



ZAMFARA STATE OF NIGERIA

CITIZEN'S
ACCOUNTABILITY

Report **OF THE**

**14 LOCAL GOVERNMENT COUNCILS
ON CONSOLIDATED AUDITED
FINANCIAL STATEMENTS**

FOR THE YEAR ENDED, 31TH DECEMBER, 2025.



OFFICE OF THE
AUDITOR GENERAL
FOR LOCAL GOVERNMENTS

ZAMFARA STATE OF NIGERIA
REPORT OF THE AUDITOR GENERAL
FOR LOCAL GOVERNMENTS ON IPSAS (CASH)
CITIZEN'S ACCOUNTABILITY REPORT ON CONSOLIDATED AUDIT
FINANCIAL STATEMENTS OF THE FOURTEEN LOCAL GOVERNMENT COUNCILS
FOR THE YEAR ENDED 31st DECEMBER 2025



His Excellency
DAUDA LAWAL
EXECUTIVE GOVERNOR
ZAMFARA STATE





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FOR THE YEAR ENDED 31ST DECEMBER 2025



His Excellency
MALLAM MANI MALLAM MUMINI
DEPUTY GOVERNOR
ZAMFARA STATE



OFFICE OF THE
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RT. HON. BILYAMINU ISMAIL MORIKI
HONORABLE SPEAKER
ZAMFARA STATE HOUSE OF ASSEMBLY



OFFICE OF THE
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HON. ENGR. AHMAD GARBA YANDI
HONORABLE COMMISSIONER
MINISTRY FOR LOCAL GOVERNMENT
AND CHIEFTAINCY AFFAIRS



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FOR THE YEAR ENDED 31st DECEMBER 2025



DR. YAKUBU SANUSI GUSAU

PERMANENT SECRETARY

**MINISTRY FOR LOCAL GOVERNMENT
AND CHIEFTAINCY AFFAIRS**





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HON. SAMAILA HUSAINI MORIKI
ALGON CHAIRMAN
ZAMFARA STATE



OFFICE OF THE
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FOR THE YEAR ENDED 31st DECEMBER 2025



ALH. AMINU MAMMAGA (CNA/CPA/ACCA/ACCrFA)
(DAN MADAMIN NASARAWA BURKULLU)
AUDITOR GENERAL
FOR LOCAL GOVERNMENTS



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OFFICE OF THE AUDITOR GENERAL FOR LOCAL GOVERNMENTS ZAMFARA STATE ZAMFARA STATE OF NIGERIA

☎ 204868 TELEGRAMS:-

P.M.B. 01015, Gusau

Date: 8th July, 2025

Ref. No: LGA/VOL/135

1.0 INTRODUCTION

Citizens' Accountability Report (CAR) – Financial Year 2025

(Prepared in accordance with International Public Sector Accounting Standards (IPSAS) and International Public Sector Accounting Standards Board (IPSASB) Reporting Principles)

The Citizens' Accountability Report (CAR) is a simplified public accountability document prepared by the Office of the Auditor General for Local Governments, Zamfara State, to provide citizens and other stakeholders with an easy-to-understand summary of the financial and performance information of the fourteen (14) Local Government Councils for the financial year ended 31 December 2025.

The report is prepared in line with the principles of the International Public Sector Accounting Standards (IPSAS), which promote transparency, accountability, reliability, comparability, and faithful representation in public sector financial reporting. It presents summarized information derived from the audited financial statements and highlights how public resources were budgeted, received, managed, and utilized to deliver services to the people of Zamfara State.

The primary objective of this report is to strengthen public confidence in local government financial management by making audit findings and financial information accessible to citizens, civil society organizations, development partners, and policymakers. It also enables citizens to monitor the stewardship of public resources and promotes greater participation in governance and accountability.



The information contained in this report is based on the audited financial statements of the fourteen (14) Local Government Councils for the 2025 Financial Year and includes budget performance, revenue generation, expenditure execution, and significant variances between approved budgets and actual financial results.

For the purpose of this report, the following terms are defined as follows:

Budget: The legally approved annual financial plan of a Local Governments, including any supplementary or revised appropriations approved during the financial year.

Actual: The actual revenue received and expenditure incurred and recognized in the audited financial statements in accordance with the applicable IPSAS reporting framework.

Variance: The difference between the approved budget and the actual financial results. Revenue variance represents the difference between actual revenue and budgeted revenue, while expenditure variance represents the difference between approved expenditure and actual expenditure. Significant variances are analyzed to explain factors affecting financial performance.

Budget Performance: This refers to the extent to which actual revenue collection and expenditure implementation compare with the approved budget, expressed as a percentage. A performance level of 100% indicates that budget estimates were fully achieved. Performance below 100% indicates underachievement, while performance above 100% indicates that actual revenue collection or expenditure exceeded the approved budget.

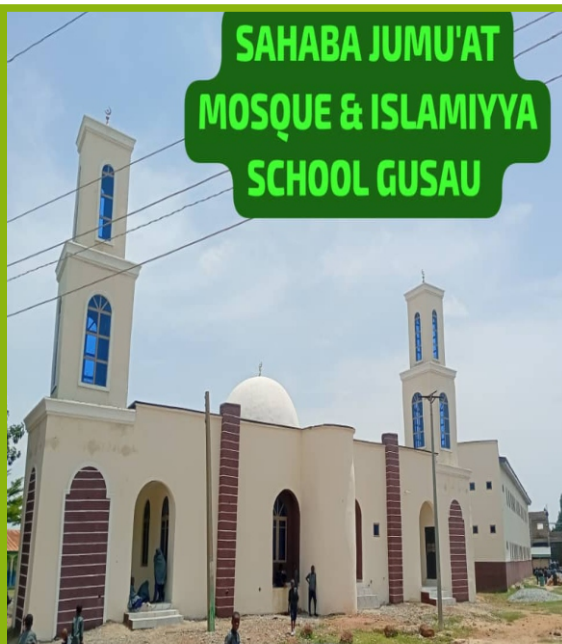
This Citizens' Accountability Report demonstrates the commitment of the Office of the Auditor General for Local Governments, Zamfara State, to promoting good governance, transparency, accountability, fiscal discipline, and effective management of public resources in accordance with the requirements of IPSAS and State and Local Government Audit Law No. 8 of 2021 (as amended), the consolidated Financial Statements submitted to the Office of the Auditor-General for Local Governments by the Director of Finance of the Ministry for local government on 7th of May, 2026. Have been duly examined and certified as required by law.



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DISTRIBUTION OF GAC SUV TO GOV'T OFFICIALS



**Distribution of
Ramadan Foods**



FOOD ITEMS DISTRIBUTION TO THE LESS PRIVILEGES



BUNGUDU LG JUMU'AT MOSQUE



**Construction of
Jumu'at Mosque at
Police Headquarter**

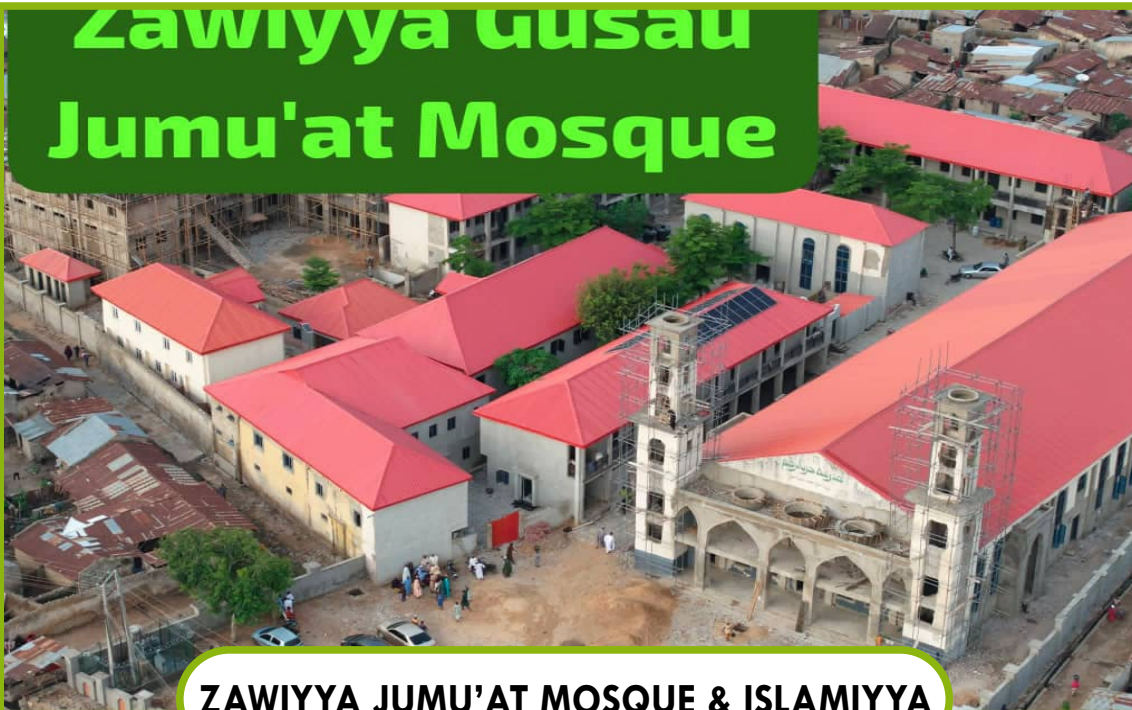


**Construction of
Jumu'at Mosque at
Headquarter**

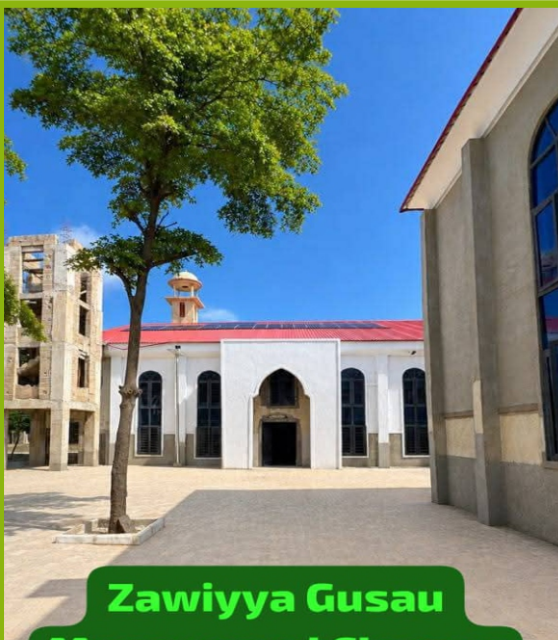
POLICE HEADQUARTER JUMU'AT MOSQUE



Zawiyya Gusau Jumu'at Mosque



ZAWIYYA JUMU'AT MOSQUE & ISLAMIYYA



Zawiyya Gusau
Mosque & Islamiyya



ZAWIYYA JUMU'AT MOSQUE & ISLAMIYYA

Gusau



EXECUTIVE SUMMARY

The 2025 Budget of the Fourteen (14) Local Government Councils of Zamfara State, tagged "**Budget of Rescue**," was approved by the Zamfara State House of Assembly on **5 December 2024**.

The total approved budget amounted to **₦156.58 billion**, while the actual revenue realized during the year under review was **₦146.18 billion**, representing approximately **93%** of the approved budget. Similarly, the total actual expenditure incurred amounted to **₦146.18 billion**, reflecting an overall budget implementation rate of **93%**.

The actual expenditure comprised **Personnel Costs** of **₦15.39 billion**, **Other Recurrent Expenditure** of **₦46.41 billion**, and **Capital Expenditure** of **₦84.38 billion**. This represents budget performance rates of **87%**, **82%**, and **102%**, respectively.

In line with the objectives of the **Budget of Rescue**, the Local Government Councils prioritized the provision of critical infrastructure and essential public services across key sectors, including **health, education, and public works**. Several capital projects were successfully completed during the year, while others recorded substantial progress towards completion, thereby enhancing service delivery and improving the welfare of citizens.

Furthermore, the improvement in revenue performance compared to previous years is attributable to strengthened internal revenue generation mechanisms, the reduction of revenue leakages, increased statutory allocations from the Federation Account, and higher inflows from grants and development partners. These measures contributed significantly to the overall fiscal performance of the Local Government Councils during the reporting period.

Overall, the 2025 budget implementation demonstrates a commendable level of fiscal discipline and effective resource utilization. Continued efforts to strengthen revenue mobilization, improve budget execution, and ensure full compliance with the **International Public Sector Accounting Standards (IPSAS)** will further enhance transparency, accountability, and sustainable financial management across the Local Government Councils of Zamfara State.



Item	2025 Original Budget(₦)	2025 Final Budget(₦)	2025 Actual Amount(₦)	Performance (%)
Revenue	156,583,206,480	156,583,206,480	146,183,457,374	93%
Expenditure	156,583,206,480	156,583,206,480	146,183,457,374	93%
Personnel	17,730,972,820	17,730,972,820	15,394,738,645	87%
Other recurrent	56,437,692,190	56,437,692,190	46,408,319,580	82%
Capital	82,414,541,470	82,414,541,470	84,380,399,149	102%

Table 1: Executive summary

2025 expenditure breakdown

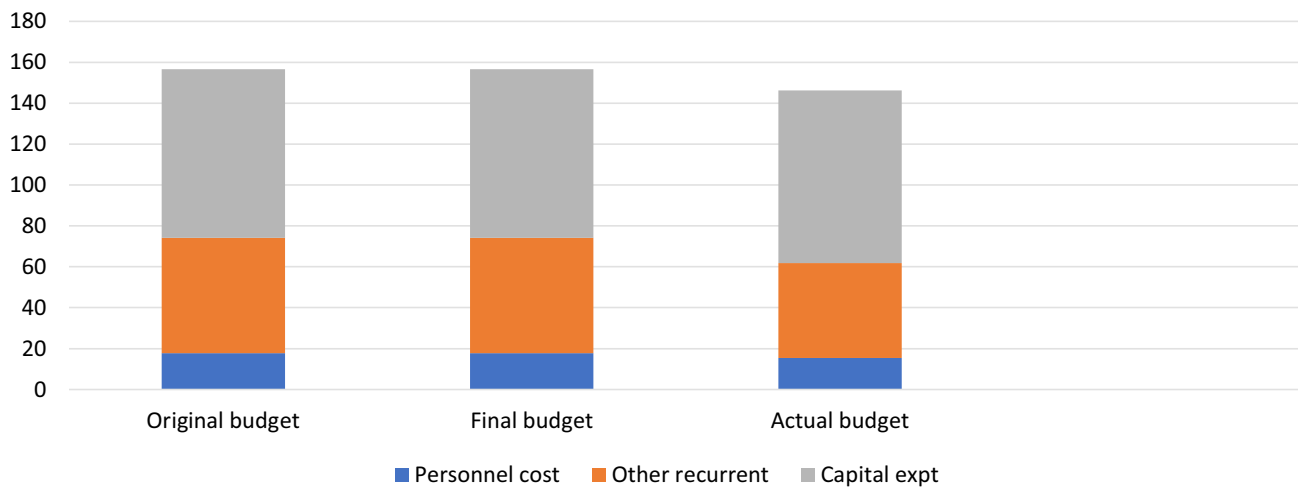
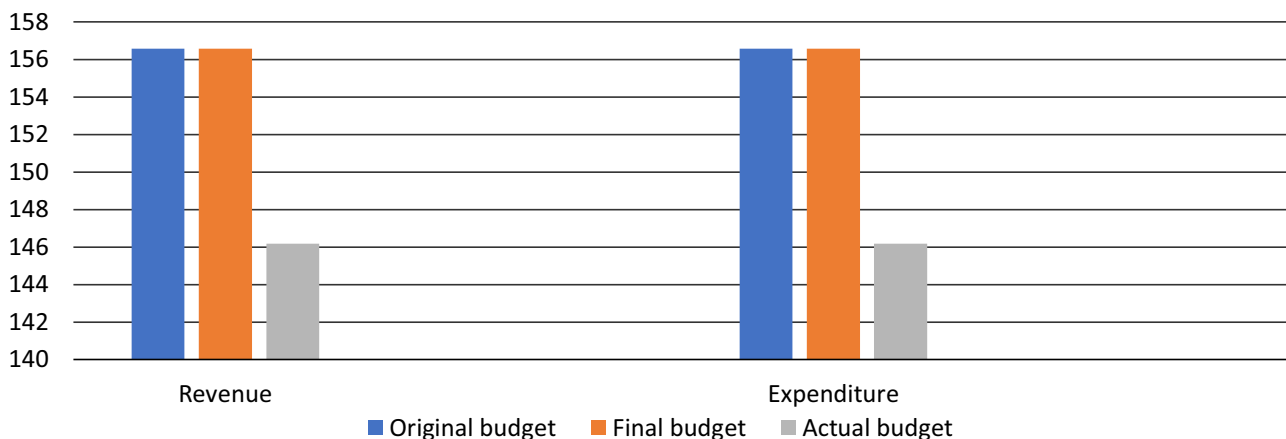


Figure 1: Expenditure breakdown

Figure2: 2025 Aggregate Expenditure performance

2025 Aggregate budget performance





What are our sources for the budget?	What did we say we would collect in 2025?	How much did we actually collect in 2025?	How was our performance in 2025?	Did we collect more or less in 2025 compared to 2024?
Opening Balance	N0 Billion	N32.33 billion	-	170%
Federation Accounts	N121.40 billion	N110.15 billion	90%	153%
Internal Revenue	N5.18 billion	N3.69 billion	71%	157%
Aids and Grants	N0 billions	N0 billion	NIL	NIL
Loans	N0 billion	N0 billion	NIL	
Other Sources	N30.00 billion	N0 billion	NIL	NIL
Total Revenues	N156.58billion	N146.18 billion	93%	156%

FIG 2: EXPENDITURE FRAME WORK

What are we spending our money on?	What did we say we would spend on 2025?	What did we actually spend in 2025?	How was our performance in 2024?	Did we spend more or less in 2025 compared to 2024
Personnel	N17.73 Billion	N15.39Billion	87%	↑ 93%
Overhead	N32.76 Billion	N17.22 Billion	52%	↑ 103%
Debt Service	N0.756 Billion	N3.11 Billion	409%	↑ 50%
Other Recurrent	N22.92 Billion	26.47 Billion	115%	↑ 26%
Capital	N82.41 Billion	84.38 Billion	102%	↑ 62%
Total Expenditure	N156.58 Billion	N146.57 Billion	93%	↑ 57%



Section 1: Budget Out turns

The revenue performance (Out-turn) for the year ended 31st December 2024, shown that the final approved budget was **N156.58** billion, while the actual was **N146.18** billion that represent **93%** performance against the estimated figure this includes revenue from federation account and internal generated revenue (IGR)

The actual amount of internal generated revenue was **N3.69** billion is only **71%** performance of the budgeted figure for the year 2025, with growth of **157%** compared to the previous year 2024.

