b>(303,489)</b>
<b>Net members activities</b>	<b>382,043</b>	<b>325,355</b>
<b>Net increase in net assets available for benefits during the per.</b>	<b>577,213</b>	<b>362,603</b>
Net assets available for benefits at beginning of year	648,359	285,756
<b>Net assets available for benefits at end of year</b>	<b>1,225,572</b>	<b>648,359</b>

**Report of the Independent Auditors on the Summary Financial Statements To the Shareholders of TANGERINE APT PENSION RSA FUND I Limited**

**Opinion**

We have audited the accompanying financial statements of **Tangerine APT Pensions Limited - Retirement Savings Account Fund I** set out on pages 8 to 47, which comprise the statements of net assets as at 31 December 2023, the statement of changes in net assets, statement of cash flows for the year ended 31 December 2023, the notes to the statement of net assets including a summary of significant accounting policies

In our opinion, the financial statements give a true and fair view of the financial position of Tangerine APT Pensions Limited - Retirement Savings Account Fund I as at 31 December 2023 and the financial performance and cash flows for the year ended in accordance with the International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board ("IASB"), the Financial Reporting Council of Nigeria Act 2023, and relevant National Pension Commission (PENCOM) guidelines and circulars as required by the National Pension Commission and in the manner required by the Pension Reform Act, 2014.

**Summary Financial Statements**

The summary financial statements do not contain all disclosures required by International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2011 applied in the preparation of the audited financial statements of **Tangerine APT Pensions Limited - Retirement Savings Account Fund I**. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Tangerine APT Pensions Limited - Retirement Savings Account Fund I** and the auditor's report thereon. The summary financial statements and those financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

**The Audited Financial Statements and Our Report Thereon**

We expressed an unmodified audit opinion on those financial statements in our report dated 25 April 2024. The report also includes the communication of the Emphasis of Matter as described in the auditor's report on the financial statements.

Emphasis of Matter are those matters that in our professional judgement, were of most significance in our audit of the financial statements of the current year.

**Directors' Responsibility for the Summary Financial Statements**

The Directors are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 as applicable to summary financial statements, and for such internal control as the directors determine is necessary to enable the preparation of the summary financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's responsibility**

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects with the audited financial statements based on our procedures which were conducted in accordance with International Standards on Auditing (ISA 810 revised), "Engagement to report on Summary Financial Statements".

**Report on Other Legal and Regulatory Requirements**

In accordance with our full audit report, we confirm that:

- We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;
- No contravention of the Pencom Reform Act 2014 and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.
- The Company's Financial Position and its Statement of Profit or Loss and Other Comprehensive Income are in agreement with the books of accounts and returns.

For: Deloitte & Touche  
Chartered Accountants  
Lagos, Nigeria

25-Apr-24  
Engagement Partner: David Achugamonu, FCA  
FRC/2013/ICAN/ 0000000840





# Tangerine APT

## PENSIONS LIMITED

RC. 612608

Federal Mortgage Bank Building, Plot 266,  
Cadastral AO, Central Business District, Garki, Abuja.

**TANGERINE APT PENSION RSA FUND II Limited**  
**Statement of Net Assets Available for Benefits as at 31 December 2023**

	31-Dec-23 N'000	31-Dec-22 N'000
<b>ASSETS</b>		
Cash and cash equivalents	13,082,163	20,474,364
Other Asset	4,080,588	3,175,945
Investment securities:		
- at amortised cost	115,478,733	85,514,290
- at fair value	37,944,540	20,788,047
Dividends receivable	5,070	-
<b>Total Assets</b>	<b>170,591,094</b>	<b>129,952,646</b>
<b>LIABILITIES</b>		
Accrual and other payables	4,337,162	3,728,900
<b>Total Liabilities</b>	<b>4,337,162</b>	<b>3,728,900</b>
<b>TOTAL ASSETS</b>	<b>166,253,932</b>	<b>126,223,746</b>
<b>Fund Unit Price</b>	<b>5.9479</b>	<b>4.9022</b>
3 years compound annual growth rate	51.75%	52.09%
Returns on Investment	21.33%	10.99%

The financial statements were approved by the Board of Directors on 15 April 2024 and signed on its behalf by:

