Your Letterhead Is Now a Compliance Document — Is It Ready?

Introduction

Every company communicates through letters, invoices, receipts, notices, and increasingly, email. Under the Companies and Allied Matters Act 2020 (CAMA), many of these documents are required to contain prescribed statutory information—an obligation that has existed since CAMA came into force, but one enforcement has, by the Commission's own account, historically left largely unchecked.

What has changed is enforcement. By a Public Notice dated 7 July 2026, the Corporate Affairs Commission (CAC) announced that it will commence full enforcement of these requirements from 1 August 2026. The CAC says the move is meant "to ensure that companies provide accurate information about their directors and corporate identity in official communications," as part of a broader commitment to "transparency, accountability and customer satisfaction. Companies that continue to issue non-compliant business documents after that date may be exposed to regulatory sanctions.

Key Highlights

- **The legal requirements are not new:** The CAC's Notice does not introduce new obligations. Rather, it confirms that the Commission will begin enforcing the requirements under sections 304 and 729(1)(c) of CAMA.

- **Different documents have different disclosure requirements:** Business letters must include the particulars of the company's directors, including the nationality of every non-Nigerian director, as required by section 304. A wider range of documents—including notices, advertisements, invoices, receipts, bills of exchange, cheques, and letters of credit—must display the company's registered name and registration number under section 729(1)(c) of CAMA.

- **The rules apply to every company:** The requirements apply to all companies registered under CAMA, regardless of their size, ownership structure, or sector.

- **Sanctions may apply:** Sections 304(3) and 729 of CAMA provide for penalties against both the company and every officer in default, with continuing defaults attracting additional penalties as prescribed by CAC regulations.

What This Means for Stakeholders

- **For SMEs and growing businesses:** Review all business communication templates—not just letterheads—to ensure they contain the information required under CAMA before 1 August 2026.

- **For directors and company secretaries:** Communication templates should be updated promptly whenever there are changes to the company's directors or other statutory particulars to ensure they remain consistent with the company's records at the CAC.

- **For businesses operating digitally:** Compliance extends beyond printed stationery. Electronic letterheads, invoices, receipts, and other system-generated business documents should also be reviewed to ensure they meet the applicable statutory requirements.

The Road Forward

The CAC's enforcement initiative reflects a broader emphasis on corporate transparency and governance. Businesses should therefore treat business communications as compliance documents rather than simply administrative templates.

Before enforcement begins on 1 August 2026, companies should review their communication materials, update statutory disclosures where necessary, and establish internal processes to ensure that future changes to directors and company records are reflected promptly across relevant business documents.

For guidance on CAMA compliance, company secretarial services, corporate governance, and regulatory compliance, contact info@scp-law.com or visit www.scp-law.com.