The Aggregate actual amount of expenditure was **N146.18** billion representing **93%** performance of the final budget amounting to **N156.58** billion with variance of **N10.01** billion and growth performance of about **156%** compared to the year 2024.

The Budget provisions contribute immensely for the actual performance out turn for the year ended 31st December.2025. These are

- Personnel cost N15.39billion
- Public debt charges N3.11 billion
- Other recurrent N43.69 billion

And lastly Capital expenditure value to the tune of N84.38billion.

Overview of the implementation of 14 LGA'S Revenue& expenditure in 2025

Revenue	2025 Original Budget	2025 Final Budget	2025 Actual Amount	Variance	Performance (%)	2024 Actual Amount	Growth In 2024
Opening balance	-	-	32,338,974,918	32,338,974,918	-	18,976,691,962	95%
Federation account FAAC revenue	121,403,366,450	121,403,366,450	110,145,342,085	11,258,024,365	91%	71,999,197,382	23%
Internal generated revenue	5,199,640,030	5,199,640,030	3,699,140,371	1,500,499,659	71%	2,344,918,754	28%
Aids & grants	-	-	-	-	-	-	-
Loans	30,000,000,00	30,000,000,00	-	-	-	-	-
Other receipts	-	-	-	-	-	-	-
Total revenue including opening balance	156,583,206,480	156,583,206,480	146,183,457,374	10,399,749,106	93%	93,320,789,098	43%



Expenditure	2025 original budget	2025 final budget	2025 Actual amount	Variance	Performance %	2024 Actual Amount	Growth in 2025
Personnel	17,730,972,820	17,730,972,820	15,394,738,545	2,336,234,000	87%	7,953,126,334	49%
Public debt charges	756,166,720	756,166,720	3,107,100,932	(2,350,934,212)	410%	2,071,117,970	36%
Other recurrent	55,681,525,470	55,681,525,470	43,600,018,398	12,081,507,072	78%	31,085,143,240	29%
Capital	52,414,541,470	52,414,541,470	84,380,399,149	31,965,857,679	160%	52,211,401,653	39%
Total expenditure	156,583,206,480	156,583,206,480	146,183,457,374	10,399,749,106	93%	93,319,789,097	37%

Table 4; Overview of the implementation of 14 LGA'S Revenue & Expenditure

2025 Revenue Performance against Final Budget

REVENUE BUDGET

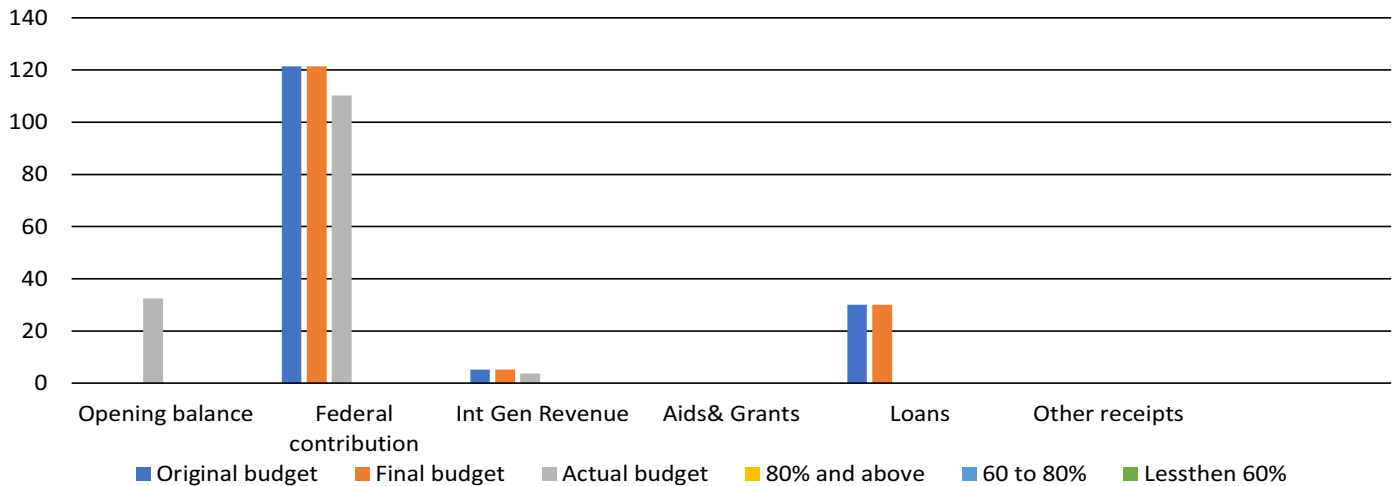


Figure3: Revenue Performance against Final Budget

2025 EXPENDITURE PERFORMANCE AGAINST THE FINAL BUDGET

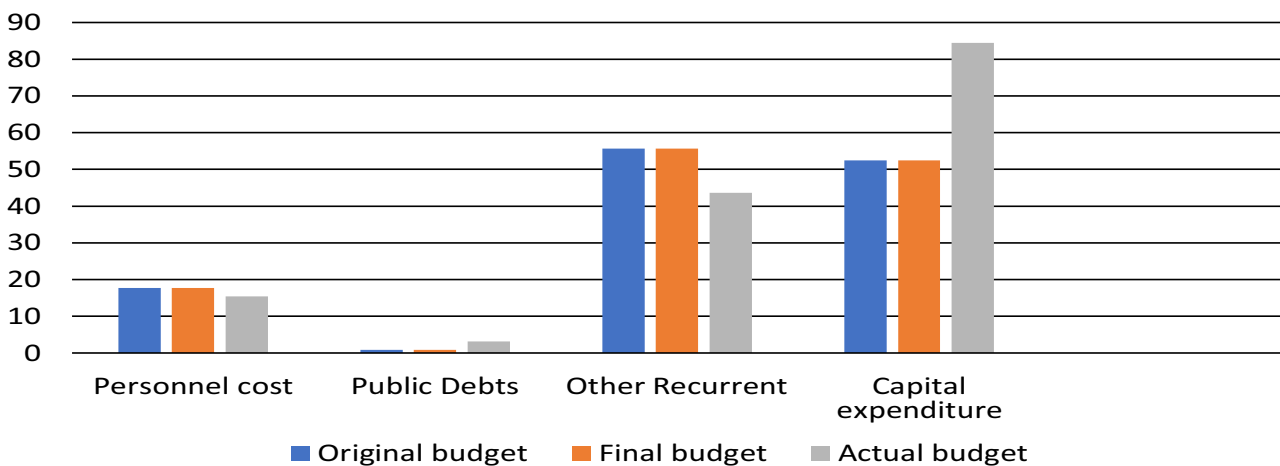
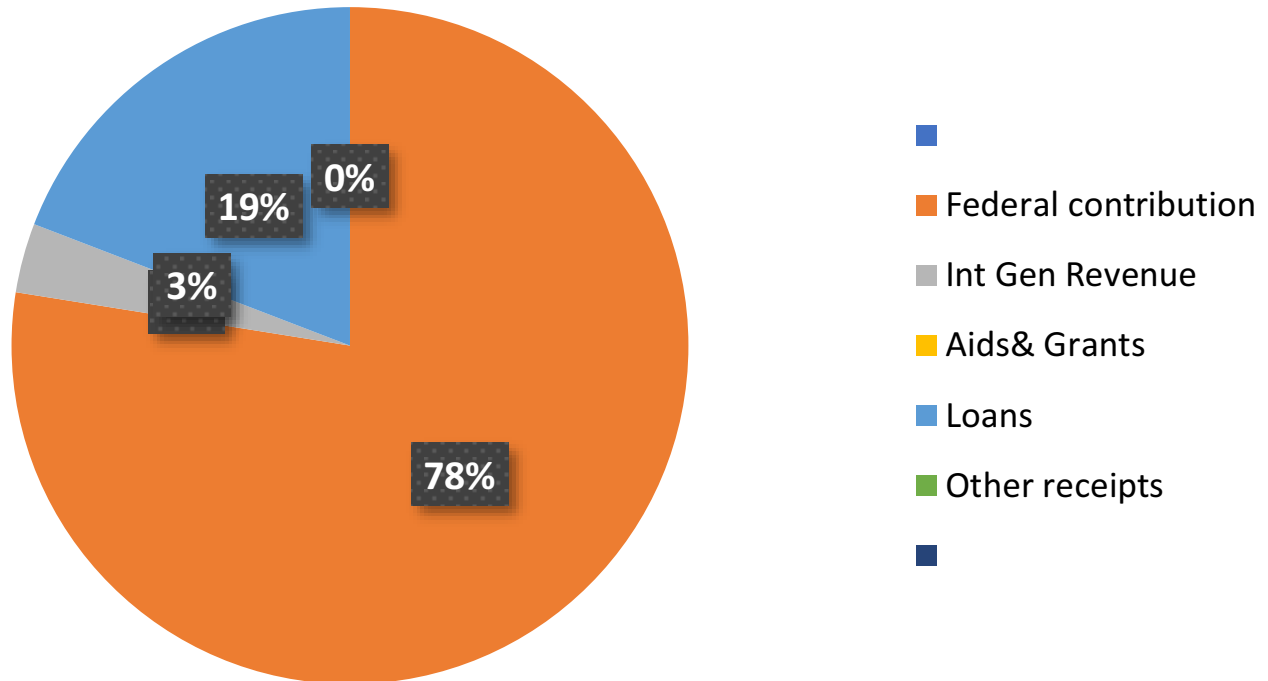


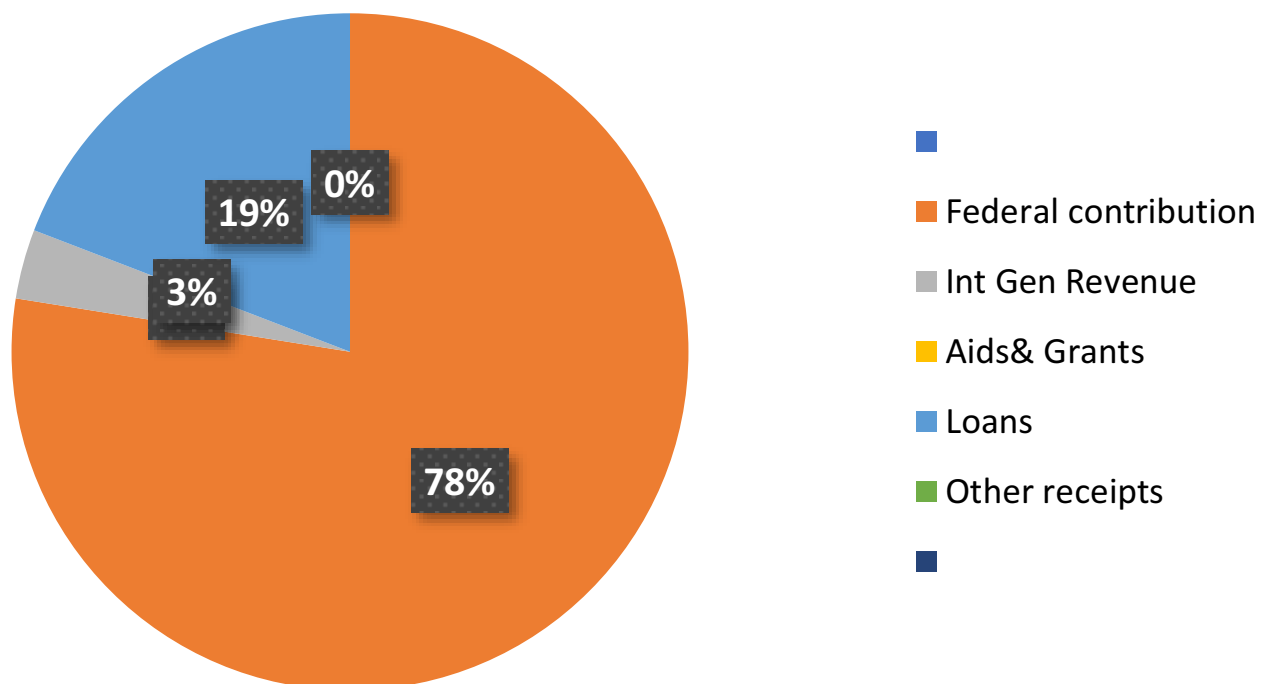
Figure 4: Expenditure performance against final budget



