PLATINUM & TAYLOR HILL LP

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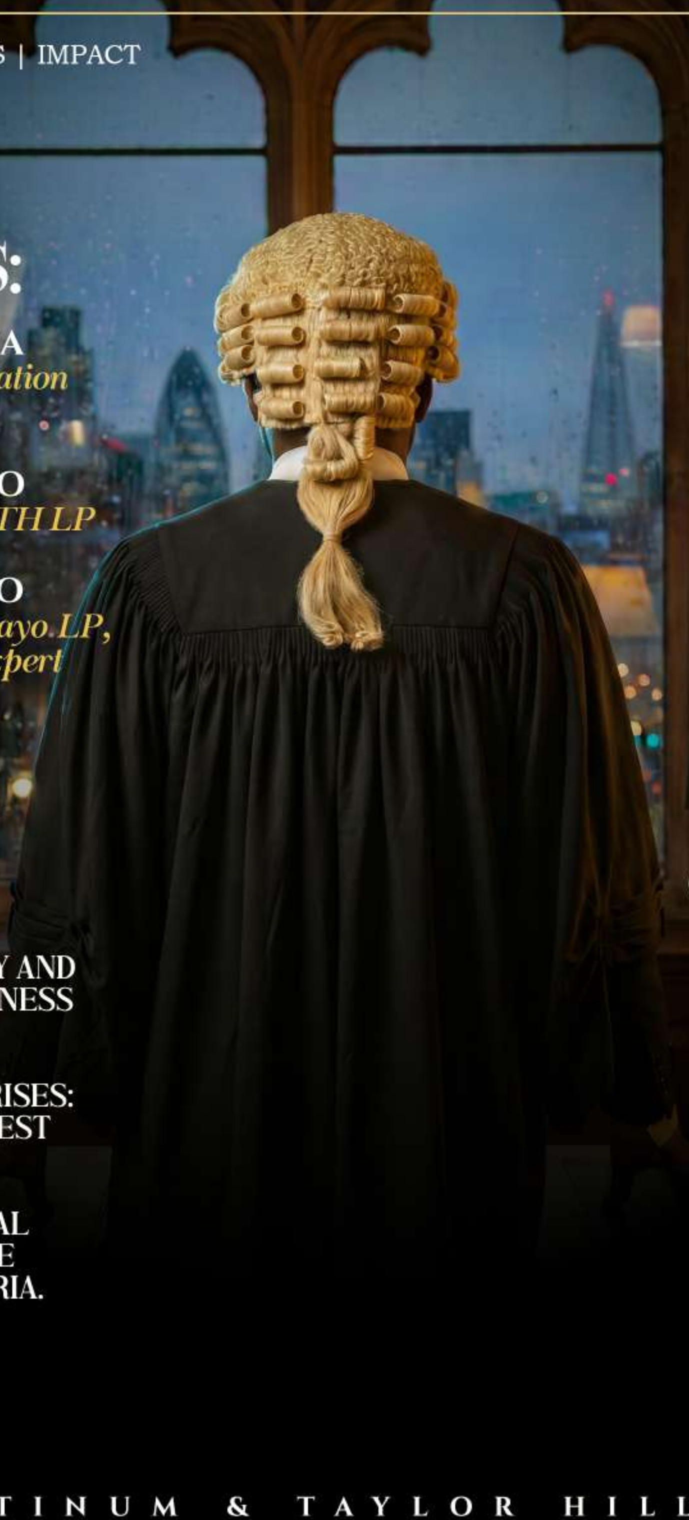
PLATINUM'S BRIEF

LAW| BUSINESS | IMPACT

JULY, 2026



FEATURED GUESTS:

LAURA ALAKIJA
A Renowned Arbitration Expert

OLALEKAN OJO
Managing Partner, PTH LP

TOPE ADEBAYO
Founder of Tope Adebayo LP, Capital Markets Expert

2026 Electoral Act

NEW RULES OF ELECTORAL ACCOUNTABILITY UNDER THE NIGERIAN 2026 ELECTORAL ACT

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Foreword

It is my pleasure to welcome you to the inaugural edition of Platinum's Brief, the official publication of Platinum and Taylor Hill (PTH) LP.

The launch of this publication marks an important milestone in our firm's continuing commitment to excellence, knowledge-sharing, and strategic thought leadership. This maiden edition is more than a collection of legal insights, it is an expression of the values, standards, and professional vision that define our practice.

Through this Bulletin, we seek not only to provide timely legal and commercial analysis, but also to offer a clearer view of the culture of excellence and innovation that drives our work at PTH LP.

At Platinum and Taylor Hill, we are guided by the belief that the role of legal advisers extends beyond interpreting the law. It requires the ability to provide clarity amid complexity, to anticipate change, and to deliver strategic guidance that empowers clients to make sound decisions in increasingly sophisticated markets. This is the philosophy at the heart of Platinum's Brief.

In today's interconnected business environment, legal and commercial challenges rarely exist in isolation. Domestic developments are often influenced by global trends, and local decisions can carry cross-border implications. For this reason, Platinum's Brief is designed to provide both local relevance and international perspective, equipping our clients, colleagues, and stakeholders with practical insights into the evolving legal and regulatory landscape.

I would like to express my sincere appreciation to the Editorial Committee for the dedication, diligence and professionalism invested in bringing this inaugural edition to life. Their commitment to excellence, attention to detail, and shared belief in the value of this publication have been instrumental in turning this vision into reality.

I also extend my gratitude to every member of PTH, whose contributions, support and commitment to the firm's vision continue to shape the standard of excellence we uphold. This inaugural edition is a reflection of the collective effort, shared purpose, and collaborative spirit that define our firm.

As we present this first edition, it is our hope that Platinum's Brief will become a valuable resource for informed analysis, meaningful engagement and progressive dialogue within the business and legal community.

We invite you to journey with us as we continue to explore the ideas, developments and opportunities shaping the future of law, business and leadership.

Olalekan Ojo
Managing Partner
Platinum and Taylor Hill

About *the* Firm

Who We Are

Platinum & Taylor Hill LP (PTH) is a modern, full-service law firm focused on delivering practical legal solutions that meet the real needs of people and businesses. Founded in 2021, we built our firm around four simple principles: creativity, integrity, reliability, and professionalism. These principles guide everything we do.

Our Mission

At the core of our operations is a clearly defined mission: to provide exceptional and timely legal representation backed by ethical principles, as well as robust research and development, to our clients in local, national, and international matters, while ensuring business profitability and employee satisfaction.
Our mission reflects our commitment not only to legal excellence but also to sustainability, innovation, and the well-being of both our clients and our team.

Our Vision

Complementing this is our forward-looking vision: to become a pacesetter in the legal profession, cutting across international borders by providing innovative legal solutions to our clients.
Our vision drives our continuous pursuit of growth, adaptability, and leadership within an evolving global legal landscape.

Awards and Recognitions

In a short time, we have earned recognition for our approach. We meritoriously won the award of the ***Most Innovative Law Firm of the Year 2025 at the MEA Business Awards*** and were also recognized as the ***Full Service Law Firm of the Year 2026 at the Corporate LiveWire Innovation Awards.*** These honours reflect our commitment to fresh thinking and effective service.

How We Operate

We work differently from many traditional firms. Our practice operates as a virtual, global firm with reach in more than 100 cities, enabling our clients to access local, practical legal help without the usual geographic barriers. Beyond Nigeria, we have a strong presence in **Ghana, Uganda, Kenya, Rwanda, Mauritius, Tanzania, and Botswana.** In Nigeria, we operate from our offices at **7th Floor, Mulliner Towers, 39 Alfred Rewane Road, Ikoyi, Lagos and 4th Floor, Church Gate Plaza, Plot 473 Constitution Avenue, Central Business District, Abuja.** We leverage modern legal technology and collaborative digital platforms to streamline our work, reduce friction, and deliver precise, timely advice.

Practice Areas

We offer a comprehensive range of practice areas, reflecting our full-service capacity and multidisciplinary expertise. These include Taxation; Corporate, Commercial & Business Advisory; Banking; Power & Renewable Energy; Mining & Metals; Dispute Resolution; Startups; Telecommunications; Project Finance; Aviation and Space Law; Sports Law; Immigration; Labour Law and Employment; Maritime and Shipping; Capital Markets; Technology Law Practice; Mergers and Acquisitions; Corporate Governance and Compliance; Antitrust & Competition; and Real Estate and Construction. Through these diverse practice areas, we are equipped to meet the complex and evolving needs of our clients across various industries.

Client Base

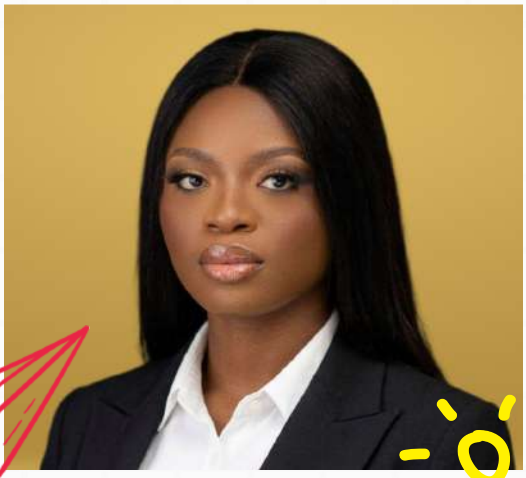
Our client base spans the full spectrum of 21st-century enterprise. We serve multinational corporations, fast-growing startups, financial institutions, technology and telecommunications companies, renewable energy developers, government entities, non-governmental organizations, and high-net-worth individuals. This diversity allows us to offer tailored solutions that are strategic, commercially sound, and future-ready.

Above all, we value clear communication and a client-first mindset. We keep our clients informed, remain responsive, and involve them at every step, aiming not just to resolve legal issues, but to build long-term relationships based on trust and measurable results.

Meet *the* Editorial Committee

The voices behind every page and perspective

Name: Chisom Agbafor
Role: Editor-In-Chief
Favourite quote: Do what you can, with what you have, where you are.
Hobbies: I enjoy socializing, dancing and participating in humanitarian and advocacy activities.

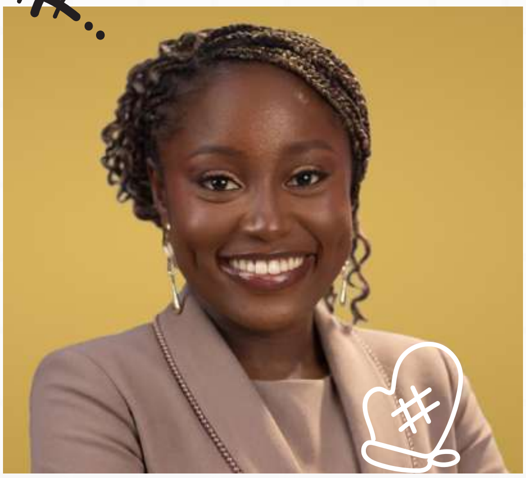


Name: Mercy M. Babatunde
Role: Deputy Editor-in-Chief.
Favourite quote: Every accomplishment starts with a decision to try.
Hobbies: I love Adventuring, exploring new experiences, and engaging in altruistic activities.

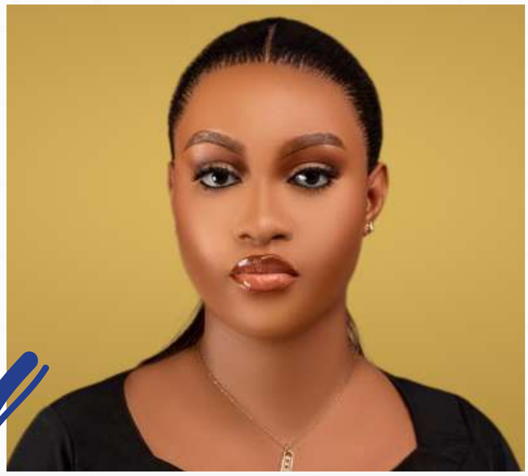
Name: Niniola Buraimoh
Role: Associate Editor
Favourite quote: You miss 100% of the shots you don't take.
Hobbies: I love reading, volunteering for meaningful causes and watching football.

Name: Ojo Emmanuel Oluwatobi
Role: Head of Review
Favourite quote: Winners don't quit, and quitters don't win.
Hobbies: Watching and playing football, listening to good music and watching enlightening documentaries.

Always pushing for excellence, always driving it forward



Name: Ajigbaremu Abeke Segun-Okeowo
Role: Assistant Review Editor
Favourite quote: I can do all things through Christ who strengthens me.
Hobbies: I enjoy cooking and hosting people.



Name: Vanessa Vivian Okonta
Role: Publication Strategist and Editorial Board Secretary
Favourite quote: Impossible is not a fact. It's an opinion. Impossible is not a declaration. It's a dare. Impossible is potential. Impossible is temporary. Impossible is nothing
Hobbies: Singing, Shopping and Strategising

Name: Priscilla Aibo
Role: Content Creative Director
Favourite quote: I have to win in this job. I have to win in my career. I don't have any other options. You've got to be so in love with yourself that you turn and look at that criticism and say, 'why would they think that?' It has to be so foreign to you that you cannot accept it." - Bozoma Saint John
Hobbies: My hobbies include golfing, reading at least one book every month, and exploring new places to eat and drink. I also enjoy good music and I am a big Formula 1 fan.

PS: The team's favourite pastime is simple, showing up at PTH LP and getting things done together.

Mr. Tope Adebayo

A Candid Conversation with

Mr. Tope Adebayo

facilitated by Chisom and Mercy

Chisom Agbafor (Senior Associate and Editor-in-Chief, PTH Editorial Committee) and Mercy Babatunde (Senior Associate and Deputy Editor) sat down with **Mr. Tope Adebayo, founder of Tope Adebayo LP,** and a distinguished lawyer with expertise spanning capital markets, corporate transactions, and dispute resolution for the inaugural edition of Platinum's Brief. What follows is a summary of that conversation.

Chisom: *Mr. Adebayo, could you tell us about your journey? How did you get into corporate practice, and what made you interested in that space?*

Mr. Tope Adebayo: I started my legal career at Olaniwun Ajayi in March 2004, the first law firm I ever worked in. That firm was structured across several departments: corporate and commercial, project finance, litigation and dispute resolution. It was where I truly cut my teeth as a practitioner. The most important thing I learned there was that law is not only an instrument of governance, it is also a powerful tool for enabling businesses to grow and for shaping society in meaningful ways.

I discovered, for the first time, that lawyers could be comfortable financially without ever walking into a courtroom. That realisation shifted everything for me. After Olaniwun Ajayi, I went to Afe Babalola's chambers to deepen my knowledge in litigation and ADR, and then in 2008, I founded Tope Adebayo LP. We have been growing ever since.

Chisom: *Can you tell us how you approach transactions in the capital market space? Many young professionals are looking to enter that field, and they want to understand the landscape, particularly around investor confidence and regulatory compliance.*

Mr. Tope Adebayo: The capital market, simply put, is a space created for businesses to access long-term capital, and capital is the lifeblood of any business. As lawyers, we act for both sides: the company seeking finance and the investors providing it. Our job is to ensure that every piece of documentation meets the highest standards of legal and regulatory scrutiny set by the relevant market regulators, including the Securities and Exchange Commission.

The foundation of everything we do in this space is due diligence. Before any investment is made, we go into the company and examine its compliance record: "Has it filed its returns to the Corporate Affairs Commission? Has it met its tax obligations? Has it satisfied reporting requirements?"

