



SUBSTRAT

APPLICATION & VERIFICATION GUIDE

Professional Partners & Asset Verification Network

A practical guide for applicants, Kate's Help Desk and management — grounded in the supplied Substrat requirements.

01 APPLY PRIVATELY

02 CHECK CREDENTIALS

03 RECORD APPROVAL

04 ENGAGE WITH WRITTEN SCOPE

Headquartered in Abuja. Serving all of Nigeria.

27 October 2026 · Version 1.0

Application is not accreditation, employment or a guarantee of work.

01 / UNDERSTAND THE NETWORK

What an application means

For qualified individual practitioners and professional organisations across Nigeria.

The network is intended to support independent verification, assessment, consultancy and transaction-support work. Substrat coordinates the process; specialist professionals remain responsible for their own work under written engagement terms.

Stage	What it means
Application received	Your details and credentials have been submitted for consideration. Save the unique application reference.
Under review	Information is being assessed and, where needed, checked with authorities, references or other evidence sources.
Approved professional	Management has completed the required vetting and recorded approval for a defined professional scope. This is not statutory accreditation.
Written assignment	A separate engagement has an approved scope, quotation, applicable client acceptance and authorised instructions.

Submitting an application does not approve you, employ you, publish your credentials, assign work or authorise expenditure.

Professional disciplines

The specified panel spans property and transaction lawyers; registered surveyors; estate surveyors and valuers; building inspectors and relevant engineers; vehicle inspectors and mechanics; jewellery and watch specialists; marine surveyors; aviation technical specialists; and other specialists.

Banks or authorised settlement providers are a separate panel category. Recording a provider does not mean an escrow facility or client account is available.

Nationwide coverage is an objective, not a guarantee that a suitable professional is available for every location or asset.

02 / APPLY

Prepare a complete application

Use the Professional Partners application when the page is available; management can confirm current access.

Prepare	Information to provide
Applicant details	Individual or firm name; professional category; email; phone/WhatsApp; base state; states or locations covered.
Professional scope	Relevant years of experience; specialisations; services you are competent to provide; professional references and contact details.
Authority to practise	Applicable regulator or professional body; registration or practising-licence number; issue and expiry dates where applicable.
Business & insurance	Business registration information and professional indemnity insurance details, including expiry, where applicable.
Disclosures & evidence	Relevant disciplinary matters, conflicts of interest and evidence for non-licensed practice. Upload supporting credentials.
Consent	Agree to the privacy and application terms, confirm accuracy and authorise relevant-body and reference checks.

Supporting documents

The current form accepts 1–4 documents in PDF, JPG or PNG format, with a maximum of 5 MB per document. Submit clear, readable documents that substantiate your stated credentials and scope.

Where a licence, statutory body or insurance requirement does not apply, explain why and provide relevant evidence. Leaving an applicable field blank is not a substitute for a valid credential.

Keep the saved reference after submission. “Application received” means receipt only; follow-up may request missing information or additional checks.

substratasset.com/professional-partners · Availability of the new page must be confirmed; this guide does not publish it.

03 / CREDENTIAL CHECKS

Evidence, not just documents

A certificate upload starts a check; it does not by itself confirm current practising authority.

Check	Verification standard
Registration / licence	Check the appropriate authority or register. Record the source, method, checker and date, and retain evidence. Distinguish association membership from statutory registration or authority to practise.
Competence & scope	Confirm the services supported by the practitioner's credentials and experience. Approval must not imply competence beyond that scope.
References & disclosures	Review professional references and relevant disciplinary or conflict disclosures. Escalate material concerns rather than accepting assurances alone.
Insurance / validity	Record indemnity cover where applicable and relevant expiry dates. A practitioner with expired required credentials must not receive new introductions.
Engagement arrangements	Record service locations, fee basis, expected turnaround, declared conflicts, referral or fee-sharing arrangements (including "none"), and signed engagement terms.

For professions without one statutory licensing body, management must approve an evidence-based assessment procedure. Association membership alone must not bypass the vetting gate.