2025 ORIGINAL BUDGET REVENUE

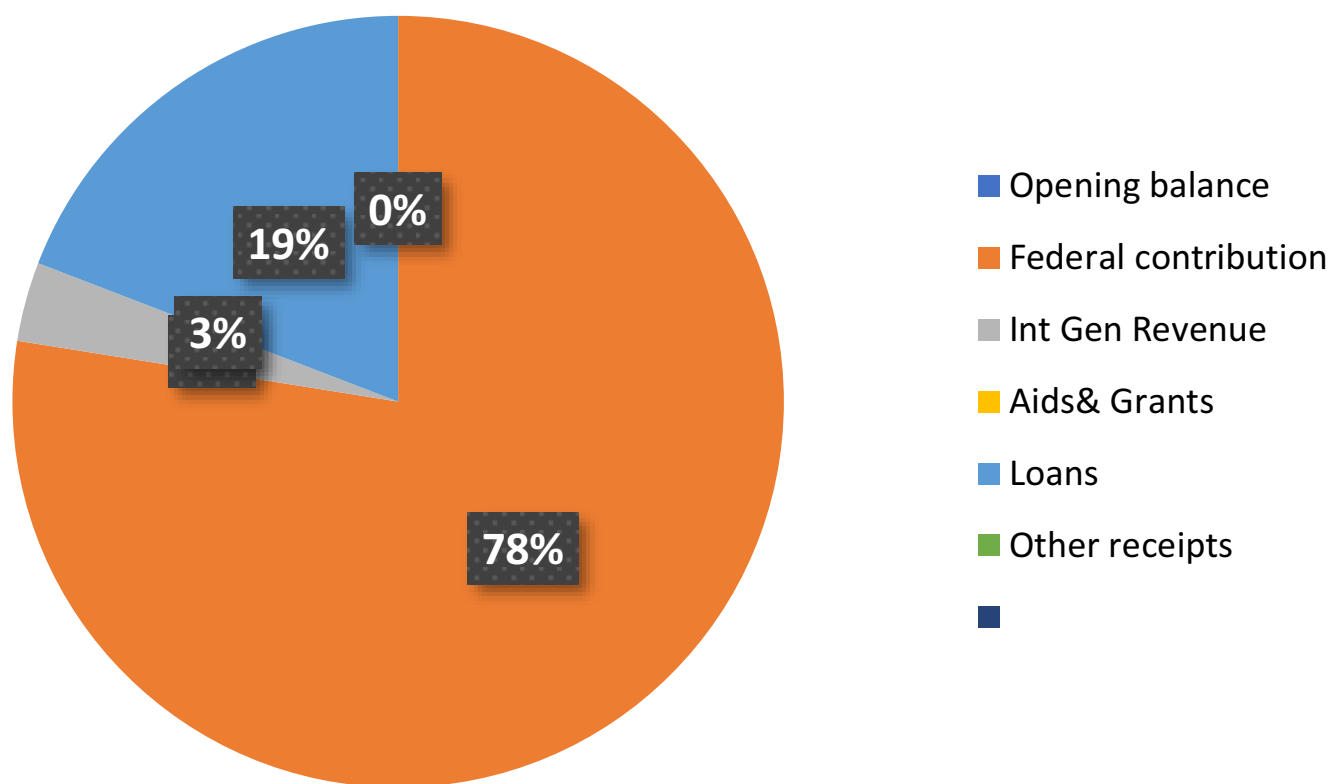


2025 FINAL BUDGET REVENUE

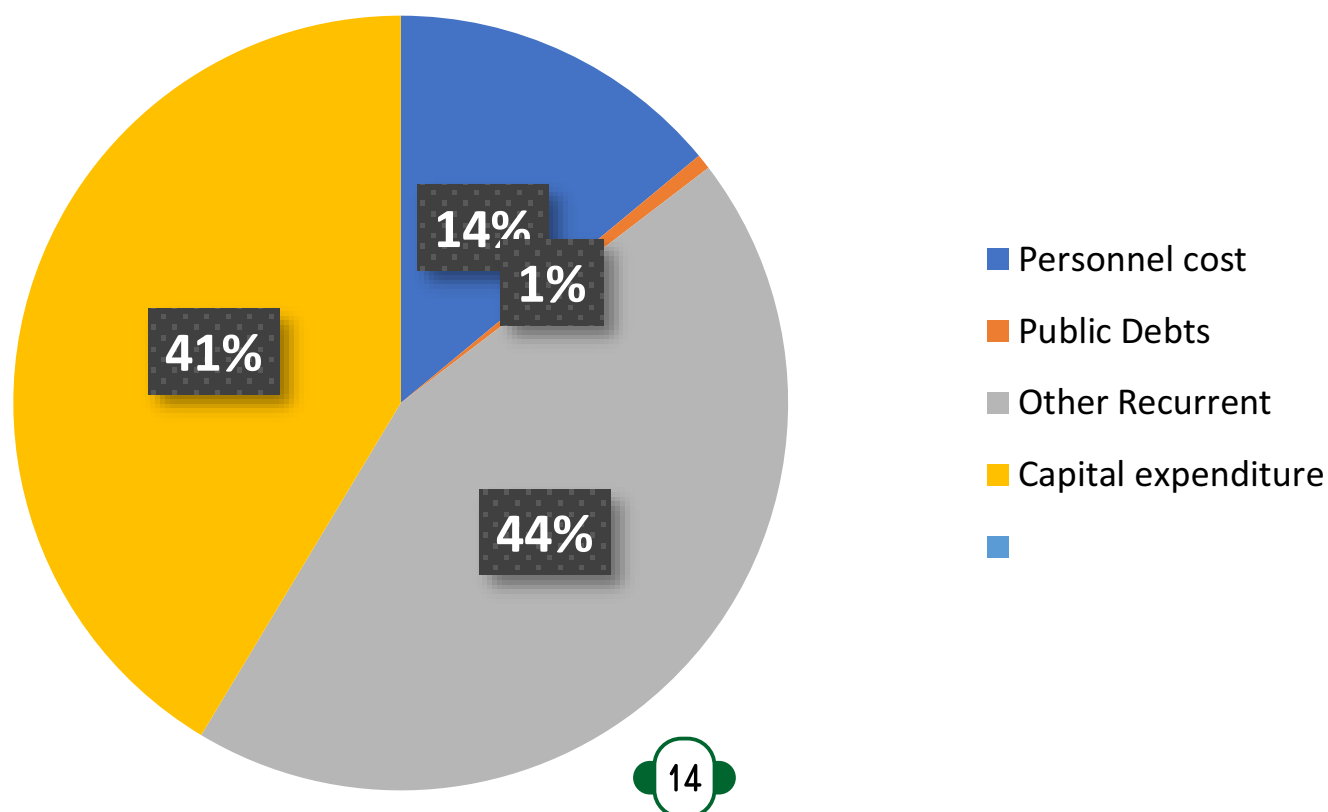




2025 ACTUAL REVENUE

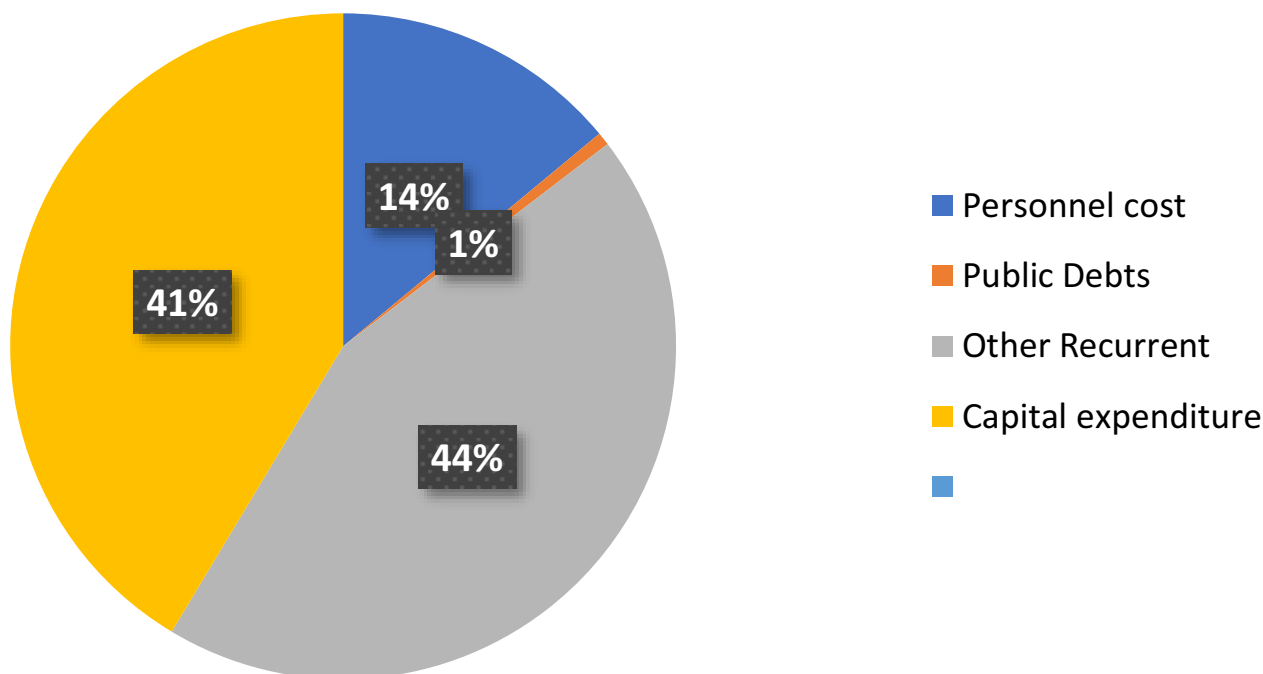


2025 ORIGINAL BUDGET EXPENDITURE

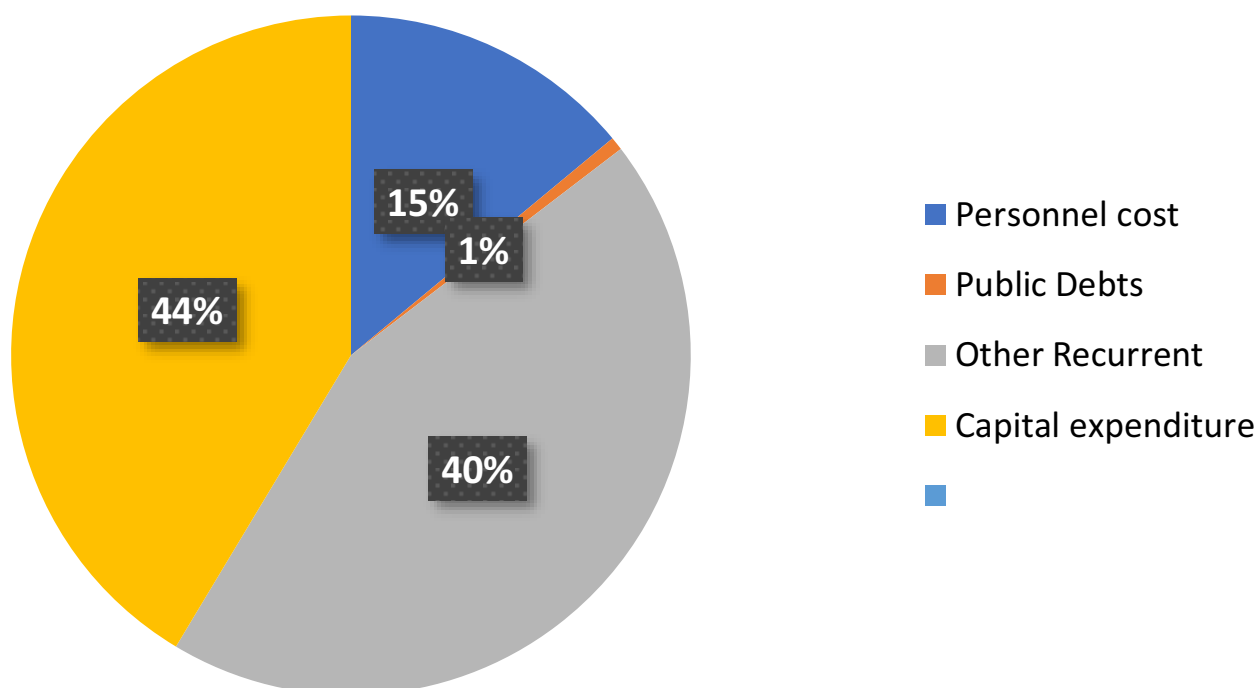




2025 FINAL BUDGET EXPENDITURE



2025 ACTUAL EXPENDITURE





Section2: Revenue Out Turns

The table below highlight the aggregate budgeted and actual amount of the federation revenue by items, which analyzed the revenue received by the fourteen (14) local government councils in the state, where by the actual amount received was **N110.15** billion that represent almost **91%** performance against the final budget, while compared to the previous year 2024 actual received having the growth of about **35%** increase.

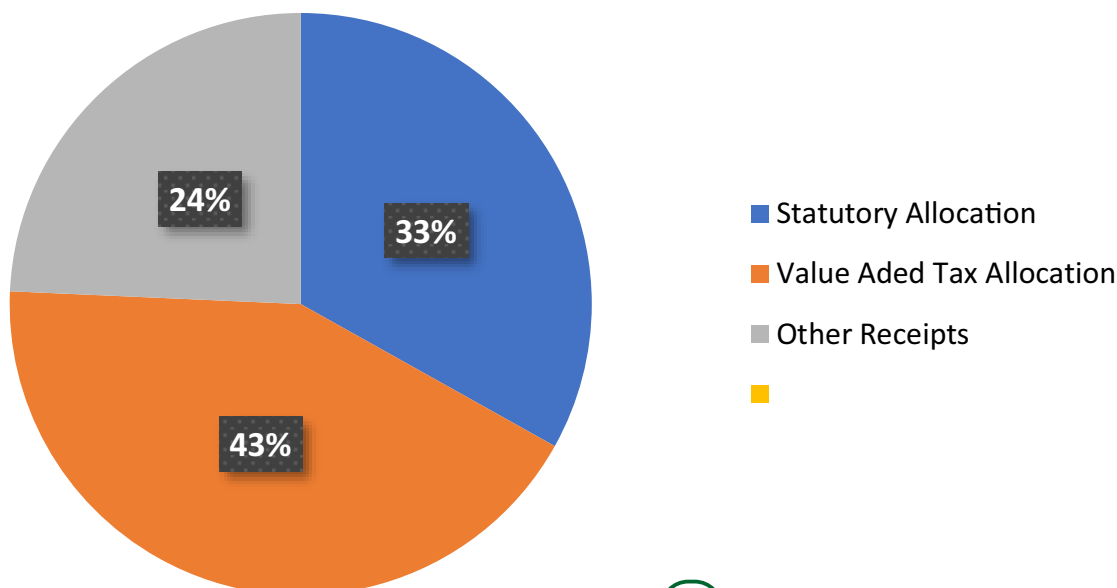
Table 5: Federation Account Revenue Out turn by items

What Revenue Did We Received from FAAC And How Does It Compare to the Final Budget

FAAC Revenue	2025 original budget	2025 final budget	2025 actual amount	Variance	Performance (%)	2024 actual amount	Growth in 2024
Statutory Allocation	40,222,526,170	40,222,526,170	45,285,017,517	(5,062,491,347)	113%	8,807,576,945	81%
Value added tax	51,659,161,490	51,659,161,490	45,855,187,771	5,803,973,719	89%	35,691,622,904	23%
Other Federation account	29,521,878,790	29,521,878,790	19,004,136,797	10,517,741,993	64%	27,500,057,533	-44%
Total Fed. Account Revenue	121,403,566,450	121,403,566,450	110,145,342,085	11,258,224,365	91%	71,999,197,332	35%

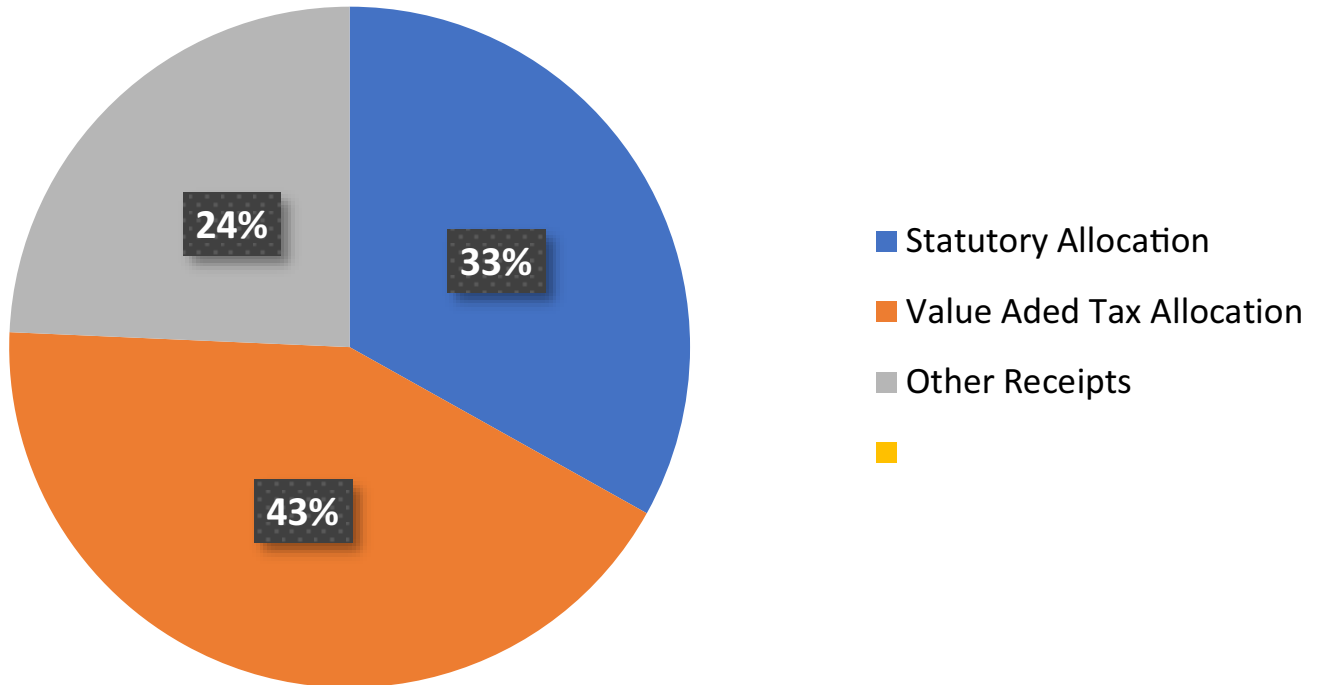
Variance & performance measured against final budget for the year 2024