**Alhaji Ado Yakubu Wanka**  
FRC/2013/CIBN/00000002127  
Chairman

**Aliyu Mohammed Dahiru**  
FRC/2023/PRO/DIR/003/538357  
Managing Director

**Ahmed Mohammed**  
FRC/2024/PRO/ICAN/001/305490  
Head, Fund Accounts

**Statement of Changes in Net Assets Available For Benefits as at 31 December 2023**

	31-Dec-23 N'000	31-Dec-22 N'000
<b>Income</b>		
Interest income	14,646,244	9,655,965
Gain on disposal of investments	1,365,259	228,176
Unrealised gain on investment	13,557,174	(166,159)
Other Income	-	-
Dividend income	2,316,835	1,249,482
<b>Total Revenue</b>	<b>31,887,512</b>	<b>10,967,464</b>
<b>Expenditure</b>		
Fees	2,538,790	1,827,946
Operating expenses	15,943	14,225
Net impairment charge for the year	446,991	70,052
<b>Total expenditure</b>	<b>3,001,724</b>	<b>1,920,223</b>
<b>Surplus for the year</b>	<b>28,885,788</b>	<b>9,047,241</b>
<b>Membership activities:</b>		
Contributions received:		
Employee contribution	6,574,211	26,539,376
Employer contribution	8,207,182	21,231,501
Transfer window inflows	4,227,589	-
<b>Total contribution</b>	<b>19,008,982</b>	<b>47,770,877</b>
<b>Benefits paid</b>		
Pension payments to retirees	(7,226,715)	(109)
Payment to and on account of leavers	0	0
25% payments	(584,202)	(28,613)
Refund to PenCom	-	-
Transfer to other PFA	-	(1,622)
Inter Fund Transfers	-	(10,612)
Transfer window out	-	-
Additional voluntary contribution payment	(53,727)	-
	<b>(7,864,644)</b>	<b>(40,958)</b>
<b>Net members activities</b>		
<b>Net increase in net assets available for ber</b>	<b>40,030,186</b>	<b>56,777,160</b>
Net assets available for benefits at beginning of year	126,223,746	69,446,586
<b>Net assets available for benefits at end of year</b>	<b>166,253,932</b>	<b>126,223,746</b>

**Report of the Independent Auditors on the Summary Financial Statements To the Shareholders of TANGERINE APT PENSION RSA FUND II Limited**

**Opinion**

The summary financial statements which comprise the summary statement of financial position as at 31 December 2023, the summary statement of profit or loss and other comprehensive income for the year ended 31 December 2023 are derived from the audited financial statements of **Tangerine APT Pension RSA FUND II Limited** for the year ended 31 December 2023.

In our opinion, the accompanying summary financial statements derived from the audited financial statements of **Tangerine APT Pension RSA Fund II** give a true and fair view of those financial statements in accordance with International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023.

**Summary Financial Statements**

The summary financial statements do not contain all disclosures required by International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2011 applied in the preparation of the audited financial statements of **Tangerine APT Pension RSA Fund II**. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Tangerine APT Pension RSA Fund II** and the auditor's report thereon. The summary financial statements and those financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

**The Audited Financial Statements and Our Report Thereon**

We expressed an unmodified audit opinion on those financial statements in our report dated 25 April, 2024. The report also includes the communication of the Emphasis of Matter as described in the auditor's report on the financial statements.

Emphasis of Matter are those matters that in our professional judgement, were of most significance in our audit of the financial statements of the current year.

**Directors' Responsibility for the Summary Financial Statements**

The Directors are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 as applicable to summary financial statements, and for such internal control as the directors determine is necessary to enable the preparation of the summary financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's responsibility**

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited financial statements based on our procedures which were conducted in accordance with International Standards on Auditing (ISA 810 revised), "Engagement to report on Summary Financial Statements".

**Report on Other Legal and Regulatory Requirements**

In accordance with our full audit report, we confirm that:  
i. We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;  
ii. No contravention of the Pension Reform Act 2014 and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.  
iii) The Company's Financial Position and its Statement of Profit or Loss and Other Comprehensive Income are in agreement with the books of accounts and returns.

**For: Deloitte & Touche**  
Chartered Accountants  
Lagos, Nigeria

25-Apr-24  
Engagement Partner: David Achugamonu, FCA  
FRC/2013/ICAN/0000000840





# Tangerine APT PENSIONS LIMITED

RC. 612608

Federal Mortgage Bank Building, Plot 266,  
Cadastral AO, Central Business District, Garki, Abuja.

**TANGERINE APT PENSION RSA FUND III Limited**  
Statement of Net Assets Available for Benefit as at 31 Decemeber 2023

	31-Dec-23 N'000	31-Dec-22 N'000
<b>ASSETS</b>		
Cash and cash equivalents	9,478,084	7,806,909
Investment securities:		
- at amortised cost	58,136,517	37,834,671
- at fair value	5,932,849	3,535,470
<b>Total Assets</b>	<b>74,547,450</b>	<b>49,177,050</b>
<b>LIABILITIES</b>		
Accrual and other payables	105,903	199,939
<b>Total Liabilities</b>	<b>105,903</b>	<b>199,939</b>
<b>TOTAL ASSETS</b>	<b>74,441,547</b>	<b>48,977,111</b>
<b>Fund Unit Price</b>	<b>2.0523</b>	<b>1.7852</b>
3 years compound annual growth rate	43.33%	24.66%
Returns on Investment	14.96%	10.21%

The financial statements were approved by the Board of Directors on 15 April 2024 and signed on its behalf by:

Alhaji Addo Yakubu Wanka  
FRC/2013/CBN/0000002127  
Chairman

Aliyu Mohammed Dahiru  
FRC/2023/PRO/DIR/003/538357  
Managing Director

Ahmed Mohammed  
FRC/2024/PRO/ICAN/001/305490  
Head, Fund Accounts

**Statement of Changes in Net Assets Available For Benefits as at 31 Decemeber 2023**

	31-Dec-23 N'000	31-Dec-23 N'000
<b>Income</b>		
Investment income	7,804,663	4,451,114
Gain on disposal of investments	546,138	183,144
Change in value of investment	1,654,705	-73,034
Dividend income	203,977	178,325
<b>Total Revenue</b>	<b>10,209,483</b>	<b>4,739,549</b>
<b>Expenditure</b>		
Impairment on financial assets	(198,481)	(66,544)
Fees	(1,024,313)	(654,107)
Operating expenses	(20,489)	(34,886)
<b>Total expenditure</b>	<b>(1,243,283)</b>	<b>(755,537)</b>
<b>Surplus for the year</b>	<b>8,966,200</b>	<b>3,984,012</b>
<b>Membership activities:</b>		
Contributions received:		
Employee contribution	2,545,257	4,167,098
Employer contribution	3,181,571	5,208,873
Transfer Window In	11,803,481	5,696,316
Transfer from other plans	9,189,712	4,363,554
<b>Total contribution</b>	<b>26,720,021</b>	<b>19,435,841</b>
<b>Benefits paid</b>		
Pension payments to retirees	(133,353,000)	(527,596,000)
Refund to PenCom	(101,384,000)	(297,157,000)
Transfer to other PFA	(9,037,236,000)	(3,121,004,000)
Transfer Window Out	(949,494,000)	(922,014,000)
25% Payments	(318,000)	(318,000)
Voluntary contribution payment		
	<b>(10,221,786)</b>	<b>(4,868,090)</b>
<b>Net members activities</b>	<b>16,498,235</b>	<b>14,567,751</b>
<b>Net increase in net assets available for benefits during the period</b>	<b>25,464,436</b>	<b>18,551,764</b>
Net assets available for benefits at beginning of year	48,977,111	30,425,347
<b>Net assets available for benefits at end of year</b>	<b>74,441,547</b>	<b>48,977,111</b>

**Report of the Independent Auditors on the Summary Financial Statements To the Shareholders of TANGERINE APT PENSION RSA FUND III Limited**

**Opinion**

The summary financial statements which comprise the summary statement of financial position as at 31 December 2023, the summary statement of profit or loss and other comprehensive income for the year ended 31 December 2023 are derived from the audited financial statements of **Tangerine APT Pension RSA FUND III Limited** for the year ended 31 December 2023.

In our opinion, the accompanying summary financial statements derived from the audited financial statements of **Tangerine APT Pension RSA Fund III** give a true and fair view of those financial statements in accordance with International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023.

**Summary Financial Statements**

The summary financial statements do not contain all disclosures required by International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 applied in the preparation of the audited financial statements of **Tangerine APT Pension RSA FUND III Limited**. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Tangerine APT Pension RSA FUND III Limited** and the auditor's report thereon. The summary financial statements and those financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

**The Audited Financial Statements and Our Report Thereon**

We expressed an unmodified audit opinion on those financial statements in our report dated 25 April 2024. The report also includes the communication of the Emphasis of Matter as described in the auditor's report on the financial statements.

Emphasis of Matter are those matters that in our professional judgement, were of most significance in our audit of the financial statements of the current year.

**Directors' Responsibility for the Summary Financial Statements**

The Directors are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 as applicable to summary financial statements, and for such internal control as the directors determine is necessary to enable the preparation of the summary financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's responsibility**

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited financial statements based on our procedures which were conducted in accordance with International Standards on Auditing (ISA 810 revised). "Engagement to report on Summary Financial Statements".

**Report on Other Legal and Regulatory Requirements**

In accordance with our full audit report, we confirm that:  
i. We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;  
ii. No contravention of the Pencom Reform Act 2014 and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.  
iii) The Company's Financial Position and its Statement of Profit or Loss and Other Comprehensive Income are in agreement with the books of accounts and returns.

For: Deloitte & Touche  
Chartered Accountants  
Lagos, Nigeria  
25-Apr-24  
Engagement Partner: David Achugamonu, FCA  
FRC/2013/ICAN/0000000840





# Tangerine APT

## PENSIONS LIMITED

RC. 612608

Federal Mortgage Bank Building, Plot 266,  
Cadastral AO, Central Business District, Garki, Abuja.

