



## The June 30 Deadline Is Closer Than You Think: What Every Registered Business Must Do Now

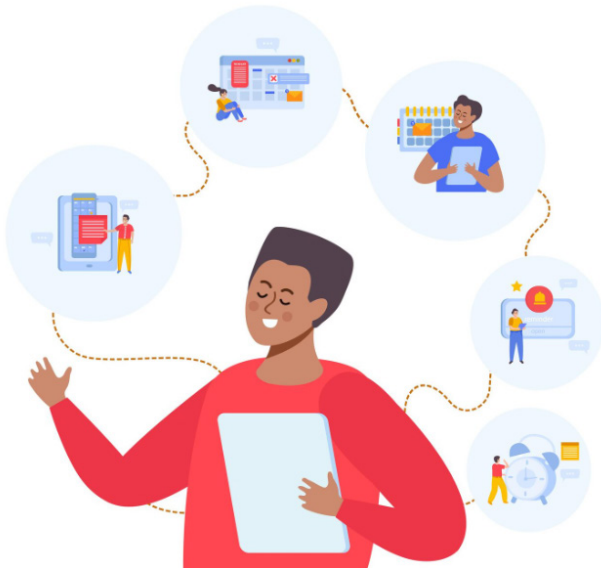
### Introduction

For every registered company, business name, and incorporated trustee in Nigeria, one compliance obligation comes up every year: filing annual returns with the Corporate Affairs Commission (CAC). Despite being routine, this filing is often overlooked until penalties, inactive status, or transaction delays arise.

With 30 June 2026 approaching, businesses that have not filed their annual returns should act now to avoid unnecessary cost, regulatory complications, or possible removal from the CAC register.

### Key Highlights

- **Annual returns are mandatory:** Under Section 417 of the Companies and Allied Matters Act (CAMA) 2020, registered entities are required to file annual returns with the CAC.
- **Registration is only the starting point:** Incorporation does not end compliance. Businesses must maintain statutory records, file returns, and keep corporate information current.
- **June 30 deadline:** For many entities, the filing deadline falls on June 30, 2026. Companies are also required to file within 42 days after their Annual General Meeting.



With the Nigeria Tax Act 2025 linking valid Tax Identification Number (TIN) compliance to bank accounts, insurance policies, and investment accounts, clean CAC records now matter even more.

## What You Need to Do Before June 30, 2026

- Confirm your entity type and deadline:**  
 Filing rules and fees differ depending on whether you are a limited liability company, business names, or incorporated trustees. Start by confirming which category applies to you.

- Review and update your registered information:**  
 Before filing, verify that your directors, shareholders, trustees, registered address, share capital, and other CAC portal records are accurate. Errors left uncorrected create problems down the line.

- File through the CAC portal:**  
 Annual returns are filed electronically through the CAC post-incorporation portal. Ensure you have access to your login details and any supporting documents required.

- Engage proper support, if you need it:**  
 A qualified company secretary or accredited agent can help ensure annual returns, and wider post-incorporation obligations are properly handled.

## The Road Forward

Annual returns are not just routine filings. They help preserve corporate status, support banking and investment readiness, and strengthen business credibility. For SMEs, timely filing is a simple but important governance step. Missing the deadline can create avoidable cost, delay, and reputational exposure.

For support with annual returns filing, corporate record updates, and post-incorporation compliance reviews, contact [info@scp-law.com](mailto:info@scp-law.com) or visit [www.scp-law.com](http://www.scp-law.com).

- CAC returns are not tax returns:**  
 CAC annual returns are separate from tax filings with the Nigeria Revenue Service (NRS). They confirm that the entity remains active and that its registered information is up to date.

- Penalties can escalate:**  
 Late filing attracts penalties, and persistent default may result in an entity being marked inactive or struck off the CAC register.

## Implications for Businesses

- Loss of legal standing:**  
 A struck-off company ceases to exist as a legal entity and may lose the capacity to contract, sue, or defend claims.

- Blocked access to finance and tenders:**  
 Banks, investors, and procurement bodies often verify CAC status before approving funding, partnerships, or contracts.

- Reputational risk:**  
 CAC records are publicly accessible. Non-compliance may raise concerns about governance and reliability.

- Higher reinstatement costs:**  
 Restoring a struck-off company involves additional filings, fees, and possible legal steps.

- TIN and banking alignment:**