FAAC REV ORIGINAL BUDGET

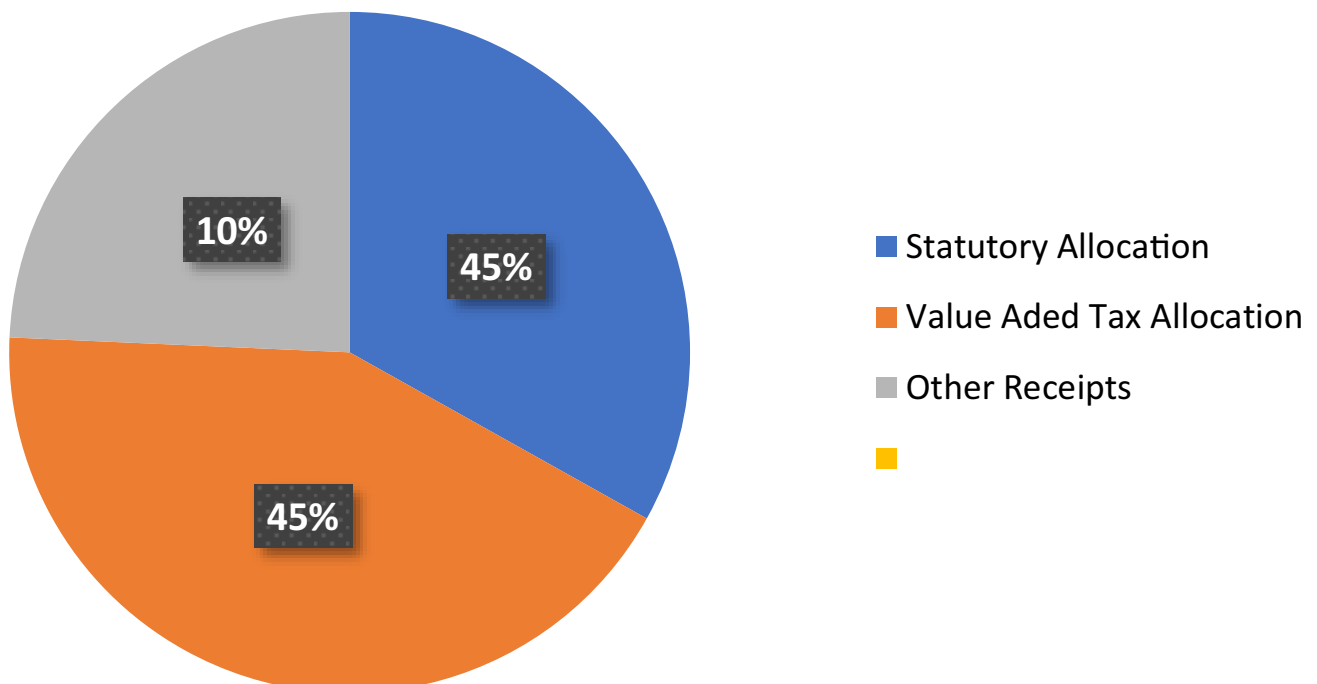




FAAC REV FINAL BUDGET 2025



FAAC REVENUE ACTUAL 2025





The table below shown the aggregate internal revenue collected by the fourteen (14) local government councils in the state, where by the approved final budget was **N5.179** billion while the actual amount collected as at 31st December, 2025 was **N 3.699** billion, this represents only **71%** performance of the estimated figure.

There are some top sources which generate large sum of revenue share, these are Direct taxes, Licenses, Fees, and Earnings they collected the sums as follows respectively **N550** million, **N542** million, **N368** million and lastly **N1.091** billion.

Table 6: Internally Generated Revenue Receive Out Turn by Sources

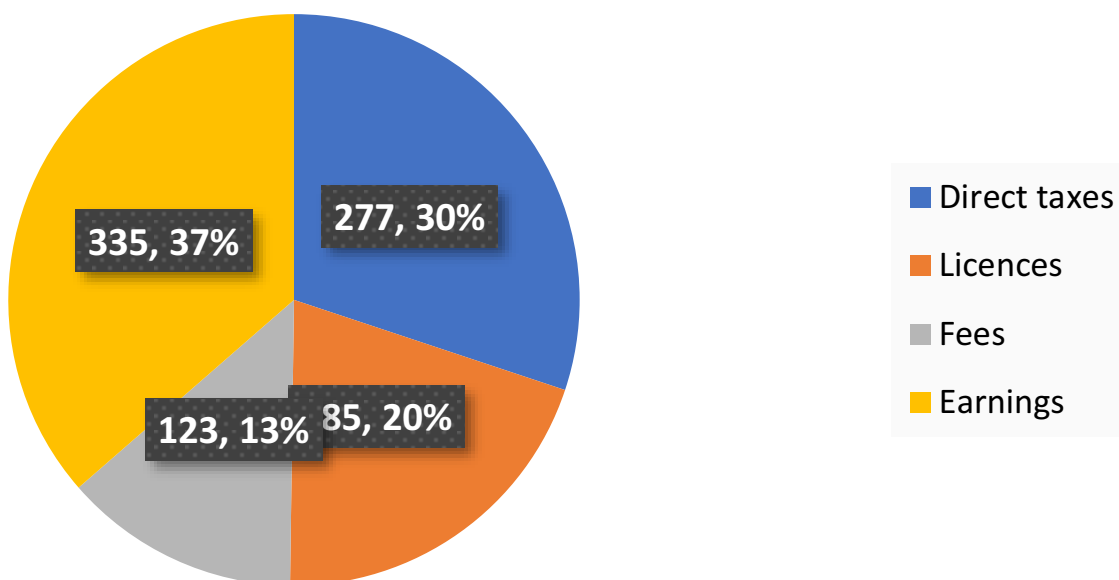
What did we collect within the state (IGR) and does it compare to budget?

IGR	2025 Original budget	2025 Final budget	2025 Actual Amount	Variance	Performance (%)	2024 actual amount	Growth in 2025
Direct taxes	276,698,920	276,698,920	549,958,892	(273,259,972)	199%	275,929,425	50%
Rates	3,613,400	3,613,400	-	3,613,400	0%	-	-
Licenses	184,536,440	184,536,440	541,881,698	357,345,258	294%	206,101,873	62%
Mining rate	-	-	17,132,141	17,132,141	100%	6,410,605	63%
Fees	-	-	368,404,601	368,404,601	100%	198,829,386	44%
Fines	67,980,630	67,980,630	-	67,980,630	0%	-	-
Sales	-	-	-	-	-	-	-
Sale/rent of Govt buildings	39,916,792	39,916,792	59,506,913	(19,590,121)	149%	35,004,917	42%
Earnings	335,360,088	335,360,088	1,091,213,919	(755,853,831)	325%	658,778,364	40%
Sales/rent of lands & other	-	-	73,526,125	73,526,125	100%	78,727,230	-6%
Investment incomes	1,533,760	1,533,760	27,533,413	25,999,653	183%	108,967,179	96%
Interest earned on fixed deposit	-	-	935,154,169	935,154,169	100%	767,604,665	18%
Re-imbursment/misc receipts	-	-	-	-	-	-	-
10% state IGR	4,270,000,000	4,270,000,000	-	4,270,000,000	0%	-	-
Total	5,179,640,030	5,179,640,030	3,699,140,371	1,480,499,659	71%	2,344,318,754	37%

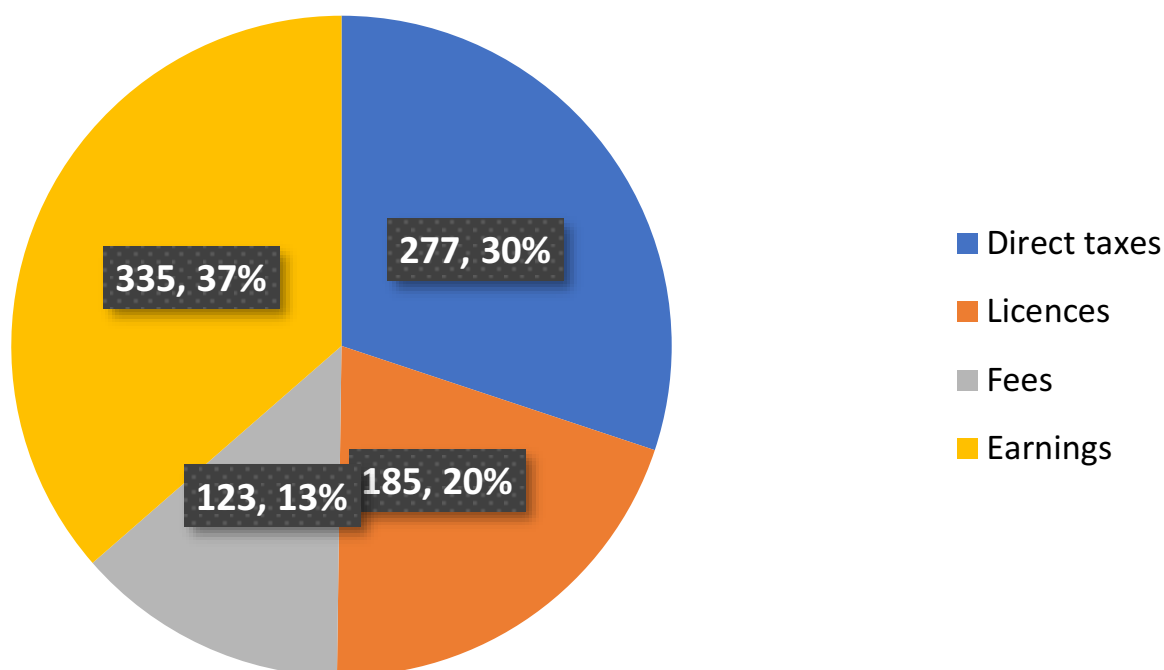


Variance & Performance measured against the Final Budget

2025 Original Budget Top 4 IGR Sources



2025 Final Budget Top 4 IGR Sources



2025 Actual amount top 4 IGR Sources

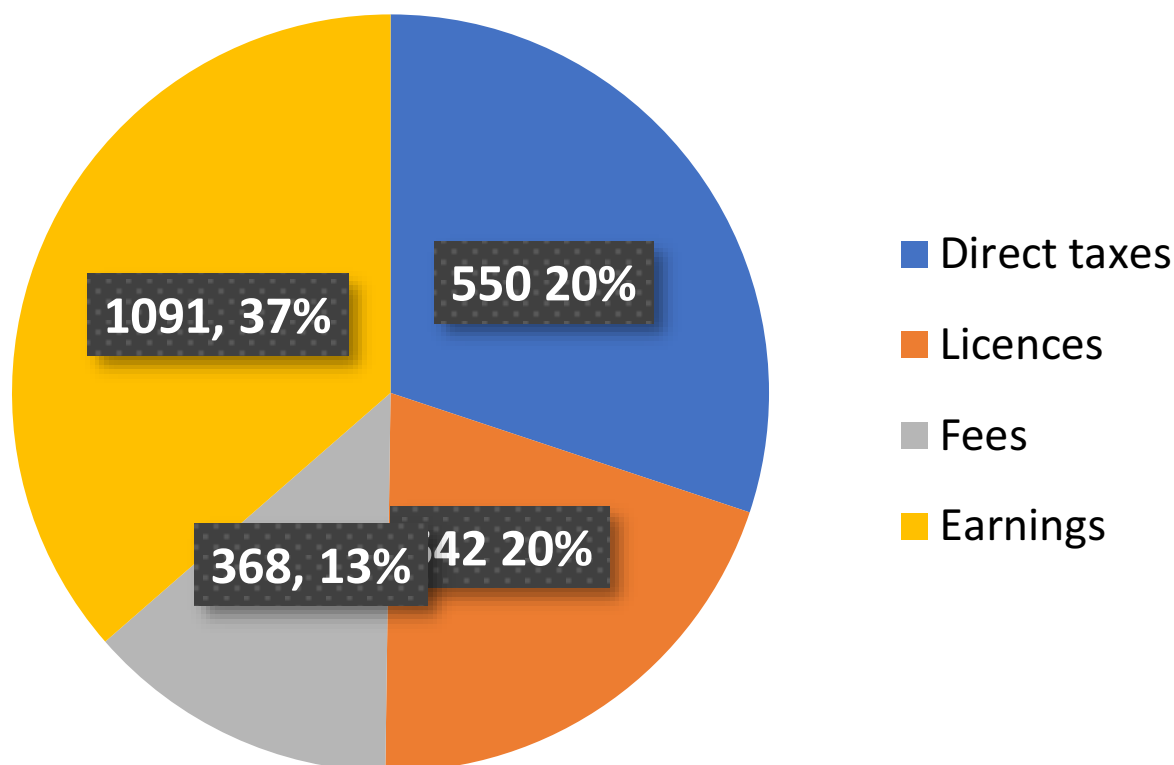


Table 7: Top ten LGA'S by collecting IGR Out-turn.

The table present the ten top local governments by collecting the locally generated revenue as at 31st December, 2025 the total actual internal generated revenue was **₦3.017** million, this representing **83%** performance against estimated figure of **₦3.623** billion but if compared to the previous year 2024 having an increase growth of **40%**.

Gusau local government having the highest actual internal revenue earner of about **₦569.981** million followed by zurmi with the sum of **₦355.373** million than T/mafara with the **₦320.462** million Kaura and Shinkafi with the **₦289.379** and **₦277.170** million respectively.

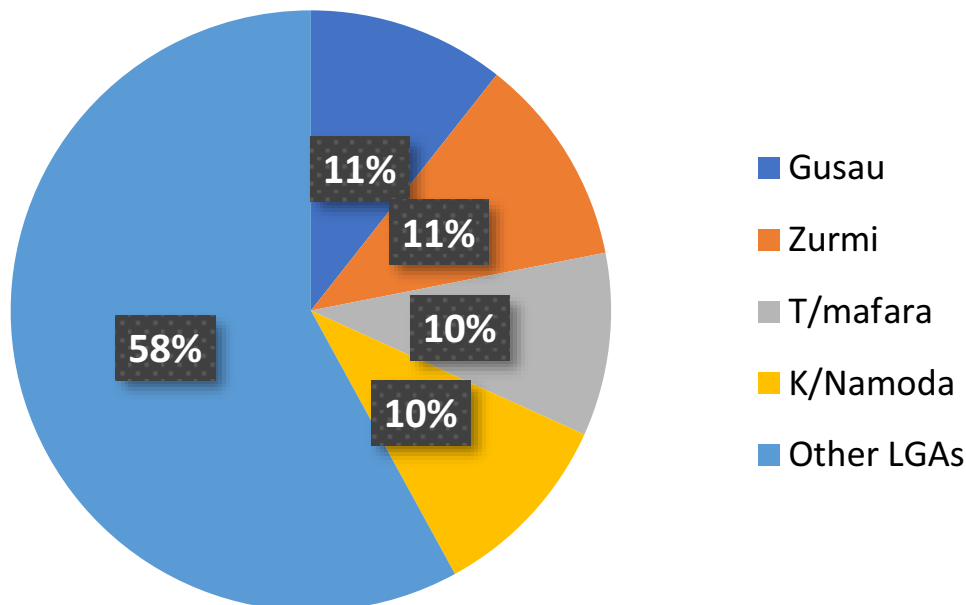


Who is responsible for collecting our IGR and how did they perform?