These things matter because regulatory defaults can attract fines and penalties that directly erode the value of any capital being injected. An investor needs to know exactly what they are putting money into. What distinguishes a capital markets lawyer from other lawyers is a genuine understanding of finance. We take time to study financial principles and accounting because you cannot properly function in an industry you do not understand.

You must learn the language of the industry, and then apply your legal knowledge to that understanding. A company that starts with a capitalisation of one billion naira can, with access to a skilled finance lawyer who knows how to deploy the right legal instruments and protections, grow that figure to 100 billion. That is the real power of good transactional legal advice.

Mercy: *You have spoken from the perspective of lawyers. What about investors and companies themselves? What are the recurring pitfalls they face when navigating the capital markets framework? And I ask this partly because many young people today especially among Gen Zs are buying stocks without necessarily understanding what they are getting into.*

Mr. Tope Adebayo: It is important to be clear about one thing: lawyers are legal advisors, not financial advisors. We are not best placed to tell you which stock to buy. That said, we do understand what to look at. The balance sheet of a company, its assets and liabilities, what its equity position looks like and beyond that, the prospects of the company, because some businesses can have a negative balance sheet and still have better prospects than a company that looks healthy on paper. For the everyday retail investor buying a few thousand shares, a financial advisor is the right person to consult. Where lawyers become absolutely essential is when an investor is making a significant equity purchase, a substantial, strategic investment.

At that point, legal due diligence can be the difference between a good decision and a catastrophic one. Consider what happened when a major telecoms company was directed by regulators to refund significant sums into the Nigerian economy on account of non-compliance. An investor who had committed substantial capital without first checking whether the company was fully compliant with all applicable regulations would have suffered real losses. Legal due diligence is designed to surface exactly these kinds of risks before money changes hands. For a major transaction whether you are bringing in five billion or twenty billion dollars you need your lawyers, your financial advisors, a properly negotiated term sheet, and a carefully structured transaction. There are no shortcuts worth taking at that level.

Mercy: *Let us zoom out to what is happening in the world. We operate in an increasingly digital and automated environment and there is a great deal of noise about artificial intelligence. Some fintech companies have laid off employees as a result of AI automations. Do you see that happening in the legal space? If yes, How can lawyers and law firms take advantage of AI to provide better legal services?*

Mr. Tope Adebayo: AI can assist lawyers, but any lawyer who relies on it to render legal advice to clients is taking a very serious risk. I was recently at a board meeting where the managing director read out a memo that had been submitted to the board for approval. I asked where the advice had come from, and she told me it came from AI. I said: "if we act on this, and the decision is challenged in court, and the company is ordered to pay billions in damages, AI is not going to come to our rescue." When we checked Nigerian law, we found that the AI was wrong. Law is dynamic it changes constantly. Just weeks before this interview, the Supreme Court reversed a position that had been upheld by the Court of Appeal: a position which had been the law for some time, relating to whether a receiver manager appointed by creditors could legally appoint lawyers on behalf of the company being managed, thereby preventing that company from challenging its own appointment. If you had advised your client based on what AI knew about the law, you would have misled them entirely. Beyond research, there is the dimension of judgment.

A commercially minded lawyer will look at a protracted dispute and recognise that it is sometimes in the client's best interest to cut a deal to take a settlement today, inject that capital back into the business, keep the company alive and the workers employed rather than fight in court for five years only to watch the business collapse and the client lose the ability to pay your fees. AI cannot make that kind of judgment. It cannot read the room, feel the force of the person on the other side, or understand the commercial realities at stake. Does that mean AI has no role? No, it can be a useful starting point for drafting and research. But you must always verify what it gives you against the actual law. Only lazy lawyers rely on it fully.

Chisom: *What decisions have made the biggest impact on your career, and what advice to you have for young lawyers who are just starting out?*

Mr. Tope Adebayo: When I was starting out, I received an offer from an insurance company that would have paid me more than double what I was earning at a law firm. I turned it down without hesitation. The reason was simple: at that stage of my career, experience was worth far more than money. There is a world of difference between the theory of law and its practical application.

Professors of law know jurisprudence deeply, but many struggle when they get into court because they have never truly grappled with real cases and real consequences. The priority of any young lawyer must be to gain serious, substantive experience, and that means choosing where you train very carefully. Law is a profession of trust.

Clients do not hand over complex, high-value matters to lawyers they do not trust, and trust is built on pedigree, the firms you have worked with, the quality of your training, and the depth of knowledge you have genuinely developed over time. This is also why law firms have a duty to invest in building their name and reputation.

A firm that is merely making money without investing in its identity and its people does a disservice to everyone who passes through it, because the firm's name is what carries a young lawyer forward in the early years of their career. When someone asks where you worked, and you can name a firm of genuine standing, that name speaks for you before you have even opened your mouth.

Chisom: *What is your view on social media as a tool for lawyers to build visibility and attract clients?*

Mr. Tope Adebayo: I fully support lawyers using social media to give their practice visibility, but there must be depth behind the image. If you are telling the world you are an expert in capital markets and a client briefs you on that basis, only to discover that you cannot deliver, your reputation will be destroyed very quickly. People will write bad reviews, word will spread, and the very visibility you worked to build will become your undoing. The right sequence is: build genuine expertise and capacity first, then give it visibility. Social media has genuinely bridged a gap that used to keep excellent but quiet lawyers invisible.

But it has also created a distortion. I know law firms that rank first or second on Google and dominate social media, yet do not appear in any credible tier of the profession.
They have done everything right with their digital presence, but have not matched it with substance. If they had combined that reach with real capacity, they would be dominant in the profession. The combination of genuine expertise plus deliberate visibility is what young lawyers should be building toward. One without the other is either obscurity or an accident waiting to happen.

Mercy: *How do you define impact in the legal profession?*

Mr. Tope Adebayo: Impact in this profession is, as I would describe it, a three-way traffic. It is the outcome you deliver to your client, the value and opportunity you create for the people working with you in your firm, and the contribution you make to society. Consider the client dimension: there are lawyers who, knowing full well that their client would be better served by a negotiated settlement such that the business would survive, the workers would keep their jobs, and life would go on, will nonetheless continue fighting in court for years simply because they want to keep billing by the hour. That is not impact; that is a betrayal of the client's interests. Genuine impact is when you are honest enough and commercially astute enough to tell your client the truth about what path will actually serve them. I recall a matter we handled where I could see clearly that the client was dealing with a dishonest counterparty. Warren Buffett once said you cannot have a good deal with a bad person, and he is right. A crook will file case after case and grind you down indefinitely.

I advised a decisive course of action, and on the day the asset was handed over to my client, one of the parties was in tears, saying that without the direction provided by our firm, the asset would have deteriorated beyond recovery. That is what impact looks like. It is not measured in court victories alone; it is measured in the real difference made to people's lives and livelihoods.

Mercy: *Finally, given everything you have seen and experienced, what is your hope for the legal profession in Nigeria in the years ahead?*

Mr. Tope Adebayo: I have never been more optimistic about the legal profession than I am right now. The government is thinking more seriously about building a real, functioning economy, and when investors come, they are coming for the quality of your experience, your knowledge, and your judgment will matter enormously. But this prosperity will not arrive through wishful thinking. It requires sacrifice. You have to be hard on yourself, invest in your practice, and treat it as the business it is.

One of the great problems in our profession is that many practitioners do not see the firm as a business. You will meet very senior lawyers sitting on substantial personal wealth who will not spend money to keep their offices running properly or pay their associates a living wage. They see every expenditure on the firm as a waste, rather than understanding that every investment in the practice builds its image, its reputation, and its future capacity to attract work.

We also need to urgently address what is taught or not taught in law school. Most of us came through without ever learning about structural financing, capital market transactions, or the commercial role a lawyer can play in enabling large-scale economic activity. I remember when I first encountered a billion-dollar financing transaction at my first firm, with Nigerian and UK lawyers acting for both lender and borrower, all working together across borders I was thinking: “nobody told us this was possible when I was in law school!” That knowledge gap must be closed.

Our vision at Tope Adebayo LP is to build a transnational legal conglomerate with broad expertise and deep multi-industry specialisation. We keep growing, keep adding departments, and we believe that as Nigeria’s economy opens up, the lawyers who have prepared themselves will be the ones who define what this profession can truly become.

Mercy: *Thank you once again, sir, for taking out time to thoroughly give us your insights and your experience through your years of practice. So, that brings us to the end of our interview today. I thank everyone that has watched and everyone reading right now. Thank you very much.*

Scan or Click
to watch full
video interview.

GOVERNANCE & POLICY PULSE

The Price *of* Power:

Campaign Finance, Party Primaries *and the* New Rules *of* Electoral Accountability Under *the* 2026 Act.

Introduction

In twenty-seven years of uninterrupted civilian rule, Nigeria's electoral framework has undergone successive legislative revisions, yet two pathologies have persisted: the capture of candidate nomination processes by powerful political intermediaries and the systematic insulation of those processes from meaningful legal accountability. Now, the Electoral Act 2026[1] confronts both directly. The article argues that the 2026 Act represents a genuine legislative advance whose ultimate efficacy will depend not on the quality of its draughtsmanship but on the institutional will of those charged with giving it effect.

The Abolition of Indirect Primaries: A Seismic Shift

One of the most structurally consequential reforms introduced by the Electoral Act 2026[2] is, without question, the abolition of indirect primaries as a permissible mode of candidate nomination. Under the Electoral Act 2022[3], section 84(2) conferred upon political parties a tripartite choice: direct primaries, indirect primaries, or consensus. The 2026 Act collapses this to a binary. Section 84(2) now provides that nomination "shall be by direct primaries or consensus". The word "indirect" has been excised entirely. The implications of this omission are profound.

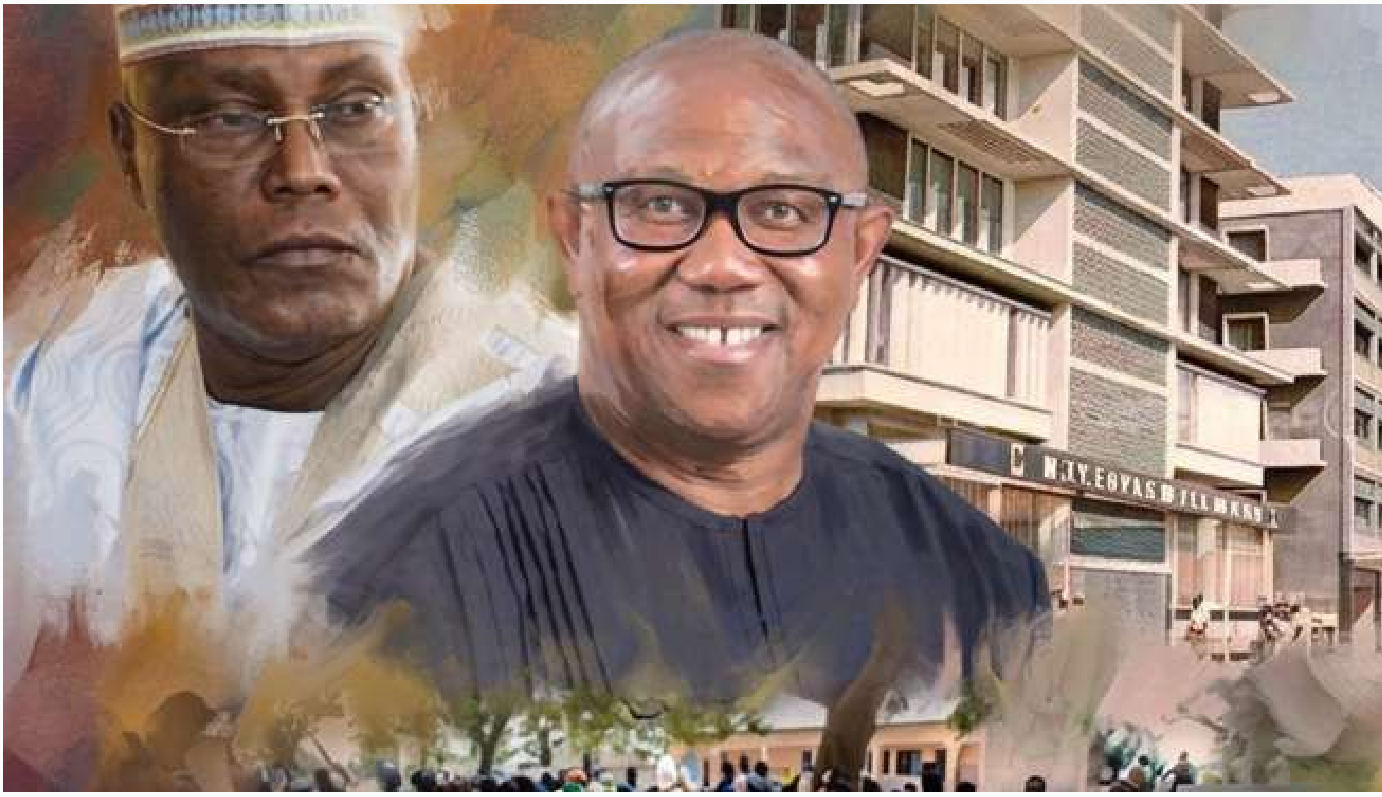
Indirect primaries, conducted through elected delegates at party conventions, became a key mechanism for godfatherism in Nigeria, as powerful political actors often influenced election outcomes by controlling the selection of delegates. As Nwabueze[4] has observed, internal party democracy is a prerequisite for external democratic legitimacy: a party that cannot govern its own nominating process cannot credibly claim a mandate to govern the state.

The court confronted this reality directly in Rotimi v Amaechi, where the substitution of a validly elected primary winner exposed the elasticity of internal party processes when unchecked by law. The 2026 Act responds to this institutional vulnerability by removing the vehicle through which it most commonly operated. The judicial treatment of primary irregularities reinforces the significance of this reform.

In Ardo v Nyako,[6] the Supreme Court held that compliance with a party's primary procedures is

[1] The Electoral Act 2026 (Nigeria). All section references are to this Act unless otherwise stated.
[2] The Electoral Act 2026 (Nigeria). All section references to the 2026 Act are to this statute unless otherwise stated.
[3] The Electoral Act 2022 (Nigeria), s 84(2) (repealed).
[4] Ben Nwabueze, Constitutional Law of Nigeria (Nwamife Publishers, 1982) 312.
[5] Rotimi v Amaechi [2007] 11 NWLR (Pt 103 5) 117.
[6] Ardo v Nyako (2014) LPELR-22878 (SC).

justiciable and that non-compliance carries the drastic consequence of exclusion from the general election. The 2026 Act strengthens this position in section 88(3) by providing that where a court finds a party failed to comply with the Act's primary election provisions, its candidate "shall not be included" in the election for that office. The sanction is mandatory rather than discretionary. The legislature has, in this respect, imposed a rule of strict compliance where the courts had previously grappled with questions of materiality and substantial compliance.[7]



Consensus Candidacy Under Section 87: Written Consent as a Safeguard

Section 87 of the Electoral Act 2026 retains consensus candidature as an alternative to direct primaries while introducing stricter safeguards. It now requires written consent from all cleared aspirants, confirming their voluntary withdrawal and endorsement of the consensus candidate. This marks a shift from the informal arrangements that previously dominated the process and aims to improve transparency and accountability in party nominations. However, the provision raises as many questions as it answers. The Constitution in section 40 guarantees every person the right to freedom of association,[8] which carries within it the correlative right to participate in the political process. Where written consent is obtained under duress, coercion, or the implicit threat of loss of political patronage, the formal validity of that consent masks its substantive infirmity. Nigerian courts would have to directly confront the question of whether "voluntary withdrawal" obtained in conditions of political dependency can be impugned on grounds similar to duress in contract law. In *Barclays Bank of Nigeria Ltd v Abubakar,*[9] the courts recognised that consent obtained under illegitimate pressure lacks legal force. There is no principled reason why this logic should not extend to the electoral context. The fallback mechanism in section 87(2), which provides for reversion to direct primaries where written consent cannot be secured, provides some structural protection. Yet it presupposes

[7]See Ukachukwu v PDP (2014) LPELR-22115 (SC); Okonkwo v INEC [2004] 1 NWLR (Pt 854) 242.
[8]Constitution of the Federal Republic of Nigeria 1999 (as amended) (CFRN 1999), s 40.
[9] Barclays Bank of Nigeria Ltd v Abubakar [1977] 1 FNLR 55.

parties will, in fact, revert and that INEC will detect and sanction failures to do so. Given the monitoring challenges discussed in Part V, the written consent requirement may in practice serve more as a documentary formality than a substantive guarantee.