**TANGERINE APT PENSION RSA FUND IV Limited**  
Statement of Net Assets Available for Benefit as at 31 December 2023

	31-Dec-23 N'000	31-Dec-22 N'000
<b>ASSETS</b>		
Cash and cash equivalents	1,101,608	1,325,282
Other assets		
Investment securities:		
- at amortised cost	9,272,360	6,582,895
- at fair value	623,849	720,747
<b>Total Assets</b>	<b>10,997,817</b>	<b>8,628,924</b>
<b>LIABILITIES</b>		
Other payables	13,991	23,524
<b>Total Liabilities</b>	<b>13,991</b>	<b>23,524</b>
<b>TOTAL ASSETS</b>	<b>10,983,826</b>	<b>8,605,400</b>
<b>Fund Unit Price</b>	<b>5.2406</b>	<b>4.6893</b>
3 years compound annual growth rate	31.03%	39.44%
Returns on Investment	11.76%	9.13%

The financial statements were approved by the Board of Directors on 15 April 2024 and signed on its behalf by:

**Alhaji Ado Yakubu Wanka**  
FRC/2013/CIBN/0000002127  
Chairman

**Alivu Mohammed Dahiru**  
FRC/2023/PRO/DIR/003/538357  
Managing Director

**Ahmed Mohammed**  
FRC/2024/PRO/ICAN/001/305490  
Head, Fund Accounts

**Statement of Changes in Net Assets Available For Benefits as at 31 December 2023**

	31-Dec-23 N'000	31-Dec-22 N'000
<b>Income</b>		
Interest income	1,147,406	722,005
Gain on disposal of investments	41,686	1,884
Change in value of investment	46,989	41,007
Other income	9,972	18,650
<b>Total Revenue</b>	<b>1,246,053</b>	<b>783,556</b>
<b>Expenditure</b>		
Impairment on financial assets	47,265	10,188
Fees	96,157	62,173
Other expenses	5,451	8,621
<b>Total expenditure</b>	<b>148,873</b>	<b>80,982</b>
<b>Surplus for the year</b>	<b>1,097,180</b>	<b>702,574</b>
<b>Membership activities</b>		
Contribution received	8,339,012	7,335,862
Benefit paid	(7,057,264)	(4,227,258)
<b>Total contribution</b>	<b>1,281,748</b>	<b>2,558,603</b>
<b>Net increase in net assets available during the period</b>	<b>2,378,426</b>	<b>3,261,177</b>
<b>Net increase in net assets available for benefits during the period</b>	<b>8,605,400</b>	<b>5,344,223</b>
<b>Net assets available for benefits at end of year</b>	<b>10,983,826</b>	<b>8,605,400</b>

**Report of the Independent Auditors on the Summary Financial Statements To the Shareholders of TANGERINE APT PENSION RSA FUND IV Limited**

**Opinion**

The summary financial statements which comprise the summary statement of financial position as at 31 December 2023, the summary statement of profit or loss and other comprehensive income for the year ended 31 December 2023 are derived from the audited financial statements of **Tangerine APT Pension RSA FUND IV Limited** for the year ended 31 December 2023.

In our opinion, the accompanying summary financial statements derived from the audited financial statements of **Tangerine APT Pension RSA FUND IV Limited** give a true and fair view of those financial statements in accordance with International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023.

**Summary Financial Statements**

The summary financial statements do not contain all disclosures required by International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 applied in the preparation of the audited financial statements of **Tangerine APT Pension RSA FUND IV Limited**. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Tangerine APT Pension RSA FUND IV Limited** and the auditor's report thereon. The summary financial statements and those financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

**The Audited Financial Statements and Our Report Thereon**

We expressed an unmodified audit opinion on those financial statements in our report dated 25 April 2024. The report also includes the communication of the Emphasis of Matter as described in the auditor's report on the financial statements.

Emphasis of Matter are those matters that in our professional judgement, were of most significance in our audit of the financial statements of the current year.

**Directors' Responsibility for the Summary Financial Statements**

The Directors are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 as applicable to summary financial statements, and for such internal control as the directors determine is necessary to enable the preparation of the summary financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's responsibility**

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited financial statements based on our procedures which were conducted in accordance with International Standards on Auditing (ISA 810 revised), "Engagement to report on Summary Financial Statements".

**Report on Other Legal and Regulatory Requirements**

In accordance with our full audit report, we confirm that:  
i. We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;  
ii. No contravention of the Pension Reform Act 2014 and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.  
iii) The Company's Financial Position and its Statement of Profit or Loss and Other Comprehensive Income are in agreement with the books of accounts and returns.

For: Deloitte & Touche  
Chartered Accountants  
Lagos, Nigeria  
25-Apr-24  
Engagement Partner: David Achugamona, FCA  
FRC/2013/ICAN/0000000840





# Tangerine APT

## PENSIONS LIMITED

RC. 612608

Federal Mortgage Bank Building, Plot 266,  
Cadastral AO, Central Business District, Garki, Abuja.