IGR collecting top ten LGA	2025 original budget	2025 final budget	2025 Actual amount	Variance	Performance (%)	2024 actual amount	Growth in 2025
Gusau	350,667,740	350,667,740	569,981,686	(219,313,946)	162%	306,796,607	47%
Zurmi	371,820,840	371,820,540	355,373,021	16,447,519	97%	218,920,638	39%
T/Mafara	325,326,260	353,326,260	320,462,479	32,863,781	90%	186,028,045	42%
K/Namoda	338,768,230	338,768,230	289,379,903	49,388,327	85%	191,631,642	34%
Shinkafi	404,181,600	404,181,600	277,170,031	127,011,569	66%	158,185,875	43%
Maru	395,892,650	395,892,650	267,135,280	128,757,370	68%	180,529,564	33%
Maradun	362,120,000	362,120,000	267,613,203	94,506,797	74%	175,912,238	35%
Bungudu	340,223,430	340,223,430	227,722,547	112,500,803	67%	141,724,048	38%
Bukkuyum	379,978,420	379,978,420	220,729,113	159,249,307	58%	130,954,048	41%
B/magaji	354,070,000	354,070,000	216,875,431	137,194,569	61%	135,708,161	38%
Total	3,623,049,170	3,623,049,170	3,012,442,694	610,606,476	83%	1,826,390,866	40%

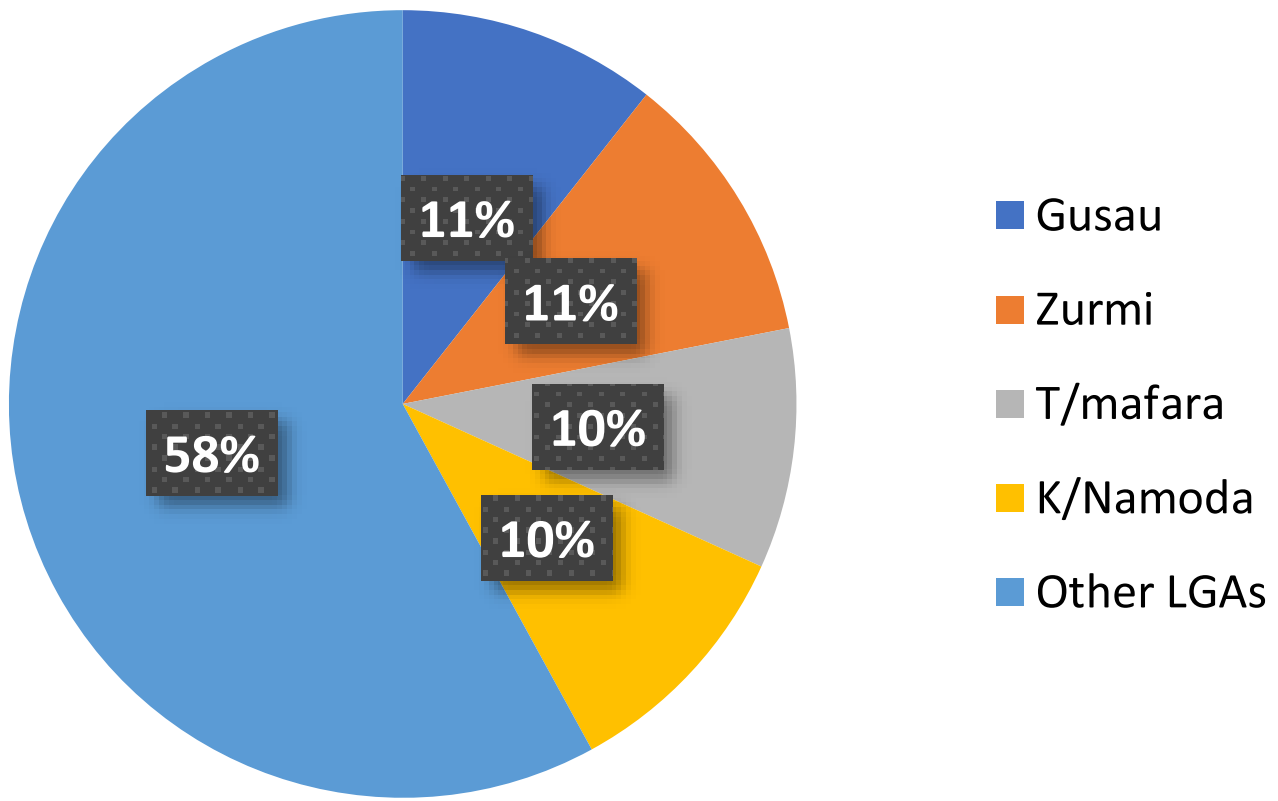
Variance & performance measured against 2024 Final budget

2025 Original Budget Top 4 LGAs in collecting IGR

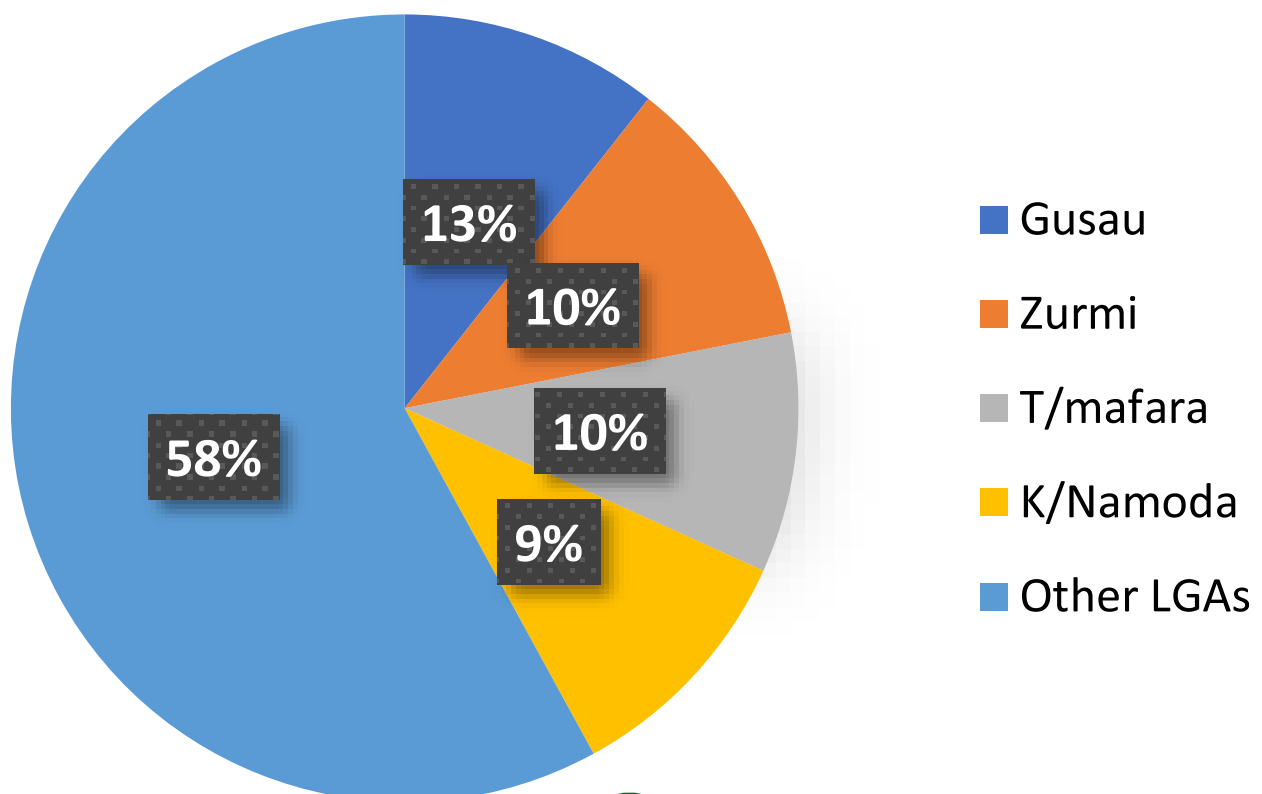




2025 Fnal Budget Top 4LGAs in collecting IGR



2025 Actual Amount Top 4 LGAs in collecting IGR





Section 3: Expenditure Out-turn

The Table below shows the approved expenditure out turn to the tune of **₦156.58** billion for the year under review which comprises the recurrent and capital expenditure with the actual spend of **₦146.18** billion that represent about **93%** performance against the estimated figure. in regard to the above **₦84.4** billion was incurred on capitals expenditure while the balance of **₦61.80** billion was spend on recurrent expenses which is equivalent to **42%** of the actual amount spent for the year 2025.

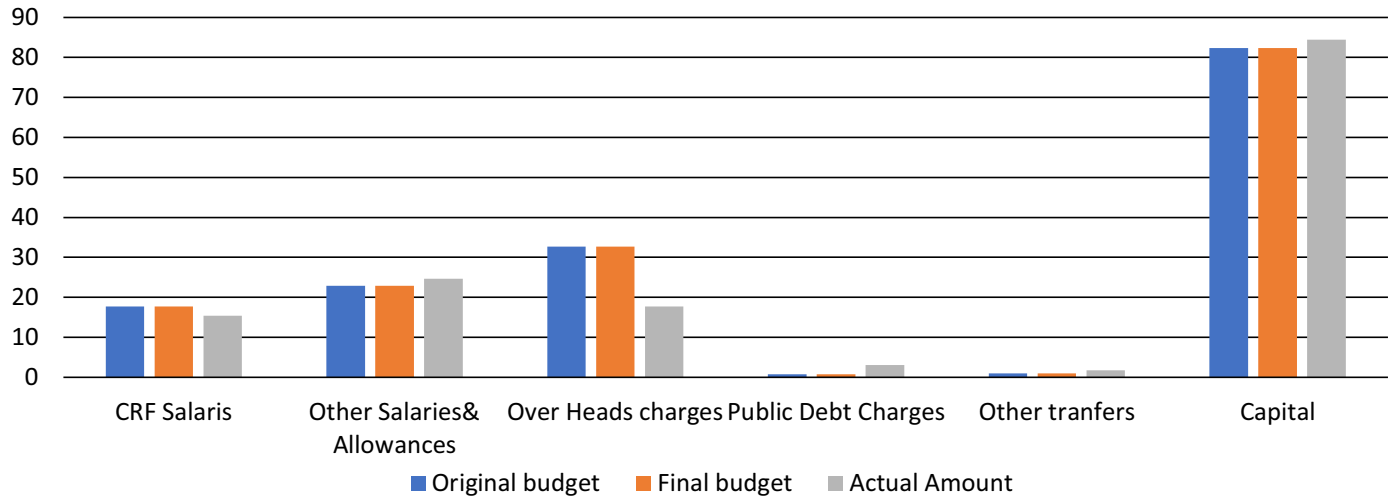
Table 8: Expenditure Out-turn

FAAC revenue	2025 original budget	2025 final budget	2025 Actual amount	Variance	Performance	2024 Actual amount	Growth in 2025
Personnel's	40,648,106,210	40,648,106,210	40,075,909,169	572,197,041	98%	28,978,157,409	28%
CRF Salaries	17,730,972,820	17,730,972,820	15,394,738,645	2,336,237,175	87%	7,953,126,334	48%
Other sal& Allowances	22,917,133,390	22,917,133,390	24,681,170,524	(1,764,037,134)	108%	21,025,031,075	15%
Other Recurrent	33,520,558,810	33,520,558,810	20,829,923,105	12,690,635,705	62%	10,553,625,354	50%
Overheads cost	32,764,392,090	32,764,392,090	17,722,822,173	15,041,569,917	54%	8,482,507,484	52%
Public debt charges	756,166,720	756,166,720	3,107,100,932	(2,350,934,212)	243%	2,071,117,870	34%
Transfer of state IGR to LGCs	-	-	-	-	-	-	-
Loan, Grants, & transfers	-	-	1,796,025,701	1,796,025,701	100%	1,577,604,680	13%
Capital	82,414,541,470	82,414,541,470	84,380,399,149	(1,965,857,679)	102%	52,211,401,653	38%
Total Expenditure	156,579,206,490	156,579,206,490	146,183,457,374	10,395,749,116	93%	93,320,789,097	36%



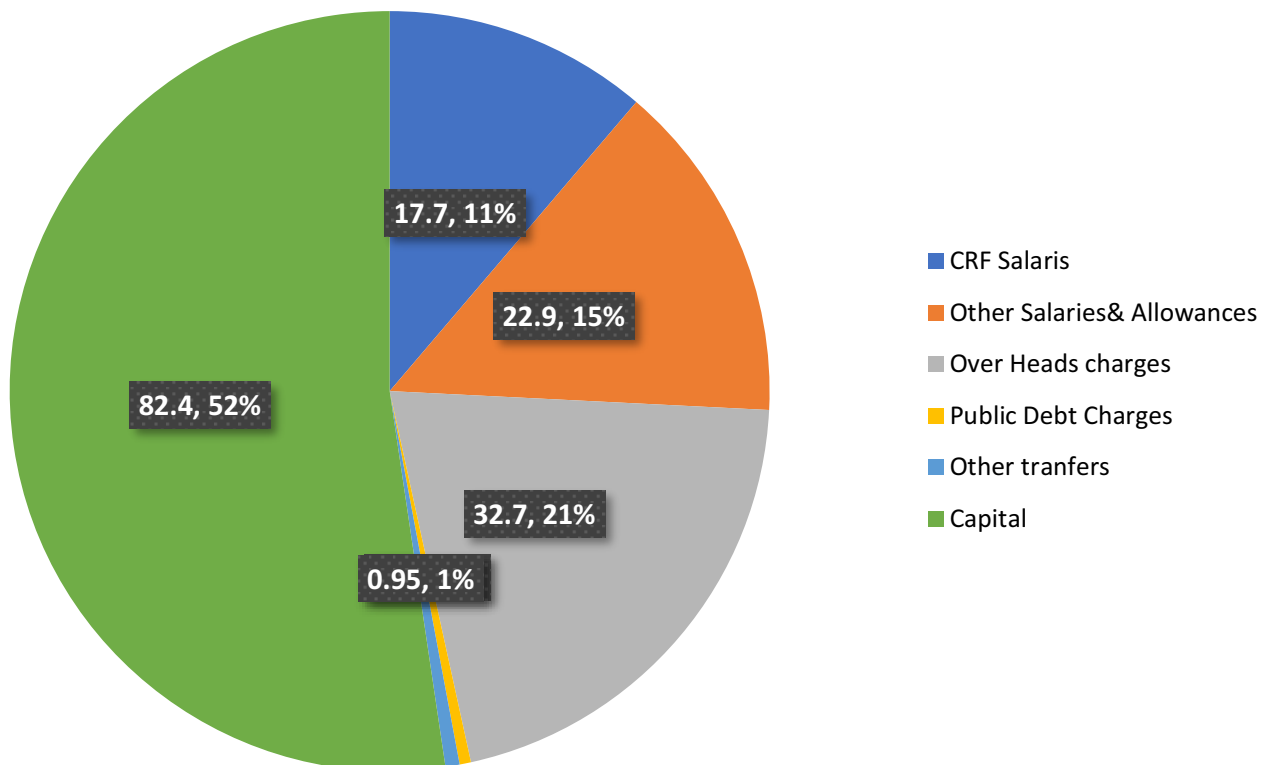
What did we spend our resources on?

2025 Expenditure performances against the final budget



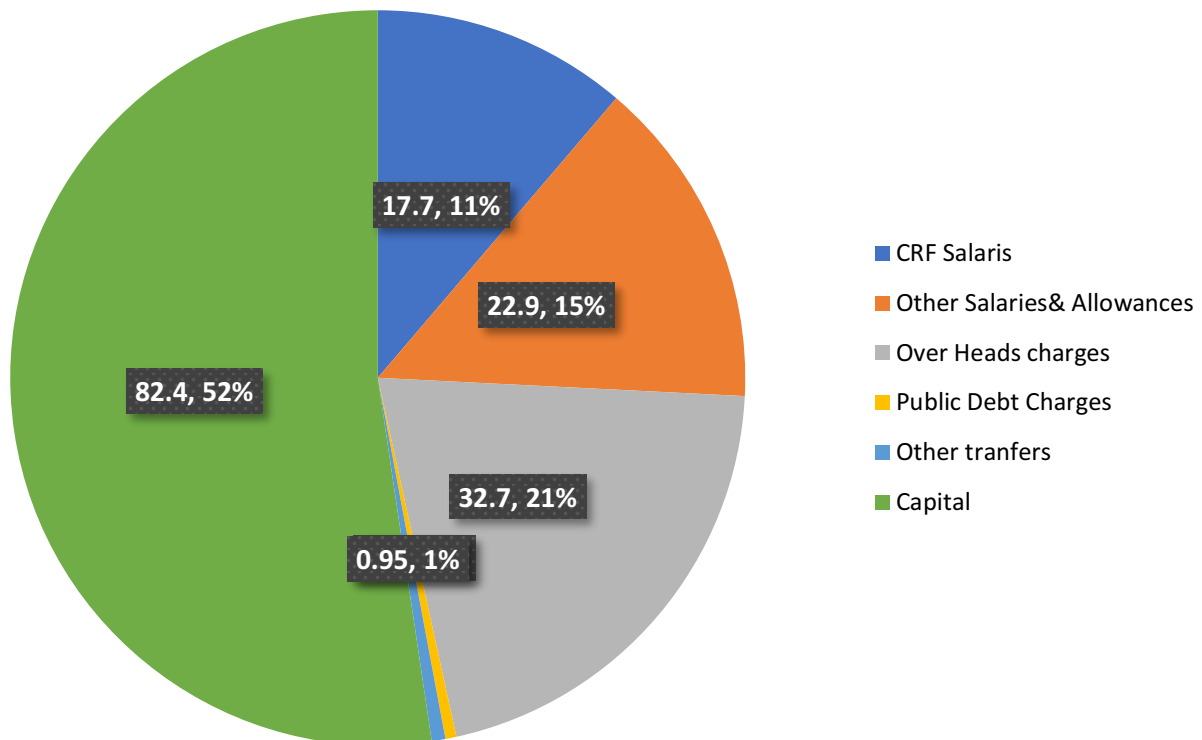
Performance Measured Against Final Budget