Political Appointees and the Purity of Primaries: Section 88

Section 88(1) of the Electoral Act 2026 bars political appointees from serving as delegates or contesting in party primaries to reduce undue influence and manipulation in the nomination process.
However, enforcement remains challenging, as the Act does not specify how to prove that a delegate is a political appointee. Under the general rule in Elias v Disu, the burden of proof rests on the complainant, leaving room for informal or undisclosed appointments to evade scrutiny.

The Enforcement Architecture

The sanctions regime introduced by the 2026 Act is, in quantitative terms, substantially more severe than its predecessor. The presidential election expenditure cap has been doubled to ₦10 billion under section 92(2); the penalty for a party's failure to submit an audited return of election expenses has been calibrated at ₦10,000,000 with a continuing penalty of ₦1,000,000 per day after the deadline under section 93(4).[10] These figures represent a legislative signal that the prior penalties were inadequate as deterrents.

Judicial Oversight and the Limits of Court Intervention

The Electoral Act 2026 maintains the tension between party autonomy and judicial oversight. While section 83(5) limits court interference

[10]The Electoral Act 2022, s. 88(2), prescribed a cap of ₦5,000,000,000 for presidential elections. The 2026 Act doubles this figure to ₦10,000,000,000.
[11]Amaechi v INEC [2008] 5 NWLR (Pt 1080) 227.

in internal party affairs, section 88(2) gives the Federal High Court jurisdiction over disputes involving compliance with primary election rules. Consistent with Dalhatu v Turaki and Amaechi v INEC, courts may still intervene where statutory violations are alleged.

The Electoral Act 2026 retains this tension by excluding judicial interference in internal party affairs under section 83(5), while granting the Federal High Court jurisdiction over disputes relating to compliance with primary election provisions under section 88(2). In effect, the specific jurisdiction granted in section 88(2) overrides the general exclusion in section 83(5) in matters involving primary election irregularities.

This reading is consistent with the Supreme Court's approach in *Amaechi v INEC*,[11] where the court declined to permit the ouster clause to insulate demonstrable statutory violations from judicial scrutiny. Section 83(6) bars courts from granting interlocutory injunctions in internal party disputes to prevent delays in electoral processes. However, this creates a gap, as aspirants affected by unlawful primaries may have to wait until after the election to seek a remedy, by which time the issue may no longer be effective. The Act does not resolve this problem.

Conclusion

The Electoral Act 2026 introduces major reforms aimed at strengthening electoral accountability and reducing manipulation in party nominations. By abolishing indirect primaries, requiring written consent for consensus candidates, restricting political appointees from influencing nominations, and imposing stricter sanctions and disclosure rules, the Act seeks to address longstanding weaknesses in Nigeria's electoral process.

While the reforms create a stronger legal framework, their success will ultimately depend on effective enforcement, institutional commitment, and judicial interpretation in the coming electoral cycle.

Authors

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Disclaimer
This article is intended solely for educational and informational purposes. For tailored legal advisory or further inquiries on the subject matter discussed, kindly contact us at info@pthlp.com or visit pthlp.com

Nigeria's *New* Tax Laws:

A Comprehensive Guide *for* Individuals, Businesses, Estates *and* Non-Profit Entities

Introduction

On the 26th of June, 2025, President Bola Ahmed Tinubu signed four statutes that fundamentally restructured taxation in Nigeria: the Nigeria Tax Act 2025 (NTA), the Nigeria Tax Administration Act 2025 (NTAA), the Nigeria Revenue Service (Establishment) Act 2025 (NRSA), and the Joint Revenue Board (Establishment) Act 2025 (JRBA). Operative from 1 January 2026, these laws repeal over a dozen prior statutes and consolidated them into a single unified fiscal code. Understanding what they require and what they change is no longer optional for any person or entity that earns income, holds assets, or operates a business in Nigeria.

Why Reform Was Necessary

Nigeria's tax system had long suffered from what Bird and Zolt identified as the central failure of taxation in developing economies:[1] not excessively high rates, but a framework too fragmented to reach most of the economic activity that should be taxed. Before now, separate statutes, the Companies Income Tax Act, the Personal Income Tax Act, the VAT Act, the Capital Gains Tax Act, and the Stamp Duties Act, governed different aspects with conflicting rules and inconsistent enforcement, producing a tax-to-GDP ratio of approximately six to seven percent, among the lowest in sub-Saharan Africa. [2]

[1] R M Bird and E M Zolt, "Technology and Taxation in Developing Countries" (2008) 61(4S) National Tax Journal 791.
[2] IMF, Nigeria Article IV Consultation Report (Washington DC: IMF, 2024).

The Finance Acts of 2019 to 2023 attempted incremental correction, but piecemeal amendment could not address structurally embedded problems. The four 2025 statutes take a different approach entirely. The NTA consolidates all prior tax legislation into one code.

The NTAA replaces scattered procedural rules with a uniform administration framework.
The NRSA reconstitutes the FIRS as the Nigeria Revenue Service (NRS) with expanded digital enforcement capacity. The JRBA transforms the formerly advisory Joint Tax Board into a body with genuine coordination powers.

As Moore and Prichard have argued , lasting fiscal reform requires not just new legal rules but new institutional relationships between the state and its citizens and that is precisely what this architecture is designed to build.

Who Must Pay And What is Taxed?
Section 3 of the NTA[4] imposes income tax on companies and enterprises, individuals and families, and income arising to trustees or estates. The NTAA defines "taxable person"[5] broadly to include bodies of individuals, communities, trustees, executors, and any legal arrangement through which income flows. Section 4 then catalogues chargeable income with unprecedented comprehensiveness.

Beyond the familiar categories; employment income, business profits, rents, dividends, and interest, the Act now expressly taxes prizes, honoraria, grants, and, critically, profits from digital and virtual asset transactions.[6]
Cryptocurrency traders, grant recipients, and digital platform earners who previously occupied a grey area are now squarely within the tax net.

The Filing Obligation: Everyone Must File
Section 13 of the NTAA imposes the filing obligation without qualification: every taxable person must, without notice or demand, file a return of income on or before the due date .[8] The phrase "without notice or demand" is critical. The obligation arises automatically by operation of law.

No letter, reminder, or assessment notice from the tax authority is required. Every salaried employee, self-employed professional, business owner, landlord, freelancer, investor, trustee, executor, company (active or dormant), NGO, and incorporated trustee must file a return each year, including those who owe no tax. Even zero-income entities must file a nil return.[9]

The most dangerous misconception about the new law is that PAYE deductions by an employer discharge an employee's personal filing obligation. They do not. PAYE is a withholding mechanism; an advance payment made on the employee's behalf throughout the year not a substitute for the annual self-assessment return.

The NTAA draws a sharp distinction between the employer's duty to file a list of all employees by 31 January[10] and the individual employee's independent obligation to file a personal return by 31 March.[11] These are two separate duties, and discharging one does not satisfy the other.[12] The practical consequence is significant. The annual return is the mechanism through which

[3]M Moore and W Prichard, Taxing Africa: Coercion, Reform and Development (Zed Books, 2017) pp 1–25.
[6]NTA, s. 4(1)(h)
[8]NTAA, s. 13(1).
[9]NTAA, s. 13(1)(a).
[10] NTAA, s. 14(1).
[11] NTAA, s. 14(3); NTAA, s. 13(1).
[12] NTAA, ss. 14(1) and 14(3).

the Tax Clearance Certificate (TCC) is generated. Without a filed return, a person cannot obtain a TCC; and without a TCC, property transactions, certain visa applications, government contracts, and many financial processes cannot be completed. Individuals file with the State Internal Revenue Service of the state in which they were resident during the preceding year. Companies file with the NRS within six months of their accounting year-end. Filing with the wrong authority does not discharge the obligation.

Personal Income Tax, Residency And Employment

Section 58 of the NTA introduces a zero-rate band: the first ₦800,000 of annual chargeable income is taxed at 0%, the most significant personal income tax relief in Nigerian fiscal history. Above the threshold, progressive rates apply as set out in the Fourth Schedule.[13] Section 12 establishes the worldwide income principle: a Nigerian tax resident is chargeable on income wherever it arises. Residency is triggered by physical presence of 183 days or more in any 12 months, bringing diaspora professionals, remote workers employed by foreign companies, and expatriates on rotational assignments all within scope.[14]

The new laws also provide a Double Taxation Agreement relief,[15] which enables a Nigerian resident whose income has been subject to tax in a foreign land to claim a relief for such tax to the limit of the applicable tax rate in Nigeria and within the time frame allowed under the law.

Ordinarily, the existence of a Double Taxation Agreement (otherwise referred to as a Treaty) between Nigeria and a foreign country means that a Nigerian resident earning income in that foreign treaty country (like the UK), pays tax there first. When filing in Nigeria, the Nigeria Revenue Service allows you to deduct that foreign tax from your Nigerian tax bill.

However, where no treaty applies, a unilateral foreign tax credit is available under Chapter 4 of the new NTA. Separately, section 13(2) exempts from Nigerian tax the employment income of non-Nigerian staff at startups licensed under the Nigeria Startup Act 2022 or companies in technology-driven or creative arts sectors, provided that income is taxable in the employee's home country enabling Nigerian technology companies to attract international talent without creating a local tax barrier.[16]

The penalties for non-compliance with filing obligations are progressive and compounding: For individuals, ₦100,000 for the first month of default, plus ₦50,000 for each subsequent month. For virtual asset service providers, the first-month penalty is ₦10 million with ₦1 million thereafter. For upstream petroleum operators, ₦10 million for the first day, plus ₦2 million per day. Beyond fines, the NTAA authorizes distraint seizure and sale of property and a power of substitution under which the NRS may direct institutions holding a taxpayer's funds to remit those funds directly to the tax authority.

Practical Note: If you earn income of any kind in Nigeria; from employment, business, property, investments, or digital assets you must file an annual return by 31st of March.

PAYE does not discharge this duty. Filing when you owe nothing costs nothing. Not filing attracts penalties that compound monthly and can block your access to a Tax Clearance Certificate.

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[13] NTA, s. 58 and Fourth Schedule.
[14] NTA, s. 12; NTA, s. 202 (definition of 'resident individual').
[15] NTA, s. 120 - 123
[16] NTA, s. 13(2); Nigeria Startup Act, Act No. 32 of 2022.
[17] NTAA, s. 101 (Failure to file returns).
[18] NTAA, s. 109 (Penalty for non-compliance by VASP).
[19] NTAA, s. 128 (Failure to file returns - upstream petroleum operations).

Conclusion

In conclusion, as these new tax reforms begin to take effect, it is important to recognise both the opportunities they present for the Nigerian economy and the burdens they may impose on individuals and businesses alike. While policymakers aim to strengthen revenue generation and economic stability, taxpayers – who must now bear the legal responsibilities created under the Acts – must not treat compliance as optional or secondary but as a legal and civic responsibility, the fulfilment of which serves as a bedrock for the demand for stronger accountability of their elected leaders. This is a moment for deliberate adjustment – reviewing financial practices, seeking professional guidance where necessary, and ensuring strict adherence to evolving obligations. Ultimately, a proactive and informed approach will not only prevent avoidable penalties but also position stakeholders to navigate the changing fiscal landscape with confidence and resilience.

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Litigation-Induced Electoral Crisis:

A Legal Analysis *of the* ADC–INEC Dispute, *the* Nafiu Bala Suit, *and the* Implications *of* Defying Status Quo Ante Bellum Under Section 83 *of the* Electoral Act *on* Nigeria's Democracy

Introduction

The dispute between the African Democratic Congress (ADC) and the Independent National Electoral Commission (INEC) has grown from an internal party issue into a significant constitutional controversy. Central to this is the suit by Hon. Nafui Bala against the party and key figures, including Rauf Aregbesola and David Mark. What began as a routine intra-party disagreement now raises broader questions about the supremacy of court orders, party autonomy, and INEC's regulatory powers under the Electoral Act 2026. At its core is whether political convenience can justify disobeying valid court orders in a constitutional democracy.

Factual Background And Procedural Trajectory.

The dispute arose from internal disagreements within ADC over leadership restructuring and a proposed national convention.

Hon. Nafui Bala challenged this in the Federal High Court, seeking to stop the convention. The court granted an interim order to maintain the status quo ante bellum preserving the situation before the dispute and preventing any changes. Although the defendants appealed, the order remained binding since appeals do not suspend court orders. Despite this, ADC proceeded with the convention, triggering the current crisis and drawing INEC's regulatory attention.

Reconsidering The Cause: Litigation As Catalyst Rather Than Root Cause

While the crisis can be traced to the suit by Hon. Nafui Bala, the litigation itself only exposed deeper institutional weaknesses within the party, including poor internal dispute resolution and a tendency to prioritize expediency over due process.

Once the matter reached the court and an interim order was issued, the dispute shifted from internal politics to a question of legal obligation. The party's failure to recognise and comply with this shift is what escalated the issue into a broader constitutional crisis, raising concerns about judicial authority and the integrity of the electoral process.

Section 83 Of The Electoral Act 2026 In Context

The statutory dimension of this crisis is anchored in Section 83 of the Electoral Act 2026, which governs the conduct of party conventions and the supervisory role of INEC. While the provision is often approached as a procedural requirement, its deeper significance lies in its function as a mechanism for ensuring transparency, accountability, and legality in party processes. A critical examination of Section 83(3) reveals that the requirement of prior notice to INEC is not merely administrative but foundational to the legitimacy of any convention.

The obligation to notify presupposes that the event being notified is itself lawful. Where a party is subject to a subsisting court order restraining it from conducting a convention, any notice issued in respect of such an event is inherently defective. The law does not contemplate compliance with procedural requirements in furtherance of an act that is substantively prohibited.
This position becomes even more compelling when Section 83(3) is read alongside Section 83(5), which empowers INEC to refuse recognition of any convention conducted in violation of the Act.

The combined effect of these provisions is to establish a dual compliance threshold: first, compliance with judicial directives, and second, compliance with statutory requirements. Failure on either front is sufficient to vitiate the process.

In the present case, the ADC's decision to proceed with its convention in defiance of a status quo ante bellum order places the process in direct conflict with both judicial authority and statutory regulation.