**TANGERINE APT PENSION RSA FUND V Limited**  
**Statement of Net Assets Available for Benefit as at 31 December 2023**

	31-Dec-23 N'000	31-Dec-22 N'000
<b>ASSETS</b>		
Cash and cash equivalents	8,888,831	6,289,691
Other assets	-	316,208
Investment securities at amortised cost	7,754,132	3,352,941
Investment securities at Fair Value	691,515	31,175
<b>Total Assets</b>	<b>17,334,478</b>	<b>9,990,015</b>
<b>LIABILITIES</b>		
Other liabilities	326,475	343,457
<b>Total Liabilities</b>	<b>326,475</b>	<b>343,457</b>
<b>NET ASSETS</b>	<b>17,008,003</b>	<b>9,646,558</b>
<b>Fund Unit Price</b>	<b>1.2454</b>	<b>1.1617</b>
<b>Rate of Returns</b>	<b>7.20%</b>	<b>9.53%</b>
1 year Compounded annual growth rate	32.78%	157.79%

The financial statements were approved by the Board of Directors on 15 April 2024 and signed on its behalf by:

**Alhaji Add Yakubu Wanka**  
FRC/2013/CIBN/00000002127  
Chairman

**Aliyu Mohammed Dahiru**  
FRC/2023/PRO/DIR/003/538357  
Managing Director

**Ahmed Mohammed**  
FRC/2024/PRU/ICAN/001/305490  
Head, Fund Accounts

**Statement of Changes in Net Assets Available For Benefits as at 31 December 2023**

	31-Dec-23 N'000	31-Dec-22 N'000
<b>Income</b>		
Investment income	1,568,976	806,892
Dividend Income	2,262	2,055
Unrealized Gains/(losses) Ordinary Shares	274,947	2,610
	<b>1,846,185</b>	<b>811,557</b>
<b>Expenditure:</b>		
Other expenses	(470,678)	(345,043)
	<b>(470,678)</b>	<b>(345,043)</b>
Impairment (loss) on investment	(30,732)	(15,587)
Surplus for the year	1,344,775	450,927
<b>Membership activities</b>		
Contributions received	8,023,060	8,059,127
<b>Net Membership Activities</b>	<b>8,023,060</b>	<b>8,059,127</b>
<b>Outgoings from dealings with members</b>		
Benefit paid	(2,006,391)	(315,087)
<b>Net assets available for benefits at</b>	<b>(2,006,391)</b>	<b>(315,087)</b>
<b>Change in net assets available for benefits during the year</b>	<b>7,361,445</b>	<b>8,194,967</b>
Net assets available for benefits at the beginning of the year	9,646,558	1,451,591
<b>Net assets available for benefits at the end of the year</b>	<b>17,008,003</b>	<b>9,646,558</b>

**Report of the Independent Auditors on the Summary Financial Statements To the Shareholders of TANGERINE APT PENSION RSA FUND V Limited**

**Opinion**

We have audited the accompanying financial statements of **Tangerine APT Pensions Limited Retirement Savings Account Fund V** set out on pages 8 to 41, which comprise the statements of net assets as at 31 December 2023, the statement of changes in net assets, statement of cash flows for the year ended 31 December 2023, the notes to the statement of net assets including a summary of significant accounting policies

In our opinion, the financial statements give a true and fair view of the financial position of Tangerine APT Pensions Limited - Retirement Savings Account Fund V as at 31 December 2023 and the financial performance and cash flows for the year ended in accordance with the International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board ("IASB"), the Financial Reporting Council of Nigeria Act 2023, and relevant National Pension Commission (PENCOM) guidelines and circulars as required by the National Pension Commission and in the manner required by the Pension Reform Act, 2014.

**Summary Financial Statements**

The summary financial statements do not contain all disclosures required by International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 applied in the preparation of the audited financial statements of **Tangerine APT Pensions Limited - Retirement Savings Account Fund V**. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Tangerine APT Pensions Limited - Retirement Savings Account Fund V** and the auditor's report thereon. The summary financial statements and those financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

**The Audited Financial Statements and Our Report Thereon**

We expressed an unmodified audit opinion on those financial statements in our report dated 25 April 2024. The report also includes the communication of the Emphasis of Matter as described in the auditor's report on the financial statements.

Emphasis of matter are those matters that in our professional judgement, were of most significance in our audit of the financial statements of the current year.

**Directors' Responsibility for the Summary Financial Statements**

The Directors are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 as applicable to summary financial statements, and for such internal control as the directors determine is necessary to enable the preparation of the summary financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's responsibility**

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited financial statements based on our procedures which were conducted in accordance with International Standards on Auditing (ISA 810 revised), "Engagement to report on Summary Financial Statements".

**Report on Other Legal and Regulatory Requirements**

In accordance with our full audit report, we confirm that:  
i. We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;  
ii. No contravention of the Pencom Reform Act 2014 and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.  
iii) The Company's financial position and its Statement of Profit or Loss and Other Comprehensive Income are in agreement with the books of accounts and returns.

**For: Deloitte & Touche**  
Chartered Accountants  
Lagos, Nigeria  
25-Apr-24  
Engagement Partner: David Achugamonu, FCA

FRC/2013/ICAN/ 0000000840



# Tangerine APT

## PENSIONS LIMITED

RC. 612608

Federal Mortgage Bank Building, Plot 266,  
Cadastral AO, Central Business District, Garki, Abuja.