2025 Original Budget expenditure by Type

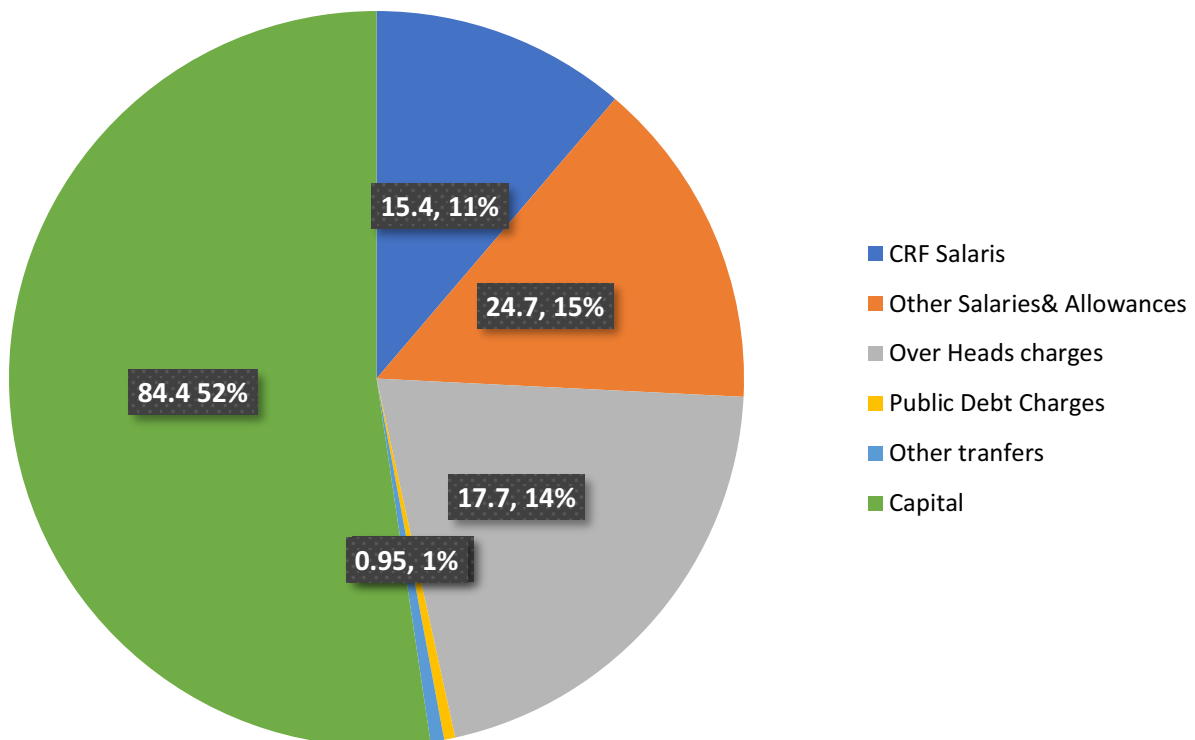




2025 Final Budget expenditure by Type



2025 Actual Amount Expenditure by Type





Section 4: Audit Findings

This section presents the significant observations arising from the audit of the 2025 Budget Implementation and the Annual Financial Statements. The findings relate to recurrent expenditure, capital expenditure, revenue generation, internal control weaknesses, and other financial management issues identified during the audit. The observations are intended to enhance transparency, accountability, and compliance with the International Public Sector Accounting Standards (IPSAS) and other applicable financial regulations.

Recurrent Expenditure

4.1 Local Government Internal Audit Units

The audit revealed that the Internal Audit Units across the fourteen (14) Local Government Councils did not perform their statutory responsibilities effectively. The level of oversight provided by the Internal Auditors in safeguarding public assets, ensuring compliance with financial regulations, and strengthening internal control systems was below the expected standard. Furthermore, some Internal Audit Units failed to prepare and submit periodic Internal Audit Reports and Financial Memoranda as required by the relevant financial regulations, thereby weakening the overall internal control framework and increasing the risk of financial irregularities.

Non-Remittance of 10% State IGR to the Fourteen Local Governments

During the year under review observed that the Zamfara state Ministry of Finance failed to remit the statutory 10% State Internal Generated Revenue to the Fourteen local government councils for the financial year 2025; Section 162 Subsection 7 of the 1999 Constitution of federal government (as amended) Mandates “ *Each state shall pay to the local government councils in its area of Jurisdiction such proportion of its Total revenue on such terms and in such manner as may prescribed by the National Assembly*” more so, Section 162 (8) Stated that “*The amount standing to the credit of local government councils of the state shall be distributed among the local government councils of the state on such terms and in such manner as may be prescribed by the House of Assembly of the state*”.



Capital Expenditure

In the period under review a lot of capital projects of construction of roads and rehabilitation of some, having awarded by the government most were completed only few were ongoing we are calling to the ministry for local government to double its effort as usual for the completion of those projects before or on the period stipulated.

Table 9: Top Audit Queries

Were All the Expenditures Executed in Line with the Laws and Regulation of the State

Details Of Expenditure	No Of Queries in LGAs	Nature Of Queries	Amount Queried	Total Cash Expends	Percentage (%)
Internal Control	14	Partially effective	-	-	80%
Un Appropriated Revenue Receipt	14	Un appropriated solid minerals & additional funds from FGN	N133,541,809	N133,541,809	100%
Wrongly Pensions & Gratitude's Computation	14	Recoveries made out of gratitude's & pensions computation in 14 LGAs	N174,603,918.19	N174,603,918.19	100%
Personnel Emolument Register & Plant Register	14	None of the local governments maintain such registers and no responds in respect to this query	-	-	100%
Total	56		308,145,727,019	308,145,727,019	



Section 5: Audited Financial Statements

This section outlines a breakdown of Fourteen (14) local governments audited public expenditure and Revenue for the year ended 31st December, 2025. The expenditure budgeted figures, consolidated revenue fund and audited cash flow statement, statements of assets and Liabilities based on Audited financial statement are re-presented here for citizens understanding.

The table below details the revenue and expenditure for the 2024

The fourteen (14) local governments statutory Allocation for the year under review was over than the projected figure by **N 5.1** billion where by the actual was over and above of about **12%** increase of the estimated figure

The other Federation accounts funds receipt less than the budgeted estimate by **N 10.5** billion so far, the actual was **N19.00** billion equivalent with the **65%** compared with the estimated figure

There was a budget deficit of **N5.8** billion on Value Added tax with **88%** actual if compared to estimated figure

The total actual expenditure for the year under review was Approximately **N146.2** billion which represent **93%** of the approved budget of **N156.5** billion, moreover, the recurrent expenditure having **42%** while the remaining balance of **58%** was spend on capital expenditure.



Table below illustrate the details of revenue and expenditure for the year under review:

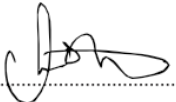
Table 10: Statement of income and expenditure

Items Revenue	2024 Actual Amount	2025 Original budget	2025 final Budget	2025 Actual amount	Variance	Performance (%)
Opening balance	18,976,672,962	-	-	32,338,874,918	32,338,874,918	100%
Statutory Allocation	8,807,516,945	40,222,526,170	40,222,526,170	45,286,017,517	5,063,491,347	112%
Value Added Tax	35,691,622,904	51,658,161,490	51,658,161,490	45,855,187,771	5,802,973,719	88%
Other FAAC Receipts	27,500,057,533	29,521,878,790	29,521,878,790	19,004,136,797	10,517,741,993	64%
Transfer from Govt Agencies	-	-	-	-	-	-
Other transfers	-	-	-	-	-	-
Internal Generated Revenue IGR	1,099,334,667	5,179,640,030	5,179,640,030	3,699,140,371	1,480,499,659	71%
Foreign Aids & Grants	-	-	-	-	-	-
Capital Dev Funds Receipts	-	30,000,000,000	30,000,000,000	-	-	-
Foreign loans	-	-	-	-	-	-
Total Revenue including opening balance	73,098,532,050	156,583,206,480	156,583,206,480	146,183,457,374	10,388,749,106	93%
Expenditure						
CRF Salaries	7,953,126,331	17,730,972,820	17,730,972,820	15,394,738,645	2,336,237,175	87%
All salaries wages	21,025,031,076	22,917,133,390	22,917,133,390	24,681,170,524	(1,764,037,134)	107%
& Allowances Funds charges						
Social Contributions	-	-	-	-	-	
Overheads Charges	7,367,179,490	32,764,392,090	32,764,392,090	17,722,822,173	15,041,569,917	54%
Public Debt Charges	2,070,735,431	756,166,720	756,166,720	3,107,100,932	(2,350,934,212)	410%
Others staff loan grants subsidies & transfers	1,447,731,030	-	-	1,796,025,701	1,796,025,701	100%
Capital	28,372,426,736	82,414,541,470	82,414,541,470	84,380,399,149	(1,965,857,679)	102%
Total Expenditure	68,236,230,094	156,579,206,490	156,579,206,490	146,183,457,374	10,395,749,116	93%



STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER, 2025

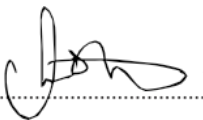
	NOTE	ACTUAL 2025 ₦	ACTUAL 2024 ₦
ASSETS:-			
<u>Liquid Assets:-</u>			
Cash Held by Director Finance & Supply			
- Other Bank of the Treasury	11	226,163,635	720,604,440
- Cash Balance of Trust & Other Funds of the LGC			
- Cash Balance with Sub-Treasurer			
- Cash Held by Department & Agencies	12	27,294,588,694	31,614,312,476
TOTAL LIQUID ASSETS		27,520,752,328	32,334,916,916
<u>Investments and Other Cash Assets:</u>			
Local Government Investments	13	1,535,314,022	1,535,314,022
Imprest			
Advances	14	493,288,045	493,288,045
Revolving Loans Granted			
Intangible Assets			
TOTAL INVESTMENTS AND OTHER CASH ASSETS		2,028,602,067	2,028,602,067
TOTAL ASSETS		29,549,354,395	34,363,518,983


.....Director of Finance and Supply



STATEMENT OF ASSETS AND LIABILITIES AS AT 31st DECEMBER, 2025

	NOTE	ACTUAL 2025 ₦	ACTUAL 2024 ₦
<u>ASSETS:-</u>			
<u>Liquid Assets:-</u>			
Cash Held by Director Finance & Supply			
- Other Bank of the Treasury	11	226,163,635	720,604,440
- Cash Balance of Trust & Other Funds of the LGC			
- Cash Balance with Sub-Treasurer			
- Cash Held by Department & Agencies	12	27,294,588,694	31,614,312,476
TOTAL LIQUID ASSETS		27,520,752,328	32,334,916,916
<u>Investments and Other Cash Assets:</u>			
Local Government Investments	13	1,535,314,022	1,535,314,022
Imprest			
Advances	14	493,288,045	493,288,045
Revolving Loans Granted			
Intangible Assets			
TOTAL INVESTMENTS AND OTHER CASH ASSETS		2,028,602,067	2,028,602,067
TOTAL ASSETS		29,549,354,395	34,363,518,983

 Director of Finance and Supply



Section 6: Top Ten LGAs by Expenditure

The section outlines the Approved Budget and Actual Expenditure in respect to fourteen local Government councils for the implementation of the Approved Budget for the fiscal year 2025.

Recurrent Expenditure

The Approved final budget for recurrent expenditure as shown in Table (A) was **₦74.2** billion while the Actual was to the sum of **₦61.8** billion which represent about **83%** performance of the budgeted figure, Personnel cost was **₦15.4** billion, Overheads charges **₦17.7** billion, CRF funds Charges was **₦24.7** billion, public debt with **₦3.1** billion and eventually the other transfer to Governmental agencies with the sum of **₦1.8** billion.

Capital Expenditure

In table (B) shown the total budgeted capital expenditure of **₦82.4** billion against the Actual of **₦66.8** billion that represent **80%** performance against the estimated amount for the year ended 31st December, 2025.

Total Expenditure

Table (C) Presents the top ten local governments councils by actual Expenditure with total amount of **₦95.02** billion in the financial year 2025 as it was shown by table Gusau having the highest expenditure of about **₦11.8** billion, followed by Maru local government with the **₦10.9** billion, the third one among them was Zurmi with the amount of **₦10.02** billion

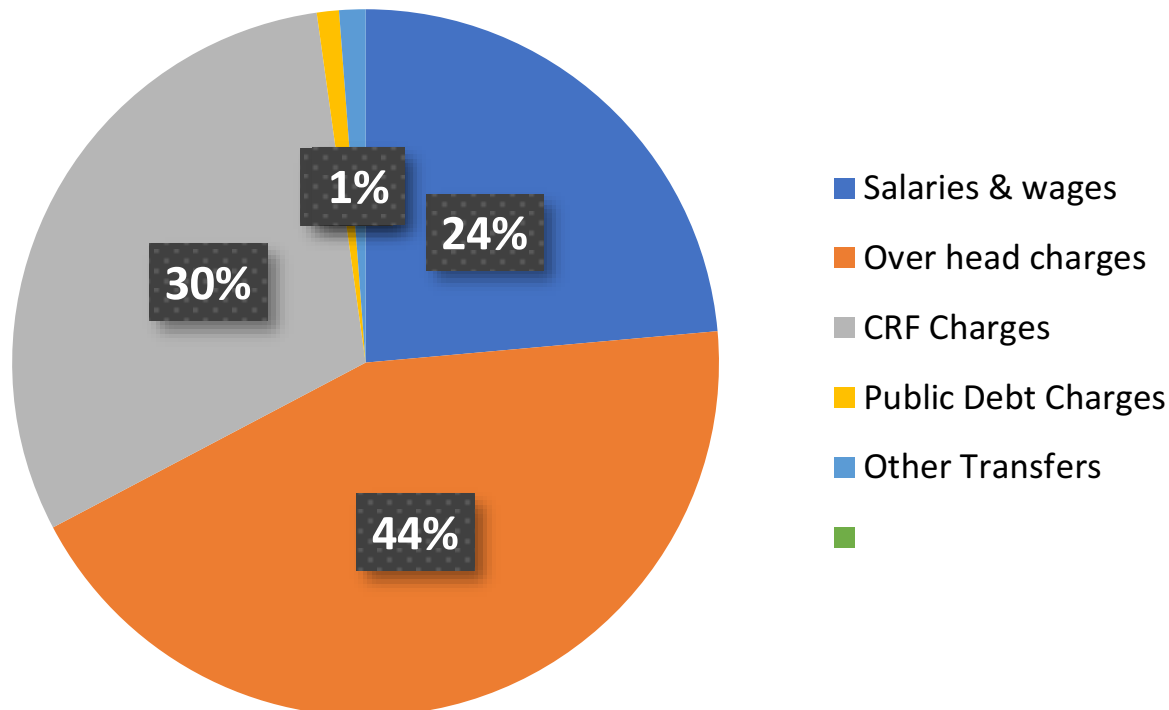
Table 10: Recurrent Expenditure (A)

Recurrent expenditure	2025 original budget	2025 final budget	2025 Actual amount	Variance	Performance (%)	Share of final budget	Share of Actual expenditure
Salaries & wages (pers. Cost)	17,730,972,820	17,730,972,820	15,394,738,645	2,336,237,175	87%	23.9%	24.9%
Overhead charges	32,764,392,090	32,764,392,090	17,722,822,173	15,041,569,917	54%	44.0%	28.6%
CRF funds charges	22,917,133,390	22,917,133,390	24,681,170,524	(1,764,037,134)	107%	30.9%	39.8%
Public debt charges	756,166,720	756,166,720	3,107,100,932	(2,350,934,212)	410%	1.02%	5.18%
Subvention to parastatal	-	-	-	-	-	-	-
Other transfer to Govt Agencies	-	-	1,796,025,701	1,796,025,701	100%	-	2.91%
Total Expenditure	74,164,665,020	74,164,665,020	61,803,058,225	12,361,606,796	83%		