Protect confidential evidence

Applications and credential files are private. Authorised reviewers use controlled access; credentials and internal notes must not be made public through intake. Any public practitioner information requires separate authorisation.

The network requirements include re-verification reminders and suspension/removal where requirements fail. Expanded renewal reminders remain part of later delivery; staff should not assume the new intake handles every reminder.

04 / MANAGEMENT APPROVAL

From review to a recorded decision

Help Desk completeness review and management vetting are different responsibilities.

1. Check completeness

Kate checks the application, references, disclosures, category, coverage and relevant dates. Missing or unclear evidence is escalated to management.

2. Record the management review

Management records a review reason and may reject the application or select Send to management vetting. Sending it to the panel creates an under-review record; it is not approval.

3. Complete formal vetting

Confirm registration, verification evidence, scope, dates, conflicts, referral arrangement and signed engagement terms. For non-statutory professions, use a management-approved assessment procedure rather than improvising approval.

Before approval, management checks	Record
Credential source, checker and verification date	Evidence retained
Registration / practising authority and defined scope	Confirmed or valid approved assessment
Applicable licence and insurance dates	Current for new introductions
Conflicts, references and disciplinary concerns	Reviewed; concerns resolved/escalated
Referral arrangement and signed engagement terms	Explicitly recorded
Approval decision and any public disclosure consent	Recorded separately

Only approved, current professionals should be introduced to clients. Approval does not guarantee availability or automatically authorise an assignment.

The specified lifecycle is Applicant → Under review → Approved → Suspended → Removed. Suspension/removal and re-verification must follow the applicable management controls.

05 / ASSET VERIFICATION

Checks must fit the asset

The supplied asset-check templates are draft standards until owner and counsel approval.

Professional approval and asset verification are separate. A qualified professional must conduct the relevant asset checks; a practitioner's panel status does not prove an asset's title, authenticity, condition or suitability.

Asset	Source-specified checks to assess
Property / land	Seller identity; corporate status/authority where relevant; original title sighted; official title search and lawyer's report; survey/charting; planning status; litigation search; inspection and occupancy; disclosed encumbrances.
Vehicles	Seller identity; ownership and vehicle papers; customs papers for imported vehicles; police CMR check; plate/licence and VIN/chassis matching; insurance record; independent mechanical inspection.
Jewellery / watches	Seller identity; provenance and purchase evidence; serial numbers; authentication or appraisal by a named independent specialist.
Yachts / aircraft	Identity and authority; registry ownership; registration/identification numbers; liens or encumbrances; technical/survey inspection; specialist legal review where needed.
Other assets	Identity, ownership evidence, authority and an asset-specific inspection defined for the particular case.

These are source-based draft check sets, not a claim that every listed check is already approved or completed. Management must confirm the applicable template and which checks block publication or completion.

For a representative seller, require written authority and independent owner confirmation using contact details obtained independently of that representative. Material discrepancies and unresolved conflicting ownership claims must be escalated.

06 / FINDINGS & STANDARDS

Record what was actually checked

Evidence, limitations and outstanding issues matter more than a “verified” label.

Check status	Meaning in the supplied standards
Not started	No check has begun.
Document received	A document has arrived; receipt alone is not verification.
Reviewed	Internally reviewed against the document.
Independently confirmed	Confirmed with an independent source or professional; record the source.
Outstanding	Required information or work remains incomplete.
Disputed / discrepancy	A conflict or discrepancy requires review and resolution.
Not applicable	Record a reason why the check does not apply.

What a professional report must contain

Professional name, firm and registration number; date of work; scope; findings; limitations or exclusions; and outstanding items. The client should receive the actual report, not merely a label.

A report upload does not automatically change a listing’s public verification panel. A Verification Officer must record the check outcome through the applicable review process.

No badge or report guarantees title, authenticity, condition or a successful transaction.
Unresolved material discrepancies block the relevant approval gates.

The public check panel must reflect recorded completed checks and dates, without exposing internal concerns, private credentials or confidential evidence. Publication approval and transaction-completion approval remain separate.

07 / ENGAGEMENT & FEES

No automatic assignments

The sequence below is the intended authorised workflow, not a claim that every new coordination screen is ready.

