

however, government organizations have taken a greater interest in obtaining credit from suppliers. Major federal and state projects have utilized financing from Britain, France, Germany, Italy and Japan.

Business Customs

Few things annoy and confuse foreign businessmen as much as demands for bribes, known locally as "dash". The demand for dash, both large and small, is ever present in Nigeria but it is important not to assume that it is general. Some businessmen and officials never indulge in the practice and others differentiate between a small payment made to facilitate a service (a gratuity paid in advance) and a large sum offered to win a contract. It is worthwhile to remember that the Nigerian bureaucracy is slow and has an elaborate system for verifying and approving contracts. The so-called "juicy contracts" an agent may claim to be able to deliver may no longer be attractive by the time final approval is given. Equally important, bribery of any type is unlawful in Canada and in Nigeria.

Claims by an agent to have special influence on key decision-makers because of ethnic or blood ties are often difficult to evaluate. While it is true that personal loyalty to family and ethnic group is extremely strong, such a bond is more useful in ensuring a hearing of the merits of a proposal than in guaranteeing its acceptance. Senior officials are unlikely to fully endorse a weak proposal that cannot stand on its own merits in the contract review process.

Marketing Information

Representation

Successful marketing in Nigeria often depends on the appointment of a reputable well-established representative. Good agents and distributors invest time and money in a serious marketing effort and therefore normally seek an exclusive arrangement for all of Nigeria. Alternatively, where one local firm is not sufficiently well established, a number of franchisees could be appointed covering different parts of the country.