

A Free StartRight NG Practical Guide

How to Register Your Business Name by Yourself

A simple, step-by-step CAC guide for Nigerian business owners who want to complete an ordinary business-name registration without paying a lawyer or agent to do it for them.

Made for first-time users. Simple words. One action at a time.

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Are you the only owner of your business?

Maybe you bake cakes, braid hair, sell clothes, repair phones, clean homes, take photographs or provide an online service. You may already have customers. You may even have a name people know.

Now ask yourself one simple question: **Does this business belong to me alone?**

If the answer is yes, CAC may call you a **sole proprietor**. That simply means one person owns the business. Other people may help you, but you are the only owner.

This guide is mainly for that kind of business owner. It explains how an individual owner can register an ordinary business name through the official Corporate Affairs Commission portal.

Meet Chidinma

Chidinma makes cakes from home. Customers know her as Chidinma, but she wants to advertise as **Chidinma Tasty Treats**. The business belongs to her alone. She is not forming a company with shareholders. She simply wants CAC to record her business name and her details as the owner.

Chidinma does not need to become a lawyer before she can start the process. CAC says an individual proprietor can register a business name without using a lawyer, chartered accountant or chartered secretary.

Important: Owning the business alone is different from doing every task alone. You may have a worker, delivery rider or family member helping you and still be the only owner.

What is business-name registration?

Business-name registration means telling CAC that you are doing business using a particular name. CAC is the government body that keeps the official register of businesses and companies in Nigeria.

CAC records important information such as:

- The name of the business
- The kind of work the business does
- The business address
- The name and details of the owner

If CAC approves the application, you can download official registration documents showing that the business name has been entered in its records.

Let us return to Chidinma

Before registration, Chidinma can bake, advertise and receive orders. But Chidinma Tasty Treats has not yet been entered in the CAC business-name register.

After registration, CAC has an official record connecting Chidinma to the business name. She is still the same person running the same business. Registration gives the business name an official record; it does not turn the business into a limited company.

Business name is not the same as a limited company

Business name

Often used by an individual owner or partners carrying on business under a chosen name. This guide focuses on one individual owner.

Limited company

A different legal structure with different information, responsibilities and registration steps. This guide does not teach company incorporation.

Why can registration help you?

Registration is not magic. It will not create customers or guarantee profit. But it can make important business steps easier.

1. A more serious business identity Customers, suppliers and organisations may feel more confident when they can see that the business has an official CAC record.	2. Official documents After approval, you can download your certificate and status report. Some organisations may ask to see them.
3. Business account requirements A bank or payment provider may ask for CAC documents when you want an account in the business name. Requirements differ.	4. Some business opportunities Certain grants, vendor applications, contracts or programmes may ask for evidence of registration. Registration does not guarantee selection.
5. A clear public name You can present the business under one chosen name on receipts, packaging, social media and customer documents.	6. A better starting record Correct registration encourages you to think clearly about ownership, address, activity and other important business information.

Think of registration as putting your business name into an official record. It is one useful step in building a responsible business.

What registration does not do

Understanding the limits protects you from false promises. A CAC certificate is useful, but it does not mean all other business duties have disappeared.

- It does not mean CAC has tested or approved every product or service you sell.
- It does not automatically give you every licence or permit your activity may require.
- It does not remove tax or reporting responsibilities.
- It does not guarantee customers, grants, contracts or profit.
- It does not automatically create the same legal protection as a limited company.
- It is not the same thing as registering a trademark.

Some businesses need more approvals

Food, health, finance, education, transport and other regulated activities may have additional rules. Check the requirements that apply to the work you actually do.

Do not let anyone tell you that one CAC document gives permission to carry on every kind of business.

When this guide may not be enough

- Two or more people own the business and you are unsure how to record the arrangement.
- You want to form a limited company, partnership, association or organisation.
- Your proposed name contains a restricted word or requires consent.
- Your business activity needs a special professional or regulatory approval.
- You do not understand the legal effect of the structure you are choosing.

In these situations, ask CAC or a suitable professional before paying. Getting help is not failure; it is a way to avoid choosing the wrong structure.

What to prepare before you begin

Do not rush to the payment page. First collect the information and documents you will need. Clear preparation can prevent avoidable mistakes.

Your preparation list

Item	What to check
Email address	Use an email you can open. CAC sends security codes and updates to it.
Telephone number	Use your active number and enter it carefully.
Proposed business name	Prepare a clear name. Avoid copying another business or using words you cannot justify.
Business activity	Know what the business actually does so you can choose the closest nature and specific nature.
Business address	Use a real, traceable address. Check the spelling of street, town, LGA and state.
Owner's details	Keep your names, date of birth, address and identification details consistent.
Identification	Prepare a clear image of an accepted means of identification shown by the portal.
Passport photograph	Use a recent, clear photograph of the proprietor.
Signature	Prepare a clear image of your signature as required by the portal.
Payment method	Check the official amount on the portal and use the displayed payment route.