Sequence	Required action
1–3 / Define the need	Create an enquiry; identify the asset and location; determine the professional services needed.
4–6 / Find and scope	Search approved current professionals, confirm availability, and obtain a scope and fee quotation.
7–9 / Authorise	Issue an approved client quotation; obtain acceptance and payment where applicable; issue written engagement instructions only with the required approvals.
10–12 / Review findings	Receive findings and reports; submit them for appropriate internal review; determine the next listing or transaction action.

A quotation must separate the charges

Show professional fees; registry or statutory charges; travel and inspection costs; Substrat's agreed coordination/administrative fee; and applicable taxes. Identify who pays whom, the scope, responsible practitioner, expected delivery date, referral arrangement and limitations.

Professional fees vary by scope, asset and location. Use the current approved tariff where it applies; separately obtain professional quotations. This guide sets no new price, payment instruction or turnaround promise.

Kate must not authorise professional expenditure or award work beyond delegated authority. No chargeable work starts merely because an application, enquiry or report exists.

A client may use their own professional or request an approved-panel introduction. Any referral arrangement must be disclosed before that choice. Prevent self-verification, undisclosed conflicts and unauthorised certification.

A practical review desk

Keep coordination useful, confidential and within delegated authority.

Kate can use the current intake to...	Management retains...
Open Help Desk → Professional applications; review details and document completeness.	Formal vetting, approval/rejection and approved engagement decisions.
Check documented credentials, references, disclosures, professional category and licence dates.	Credential authority decisions and any non-statutory assessment procedure.
Route gaps and concerns to management; avoid presenting applicants as approved.	Technical-report approval, expenditure authorisation and assignments beyond delegation.
Search the Approved directory by state, discipline or expertise.	Scope-specific professional selection and the applicable approval controls.

When there is no confirmed match

Do not promise that a professional is available. State that management must assess the request and obtain a suitable quotation. An approved listing in the directory still needs an availability check before a commitment.

Answer questions from approved material

Use the relevant management-approved FAQ or response template first. Do not invent fees, deadlines, credentials, partners or conclusions. Escalate disputes, performance concerns and unanswered technical questions.

Suggested factual wording: "Registration is an application for consideration. Management checks the relevant credentials and decides eligibility. Work requires a separate approved scope, quotation and written engagement."

This guide explains the supplied requirements; it does not automatically approve new Help Desk answers or publish response templates.

Use the guide responsibly

Source-based reference, dated 27 October 2026. Website publication is separate.

Built in the first phase – not a live availability promise

The current project documentation records private applications, credential uploads, application references, Help Desk completeness review, management referral to the existing vetting panel and a safe directory of approved current practitioners.

Still to be completed or confirmed

Later work includes the approved non-statutory assessment procedure; dedicated assignment/availability/deadline coordination; itemised professional quotations; expanded renewals and performance/financial reporting; and reviewed Help Desk answers and templates. Full credential-document opening was not yet verified in the prior browser check.

This PDF is a guide, not statutory advice, an accreditation certificate or an engagement contract. It does not approve practitioners, amend payment controls, activate services or publish website changes.

Source	Materials used
S1 / Primary specification	SUBSTRAT PROFESSIONAL PARTNERS & ASSET VERIFICATION NETWORK – supplied integration requirements, §§1–10.
S2 / Asset standards	PHASE 2B – LISTING INTEGRITY AND FRAUD PREVENTION – check records, draft asset templates, authority and approval gates.
S3 / Panel & client workflow	PHASE 2C – CLIENT VERIFICATION ASSISTANCE AND PROFESSIONAL PANEL – vetting records, lifecycle, proposals and reports.
Current delivery cross-check	Professional Partners first-phase implementation documentation and the current application form. These establish delivery scope, not regulatory approval.

Questions and application follow-up

substratasset.com · info@substratasset.com

WhatsApp: +234 708 280 2150

Substrat Limited | RC1367202

ICAN House, Plot 2048 Michael Okpara Street, Wuse Zone 5, Abuja, FCT, Nigeria.