Even if formal notice was given to INEC, such notice would be legally ineffective, as it is predicated on an act already tainted by illegality. Accordingly, INEC was justified, both legally and constitutionally, in refusing to recognize the outcomes of the convention pursuant to Section 83(5). This conclusion is consistent with the reasoning of the Supreme Court in *Amaechi v INEC*,[1] where the Court emphasized that the validity of electoral outcomes is inseparable from the legality of the processes that produce them.

Legal Consequences Of Defiance

The legal implications of proceeding with the convention in defiance of a subsisting court order are both immediate and far-reaching.

[1] Amaechi v INEC (2007) 9 NWLR (Pt 1040) 504

At the most basic level, such conduct constitutes a ***prima facie*** contempt of court, exposing the responsible parties to sanctions designed to uphold the authority and dignity of the judiciary.

However, the consequences extend beyond contempt. From an electoral law perspective, the more significant implication is the potential invalidity of the entire convention. This is in line with the principle articulated in *Macfoy v United Africa Company Ltd*, to the effect that one cannot put something on nothing and expects it to stand, it will collapse[2].
A convention conducted in violation of a court order is fundamentally defective and incapable of producing legally sustainable outcomes.

Furthermore, by virtue of Section 83(5) of the Electoral Act 2026, INEC is empowered to refuse recognition of the outcomes of such a convention. This introduces a second layer of invalidity, reinforcing the conclusion that the process is legally untenable.

Democratic Implications
Beyond its immediate legal consequences, the crisis raises serious concerns about the health of Nigeria's democratic system. The rule of law is the bedrock of constitutional governance, and any erosion of its authority has far-reaching implications for institutional stability.

The disregard of court orders undermines the judiciary's role as the final arbiter of legal disputes and erodes public confidence in the legal system. It also weakens the credibility of the electoral process, particularly where political actors appear to operate outside established legal constraints. More troubling is the precedent that such conduct sets. If political parties are permitted, either explicitly or implicitly, to act in defiance of judicial orders, it creates an environment in which compliance becomes optional and legality becomes negotiable. This is antithetical to the principles of constitutional democracy and poses a significant threat to democratic consolidation[3], hence leading to anarchy.

[2] *Macfoy v United Africa Company Ltd* [1962] AC 152
[3] Epiphany Azinge and Bolaji Owasanoye (eds), *Justiciability and Constitutionalism in Nigeria* (NIALS 2010).

Towards Resolution

The resolution of the crisis requires a coordinated institutional response grounded in a reaffirmation of the rule of law. The immediate priority must be compliance with the subsisting court order. The ADC must either revert to the status quo ante bellum or seek appropriate relief from the appellate court.

At the same time, the judiciary must ensure the expeditious determination of the substantive issues, recognizing the time-sensitive nature of electoral disputes ahead of the 2027 general elections. Delays in adjudication only serve to exacerbate uncertainty and encourage non-compliance. INEC, for its part, must continue to exercise its statutory mandate in a principled and legally grounded manner. The Commission must resist any pressure to recognize processes that do not comply with both judicial and statutory requirements. In the longer term, there may be a need for legislative clarification of the interaction between interim court orders and electoral timelines, in order to reduce ambiguity and enhance compliance.

Conclusion

The ADC–INEC crisis highlights the importance of the rule of law in Nigeria's electoral system. It shows that legitimacy depends not just on outcomes, but on strict adherence to legal norms and procedures. Read together, Section 83(3) and (5) of the Electoral Act 2026 and the doctrine of status quo ante bellum make it clear that a party cannot validly hold a convention in defiance of a subsisting court order and expect recognition. Ultimately, safeguarding democratic integrity requires all actors to place legal obligations above political interests. Without this, the credibility and stability of the electoral system remain at risk.

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Building a Legal Career with Purpose: Insights from

Madam Laura Alakija

Facilitated by Chisom, Niniola and Mercy

Chisom Agbafor (Senior Associate and Editor-in-Chief, PTH Editorial Committee), Mercy Babatunde (Senior Associate and Deputy Editor) and **Niniola Buraimoh (Associate Editor)** sat down with **Madam Laura Alakija, a commercial disputes lawyer, international arbitrator** with specialities in energy & natural resources, infrastructure, hospitality and tech and **founding partner of Detail Disputes Lawyers,** for the inaugural edition of Platinum's Brief. What follows is a summary of that conversation.

Chisom: *Thank you so much for joining us, ma. It is a pleasure that you granted us this interview. It is also a pleasure meeting you once again. The first thing we would like to know is how you became a lawyer and how you became a founder. Most importantly, what initiated you into the arbitration space?*

Madam Laura: That sounds like four questions, but I will try. I think I will start with how I became a lawyer. The "how" is quite straightforward. You go to school, study law, go to law school, and you get called to the bar. The "why" is a bit harder to explain, but I remember from a young age I always had a strong conviction that I should study law.

Once that conviction came, it became my focus. Everything I did was aligned towards that goal, even when I was advised to consider other options like mixing it with economics. I insisted on law.
At the time of WAEC, I was almost the only one in my class with that combination.

It was a very focused path for me. I got into the legal profession with a lot of energy and a strong desire to succeed. I wanted to be a very good lawyer, even a great one. That ambition shaped how I approached everything. Over time, that drive pushed me to the top of my firm, and later I made a shift into dispute resolution.

As for arbitration, it was not something I planned. It happened through practice. I was heavily involved in commercial transactions, negotiating contracts and handling deals.

Then I started seeing disputes that could not wait for litigation. One was in the oil and gas sector, involving regulatory issues that threatened the survival of a business. We had to find an alternative route because court processes would have been too slow.

Another involved a bank guarantee dispute where urgent commercial intervention was needed. Again, litigation was not practical.

After a few of these situations, I began to take arbitration and mediation more seriously. I reached out to people in that space for mentorship, asked questions, and looked for opportunities to observe and learn.
That was how I transitioned into arbitration and eventually connected with my co-founder at Detail Dispute Lawyers. That relationship grew from that space, and that is how the journey began.

***Chisom:** That is very inspiring. They often say arbitration is an alternative to litigation. What do you think are the common misconceptions about arbitration?*

Madam Laura: The word misconception is quite interesting because I had some of those same assumptions early on. Many people think arbitration is perfect, fast, and always cheaper. To some extent, that is true, but not in the absolute sense.

Arbitration is still a human process. It involves people, and with people come judgment, differences, and procedural realities. So it is not automatic or flawless. It is also not always cheaper upfront. Parties bear the cost of arbitrators and the process itself.

Litigation may appear cheaper initially because the court system is publicly funded, but arbitration spreads the cost differently. In terms of time, simple disputes can be resolved within a few months.

However, complex disputes, especially those involving multiple parties or jurisdictions, can take much longer, sometimes even years.

Despite this, arbitration remains very effective because it often preserves relationships, protects confidentiality, and supports long-term commercial outcomes. In that sense, it is very valuable.

***Chisom:** In today's legal space, especially among young lawyers, many are moving towards corporate practice. Some even want to avoid litigation entirely. What advice would you give to young professionals trying to decide their path?*

Madam Laura: My advice is to try a bit of everything at the early stage of your career. Exposure helps you understand what you enjoy, what you are good at, and what direction suits you best. You cannot always control the kind of work you get early on, but you can learn from whatever comes your way. However, while exploration is important, you should not remain a generalist for too long. At some point, you need to identify a niche and develop depth in that area.

***Mercy:** Thank you very much. That is very insightful. Based on what you have said, what really differentiates a technically sound lawyer from a strategic dispute resolver?*

Madam Laura: A technically sound lawyer understands the law, the facts, and the legal issues involved. Such a lawyer provides solid analysis, advice, and drafting.

That foundation is essential for every lawyer. A strategic lawyer, however, goes beyond that. They understand people, negotiations, and underlying interests.

They have emotional intelligence and can read the dynamics in a room. They are able to see what is not obvious and use that insight to guide outcomes. In many cases, they begin to influence results even before formal proceedings begin. In practice, those who are strategic tend to rise faster because they are trusted with more responsibility and more complex matters. Both skill sets are important, but strategy gives you an additional edge.

***Mercy:** Thank you for that explanation. You are clearly both technical and strategic. In high-stakes situations where the commercial implications are serious, how do you manage pressure?*

Madam Laura: It is always a balancing act. When clients are under pressure, they want to feel understood. At the same time, you cannot allow their panic to control your thinking. A lawyer must act as a shock absorber. You cannot panic the way your client does.

Your role is to remain steady so you can think clearly. At the same time, you must show empathy. You cannot be dismissive or act like nothing is happening. You need to stay calm while still acknowledging the seriousness of the situation.

In many cases, what feels like urgency is not always real urgency. Sometimes, slowing things down helps everyone think better. But when urgency is real, you must act decisively. The key is to shut out noise, stay focused, and make decisions based on clarity, not pressure. That is what prevents costly mistakes.

***Mercy:** Thank you very much. Would you say there has been a shift in how lawyers approach dispute resolution in recent years, and what has driven that shift?*

Madam Laura: Yes, there has definitely been a shift. In Nigeria, part of this comes from legal and policy reforms, including the Arbitration and Mediation framework and government efforts to make the business environment more attractive. There is also increased investor confidence in arbitration compared to litigation in some cases, especially where speed and confidentiality are important.

Another factor is that commercial parties now prefer systems that allow business relationships to continue even during disputes. Overall, the shift is being driven by policy, commerce, and evolving professional practice within the arbitration community. It is a positive development.

***Niniola:** Thank you very much, Ma. This has been very insightful. When you first started your career, what values and work ethics did you uphold, and how have they shaped your journey? Also, what advice would you give young lawyers starting out or those looking to pivot?*

Madam Laura: One of the most important values for me has been presence and consistency. You must show up and deliver consistently, regardless of your level. Even as a junior lawyer, people expect you to contribute meaningfully within your capacity. You also need to remain open to learning. Be like a sponge and take every opportunity to grow. In my early years, I often went beyond my formal duties because I wanted to learn as much as possible. That level of effort helped shape my growth. I also believe you should look beyond your immediate job description. Think ahead, not just about the task in front of you, but about the bigger picture of your career. When people see that level of seriousness and focus, opportunities begin to come to you naturally.

Niniola: As a woman in a male-dominated field, how have you navigated your career, and what advice would you give to women?

Madam Laura: I do not approach my career primarily through the lens of gender.
I see myself as a professional first. Early on, I also had to make intentional life decisions, including how to balance family planning with

career development. Those decisions were part of managing both personal and professional growth strategically. For women, planning is very important. You have to think ahead so that personal responsibilities do not negatively impact your professional trajectory.

At the same time, you must still show up fully as a professional and not limit yourself. My advice is simple: be intentional, be disciplined, and plan your life in a way that allows both career and personal responsibilities to coexist without conflict.

For those thinking about pivoting, the same principle applies. Be willing to learn again, even if it means starting with humility. Do not assume prior seniority carries over into a new field. Every new space requires openness and adaptation.

Niniola: How do you balance work and personal life?

Madam Laura: I see it as work, life, and then balance. It is not always equal. There are seasons where work takes priority, and other seasons where personal life requires more attention. It depends on where you are in your journey and what you are trying to achieve at that time.

Chisom: Looking at your journey and how you've evolved, I know that you must have taken advice from your seniors and they would have told you this is a success tip that you might have taken and say "oh, this is going to be my mantra", at what point did that tip not work for you? So we would like to know one thing you held so firmly that later did not work for you.

Madam Laura: That is a very interesting question. Early in my career I strongly believed that success was simply about being very good at your job and avoiding what people call politics. I still do not believe in sucking up to people or engaging in politics in that sense, but I later realized that view was incomplete. You cannot practice law in a vacuum.

Relationships matter. You interact with clients, opposing counsel, judges, and colleagues, and those relationships inevitably shape your experience and opportunities. Being competent is important, but it is not enough on its own. I used to think that if I focused only on the work, everything else would take care of

Even within firms, sensitive responsibilities are often given to people who are trusted, not just those who are skilled.
So I learned that you must also take a genuine interest in people. Be kind, be supportive, volunteer, and engage sincerely, not as a strategy to gain favour but because it is genuine. When you do that, it reflects in your interactions and it can open doors you did not expect.

At the same time, it is not only about relationships. You must balance it with strong technical ability and soft skills such as networking, courtesy, and understanding the business side of law. Law is also a business. When you understand how a firm operates beyond just the legal work, you become more versatile and that versatility often creates opportunities you would not have planned for.

Chisom: Thank you so much. We don't even know how to appreciate you. This has been an insightful session, and I will urge young professionals out there, whether you're a lawyer or not, who are looking to evolve in the arbitration space, this interview is for you. We've had an amazing session with you. Thank you once again for your time.

Scan or click to subscribe to upcoming interviews.

CROSS-BORDER INSIGHTS: THE CORPORATE BRIEF

Deals Without Borders:

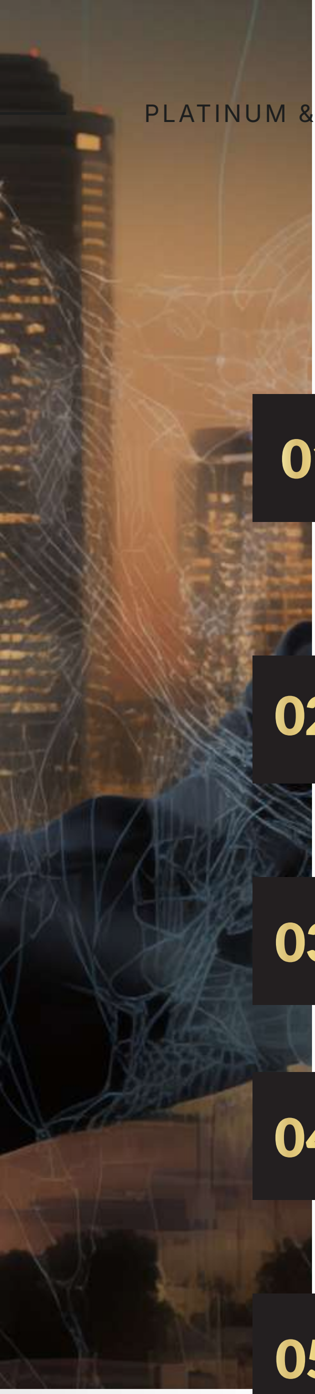
The Hidden Complexities *of* Cross-Border M&A *in* East Africa.

Introduction

Mergers and acquisitions (M&A) in East Africa have become increasingly prominent, driven by foreign investment, regional expansion, and market consolidation. As businesses seek to operate across multiple jurisdictions, cross-border transactions are no longer the exception but the norm.

However, despite integration efforts under the East African Community, the legal frameworks governing M&A remain largely national, requiring careful navigation of different regulatory regimes.

On paper, mergers and acquisitions are straightforward: one company buys another, assets change hands, and value is created. In reality, especially across borders, M&A is where law, strategy, and uncertainty collide. As investment flows increase across the region and integration efforts under the East African Community deepen, cross-border deals in East Africa are becoming more common and far more complex. Because in M&A, the deal is never just about *buying a company*. It's about navigating multiple legal systems at once.



Structure Of M&A Transactions In East Africa
M&A transactions in the region typically take different forms

01.

Merger.

Two companies combine to form a single entity.

- Can be a statutory merger (under corporate law) or a merger of equals.
- Regulated under national company laws (e.g., *Uganda Companies Act 2012*, *Kenya Companies Act 2015*).

02.

Acquisition (Share Purchase).