**TANGERINE APT PENSION RSA FUND VI Limited**  
Statement of Net Assets Available for Benefit as at 31 Decemeber 2023

	31-Dec-23 N'000	31-Dec-22 N'000
<b>ASSETS</b>		
Cash and cash equivalents	135,670	107,898
Investment securities at amortised cost	547,802	881,796
Investment securities at fair value	146,422	124,100
<b>Total Assets</b>	<b>829,894</b>	<b>1,113,794</b>
<b>LIABILITIES</b>		
Other liabilities	2,399	5,920
<b>Total Liabilities</b>	<b>2,399</b>	<b>5,920</b>
<b>NET ASSETS</b>	<b>827,495</b>	<b>1,107,874</b>
<b>Fund Unit Price</b>	<b>1.1906</b>	<b>1.0478</b>
<b>Rate of Returns</b>	<b>13.63%</b>	<b>1.67%</b>

The financial statements were approved by the Board of Directors on 15 April 2024 and signed on its behalf by:

**Alhaji Ado Yakubu Wanka**  
FRC/2013/CIBN/0000002127  
Chairman

**Alivu Mohammed Dahiru**  
FRC/2023/PRO/DIR/003/538357  
Managing Director

**Ahmed Mohammed**  
FRC/2024/PRO/ICAN/001/305490  
Head, Fund Accounts

**Statement of Changes in Net Assets Available For Benefits as at 31 Decemeber 2023**

	31-Dec-23 N'000	31-Dec-22 N'000
<b>Income</b>		
Investment income	59,507	68,594
Dividend Income	7,348	4,869
Unrealized Gains /(losses) Ordinary Shares	30,271	(16,453)
	<b>97,126</b>	<b>57,010</b>
<b>Expenditure:</b>		
Other expenses	(12,995)	(17,105)
	<b>(12,995)</b>	<b>(17,105)</b>
Impairment (loss) / write back on investment	(1,146)	(1,376)
Surplus for the year	82,985	38,528
<b>Membership activities</b>		
Contributions received	196,721	1,511,141
Payments	(560,085)	(602,879)
<b>Net Membership Activities</b>	<b>(363,364)</b>	<b>908,262</b>
<b>Change in net assets available for benefits during the year</b>	<b>(280,379)</b>	<b>946,790</b>
Net assets available for benefits at beginning of year	1,107,874	161,084
<b>Net assets available for benefits at the end of the year</b>	<b>827,495</b>	<b>1,107,874</b>

**Report of the Independent Auditors on the Summary Financial Statements To the Shareholders of TANGERINE APT PENSION RSA FUND VI RSA Limited**

**Opinion**

We have audited the accompanying financial statements of **Tangerine APT Pensions Limited Retirement Savings Account Fund VI** set out on pages 8 to 41, which comprise the statements of net assets as at 31 December 2023, the statement of changes in net assets, statement of cash flows for the year ended 31 December 2023, the notes to the statement of net assets including a summary of significant accounting policies

In our opinion, the financial statements give a true and fair view of the financial position of Tangerine APT Pensions Limited - Retirement Savings Account Fund VI as at 31 December 2023 and the financial performance and cash flows for the year ended in accordance with the International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board ("IASB"), the Financial Reporting Council of Nigeria Act 2023, and relevant National Pension Commission (PENCOM) guidelines and circulars as required by the National Pension Commission and in the manner required by the Pension Reform Act, 2014.

**Summary Financial Statements**

The summary financial statements do not contain all disclosures required by International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2011 applied in the preparation of the audited financial statements of **Tangerine APT Pensions Limited - Retirement Savings Account Fund VI**. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Tangerine APT Pensions Limited - Retirement Savings Account Fund VI** and the auditor's report thereon. The summary financial statements and those financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

**The Audited Financial Statements and Our Report Thereon**

We expressed an unmodified audit opinion on those financial statements in our report dated 25 April 2024. The report also includes the communication of the Emphasis of Matter as described in the auditor's report on the financial statements.

Emphasis of Matter are those matters that in our professional judgement, were of most significance in our audit of the financial statements of the current year.

**Directors' Responsibility for the Summary Financial Statements**

The Directors are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 as applicable to summary financial statements, and for such internal control as the directors determine is necessary to enable the preparation of the summary financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's responsibility**

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited financial statements based on our procedures which were conducted in accordance with International Standards on Auditing (ISA 810 revised) "Engagement to report on Summary Financial Statements".

**Report on Other Legal and Regulatory Requirements**

In accordance with our full audit report, we confirm that:  
i. We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;  
ii. No contravention of the Pencom Reform Act 2014 and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.  
iii) The Company's Financial Position and its Statement of Profit or Loss and Other Comprehensive Income are in agreement with the books of accounts and returns.

For: Deloitte & Touche  
Chartered Accountants  
Lagos, Nigeria  
25-Apr-24  
Engagement Partner: David Achugamonsi, FCA  
FRC/2013/ICAN/0000000840



Tangerine APT Pensions Limited  
Tel: 09029292924, 01-4485490

**DIRECTORS:**



# Tangerine APT

## PENSIONS LIMITED

RC. 612608

Federal Mortgage Bank Building, Plot 266,  
Cadastral AO, Central Business District, Garki, Abuja.