Important: The current CAC guide says proprietor documents are uploaded in image format. Follow the instructions shown on the portal when you apply.

The whole journey at a glance

You do not need to remember everything at once. The process is easier when you see it as six small stages.

**1**

Create or sign in to your public-user account

Go to the official CAC iCRP portal. Use an email and telephone number you control. Complete any email or security confirmation requested.

2

Reserve the business name

Choose Business Name as the classification and Sole Proprietorship as the type. Enter the proposed name and the nature of business, check availability and follow the payment instruction.

3

Start the business-name registration

After name reservation, use the approval validation code, often called the AV Code, to open the registration application.

4

Enter the business and proprietor information

Provide the email, business address, commencement date and the owner's details. Read every entry before continuing.

5

Upload documents and pay

Upload the proprietor's identification, passport photograph and signature in the format requested. Preview the full application, then pay through the official route.

6

Check the result

If approved, download the certificate and status report. If queried, read the reason, correct the information and resubmit through your dashboard.

Use only the official portal: <https://icrp.cac.gov.ng/>

Step 1: Create your CAC account

Open the official iCRP portal. Look for the option to create a public-user account. CAC says any member of the public can create this account when the person will be a proprietor, partner, director or trustee in the registration.

Enter your own details

- Your correct surname and first name
- An email address you can open
- Your active telephone number
- The other personal details requested by the portal
- A password you can remember and keep private

Never give another person the password or one-time security code sent to your email. Someone with access may enter or change information in your account.

If the security email does not appear

- Check the spelling of the email address you entered.
- Look in your Spam or Junk folder.
- Wait briefly and try the portal's resend option if available.
- Use the official CAC help contacts if the problem continues.

A simple rule for every page

**Read the label. Enter the information. Check the spelling.
Save and continue. Do not guess when you do not understand
a question.**

Step 2: Reserve your business name

Name reservation checks whether CAC can accept the name you want. On your dashboard, choose the name-reservation option and start a new reservation.

Choose the correct type

For this guide, select **Business Name** as the business classification and **Sole Proprietorship** as the business type. The exact labels may change, so read the options shown on the current portal.

Enter the name carefully

Type the proposed business name exactly as you want it recorded. Check every letter before paying. A spelling mistake in the approved name can create extra work.

Choose the nature of business

Select the broad activity and the closest specific activity. Choose what the business truly does. Do not select a fashionable description that does not match the work.

Example: Chidinma should choose the activity that most closely describes her baking or food business. She should not choose consulting merely because it sounds more professional.

If the name is not available

- Check that you typed it correctly.
- Try a clear alternative that still represents your business.
- Avoid making the name confusingly similar to another registered name.
- Do not keep paying different people who promise they can force an unavailable name through.

After successful reservation and payment, the portal provides an AV Code. Keep it safe because it connects the approved name to the registration application.

Steps 3 and 4: Complete the application

Use the AV Code

From the dashboard, choose Registration, select Register New Business and enter the AV Code from the approved name reservation.

Enter the business information

- An email address connected to the application
- The real business address
- The date the business started or will start, as requested
- Other business information displayed by the portal

Enter the proprietor's information

The proprietor is the owner. Enter the owner's details exactly and consistently. Names should agree with the identification document where required.

Upload the documents

The current CAC instructions list a means of identification, passport photograph and signature for each proprietor. Upload clear images and use the Add Proprietor Document button where shown before continuing.

A dark, blurred, cropped or unreadable image can cause a problem. Open every image on your phone before uploading it. Check that the name, photograph and identification details can be seen.

Preview before payment

The preview page is your last easy chance to catch mistakes. Read it slowly. Check the business name, owner's name, address, activity, email and uploaded documents. Do not pay until the information looks correct.

Step 5: Pay safely

Use the payment route shown inside the official CAC portal. The current process directs users through Remita. Follow the information displayed in your own application.

Protect yourself

- Confirm that you are on the official CAC portal before entering information.
- Check the amount displayed by the portal instead of relying on an old social-media post.
- Keep the payment reference and evidence of payment.
- Do not send your password or one-time code to a stranger.
- Do not pay someone who promises approval without correct information.
- Do not create several applications because one page is temporarily slow.

This guide does not state a fixed registration fee. CAC fees and portal procedures can change. Confirm the current amount inside the official portal before paying.

After payment

Return to your dashboard and check the application. A successful payment is not the same as a completed registration. You still need to see the application's status.

Keep these records

Payment reference Keep the reference or receipt connected to the transaction.	Application details Keep the approved name, AV Code and application information together.
Email messages Keep CAC updates until the registration is complete.	Final documents Download and store the certificate and status report in more than one safe place.

Step 6: Approved, pending or queried?