A company buys the shares of another company, taking control of its assets and liabilities. Requires due diligence, shareholder approval, and sometimes regulatory consent.

03.

Asset Purchase.

The buyer acquires specific assets of a company, leaving liabilities behind. This is common in restructuring or when acquiring specific business lines.

04.

Takeover.

Usually refers to acquiring a controlling stake in a publicly traded company. It is subject to securities regulations (e.g., *Capital Markets Authority Act* in Kenya and Uganda).

05.

Joint Ventures and Strategic Alliances.

Two or more companies collaborate, sharing ownership, risks, and profits. These are often used in sectors with foreign ownership restrictions.

06.

Reverse Mergers.

A private company merges with a public company to gain a public listing. These are less common but emerging in markets like Kenya and Uganda.
The transaction process generally follows a structured path.

- Preliminary negotiations and term sheets
- Legal due diligence to assess risks and liabilities
- Drafting and execution of transaction agreements
- Regulatory approvals and closing

Corporate Laws Governing M&A

At the foundation of every M&A transaction are national company laws. These statutes regulate how companies are formed, managed, and transferred.

Key legislation includes the following:

- Uganda – Companies Act, 2012
- Kenya – Companies Act, 2015
- Tanzania – Companies Act, 2002
- Rwanda – Law Governing Companies, 2021

These laws govern the share transfers and ownership structures, directors' duties during transactions, disclosure obligations, and procedures for mergers, takeovers, and restructurings. They form the legal backbone of any acquisition or merger within each jurisdiction.

Competition and Antitrust Regulation

M&A transactions that may affect market competition are subject to merger control laws. These laws are designed to prevent monopolies and protect fair competition. The relevant frameworks include:

- COMESA Competition Commission Regulations
  (for regional transactions)
- Kenya – Competition Act, 2010
- Tanzania – Fair Competition Act, 2003
- Uganda – emerging competition framework

Where a transaction meets certain thresholds, parties must notify the relevant authority and obtain approval before completion. Failure to do so can result in penalties or invalidation of the transaction.

Sector-Specific Regulatory Frameworks

Certain industries in East Africa are highly regulated, and M&A transactions within these sectors require additional approvals. The examples include:

Banking and Finance – regulated by central banks (e.g., Bank of Uganda, Central Bank of Kenya)

Telecommunications – regulated by national communications authorities

Energy and Natural Resources – governed by sector regulators and licensing bodies

These regulators assess whether the transaction meets licensing requirements, protects consumers, and aligns with national policy objectives. Approval processes can significantly affect deal timelines.

Foreign Investment And Ownership Laws

In East Africa, cross-border mergers and acquisitions frequently involve foreign investors, making adherence to foreign investment and ownership laws crucial. Countries in the region have specific legislation regulating foreign participation, such as Uganda's Investment Code Act, 2019, Kenya's Investment Promotion Act, 2004, and Rwanda's Investment Code.

These laws often require investors to register with national investment authorities, meet minimum capital thresholds, and, in some cases, limit foreign ownership in strategic sectors. Beyond ownership rules, foreign exchange regulations also play a key role by controlling the movement of funds across borders, which is particularly important for financing deals and repatriating profits, ensuring that cross-border transactions are both legal and financially compliant.

Taxation In M&A Transactions

Taxation is a critical factor in structuring mergers and acquisitions, as different jurisdictions impose a range of tax obligations that can significantly impact deal outcomes. These may include capital gains tax on the sale of shares or assets, stamp duty on transaction documents, withholding tax on cross-border payments, and corporate income tax implications following an acquisition. Given that tax regimes vary widely between countries, careful planning is essential to structure transactions efficiently, minimize unexpected liabilities, and ensure compliance with all relevant tax laws.

The Role Of Local Counsel In Cross-Border Deals

Given the fragmented legal landscape, local counsel is essential in cross-border M&A transactions. They provide jurisdiction-specific advice, ensure compliance with domestic laws, and facilitate regulatory approvals. Coordination between legal advisors in different countries is critical to managing risks, aligning transaction timelines, and ensuring that all legal requirements are satisfied before closing.

Conclusion

M&A activity in East Africa continues to expand, reflecting the region's economic growth and integration ambitions. However, the absence of a harmonized legal framework means that each transaction must be approached with a clear understanding of multiple legal systems.

Successful M&A transactions depend not only on commercial agreement but also on effective navigation of corporate, regulatory, and tax laws across jurisdictions. For lawyers and investors alike, mastering this complexity is key to executing seamless and legally sound cross-border deals.

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Bridging Legal Systems *and* Business Cultures:

Lebanese Enterprises Expanding Into West Africa

Introduction

Lebanese enterprises have long been recognized for their entrepreneurial dynamism, thriving not only in the Middle East but increasingly across African markets. In recent years, West Africa has emerged as a key destination for Lebanese businesses, offering dynamic economies, strategic trade hubs, and rapidly growing consumer markets. Countries such as Nigeria, Ghana, Côte d'Ivoire, Senegal, and Sierra Leone are attracting investment across sectors ranging from retail and construction to finance and logistics.

However, successful expansion requires more than capital and ambition; it demands a nuanced understanding of local legal frameworks and cultural business practices.

Navigating The Legal Landscape

West African countries present a complex legal environment shaped by colonial legacies, evolving regulatory regimes, and domestic governance. For Lebanese enterprises, legal compliance is both a necessity and a strategic advantage.

1

Corporate Law Compliance: Registration processes, ownership regulations, and licensing requirements differ widely. Nigeria, for instance, enforces foreign equity participation rules in key sectors, while Ghana actively encourages joint ventures with local partners. Lebanese firms must carefully structure their investments to satisfy both local laws and their operational goals.

2

Taxation and Trade Regulations: Import/export duties, sector-specific taxes, and local levies vary across countries. In Côte d'Ivoire, for example, agricultural exports benefit from specific incentives, whereas consumer goods face more stringent tariffs. Understanding these rules enables companies to optimize costs while avoiding legal disputes.

3

Labor and Employment Standards: Employment laws regarding contracts, benefits, and workplace safety are critical for sustainable operations. Compliance not only protects companies from penalties but also fosters trust with employees and government regulators.

Strategically, legal preparation goes beyond mere compliance. Firms that demonstrate diligence in regulatory adherence signal credibility to local partners, investors, and authorities, smoothing entry into new markets.

Understanding Cultural And Business Practices

Legal compliance alone does not guarantee success. Business culture in West Africa emphasizes relationships, trust, and local knowledge. Lebanese companies, often familiar with family-oriented and network-driven business models, can adapt effectively to these dynamics.

- **Relationship-Driven Business Models:** Success often hinges on cultivating strong networks with local entrepreneurs, government officials, and community leaders. Lebanese firms frequently leverage diaspora connections, bridging cultural gaps and providing valuable market insights.

- **Negotiation and Decision-Making:** In many West African countries, business decisions involve consultation and consensus Patience and cultural sensitivity are essential for fostering durable partnerships.

- **Communication and Local Insight:** Awareness of social etiquette, local languages, and non-verbal communication norms reduces misunderstandings and strengthens collaboration. Lebanese businesses that invest in local expertise often navigate these nuances more effectively.

Strategic Approaches For Expansion
Lebanese enterprises typically employ several strategies to bridge legal and cultural divides:

1. Local Partnerships and Joint Ventures: Partnering with established local firms facilitates regulatory compliance and provides market intelligence. Joint ventures also demonstrate respect for local norms and create shared value.

2. Investment in Expertise: Hiring local legal advisors, regulatory consultants, and cultural intermediaries ensures operational efficiency and reduces risk.

3. Adaptable Business Models: Tailoring products, services, and operations to local consumer preferences enhances competitiveness. For instance, Lebanese food and beverage companies often adjust their offerings to match local taste profiles while maintaining brand identity.

Sectoral Opportunities
Lebanese enterprises have successfully leveraged these strategies across multiple sectors:

Retail and Consumer Goods:
By adapting product lines and distribution models, Lebanese retailers have penetrated markets in Nigeria, Ghana, and Senegal, balancing quality standards with local consumer expectations.

Construction and Real Estate:
Lebanese construction firms have delivered large-scale infrastructure projects, leveraging technical expertise while collaborating with local contractors and navigating regulatory frameworks.

Financial Services:
Lebanese banks and investment firms have formed partnerships with local financial institutions, combining capital resources with knowledge of regional financial regulations.
This approach has facilitated access to credit, foreign investment, and development financing.

Challenges And Lessons Learned

Despite these successes, challenges remain. Regulatory environments can shift rapidly, requiring continuous monitoring and flexibility. Political instability or bureaucratic delays may affect project timelines. Furthermore, cultural missteps, such as underestimating the importance of personal relationships, can jeopardize partnerships.

Lebanese enterprises that succeed in West Africa do so by integrating legal diligence with cultural intelligence. They approach expansion as a long-term investment in relationships, infrastructure, and local communities, rather than as a short-term profit opportunity.

Conclusion

The expansion of Lebanese enterprises into West Africa underscores the importance of bridging legal and cultural divides in international business. By combining meticulous compliance with adaptive, relationship-driven strategies, Lebanese firms not only access lucrative markets but also contribute to local economic growth.

Their experiences demonstrate a key principle for global investors: understanding, respect, and strategic partnership are essential for sustainable success in complex, emerging markets.

As West Africa continues to grow and diversify economically, Lebanese businesses armed with legal insight, cultural awareness, and entrepreneurial agility are well-positioned to capitalize on opportunities while fostering mutually beneficial partnerships across the region.

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BRIEFS & BARRELS

The New Licensing Frontier: Reconciling PPL *and* PML Fiscal Obligations *with the* Nigeria Tax Act 2025

Introduction

The year 2026 marks a defining fiscal shift for Nigeria's upstream petroleum sector. With the now fully operational and the reshaping the broader tax landscape, the industry is moving into a phase where fiscal discipline and strategic structuring are central to operations.

For upstream players, this transition goes beyond regulatory change, it reflects a more exacting commercial environment where efficiency, compliance and foresight determine viability. Within this framework, licensing remains fundamental to how operators engage with both the sector and its fiscal obligations.

Upstream activities are structured around three licences, Petroleum Exploration Licence (PEL) Petroleum Prospecting Licence (PPL) and PetroleumMining Lease(PML). While the exploration licence operates at a preliminary level with limited rights, real fiscal exposure begins to take shape under the Petroleum Prospecting Licence and becomes fully pronounced under the Petroleum Mining Lease.

The Petroleum Prospecting Licence grants exclusive rights to explore and appraise petroleum resources within a defined area, subject to clear work and financial commitments.[1] Upon a declaration of commerciality, operations transition into the Petroleum Mining Lease phase, where full-scale development and production are authorised over a longer tenure and within a more demanding fiscal and regulatory framework.[2] It is across these two stages that the implications of Nigeria's evolving fiscal regime are most strongly felt.

Fiscal Exposure Across PPL and PML

Operators under PPLs and PMLs are now subject to a more coordinated and assertive fiscal regime.

The shift is less about introducing new taxes and more about deepening the scope, alignment, and enforcement of existing fiscal obligations.

At the centre of this regime is Hydrocarbon Tax, which applies to crude oil production across onshore, shallow water, and deep offshore operations.[3] Its application is deliberately tied to commercial production, meaning that it does not arise during the exploration phase under a PPL but becomes fully operative once production begins under a PML.

This design aligns tax exposure with revenue generation, while significantly increasing fiscal obligations at the production stage.

[1] S. 72, Petroleum Industry Act, 2021
[2] S. 81, Petroleum Industry Act, 2021
[3] S. 65(1), Nigerian Tax Act, 2025

Companies Income Tax operates alongside Hydrocarbon Tax within the Petroleum Industry Act (PIA) framework, applying to new or converted licences. In contrast, Petroleum Profits Tax remains applicable to legacy licences that have not been transitioned, resulting in a dual fiscal structure.[4]
Operators under these older regimes often face a heavier tax burden, a dynamic that continues to drive licence conversions.

For holders of Petroleum Prospecting Licences and Petroleum Mining Leases, fiscal obligations now influence decision-making from the outset. Project financing, field development strategies, and operational planning are increasingly shaped by tax considerations, reinforcing the need for early and deliberate fiscal planning within upstream operations.

Rethinking Fiscal Reality for PPL and PML Holders: What's New?

What does it really mean to operate upstream in Nigeria today? For many operators, the challenge now goes beyond discovering hydrocarbons. The real test lies in sustaining commercially-viable projects under the combined influence of the Petroleum Industry Act (PIA) 2021 and the Nigeria Tax Act (NTA) 2025. This evolving fiscal environment demands a careful balance between technical execution and financial discipline at every stage of the project lifecycle.

Asset Exits Now Come at a Premium

The NTA 2025 has reshaped the economics of divestment by aligning Capital Gains Tax with corporate income tax rates, replacing the earlier flat 10% regime. For legacy assets, this translates into higher tax exposure on disposals. Investors are responding with greater caution, and transaction structuring is becoming more deliberate, reflecting the need for precise fiscal planning.

A Stricter Incentive Regime

Incentives under the PIA remain relevant, but their impact is now moderated by a 15% minimum effective tax rate. Where effective tax falls below this threshold, a top-up applies.

As a result, incentives now support efficiency rather than eliminate obligations, shifting the focus toward disciplined and realistic tax planning.

[4] S. 90(1), Nigerian Tax Act, 2025.

Cost Efficiency Has Taken Centre Stage

Cost management now carries direct fiscal consequences. Regulatory benchmarks on unit operating costs mean inefficient operations risk disallowed deductions, while efficient operators may benefit from tax credits within statutory limits. Operational discipline has therefore become a core driver of value and competitiveness.

Liquidity Pressures Are More Pronounced

The move to cash-based royalty payments reduces the flexibility previously available through in-kind arrangements. When combined with obligations such as renewal bonuses, this places greater emphasis on cash flow management and financial resilience across the asset lifecycle.

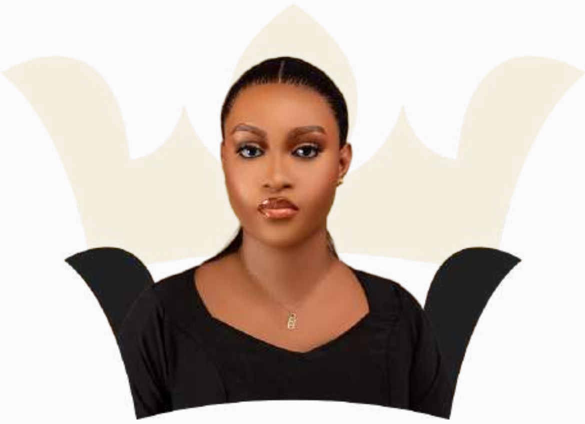
Strategic Implications

These developments are driving a clear shift in upstream strategy. Portfolio consolidation is increasingly favoured over frequent asset turnover, as investors pursue more tax-efficient structures. Fiscal considerations now shape project design from inception, allowing lean operators, particularly indigenous players, to convert cost discipline into measurable advantage. Integrated project models linking upstream production to midstream or industrial use are also gaining traction.

A More Demanding Frontier

The current landscape rewards operators who can align technical capability with fiscal discipline. Project success is increasingly tied to execution speed, cost efficiency, and structured compliance. Assets that are slow to develop or inefficiently managed face heightened exposure. In practical terms, commercial success now depends as much on financial strategy as it does on subsurface potential.