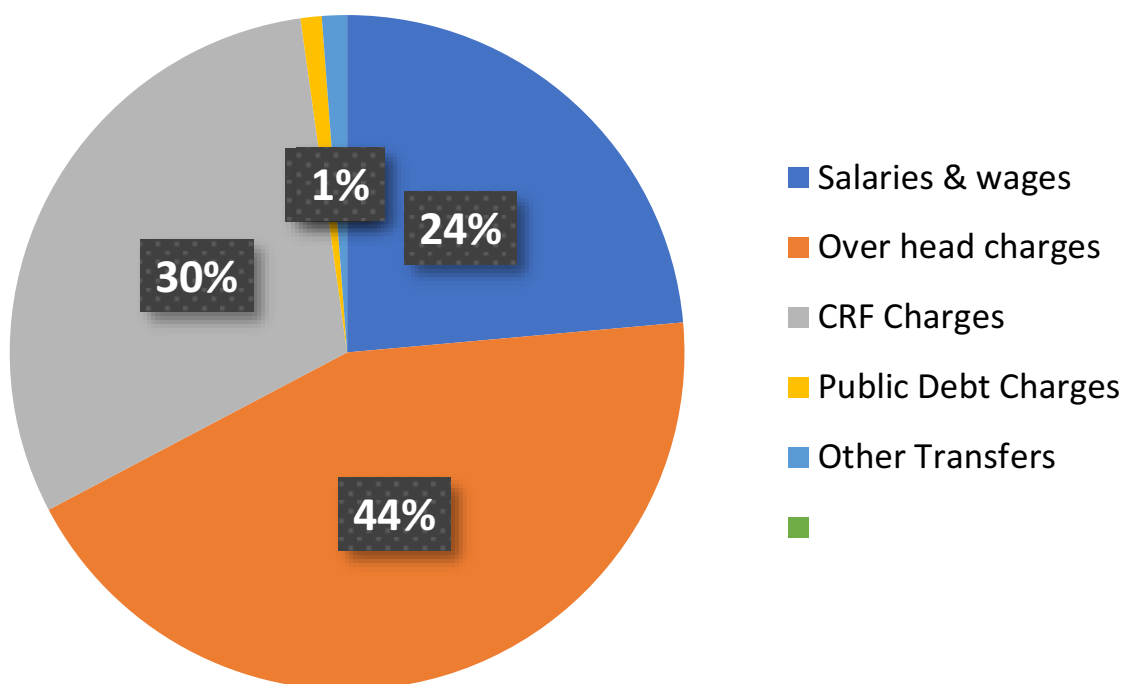


Variance and performance measured against 2025 final budget

2025 Original budget Recurrent Expenditure



2025 Final Budget Recurrent Expenditure





2025 Actual Amount Recurrent Expenditure

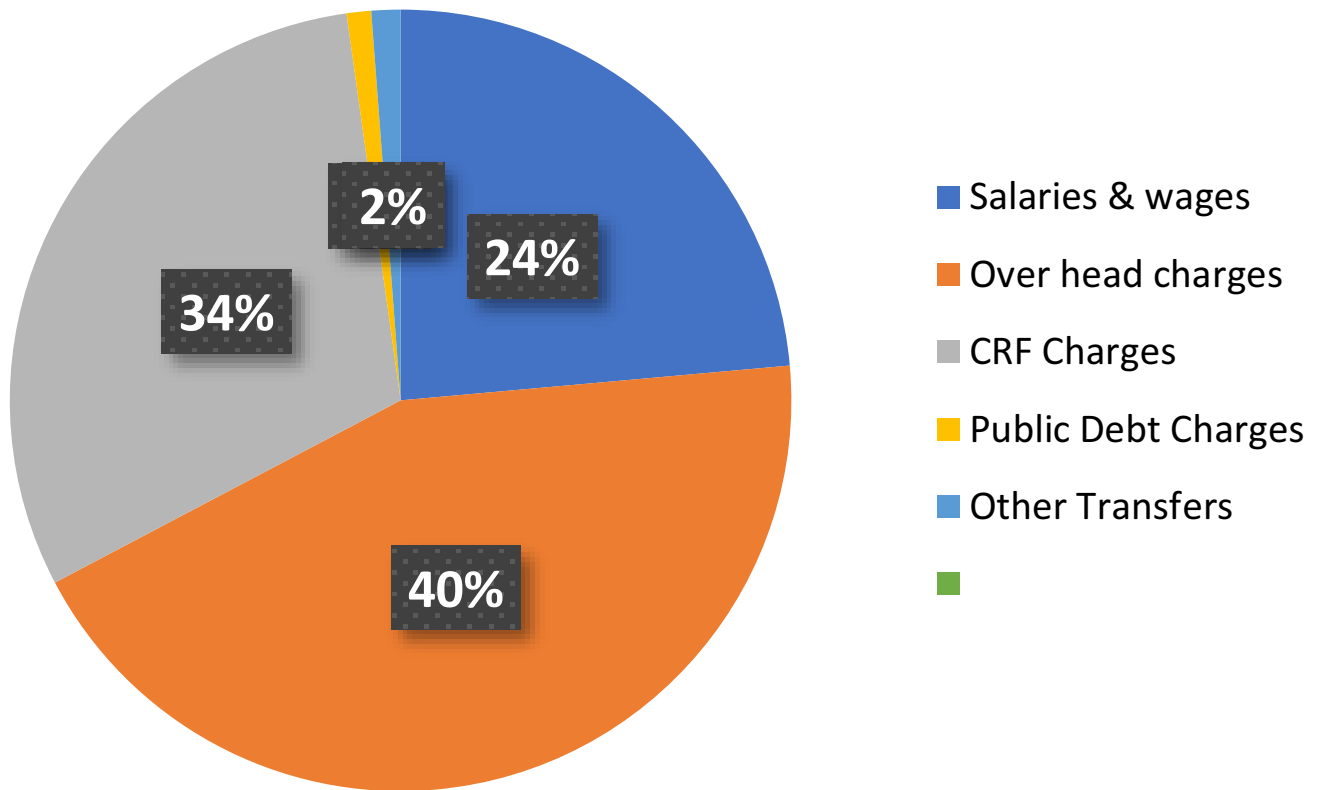


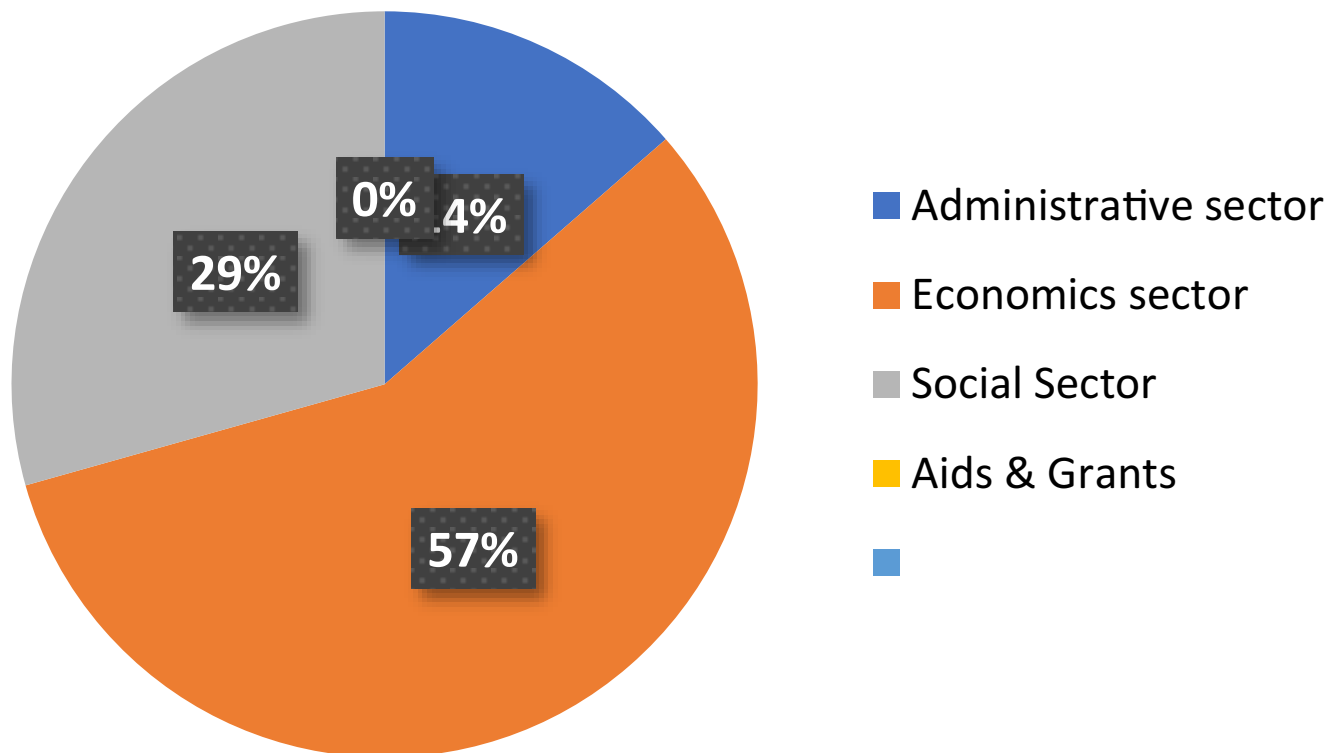
Table 10: Capital Expenditure (B)

Capital Expenditure	2025 original budget	2025 final budget	2025 actual amount	Variance	Performance (%)	Share of final budget	Share of actual Expt
Administrative sectors	11,232,500,000	11,232,500,000	17,246,436,529	(6,013,936,529)	128%	13.6%	25.9%
Economic Sectors	47,001,663,010	47,001,663,010	19,741,912,153	27,259,750,857	15%	57.0%	29.5%
Social Sectors	24,180,376,460	24,180,376,460	29,754,562,273	(5,574,185,813)	3%	29.4%	44.7%
Aids& grants sector	-	-	-	-	-	-	-
Total Capital Expenditure	82,414,541,470	82,414,541,470	66,742,910,956	15,671,630,514	80%		

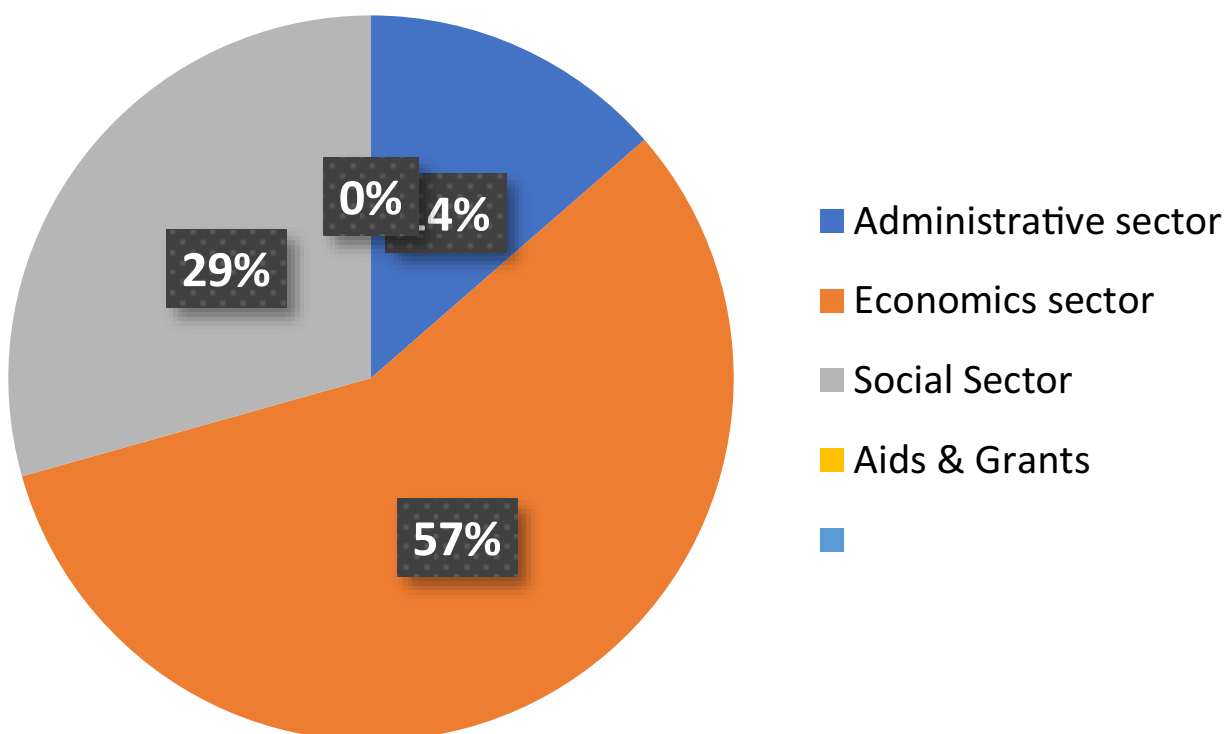


Variance and performance measured against 2025 final budget

2025 Original Budget Capital Expenditure



2025 Final budget Capital Expenditure





2025 Actual Amount Capital Expenditure

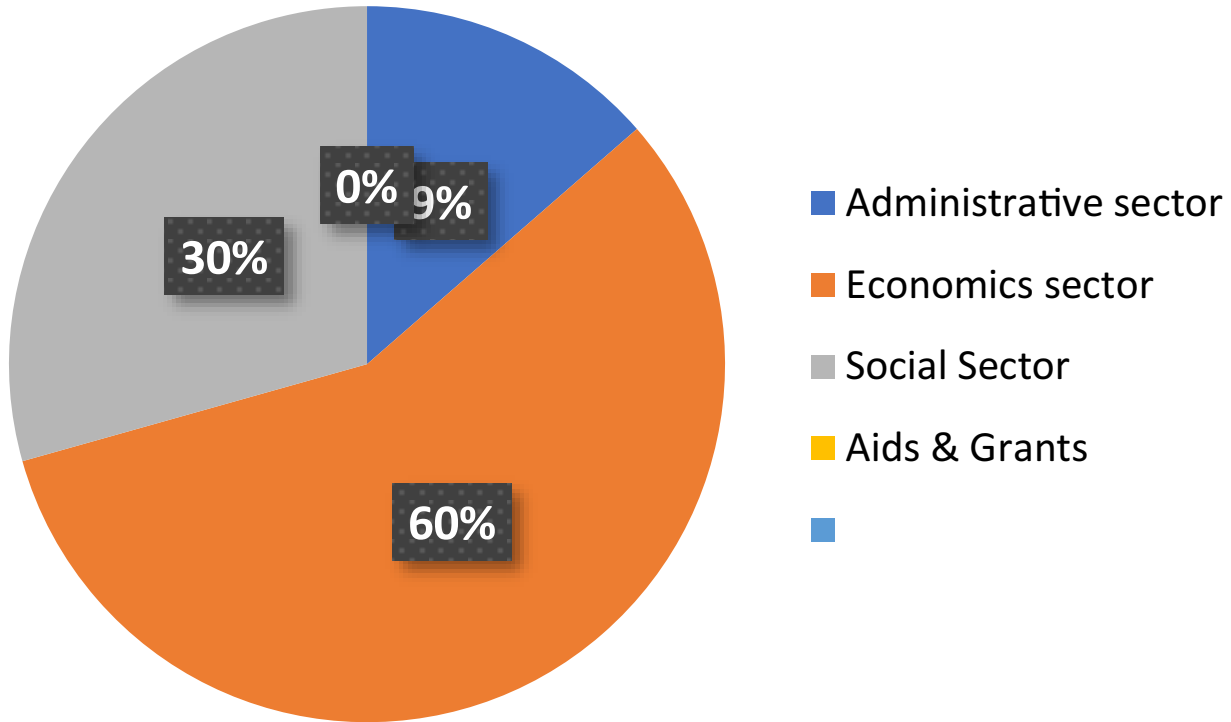


Table 10: Top 10 LGAs by Expenditure (C)

Expenditure by LGA (Top 10 by value)	2025 original budget	2025 final budget	2025 actual amount	Variance	Performance (%)	Share of final budget	Share of actual Expt
Gusau	13,608,343,980	13,608,343,980	11,890,004,765	1,718,339,215	87%	8.69	8.14%
Maru	13,047,564,750	13,047,564,750	10,952,653,622	2,094,911,128	83%	8.30%	7.5%
Zurmi	11,988,252,350	11,988,252,350	10,013,168,985	1,975,083,365	85%	7.60%	6.83%
Bungudu	11,727,022,060	11,727,022,060	9,868,434,308	1,858,587,752	85%	7.47%	6.77%
Tsafe	11,275,425,960	11,275,425,960	9,307,634,903	1,957,791,057	83%	7.15%	6.36%
T/Mafara	11,897,561,440	11,897,561,440	8,837,142,672	3,060,418,768	74%	7.60%	6.02%
Bukkuyum	10,984,753,510	10,984,753,510	8,987,417,516	1,997,335,994	82%	6.96%	6.085
Gummi	10,719,828,090	10,719,828,090	8,711,726,130	2,008,101,960	81%	6.83	5.95%
B/magaji	10,367,455,630	10,367,455,630	8,466,332,915	1,901,122,715	82%	6.59%	5.81%
Bakura	10,041,530,050	10,041,530,050	7,983,282,390	2,058,247,660	79%	6.38%	5.40%
Other LGAs	40,921,458,670	40,921,458,670	51,165,659,168	(10,244,200,498)	125%	26.13%	35.03%
Total Expenditure	156,579,206,490	156,579,206,490	146,183,457,374	10,395,749,116	93%		



Section 7: Top Value Capital Projects

This Section outlines the information on the largest capital projects in the Local Governments Approved Budget and the actual expenditure from the implementation of the fiscal year, the table below shows the top Value projects implemented in the year 2025 at various LGAs, the total actual amount of the projects for the year under review, almost the projects were **100%** completed amounted to the sum of **N16.9**billion, that represent almost **80%** of the estimated figure of **N21.2** billion.

What major investments did we make?