Your dashboard shows what is happening with the application. Read the status before taking another action.

Pending The application is still being checked. Wait, refresh the dashboard later and avoid submitting a duplicate application.	Queried CAC needs a correction or more suitable information. Open the query history, read the reason and use the modification option to correct and resubmit.
Approved The registration has been accepted. Use the available buttons to download the certificate and status report.	Payment problem Use your reference and the official CAC or Remita support route. Do not immediately pay again without checking what happened.

A query is not the end

A query means something needs attention. It does not automatically mean the entire idea has been rejected. Read the exact reason. Correct only what is required and make sure the new information is accurate.

Do not invent information just to remove a query. False information can create a more serious problem than a delayed application.

When approved

- Download the certificate.
- Download the status report.
- Check that the business and owner details are correct.
- Save copies in your email, secure cloud storage or another safe location.
- Print a copy if it is useful for your records.

Common mistakes to avoid

Using the wrong portal Start from the official CAC website or iCRP address. Look carefully at the web address.	Misspelling the business name Read the proposed name letter by letter before paying for reservation or registration.
Choosing the wrong structure Do not choose sole proprietorship if the real ownership arrangement is different.	Using an email you cannot open You need access to receive security codes, updates and recovery messages.
Uploading unclear images Open the ID, passport photograph and signature images before uploading them.	Entering an untraceable address Use a real address and include enough information for it to be understood.
Choosing an inaccurate activity Select the activity that matches what the business actually does.	Ignoring the preview page Check names, address, activity, email and documents before payment.
Paying unofficial fees Confirm the current amount and payment route inside the official portal.	Forgetting post-registration duties Registration is a beginning. Keep records and check later filing, tax and regulatory duties.

Slow down at the points where you enter names, addresses, activities and identification details. One careful minute can prevent several days of correction.

After registration: what should you do next?

Receiving your certificate is worth celebrating, but it is not the final step in running a responsible business.

1**Check the documents**

Confirm that the business name, proprietor and other key details are correct. If something is wrong, use the proper correction process.

2**Store them safely**

Keep the certificate and status report in at least two safe places. Do not rely only on one phone.

3**Use the name consistently**

Use the registered spelling on invoices, receipts, applications and business communication.

4**Check tax and identification requirements**

Find out what tax identification, record keeping and filing duties apply to the business.

5**Check licences and sector rules**

If your activity is regulated, identify the permits, professional rules or product approvals that may also be required.

6**Remember continuing CAC duties**

Business names may have annual-return and update obligations. Use current CAC guidance to keep the record up to date.

Registration does not replace good business practice. Keep honest records, communicate clearly, protect customer information and fulfil the promises you make.

Your one-page registration checklist

Before you start

- ☐ I am the only owner, or I have confirmed the correct structure for my situation.
- ☐ I have an email address and telephone number I control.
- ☐ I have prepared a proposed business name.
- ☐ I know the real activity and address of the business.
- ☐ I have clear images of my accepted ID, passport photograph and signature.

On the portal

- ☐ I created or signed in to my public-user account.
- ☐ I selected Business Name and the correct business type.
- ☐ I checked the spelling before reserving the name.
- ☐ I saved the AV Code after name approval.
- ☐ I entered the business and proprietor information carefully.
- ☐ I opened and checked every uploaded image.
- ☐ I read the preview page before paying.

After submission

- ☐ I kept the payment reference and checked the dashboard status.
- ☐ If queried, I read the reason and corrected it truthfully.
- ☐ If approved, I downloaded the certificate and status report.
- ☐ I saved the documents in more than one safe place.
- ☐ I will check the other tax, licence and continuing duties that apply.

Simple words used in this guide

Word	Simple meaning
CAC	Corporate Affairs Commission, the government body that keeps Nigeria's official business and company register.
Business name	The name under which a person or partners carry on business after registration.
Sole proprietor	One person who owns the business.
Public user	A member of the public using a personal CAC portal account for permitted filings.
Name reservation	The step where CAC checks whether the proposed name can be accepted.
AV Code	The approval validation code connected to an approved name reservation.
Proprietor	The owner of the business name.
Queried	CAC has asked for a correction or clarification before approval.
Status report	An official document showing important registered information about the business.
Annual return	A later filing used to keep registration information up to date. It is not the same as registering again.

Official links and important notice

Portal screens, fees and requirements can change. Before applying, open the current official CAC information and compare it with this guide.

Official CAC website

<https://www.cac.gov.ng/>

Official iCRP portal

<https://icrp.cac.gov.ng/>

CAC business-name registration information

<https://www.cac.gov.ng/services/business-name>

Official iCRP frequently asked questions

<https://icrp.cac.gov.ng/support/faq/>

Official iCRP user guide

<https://icrp.cac.gov.ng/assets/docs/crp-user-guide.pdf>

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