Authors



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FIRM ENGAGEMENTS & UPDATES

Event Highlight & Updates

What has Platinum and Taylor Hill LP been up to beyond meetings, court sessions and endless drafts between October 2025 and early May 2026?

Quite a lot, actually.

From conferences to trainings to well-deserved moments of unwinding, here's a glimpse into how the team has been showing up and standing out over the past several months.

In October 2025, Joan Akpokere and John Kennedy represented the firm at Nigerian Fintech Week 2025, hosted by Fintech Nigeria during the Nigeria Blockchain and AI Week in collaboration with the NBA. Being part of conversations shaping technology and innovation is something we take seriously.

And that was just the beginning.

Also, in October, Chisom Agbafor and Joan Akpokere kept the momentum going at Moonshot 2025, hosted by TechCabal, engaging in forward-looking discussions on digital innovation and startup growth. The future is being built in these rooms, and we are right there in it.

Taking things global, in November 2025,

our Managing Partner, Mr. Olalekan Ojo, represented the firm at the International Bar Association Conference in Toronto. He returned with fresh perspectives, global insights and valuable conversations on regional growth and collaboration.

Later in November, the team travelled to Ghana for a business trip. While we had productive professional engagements, we also took the time to explore the vibrant city of Accra.

Back home, December 2025, gave us a chance to pause and celebrate. The team came together to reflect on the year, share wins, and look ahead to 2026. There was music, games, laughter and of course gift exchanges(link). Rumour has it some team members are still expecting extra gifts!

We also marked a major milestone.

On January 1, 2026, Platinum and Taylor Hill turned four!
It was a moment of gratitude, reflection and renewed focus as we continue building with intention.

In February 2026, the team attended the Africa Tech Summit (link) in Nairobi, Kenya, and showcased PTH Global at the Tech Expo, it was an experience like never before!

Still In February, the team had a flight to catch to Kigali, Rwanda for further professional engagements.

And yes, March 2026 brought some big wins within the team. Favour Okpere has been promoted to Associate Partner, a well-deserved step forward.

Chisom Agbafor, Olamide Olaniyi, Joan Akpokere and Mercy Babatunde are now Senior Associates, a testament to their consistency and excellence.

And here comes the drumroll...

Priscilla Aibo and Niniola Buraimoh have stepped into their roles as Associates. We are excited for this new chapter with them.

Fast forward to March, the month opened on a strong note and closed even stronger as our Senior Associates, **Mercy Babatunde, Chisom Agbafor and Joan Akpokere** attended Tech Unite Africa 5.0. They engaged with leading stakeholders on the innovations shaping Africa's digital ecosystem, an experience that stood out in every sense.

Following this, in March, the firm concluded its recruitment process, marking the addition of four new Associates to the team, **Divine Gift Nkereuwem, Oluwalayomi Azeez, Ajigbaremu Abeke Segun-Okeowo and Felix-Uche Richard.** They were officially announced and welcomed in April, ushering in a new month with renewed energy.

We are not done yet, something even more significant unfolded. Our Managing Partner stepped into a pioneering role as **President of the Chamber of Commerce Nigeria-Kazakhstan.** To learn more about the Chamber, visit (link). At this point, the momentum in April speaks for itself.

Still in April, our Associates, **Divine Gift and Layomi Azeez** attended the Business Day Fintech Summit 2026. We were pleased to be part of critical conversations on financial services and technology, with a focus on AI, ethical use, data and automation.

Welcoming you to May.
The firm stepped into the new month in style, celebrating both the start of May and Workers' Day with its quarterly get-together. It was an evening filled with laughter, great conversations and drinks, with a first for us as we went live on TikTok and drew close to a thousand viewers. And yes, the karaoke session did not disappoint.
*Show us a better team, it is always going to be **PTH LP,** a culture that speaks for itself.*

Olalekan Ojo

Interview Session with

Mr. Olalekan Ojo

Facilitated by Chisom, Niniola and Mercy

Chisom Agbafor (Senior Associate and Editor-in-Chief, PTH Editorial Committee), Mercy Babatunde (Senior Associate and Deputy Editor) and Niniola Buraimoh (Associate Editor) sat down with **Mr. Olalekan Ojo, the managing partner of Platinum and Taylor Hill LP and founder of PTHGLOBAL,** an AI-powered legal service tool, for the inaugural edition of Platinum's Brief. What follows is a summary of that conversation.

Chisom: *To start, could you share some insight into your journey as a founder in the legal profession? What challenges did you face, particularly when introducing new approaches that differed from conventional methods?*

Mr. Olalekan Ojo: My journey as a founder in the legal profession has been both intentional and evolutionary. From the beginning, my goal was not just to practise law traditionally but to build a legal institution capable of competing in a rapidly changing world where law, business, and technology intersect.

Of course, introducing innovation into a traditionally conservative profession came with challenges. The legal sector, particularly in Nigeria, has long been built around precedent, hierarchy, and conventional workflows.

Early efforts to introduce digitized case management, client-centric systems, and efficiency-driven structures were often met with scepticism, including concerns about whether innovation would dilute legal seriousness.

Over time, that perception changed as the results became evident. Clients experienced faster turnaround times, better communication, and more predictable outcomes.
The biggest breakthrough was proving that innovation does not weaken legal practice, it strengthens it when properly implemented.

Chisom: *In retrospect, what do you consider the most significant changes in the practice of law in Nigeria since you began your career?*

Mr. Olalekan Ojo: The Nigerian legal landscape has changed significantly over the past decade. One of the biggest shifts has been the movement from a purely traditional, court-centred profession to a more diversified and commercially driven legal ecosystem. Today, law is deeply connected to sectors like fintech, energy, telecommunications, digital assets, and international trade, expanding the role of lawyers from legal advisers to strategic business partners.

Client behaviour has also evolved. Clients are now more informed, more demanding, and increasingly focused on value delivery. Legal services are no longer judged only by technical correctness but also by speed, accessibility, and commercial relevance.

At the same time, there is greater global integration. Nigerian law firms are no longer operating in isolation; they are now competing, collaborating, and engaging within a global legal marketplace.

Chisom: *Globally, many law firms are using AI and automation to provide more efficient and innovative services. How prepared are Nigerian law firms to embrace these tools, and what challenges do you foresee in their adoption?*

Mr. Olalekan Ojo: Globally, the legal industry is moving toward technology-driven practice, with AI defining that transformation. In Nigeria, however, preparedness among law firms remains uneven and transitional. While larger commercial firms are increasingly deploying AI tools for research, contract review, and document automation to improve efficiency, many others remain at an early stage of adoption. Widespread integration is currently slowed by infrastructure limitations, cost barriers, and a reliance on manual workflows.

A significant skills gap also persists, as many practitioners lack digital training, and law schools are yet to fully integrate legal technology into their curricula. Furthermore, regulatory and ethical concerns regarding confidentiality, data protection, and AI inaccuracies require caution. In a profession built on precision, balancing automated systems with professional responsibility remains a priority.
In essence, Nigeria does not lack ambition, but systemic readiness. Widespread AI adoption will remain gradual until infrastructure, training, and regulatory clarity evolve. The Nigerian firms that will lead the future are those that view AI not as a disruption to fear, but as a tool to be responsibly integrated into modern legal practice.

Chisom: *How can Nigerian law firms innovate their business models to remain competitive, especially as clients increasingly demand efficiency and cost-effectiveness?*

Mr. Olalekan Ojo: Nigerian law firms must recognise that the market is shifting from hourly professional services to value-driven solution delivery. Modern clients expect speed, predictability, and cost efficiency.
To remain competitive, innovation must reshape how firms operate, moving away from traditional billing toward fixed fees, subscriptions, and retainers that offer financial predictability for startups and SMEs.

Firms must also productise their services by turning bespoke advisory work into scalable offerings like compliance toolkits and contract templates. Alongside this, adopting sector-focused models in industries like fintech, energy, and digital assets ensures commercially relevant advice, while utilising client portals and AI-assisted document review improves transparency and efficiency.

In essence, the future competitive law firm in Nigeria will not be defined by size or tradition but by its ability to operate as a modern legal solutions enterprise: efficient, specialised, technology-enabled, and aligned with client business realities.

Mercy: *PTH LP recently launched an AI-powered legal service tool that connects lawyers with clients worldwide.*
Congratulations! Please tell us what inspired this idea and some of the key challenges you faced from ideation to product launch.

Mr. Olalekan Ojo: The inspiration behind developing PTHGLOBAL.CO within Platinum & Taylor Hill LP came from a persistent gap in the legal market: the inefficiency, fragmentation, and limited accessibility of legal services across jurisdictions. In today's global economy, businesses, especially SMEs, startups, and cross-border entrepreneurs, operate without borders, yet legal services often remain expensive, time-intensive, and geographically limited. We realised that many clients were not lacking legal solutions, they were just struggling to access the right legal support at the right time and at a reasonable cost.

The goal was never to replace lawyers, but to rethink how legal services are delivered and coordinated globally. The platform was designed to connect clients with legal expertise more efficiently, while using AI to streamline processes such as assessments, document structuring, and legal support.

Of course, the journey came with challenges, particularly around regulatory compliance, data protection, cybersecurity, and balancing automation with professional judgment. Building trust and ensuring cross-border legal accuracy were also critical priorities.

Ultimately, the guiding principle remained clear: to expand access to legal services without compromising professional integrity. More than just a product, the platform reflects a broader shift toward a more connected, efficient, and globally responsive legal ecosystem.

Mercy: *Do you see Nigerian law firms collaborating with legal tech startups, or will in-house development be the preferred approach? What strategy do you think is most effective?*

Mr. Olalekan Ojo: In my view, the future of legal innovation in Nigeria will not be about choosing between collaboration and in-house development, but adopting a strategic hybrid model that combines both.

At this stage, collaboration between law firms and legal tech startups remains the most practical entry point into innovation. Startups often bring agility, technical expertise, and speed, making partnerships valuable for deploying tools like AI-assisted research, contract automation, and client engagement systems.

For firms like Platinum & Taylor Hill LP, these collaborations provide access to broader innovation ecosystems while allowing the firm remain focused on core legal service delivery.

Over time, however, leading firms will increasingly move toward selective in-house development, particularly in areas such as data security, client confidentiality, AI customisation, and internal knowledge management. The goal is not to replace partnerships, but to build systems that align more closely with the firm's long-term strategy and service delivery model.

Niniola: *How important is data protection and privacy in Nigeria with the increasing use of AI and digital platforms?*

Mr. Olalekan Ojo: Data protection and privacy have become essential pillars of modern legal practice in Nigeria, especially with the rise of AI, cloud computing, and digital platforms. Today, they are not just compliance obligations but key elements of trust, professional integrity, and long-term sustainability.

For law firms, handling sensitive client information means privacy and confidentiality must remain central to both legal and technological systems. While AI improves efficiency, it also introduces risks such as data exposure, cybersecurity vulnerabilities, and cross-border transfer concerns, making secure infrastructure and responsible data management more important than ever.

Ultimately, strong data protection frameworks are no longer optional. In a digital legal economy, they are a competitive advantage and a critical foundation for client trust.

***Niniola:** How can legal technology improve access to justice in developing countries like Nigeria, particularly for underserved populations and small and medium enterprises (SMEs)?*

Mr. Olalekan Ojo: Legal technology has the potential to transform access to justice in Nigeria, where traditional legal systems are often expensive, slow, and concentrated in urban centres. For underserved populations and SMEs, legal tech is more than an efficiency tool; it is a democratising force that bridges long-standing gaps by making services more affordable, accessible, and independent of geographical barriers.

Through automation and digital platforms, SMEs gain access to lower legal costs, preventive compliance support, and standardised resources. Furthermore, tools like electronic filing, virtual consultations, and digital case management significantly reduce delays while simultaneously improving general legal awareness, helping individuals and businesses better understand their rights.

From the perspective of Platinum & Taylor Hill LP, legal technology is not just a commercial upgrade but part of a broader justice reform agenda. Properly deployed, it expands legal access beyond elite and corporate circles, creating a more proactive, inclusive, and economically responsive legal system.

***Niniola:** With cross-border transactions on the rise, how can Nigerian law firms leverage legal technology to attract international clients and efficiently manage cross-border matters?*

Mr. Olalekan Ojo: The rise in cross-border transactions presents a major opportunity for Nigerian law firms, but it also requires a shift in how legal services are delivered. International clients now expect more than jurisdictional expertise; they want speed, seamless communication, regulatory clarity, and technology-enabled service delivery.

To remain competitive, Nigerian law firms must adopt digital onboarding systems, AI-assisted compliance tools, cloud-based collaboration platforms, and secure communication infrastructure. These technologies improve efficiency, strengthen clients' trust, and make cross-border legal work more seamless.

There is also increasing importance placed on data security and responsiveness, particularly in international commercial transactions where confidentiality standards are high. Firms that demonstrate strong digital infrastructure immediately gain credibility.
Essentially, Nigerian law firms must begin positioning themselves not just as local advisers, but as technology-enabled legal service providers capable of operating at global standards. For firms like Platinum & Taylor Hill LP, legal technology is not simply a support tool; it is a gateway to global competitiveness.

***Chisom:** Looking ahead sir, what do you think the future of legal technology in Nigeria will look like in your opinion, and what advice would you give to the next generation of lawyers?*

Mr. Olalekan Ojo: The future of legal technology in Nigeria will be shaped by integration, automation, and global convergence. Technology is no longer optional; it is becoming part of the core infrastructure of how law is delivered. In the coming years, AI will become deeply embedded in research, contract drafting, and litigation support, giving rise to digital-first law firms and hybrid service platforms.

As legal practice becomes more data-driven and globally connected, Nigerian firms will increasingly operate within international networks. However, this innovation must remain balanced with ethics, confidentiality, and professional responsibility.

For the next generation of lawyers, the message is simple: become bilingual in law and technology.

Strong legal knowledge alone is no longer enough; success belongs to those who understand digital systems and emerging sectors, viewing technology as a core part of modern legal excellence and global relevance.

Chisom: *Thank you very much for your time, sir. It's really been an enlightening and eye-opening session with you. Thank you once again for your time.*

ARBITRATION/ ADVOCACY ANGLE

Online Dispute Resolution:

The Future *of* Justice *in* Nigeria

Introduction

Technology has indeed had a significant impact on the legal profession, particularly through the adoption of Online Dispute Resolution (ODR). This method allows disputes to be resolved more quickly and efficiently without the need for physical meetings between parties or a presiding officer. ODR utilizes digital platforms to facilitate communication, negotiation, and mediation, providing a more accessible and flexible approach to resolving disputes. It is an extension of Alternative Dispute Resolution (ADR), but with the distinctive feature that the processes (whether arbitration, mediation, or negotiation) are conducted wholly or partly online.[1] As technology continues to evolve, it is not only likely that these innovations will further enhance traditional legal practice but also transform it.

The above is closely related to the digitisation of business operations, which is why online dispute resolution mechanisms are necessary to guarantee prompt resolution of any disputes that may arise between parties. A prompt and efficient dispute resolution process must be in place as long as the majority of business transactions take place on digital platforms.

Online Dispute Resolution Methods

The most frequent ODR methods are e-arbitration, e-mediation, e-negotiation or a mix of the three. At the most basic level, lawyers who arbitrate cases now have digital tools they may use to help their clients settle their differences. These tools could be online platforms for video calls or other group tasks. This speeds up and simplifies the mediation process, especially for those who live far apart.