**TANGERINE APT PENSION RSA FUND 6 RSA RETIREE Limited**  
Statement of Net Assets Available for Benefit as at 31 December 2023

	31-Dec-23 N'000	31-Dec-22 N'000
<b>ASSETS</b>		
Cash and cash equivalents	4,056	6,456
Investment securities at amortised cost	54,543	52,219
Investment securities at fair value	2,376	2,895
<b>Total Assets</b>	<b>60,975</b>	<b>61,570</b>
<b>LIABILITIES</b>		
Other liabilities	728	818
<b>Total Liabilities</b>	<b>728</b>	<b>818</b>
<b>NET ASSETS</b>	<b>60,247</b>	<b>60,752</b>
<b>Fund Unit Price</b>	<b>1.1581</b>	<b>1.0425</b>
<b>Rate of Returns</b>	<b>11.09%</b>	

The financial statements were approved by the Board of Directors on 15 April 2024 and signed on its behalf by:

Alhaji Ado Yusufu Wankala  
FRC/2013/CIBN/00000002127  
Chairman

Aliyu Mohammed Dahiru  
FRC/2023/PRO/DIR/003/538357  
Managing Director

Ahmed Mohammed  
FRC/2013/ICAN/00000003467  
Head, Fund Accounts

**Statement of Changes in Net Assets Available For Benefits as at 31 December 2023**

	31-Dec-23 N'000	31-Dec-22 N'000
<b>Income</b>		
Investment income	6,635	4,671
Dividend Income	417	90
Unrealized Gains/(losses) Ordinary Shares	441	133
	<b>7,493</b>	<b>4,894</b>
<b>Expenditure:</b>		
Other expenses	1,451	1,503
	<b>1,451</b>	<b>1,503</b>
Impairment charge on investment	124	76
Surplus for the year	5,918	3,315
<b>Membership activities</b>		
Contributions received	-	208,318
Transferred to RSA Fund during the year	-	(155,715)
Payments	(6,925)	(5,308)
	<b>(6,925)</b>	<b>47,295</b>
<b>Change in net assets available for benefits during the year</b>	<b>(1,007)</b>	<b>50,610</b>
<b>Net assets available for benefits at the beginning of the year</b>	<b>61,252</b>	<b>10,641</b>
<b>Net assets available for benefits at the end of the year</b>	<b>60,245</b>	<b>61,251</b>

**Report of the Independent Auditors on the Summary Financial Statements To the Shareholders of TANGERINE APT PENSION RSA FUND VI RSA RETIREE Limited**

**Opinion**

We have audited the accompanying financial statements of Tangerine APT Pensions Limited - Retirement Savings Account Fund VI Retiree set out on pages 8 to 38, which comprise the statements of net assets as at 31 December 2023, the statement of changes in net assets, statement of cash flows for the year ended 31 December 2023, the notes to the statement of net assets including a summary of significant accounting policies

In our opinion, the financial statements give a true and fair view of the financial position of Tangerine APT Pensions Limited - Retirement Savings Account Fund VI Retiree as at 31 December 2023 and the financial performance and cash flows for the year ended in accordance with the International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board ("IASB"), the Financial Reporting Council of Nigeria Act 2023, and relevant National Pension Commission (PENCOM) guidelines and circulars as required by the National Pension Commission and in the manner required by the Pension Reform Act, 2014.

**Summary Financial Statements**

The summary financial statements do not contain all disclosures required by International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 applied in the preparation of the audited financial statements of **Tangerine APT Pensions Limited - Retirement Savings Account Fund VI Retiree**. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Tangerine APT Pensions Limited - Retirement Savings Account Fund VI Retiree** and the auditor's report thereon. The summary financial statements and those financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

**The Audited Financial Statements and Our Report Thereon**

We expressed an unmodified audit opinion on those financial statements in our report dated 25 April 2024. The report also includes the communication of the Emphasis of Matter as described in the auditor's report on the financial statements.

Emphasis of Matters are those matters that in our professional judgement, were of most significance in our audit of the financial statements of the current year.

**Directors' Responsibility for the Summary Financial Statements**

The Directors are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 as applicable to summary financial statements, and for such internal control as the directors determine is necessary to enable the preparation of the summary financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's responsibility**

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited financial statements based on our procedures which were conducted in accordance with International Standards on Auditing (ISA 810 revised) "Engagement to report on Summary Financial Statements".

**Report on Other Legal and Regulatory Requirements**

In accordance with our full audit report, we confirm that:  
i. We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;  
ii. No contravention of the Pension Reform Act 2014 and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.  
iii) The Company's Financial Position and its Statement of Profit or Loss and Other Comprehensive Income are in agreement with the books of accounts and returns.

For: Deloitte & Touche  
Chartered Accountants  
Lagos, Nigeria  
25-Apr-24  
Engagement Partner: David Achugamonu, FCA



FRC/2013/ICAN/0000000840



# Tangerine APT

## PENSIONS LIMITED

RC. 612608

Federal Mortgage Bank Building, Plot 266,  
Cadastral AO, Central Business District, Garki, Abuja.