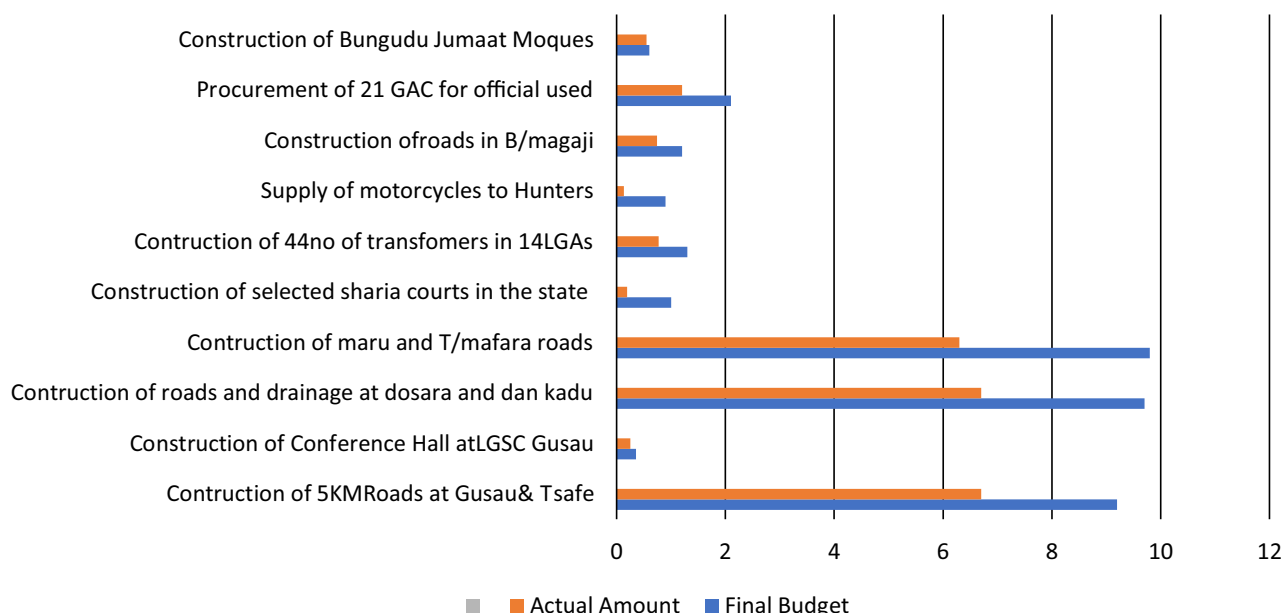
Top 10 projects (Gov't priority)	2025 original budget	2025 final budget	2025 Actual amount	Variance	performance	Location	Status
Const of roads 5km Gusau&Tsafe	9,530,000,000	9,530,000,000	6,695,397,328.88	2,834,602,671.12	70%	Gusau&Tsafe	completed
Contruotion of conference hall in LGSC	270,000,000	270,000,000	250,320,000	19,680,000	93%	Gusau	Completed
Construction of Roads & Drainage Dosara and Dankadu	8,375,000,000	8,375,000,000	6,564,819,470.21	1,810,180,529.79	77%	Maradun & Bakura	Completed
Construction of Roads at maru &T/Mafara	7,560,000,000	7,560,000,000	6,241,160,279.52	1,318,839,720.48	82%	Maru &T/Mafara	Completed
Contruotion of selected sharia courts	320,000,000	320,000,000	180,846,948.60	139,153,051.40	56%	Gusau &other LGAs	Completed
Procurement of 44no of Transformers	814,772,440	814,772,440	760,040,820	54,731,620	93%	14LGAs	completed
Supply of motorcycles to hunters	200,000,000	200,000,000	128,900,000	72,000,000	64%	14LGAs	Completed
Roads construction in Birnin magaji	945,000,000	945,000,000	735,000,000	210,000,000	77%	B/magaji LGA	Completed
Procurement of 21 GAC motor for official used	1,200,000,000	1,200,000,000	1,123,500,000	76,500,000	92%	14LGAs	Completed
Construction of Bungudu Jumaat Moques	600,000,000	600,000,000	550,028,371.64	49,971,628.36	92%	Bungudu	Completed
Total	21,237,772,440	21,237,772,440	16,988,852,939.20	4,248,919,500.80	80%		100% Completed



Largest projects graph

Variance and performance measured against 2024 final budget

2025 Performance of Ten Top Projects



Section 8 citizen and Gender nominated projects-Implementation Status Report

This section details the financial information related to Approved budget and Actual Expenditure incurred on top citizen nominated and Gender-based projects during the year 2025. The approved budget for citizens nominated projects was **₦31.6** billion while the actual was **₦25.6** billion which is almost **81%** in performance. Similarly the approved budget for GESI projects stood at **₦3.4** billion, but the actual was **₦2.6** billion equivalent to **77%** of performance against the estimate.

Citizens Nominated Projects

The ten 10 citizen's nominated projects for the year under review were procurements of firefighting trunks, Hiluxs for operations in the state. Constructions of Anka, Gummi Bukkuyum Roads and Mada Bridge for spiritual and moral control within the citizens. Lastly constructions of some impotent Jumaat Mosques in the state.



Gender-Based Nominated projects

The five-gender based nominated projects were the state foundation year programmed (FYP) for health and medical female students, supply of hospital material and equipment in various hospitals in the state, as well the drugs to the dispensaries. The monthly contribution for the survival of skill acquisitions centers and providence of assorted grains for orphans, widows and less privilege people across the state.

Citizens- Nominated Projects-Implemented Status Repot

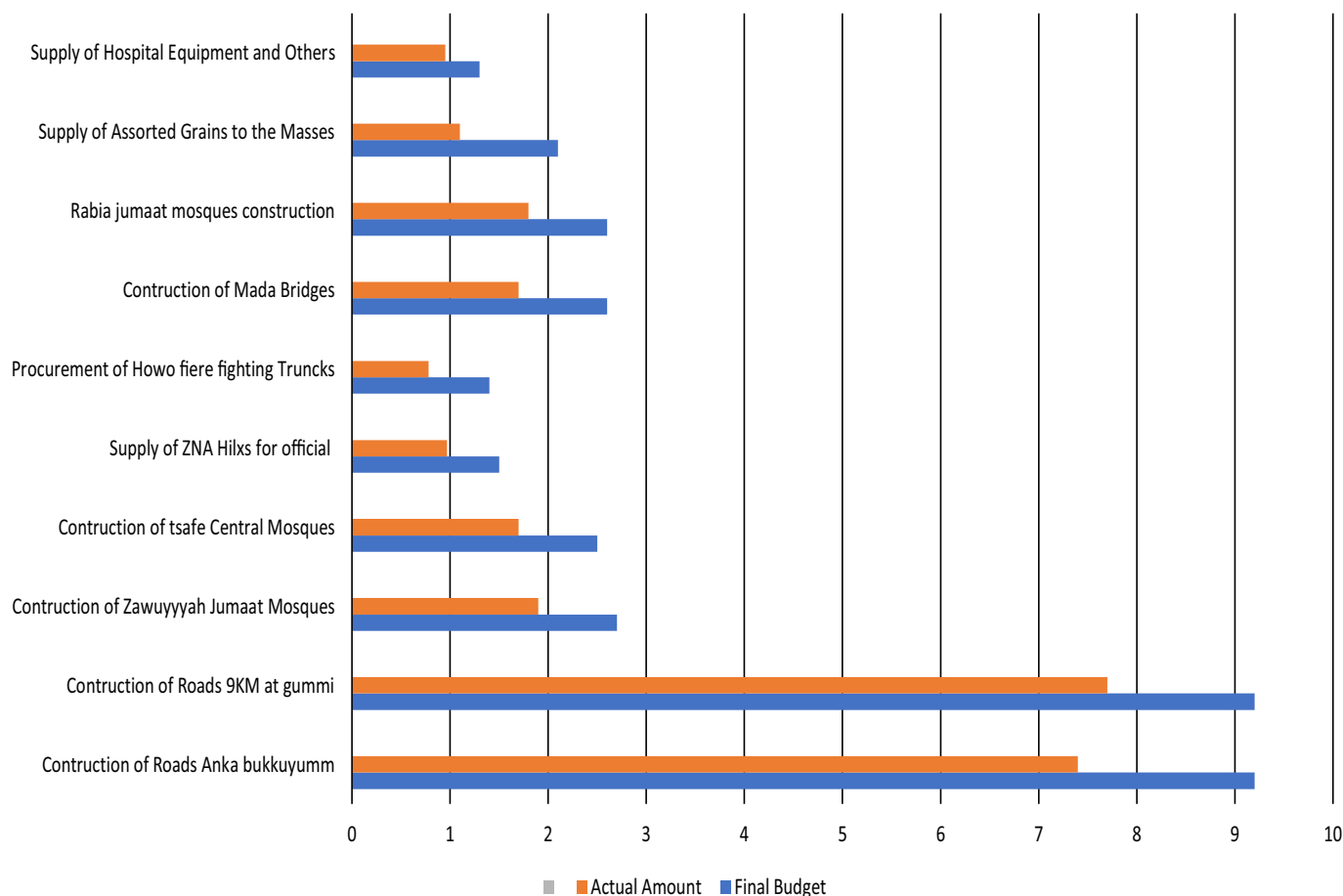
Have we Responded to the Needs of our citizens in terms if investments?

Citizens-Nominated Projects (Top 10)	2025 original budget	2025 final budget	2025 actual amount	Variance	Performance (%)	Location	Status
Construction of roads Anka and Bukkuyum	8,400,000,000	8,400,000,000	7,364,067,673.79	1,035,932,326.21	88%	Anka and Bukkuyum	Comp
Construction of 9KM at Gummi Falale	9,200,000,000	9,200,000,000	7,645,533,533.02	1,554,466,466.98	94%	Gummi	Comp
Construction of Zawuyyah Jumaat Moques	2,300,000,000	2,300,000,000	1,852,336,142.34	447,663,857.66	83%	Gusau	On going
Contruction of Tsafe central Jumaat moques	2,100,000,000	2,100,000,000	1,693,579,295.01	406,420,704.99	80%	Tsafe	Comp
Supply of mikano ZNA Hilux 5no	1,300,000,000	1,300,000,000	930,000,000	370,000,000	72%	MLGCA	Comp
Procurement of Howo firefighting Trucks 5nos	1,000,000,000	1,000,000,000	700,000,000	300,000,000	70%	Across the state	Comp
Construction of Mada Bridge	2,400,000,000	2,400,000,000	1,619,770,700	780,229,300	67%	Gusau	ongoing
Construction of RABIA Jumaat Moques.	2,370,000,000	2,370,000,000	1,773,629,487.29	596,370,512.71	70%	Gusau	Ongoing
Supply of Food provision for masses in the state	1,570,000,000	1,570,000,000	1,075,320,500	494,679,500	73%	14LGAs	Comp
Supply of Hospital Equipment and others	980,000,000	980,000,000	945,612,555.80	34,387,444.20	96%	14LGAs	Comp
Total	31,620,000,000	31,620,000,000	25,601,881,501.10	6,018,118,492.90	81%		75%



Citizens-Nominated Projects Graph

2025 Citizens Nominated Projects Performance



Section 9: Gender, Equity and Social Inclusion (GESI) Projects

This section deals with the financial Information on local Governments Allocations to GESI projects nominated and the actual Expenditure from the implementation of the fiscal year final budget.

Zamfara state local Governments in its 2025 approved budget as in previous year 2024 tried to ensure that projects that promote GESI were implemented, the five projects identified as reflecting “Gender, Equity and Social Inclusion” All were completed in the year 2025.

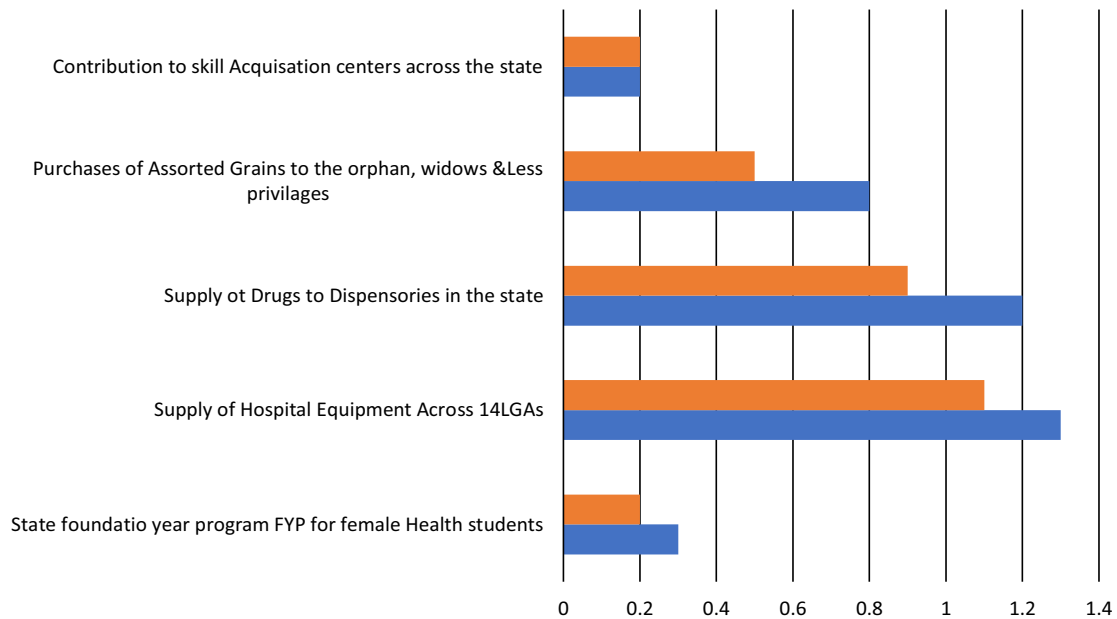
To What Extent Has our Expenditure Reflected Gender, Equity and Social Inclusion (GESI) Issues in the State?



Gender, Equity and Social Inclusion (GESI) Projects	2025 original budget	2025 final budget	2025 Actual Amount	Variance	Performance	Implementing MDAs	Status
State Foundation Year Program (FYP) for Female Health students	30,500,000	30,500,000	25,200,000	5,300,000	83%	Sch of Nursing/MLGA	Comp
Supply of hospital material and Equipment	1,200,000,000	1,200,000,000	945,612,555.80	254,387,444.2	79%	MLGA/LGAs	Comp
Supply of Drugs to dispensaries across the state	760,000,000	760,000,000	504,000,000	256,000,000	66%	MLGA/LGAs	Comp
Purchases of assorted Grains for orphans, Widows and Less privileges	1,300,000,000	1,300,000,000	1,075,320,500	224,679,500	83%	MLGA/LGAs	Comp
Contribution to skill Acquisitions Centers in the state	27,500,000	27,500,000	16,800,000	10,700,000	62%	MLGA/Min for social welfare	Comp
Total	3,318,000,000	3,318,000,000	2,566,932,555.80	751,067,444.2	77%		

Graph for GESI Projects Performance

2025 Performance of GESI Projects



Section 10: Public consultations with citizens presenting the annual financial statements

This section details the fourteen local governments audited financial statements, Annual Activity and Citizens Accountability reports, all were made available on the auditor general for local Governments Websites, which could be found in this link address WWW.aglgauditorgeneral.zm.gov.ng and were published in July, 2025.



ACKNOWLEDGMENT

I wish to acknowledge the cooperation of the 14 Local Government Councils and Ministry for Local Governments for giving us the necessary information and explanation in the completion of the audits covered in this Citizenship Report.

I wish also to recognize the excellent working relationship and support of the Public Accounts Committee of the Honourable House.

My profound gratitude goes to His Excellency the Executive Governor of Zamfara State Dr. Dauda Lawal for his immeasurable moral and Financial support towards the completion of the Audited Citizenship Financial Statement in respect of the 14 Local Government Councils in Zamfara State for the year 2025.

I also wish to recognize and appreciate continuous support of Honourable Commissioner for Local Governments & Chieftancy Affairs Engr. Ahmad Garba Yandi.

I wish to acknowledge the valuable contributions and support of the following Principal Officers in the Ministry for Local Government:

Alh. Yakubu Sanusi, PhD, Wazirin Zurmi, Permanent Secretary

Alh. Murtala Shehu, Director, Finance and Accounts

Alh. Murtala Shinkafi, Director, Planning, Research and Statistics

Alh. Sirajo Muhammad Bukkuyum, Ministry for Local Government

Finally, the preparation of this Citizen's Accountability report is a success to this Office and is a great effort to our dedicated staffs.

I would like to thank them for their continued support, input and professional manner in which they conducted themselves and performed their work.

Thank you all.

AMINU MAMMAGA (CNA/CPA/ACCA/ACCrFA)
AUDITOR GENERAL
FOR LOCAL GOVERNMENTS