E-Arbitration

E-arbitration gives the parties greater freedom than regular arbitration hearings do. The parties think it's much easier, even if it takes a while, because they can communicate and submit documents online, which streamlines the process compared to traditional arbitration. Choosing the platform for arbitration is the first step in using electronic arbitration. The parties pick a platform, sign up for it through their lawyers, and then the case goes forward there.

[1]See Chioma Chidera Ugwu "Onlne Dispute Resolution (ODR) and the future of Commercial Arbitration and Mediation in Nigeria" available at https://journals.journalsplace.org/index.php/EKETE/article/view/721 and accessed on March 26, 2026 at 3:03AM

E-Mediation

E-mediation is being developed as a completely automated ODR system that will use computer-prompted data collecting at a later stage. It can provide personalised mediation without the need for a third party, based on the input of the parties involved in the conflict.

E-Negotiation

On the other hand, e-negotiation uses a web interface to turn conversations into polite and useful negotiations. During the process, software tools are used to limit the amount of free text, encourage recommendations for agreement, set deadlines, and set the tone for conversations.

Online Dispute Resolution in Nigeria

Despite significant challenges in integrating technology across Nigeria's economy, the impact of online dispute resolution in the justice sector is undeniable. Although the adoption process is slow, it is steadily transforming the way justice is administered to disputants. Online Dispute Resolution has thus emerged as an innovative response.[2] Arbitration and Mediation Centers such as the Lagos Court of Arbitration and the Lagos Multi-Door Courthouse, have begun experimenting with online hearings.[3]

Courts of record in Nigeria have now integrated virtual hearings into their proceedings, allowing litigants to participate from various locations. Distance is no longer a barrier, as long as counsel submits the necessary applications to the court. It was rightly argued that virtual court hearings in Nigeria were introduced due to the outbreak of the COVID-19 pandemic.[4] It is on record that the first virtual hearing in Nigeria was held by the High Court of Lagos State on May 4, 2020, in the case of The State v. Olalekan, where Olalekan Hameed was sentenced to death by hanging.[5] Before this, virtual hearings had never been held in Nigeria, as the law had not previously recognized or provided for this type of hearing.[6]

In Nigeria, the most common form of Online Dispute Resolution involves using digital platforms like videoconferencing, online chat, facsimile, and telephone applications for proceedings. Data from the Alternative Dispute Resolutions Institute of Canada, shows several applications that can be used to conduct video conferencing in the mediation process, such as GoToMeeting, Skype, and Zoom.[7]

Unlike other jurisdictions, the use of Artificial Intelligence and blockchain to resolve disputes outside traditional court systems is not yet widespread in Nigeria. In the United States, there is what is called Online Mediation which is a website that offers online mediation services directly through their website or through their affiliate program.[8]

In addition, there is another software called Squaretrade, which was developed by a company that resulted from a University of Massachusetts research project. Squaretrade offers online mediation to people and companies who come to their site through an affiliate program. However, Squaretrade does not only offer online mediation; it gives the disputing parties an opportunity to try and resolve the issue through conciliation first. If that fails, they then move on to online mediation.[12]

If it does not produce a satisfactory result, the parties can ask the mediator to recommend a settlement. [13]

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[2]Ibid.
[3]ibid
[4]See Success Alabi and Ifeoma Ezenwa "The impact of Technology in Dispute Resolution: Virtual Mediation and Online Arbitration in Nigeria." Available at https://oal.law/the-impact-of-technology-in-dispute-resolution-virtual-mediation-and-online-arbitration-in-nigeria/#:~:text=Online%20arbitration%20is%20a%20method,%2C%20accommodation%2C%20and%20venue%20hire. accessed on March 26, 2026 at 3:32AM.
[5]Ibid.
[6]ibid
[7] See Adric.ca. (2019). ODR Tools and Platforms. Adric.Ca. https://adric.ca/online-dispute-resolution/odr-tools-and-platforms/
[8]See Sulistianingsih, D., Rante Lembang, A. A., Adhi, Y. P., & Prabowo, M. S. (2023). "Online dispute resolution: Does the system actually enhance the mediation framework?" Cogent Social Sciences, 9(1) available at https://doi.org/10.1080/23311886.2023.2206348 and accessed on 26th March, 2026 at 7:38am.
[9-13]Ibid, ibid,Ibid, ibid, ibid

Technology Platforms and the Evolution of Dispute Resolution

As dispute resolution continues to evolve, a notable development is the emergence of technology-driven platforms specifically designed to simplify and streamline the resolution of conflicts. These platforms represent a shift from traditional, reactive approaches to more structured, proactive, and accessible systems of managing disputes.
One of such innovations is seen on platforms like **PTH Global**[3], which integrates technology into both the pre-dispute and post-dispute phases. Rather than limiting intervention to when disputes arise, these systems focus on preventing disputes through better contract design, while also providing tools for efficient resolution where conflicts occur.

Rather than limiting intervention to when disputes arise, these systems focus on preventing disputes through better contract design, while also providing tools for efficient resolution where conflicts occur. A well-structured dispute resolution clause helps parties address potential conflicts with clarity before they escalate.

This is where features of PTH Global such as the AI Dispute Resolution Studio become particularly relevant. The AI Dispute Resolution Studio is a technology-driven system that assists users in crafting balanced dispute resolution clauses tailored to specific transactions. By anticipating potential areas of conflict, it enables parties to incorporate clearer, more practical mechanisms for resolving issues efficiently.

Beyond contract design, such platforms extend into full-scale Online Dispute Resolution ecosystems, leveraging artificial intelligence to analyze disputes and identify key issues, suggest structured resolution pathways, facilitate virtual mediation or arbitration and promote faster and more cost-effective settlements. This approach reflects a broader transformation within the legal landscape where dispute resolution is no longer confined to courtrooms, but is increasingly digitised, decentralized, and user-driven.

Challenges and the Way Forward

Despite its promise, the adoption of Online Dispute Resolution (ODR) in Nigeria faces a number of practical and institutional challenges. Chief among these is the issue of digital infrastructure and accessibility, particularly in rural areas where internet connectivity and access to digital tools remain limited. This is compounded by varying levels of digital literacy among users and even legal practitioners, which may slow down the acceptance of ODR systems.
Additionally, concerns around data privacy and cybersecurity pose significant risks, as ODR platforms necessarily involve the exchange of sensitive information, requiring robust safeguards to ensure user confidence.

[14]https://www.pthglobal.co/

There are also legal and institutional concerns, particularly regarding the enforceability of outcomes derived from fully digital processes and the extent to which existing frameworks adequately accommodate ODR.

While the Arbitration and Mediation Act 2023 provides a strong foundation, clearer guidance on virtual proceedings and cross-border disputes is still needed. Moving forward, addressing these challenges will require targeted regulatory reforms, investment in digital infrastructure, and increased collaboration between the legal and technology sectors, alongside the gradual integration of ODR into mainstream dispute resolution practice.

Conclusion

Online Dispute Resolution marks a shift toward faster, more accessible, and cost-effective dispute handling, moving from reactive litigation to a streamlined digital system. As legal practice evolves, platforms like PTH Global show how technology can both prevent and resolve disputes more efficiently.

Despite existing challenges, ODR is becoming an essential part of the future justice system in Nigeria's digital economy.

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DIGITAL DESK

From Roads *to* Data:

Financing Digital Infrastructure Projects *in* Nigeria

Introduction

Roads have always been a necessity because everyone in a country depends on them. They connect individuals and organizations, making them one of the most important infrastructures for national development. This importance is why governments dedicate significant financing to building and maintaining roads, alongside other essential infrastructures such as hospitals, schools, and airports. These investments are not just about convenience; they are about enabling growth, mobility, and opportunity for all citizens.

With the advancement of technology in the 21st century, however, a new form of infrastructure has emerged as equally vital: digital infrastructure. Today, individuals, organizations, and startups are going digital, relying on broadband networks, fibre-optic cables, data centres, and cloud systems to support innovation, growth, and social development.

Just as roads once carried goods and people, digital infrastructure now carries information, ideas, and opportunities. This shift means that the future of financing is increasingly tied to digital infrastructure projects. Governments, development banks, and private investors must now prioritize funding the "data highways" that will define economic competitiveness and social inclusion in the digital age.

Digital Infrastructure

Imagine a town with lots of houses, with one tiny path where people can walk. That path gets crowded, and movement becomes slow. Digital infrastructure is like building several wide paths for information to travel on. Digital infrastructures are all the components that support information technology and communication networks.

They could be both physical parts (like fibre optic cables, cell towers and data centres) or virtual parts like cloud platforms, APIs and software systems. It is an ecosystem of connected devices sharing information.
Digital infrastructures have also been said to enable the Internet of Things[2]. The Internet of Things is the ability of devices to be able to interact with each other and share information.

[1]United Nations Development Programme (n.d.). Digital Public Infrastructure. Retrieved April 1, 2026 from https
[2]KPMG (2014) Digital Infrastructure; Enabling the world of tomorrow (CII Connect 2014 report) Confederation of Indian Industry (CII)

The importance of digital infrastructure cannot be overemphasized. It is the backbone of the modern economy, enabling innovation, ensuring connectivity, and driving efficiency and growth [3].

Just as physical infrastructure, such as roads and airports, once determined the pace of national development, infrastructure is a major driver of the digital economy. By providing reliable broadband networks, fibre-optic cables, data centres, and cloud systems, it supports the growth of businesses, enhances their productivity, and increases their output. This in turn strengthens the overall economy, contributing directly to national progress and competitiveness.

Digital infrastructure goes beyond business growth; it is vital for improving healthcare and education in Nigeria. It supports faster, more efficient medical services through telemedicine, electronic records, and real-time data sharing, while also expanding access to learning by enabling connectivity across all education levels. Ultimately, digital infrastructure underpins inclusive growth, better public services, and a stronger economy. To stay competitive in the global digital age, Nigeria must prioritise its financing and expansion.

Financing Digital Infrastructure Projects in Nigeria

For Nigeria to stay competitive globally, digital infrastructure must be treated as essential just like roads, schools, and hospitals. This requires sustained investment in broadband networks, fibre-optic cables, data centres, and cloud systems.

Prioritising such financing can drive innovation, support businesses and startups, and improve key sectors like education and healthcare.
Ultimately, strong digital infrastructure positions Nigeria to compete effectively and emerge as a hub for growth and innovation. The government also has a crucial role as a regulator, facilitator, and investor. As a regulator, it must establish policies and frameworks that protect stakeholders, encourage competition, and create a stable environment for investors.

Certain technology services like broadband provision are viewed as public utilities[4] therefore, the government can act as a facilitator and enable public-private partnerships (PPPs) that leverage private capital and expertise to invest in digital infrastructures.

[3] K SMOWL (2024) Digital Infrastructure: What it is, benefits and examples. Retrieved April 1, 2026 from https://snowl.net/en/blog/digital-infrastructure/

[4] Chambers and Partners (2025) Financing Technology Infrastructure Projects in Nigeria: Legal and Regulatory Considerations. Retrieved April 3 2026 from https://chambers.com/articles/financing-technology-infrastructure-projects-in-nigeria-legal-and-regulatory-considerations

As an investor, the government must continue to commit resources directly into strategic digital infrastructure projects. Financing digital infrastructure projects requires innovative structures that can attract external funding while managing risks. Special Purpose Vehicles (SPVs) can be adopted to achieve this.

An SPV is a separate legal entity created specifically for a project, allowing sponsors to raise debt financing typically from development finance institutions (DFIs), commercial banks, or international lenders on a limited-recourse basis. This means that liabilities are kept off the sponsor's balance sheet and are instead vested in the SPV, making the project more attractive to investors and lenders.
Additionally, grants play a critical role in preparing and de-risking digital infrastructure projects.

Grants are often used to fund feasibility studies, technical designs, and regulatory frameworks, ensuring that projects meet international standards and are bankable. By covering these early-stage costs, grants help bridge the gap between concept and execution, making it easier for governments and private investors to commit larger sums of money.[5] SPVs and grants create a financing ecosystem that balances risk and opportunity. SPVs provide the structure for large-scale investment, while grants ensure that projects are well-prepared and credible.

The Bridge Project

The relevance of financing and building digital infrastructure for growth and development can be seen in Nigeria's Broadband Infrastructure Development for Resilient Growth and Economic Recovery (BRIDGE) project.
In 2025 [6], the World Bank approved $500 million to support the bridge project in Nigeria. The project aims to close the digital divide in Nigeria by ensuring that high-speed broadband is affordable and made available to underserved and unserved communities in Nigeria. Through a Special Purpose Vehicle (SPV) majorly owned by private individuals, the project will lay out tens of thousands of kilometers of fibre-optic cables to be solely managed by the SPV [7].

As part of Nigeria's broader $2 billion national broadband plan, the project seeks to connect millions of households, 38,800 public schools, 16,900 healthcare facilities, 3400 LGA offices[8] and thousands of businesses, ensuring that digital infrastructure becomes as indispensable as roads once were. BRIDGE is not just about technology; it is about enabling education, healthcare, and economic growth for millions of Nigerians. In this way, financing digital infrastructure projects represents the next frontier of development, where nations build not only physical roads but also digital ones to carry their people into the future.

[5] Ibid.
[6] World Bank (2025) World Bank approves new financing to enhance Nigeria's digital infrastructure and health security.
[7] ibid
[8] ibid

Challenges and Risks of Digital Infrastructure in Nigeria

Nigeria faces significant challenges in developing sustainable digital infrastructure. As of 2020, fibre deployment remained limited and uneven, while network coverage was stronger for 2G and 3G but still lagging for 4G. A major issue is unstable power supply, forcing reliance on diesel generators, increasing costs, and making digital services less affordable. The urban rural digital divide is another key concern, with rural communities lacking reliable connectivity, limiting access to essential services like education, healthcare, and finance.

Low digital literacy further restricts usage, as many people lack the skills to benefit from available infrastructure. In addition, rising cybersecurity threats and weak enforcement of data protection laws expose users to risks, compounded by reliance on foreign cloud services that raise concerns about data security.

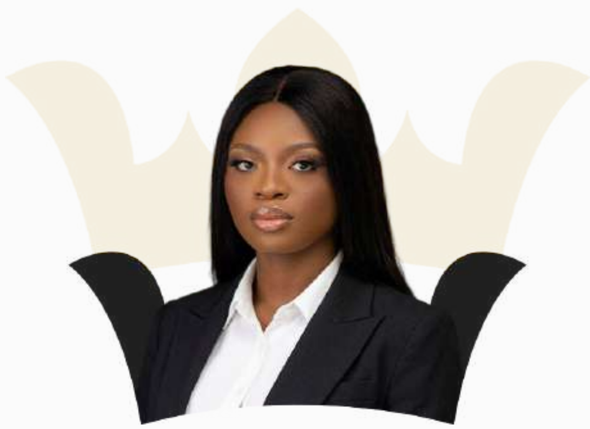
Conclusion

To effectively harness digital infrastructure in Nigeria today, regulations and government policies play a vital role. Weak or outdated frameworks discourage investment and slow down the rollout of projects. Nigeria needs stronger policies that support stakeholders, encourage private sector participation, and protect consumers to ensure sustainable growth in the digital space.

More importantly, we must pay attention to the environmental impact of digital adoption.

The growing use of digital devices has led to the generation of hundreds of thousands of tons of electronic waste annually. Without proper recycling systems, this e-waste poses serious environmental and health risks, thus leading to regression rather than progression.