**TANGERINE APT PENSION RSA FUND TCF Limited**  
Statement of Net Assets Available for Benefit as at 31 December 2023

	31-Dec-22 N'000	31-Dec-21 N'000
<b>ASSETS</b>		
Cash and cash equivalents	1,036,796	1,088,547
Investment securities at amortised cost	756,931	576,715
<b>Total Assets</b>	<b>1,793,727</b>	<b>1,665,262</b>
<b>LIABILITIES</b>		
Accrual and other payables	1,085	1,130
<b>Total Liabilities</b>	<b>1,085</b>	<b>1,130</b>
<b>TOTAL ASSETS</b>	<b>1,792,642</b>	<b>1,664,132</b>
<b>Fund Unit Price</b>	<b>3.8167</b>	<b>3.3479</b>
3 years compound annual growth rate	17.23%	27.77%
Returns on Investment	14.00%	11.96%

The financial statements were approved by the Board of Directors on 15 April 2024 and signed on its behalf by:

Alhaji Adu Yakubu Wanka  
FRC/2013/CIBN/0000002127  
Chairman

Aliyu Mohammed Dahiru  
FRC/2023/PRO/DIR/003/538357  
Managing Director

Ahmed Mohammed  
FRC/2024/PRO/ICAN/001/30549C

**Statement of Changes in Net Assets Available For Benefits as at 31 December 2023**

	31-Dec-23 N'000	31-Dec-23 N'000
<b>Income</b>		
<b>Membership activities</b>		
Contributions received	6,131	26,266
Payment during the year	(102,186)	(96,309)
<b>Net addition from dealings with members</b>	<b>(96,055)</b>	<b>(70,043)</b>
<b>Net returns on investment:</b>		
Investment income	225,420	175,767
Other expenses	(1,085)	(1,130)
Net impairment charge for the year	230	(3,059)
	224,565	171,578
<b>Increase in net assets available for benefits during the year</b>	<b>128,510</b>	<b>101,535</b>
Net assets available for benefits at the end of the year	1,664,132	1,562,597
<b>Net assets available for benefits at the end of the year</b>	<b>1,792,642</b>	<b>1,664,132</b>

**Report of the Independent Auditors on the Summary Financial Statements To the Shareholders of TANGERINE APT PENSION RSA FUND TCF Limited**

**Opinion**

We have audited the accompanying financial statements of **Tangerine APT Pensions Limited - Retirement Savings Account Transitional Contribution Fund** set out on pages 9 to 40, which comprise the statements of net assets as at 31 December 2023, the statement of changes in net assets, statement of cash flows for the year ended 31 December 2023, the notes to the statement of net assets including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the financial position of Tangerine APT Pensions Limited - TCF as at 31 December 2023 and the financial performance and cash flows for the year ended in accordance with the International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board ("IASB"), the Financial Reporting Council of Nigeria Act 2023, and relevant National Pension Commission (PENCOM) guidelines and circulars as required by the National Pension Commission and in the manner required by the Pension Reform Act, 2014.

**Summary Financial Statements**

The summary financial statements do not contain all disclosures required by International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 applied in the preparation of the audited financial statements of **Tangerine APT Pensions Limited - Retirement Savings Account Transitional Contribution Fund**. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of **Tangerine APT Pensions Limited - Retirement Savings Account Transitional Contribution Fund** and the auditor's report thereon. The summary financial statements and those financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

**The Audited Financial Statements and Our Report Thereon**

We expressed an unmodified audit opinion on those financial statements in our report dated 25 April 2024. The report also includes the communication of the Emphasis of matter as described in the auditor's report on the financial statements.

Emphasis of matters are those matters that in our professional judgement, were of most significance in our audit of the financial statements of the current year.

**Directors' Responsibility for the Summary Financial Statements**

The Directors are responsible for preparing and presenting an appropriate summary of the audited financial statements in accordance with the International Financial Reporting Standards (IFRS), Companies and Allied Matters Act 2020, Pension Reform Act 2014, the National Pension Commission (PENCOM) guidelines and the Financial Reporting Council of Nigeria Act, 2023 as applicable to summary financial statements, and for such internal control as the directors determine is necessary to enable the preparation of the summary financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's responsibility**

Our responsibility is to express an opinion on whether the summary financial statements are consistent in all material respects with the audited financial statements based on our procedures which were conducted in accordance with International Standards on Auditing (ISA 810 revised): "Engagement to report on Summary Financial Statements".

**Report on Other Legal and Regulatory Requirements**

In accordance with our full audit report, we confirm that:  
i. We did not report any exceptions under the fifth schedule of the Companies and Allied Matters Act;  
ii. No contravention of the Pension Reform Act 2014 and relevant circulars issued by National Pension Commission (PENCOM) came to our knowledge during the audit.  
iii) The Company's Financial Position and its Statement of Profit or Loss and Other Comprehensive Income are in agreement with the books of accounts and returns.

For: Deloitte & Touche  
Chartered Accountants  
Lagos, Nigeria  
25-Apr-24  
Engagement Partner: David Achugamonu, FCA



FRC/2013/ICAN/00000000840