Author



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Legal Technology *and the* Future *of* Business *in* Nigeria:

Balancing Innovation, Risk, *and* Opportunity

Introduction

A few years ago, business followed a familiar rhythm; decisions were made, then documented, then reviewed for legal and regulatory compliance. Legal input was important, but it usually came after the fact. It's usually a "corrective layer" applied to already concluded commercial intentions. That separation is becoming increasingly unrealistic.

Today, in sectors like fintech, telecommunications, energy, and digital commerce, legal considerations are no longer "post-decision". They are embedded into how decisions are made in real time, shaping whether transactions proceed at all.

Nigeria now has over 100 million internet users and is one of the fastest-growing digital economies in Africa, with digital services increasingly forming the backbone of commercial activity.[1]

At the same time, regulatory oversight has become more structured, particularly in data protection, financial services, and digital transactions.[2] The result of all of these is a business environment defined by a new tension: speed must now coexist with compliance.

And it is within that tension that legal technology has become essential, not optional.

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[1]DataReportal, Digital 2025: Nigeria https://datareportal.com/reports/digital-2025-nigeria accessed 10 April 2026.
[2]World Bank, Digital Economy for Africa Initiative https://www.worldbank.org/en/programs/all-africa-digital-transformation accessed 10 April 2026.

The Quiet Rebuilding Of Legal Infrastructure

Legal work in Nigeria was traditionally built on manual processes like paper contracts, physical filings, human-led review cycles, and reactive compliance checks. Even as businesses modernized, legal systems largely retained this structure. But modern commerce does not wait for manual cycles.

A single digital transaction today may involve multiple overlapping legal layers like data protection obligations under national law, financial compliance requirements from regulators, contractual obligations across multiple counterparties, consumer protection standards and cross-border regulatory exposure.

These obligations do not occur sequentially; they occur simultaneously,[3] and this is where legal technology becomes structurally important. It does not simply digitize legal work,it reorganizes it into systems that operate continuously rather than periodically.

Why Legal Technology Became Inevitable In Business

The rise of legal technology in Nigeria is not driven by novelty alone; it is also driven by pressure. Now three forces stand out in this ecosystem;

First, regulatory expansion because Nigeria's legal and regulatory environment has become more defined and enforcement-driven, especially following the introduction of the Nigeria Data Protection Act 2023.[4]

Second, the digital acceleration of business because businesses now operate at speeds that make manual legal review structurally inefficient.

Third, cost and access constraints for legal services remain resource-intensive, particularly for startups and SMEs, creating demand for scalable legal support systems.[5] Together, these pressures create a structural gap: traditional legal service delivery cannot scale at the same rate as digital business activity. Now this is where legal technology emerges to fill that gap.

Artificial Intelligence: Acceleration, Not Replacement

Artificial intelligence is often misunderstood in legal contexts. AI systems support legal work by reviewing and summarizing contracts, identifying clause inconsistencies, accelerating legal research, and detecting compliance risks in structured data.

However, its limitations are equally important. Legal interpretation in Nigeria is not purely textual, it is shaped by regulatory practice, institutional interpretation, and evolving enforcement patterns. This makes full automation of legal judgment unrealistic in the Nigerian context. The real model emerging is hybrid, with AI handling scale and speed while lawyers handle interpretation and accountability.

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[3]Central Bank of Nigeria, Regulatory Framework for Mobile Money Services https://www.cbn.gov.ng/ accessed 10 April 2026.
[4]NDPA 2023, Federal Republic of Nigeria.
[5]World Bank, Justice Services and Access to Legal Systems in Developing Economies https://documents.worldbank.org/ accessed 10 April 2026.
[6]Harvard Law School Center on the Legal Profession, Artificial Intelligence and the Practice of Law https://clp.law.harvard.edu/ accessed 10 April 2026.

Regulation In Nigeria: Expansion With Enforcement

Nigeria's digital regulatory framework has matured significantly in recent years. **The NDPA**[7] provides a comprehensive legal structure governing personal data processing, rights of data subjects, and compliance obligations for organizations handling digital information.[8]
Its enforcement body, **the Nigeria Data Protection Commission (NDPC)**, has become increasingly active in issuing compliance guidance and enforcement actions.[9]

In addition, sector regulators such as the Central Bank of Nigeria and the Securities and Exchange Commission continue to refine digital finance and investment compliance frameworks.[10]

The direction is clear, Nigeria is not slowing digital transformation, it is formalizing it. This creates a dual-pressure environment for businesses to (a) innovate to remain competitive and (b) comply to remain operational or legal. Now technology sits at the intersection of both.

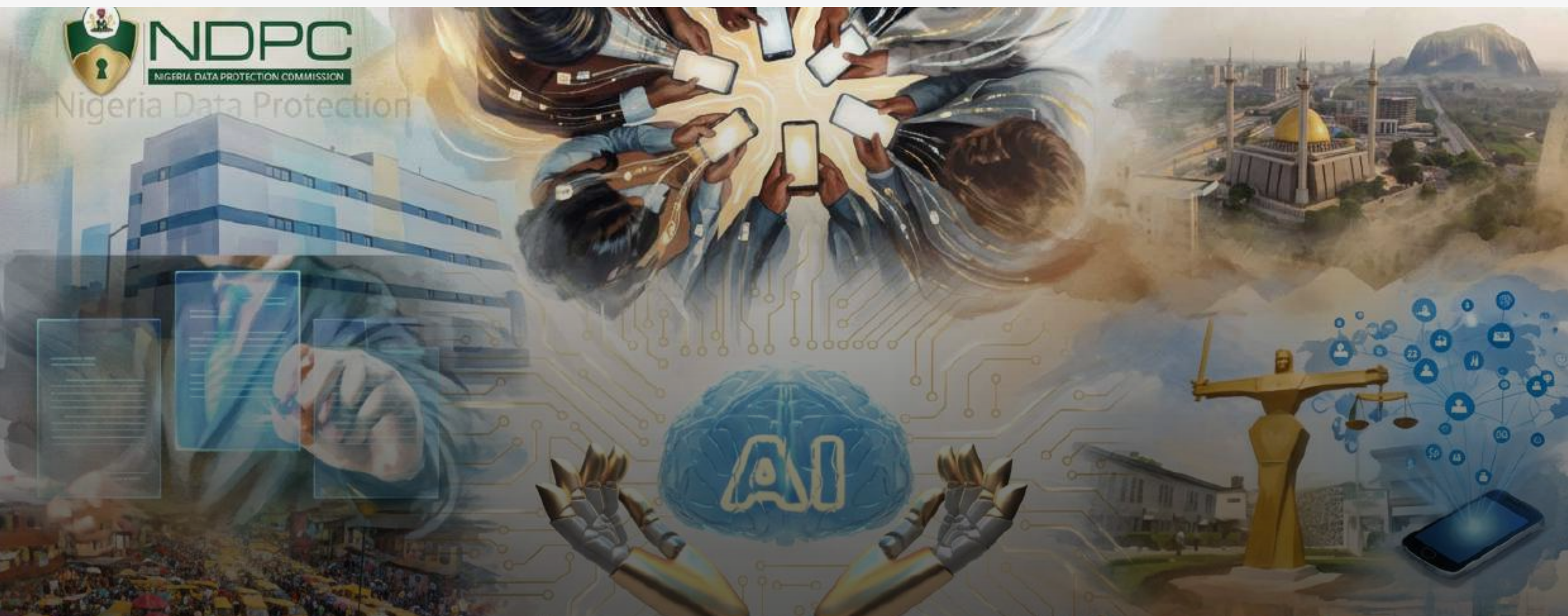
The Real Shift: From Legal Support To Legal Systems

The most important transformation is not just automation. It is integration. Legal technology is shifting from being a support function to becoming an embedded infrastructure within business systems. Instead of lawyers reviewing contracts after drafting, systems are increasingly designed to validate compliance during contract creation, flag regulatory risks before execution, embed approval workflows into business operations, and and enforce governance rules in real time.

This represents a fundamental change in how law functions inside organizations. Law is no longer a checkpoint at the end of a process, it has now become a part of the process itself.

PTH Global And The Evolution Of Legal Technology

This shift is reflected on platforms such as PTH Global, which represents a growing category of AI-enabled legal technology systems designed to integrate legal workflows with business operations across the world. Rather than functioning as a traditional legal tool, PTH Global reflects a broader transition toward embedded legal intelligence, where legal processes are designed to operate within business systems rather than alongside them.



[8]Nigeria Data Protection Commission, NDPA Overview https://ndpc.gov.ng/ accessed 10 April 2026.
[9]Nigeria Data Protection Commission, Enforcement Updates https://ndpc.gov.ng/news/ accessed 10 April 2026.
[10]Securities and Exchange Commission Nigeria, Fintech and Digital Assets Regulation https://sec.gov.ng/ accessed 10 April 2026.accessed 10 April 2026.
[11]https://www.pthglobal.co/

Risk: The Misunderstood Side Of Legal Technology

A common misconception is that legal technology reduces risk. In reality, it does not reduce risk, it reshapes it. By increasing speed and transparency, legal technology exposes compliance gaps earlier in the business cycle. This improves control, but it also increases accountability pressure.

A regulatory or contractual issue that might previously have gone unnoticed for months can now surface in real time.

This creates a new governance reality: faster systems require stronger controls, automation requires clearer accountability, and visibility requires faster response mechanisms. Technology does not remove legal responsibility. It intensifies it.

Conclusion

The future of business in Nigeria is no longer about adopting technology, but about integrating legal intelligence into core systems while maintaining governance and compliance.

Legal technology is shifting legal practice from a reactive role to an embedded function within business operations. Organisations that adapt early will gain not just efficiency, but stronger structure, clarity, and regulatory control as key competitive advantages.

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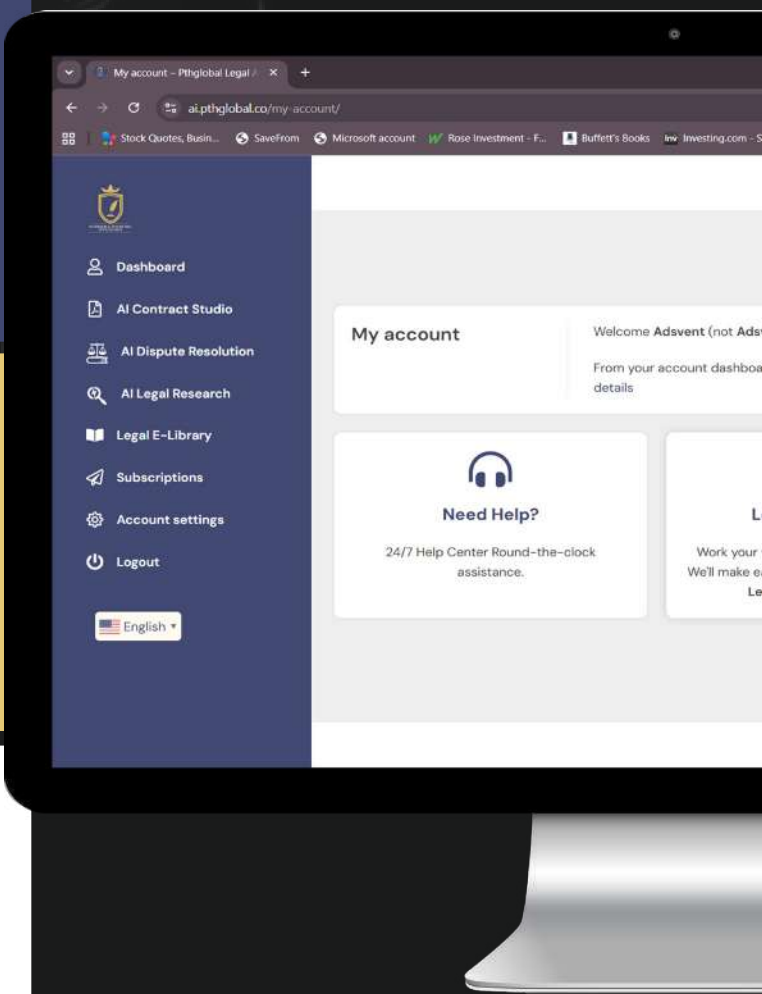

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TRAVEL DIARY

TRAVEL DIARY

While visiting Accra, Ghana, the team at Platinum and Taylor Hill LP set out to capture the beauty, art and architecture of the city. What we did not expect was how deeply emotional and educational the experience at the Kwame Nkrumah Memorial Park & Mausoleum would become.

Beyond the stunning structures and artistic symbolism, we found ourselves reflecting on Africa's fight for independence, the sacrifices of visionary leaders, and the enduring dream of Pan-African unity. Our visit to the Kwame Nkrumah Memorial Park & Mausoleum in Accra became far more than a cultural stop, it became a deeply reflective experience for the team at Platinum and Taylor Hill LP.

From the symbolism behind the mausoleum and the powerful stance of Kwame Nkrumah's bronze statue, to the serenity of the flute blowers and reflecting pools, every frame carried a story of leadership, sacrifice, resilience, and African identity. Seeing the preserved vandalised statue reminded us that history holds both pain and triumph, while the museum collections and bas-reliefs brought the struggle for independence and the dream of Pan-African unity vividly to life.

Even the Adinkra symbols woven into the landscape reflected values of wisdom, strength, and unity that continue to resonate with us as a firm committed to building institutions, preserving excellence, and contributing meaningfully to Africa's future. We truly learnt so much from our tour guide, and left with a deeper appreciation for history, legacy, and the vision that shaped modern Africa.

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In Kenya, after a series of hectic business engagements and just before our flight to Rwanda, the team at Platinum and Taylor Hill LP took some time to visit the famous Giraffe Centre, one of Nairobi's most visited and tourist-filled attractions.

EDITOR-IN-CHIEF CLOSING NOTE

This is the first edition of **Platinum's Brief,** a bulletin publication focused on the internal structure and operations of the Firm. It reflects the people, systems, and shared practices that shape how we work and grow together.

What this edition captures is not just documentation itself, but a closer look at a Firm that is constantly being built and refined by the people within it. Beyond the outcomes and deliverables, there is a structure held together by discipline, collaboration, and a shared commitment to standards that are lived, not just stated.

The Firm is defined not only by the work it produces, but by the people who make that work possible. The associates, teams, and leadership each contribute in different ways, but together they form the foundation that this publication seeks to reflect.

I would like to sincerely appreciate the Managing Partner, Olalekan Festus Ojo Esq, for his support, trust, and encouragement in bringing this vision to life. His belief in this initiative gave it both direction and structure from the very beginning.

To the members of the PTH Editorial Committee, thank you for the time, effort, and consistency you brought into shaping this first edition. Your dedication and commitment to seeing this through made all the difference.

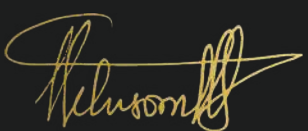
To the associates of Platinum & Taylor Hill LP, thank you for your contributions and engagement. This bulletin reflects your work, your voice, and your presence within the structure we are documenting.

To our readers, thank you for taking the time to engage with this first edition of ***Platinum's Brief.*** Your attention and interest give meaning to this publication and encourage its continued growth.

As Editor-in-Chief, I see this not as a conclusion, but as a starting point for us, a foundation for more intentional reflection, stronger documentation, and a clearer understanding of who we are and how we continue to evolve.

This is only the first edition, and only the beginning. The best is yet to come.

Chisom Agbafor Esq
Editor-in-Chief
PTH Editorial Committee



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