



ACCESS TO CREDIT

S/N	CREDIT FACILITY	FINANCIAL INSTITUTION	ELIGIBILITY BENFICIARIES & SECTOR	APPLICATION PROCESS/REQUIREMENT	CONTACT PERSON AND INFORMATION
1	i) Z-Woman Loan	Zenith Bank Plc	MSMEs Agric value chain Activities Trade and General Commerce.	Female owned Business account with zenith bank Complete application form Personal guarantee of MD/ CEO.	Name: Margaret Edet Designation: Zenith Bank plc Calabar Branch Address: No Calabar Rd Phone No: 08032975310 Email: margaret.edet@zenithbank.com
	ii) SME Loan		Trade and General Commerce Artisans Agriculture Value chain activities.		
	iii) Retail Loan (Personal, Car and Mortgage)		Individuals Salary Earners	Personal Account Domiciled with zenith Bank Completed Application Form	

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2	I. Term Loan II. Overdraft III. Stock Financing IV. Asset Financing V. Import Finance VI. Facility VII. APG/Bond Issuance VIII. Lease Processing	FCMB	Registered Businesses (Enterprise or Limited Liability). SECTOR: Agriculture Trade and Distributorship Oil & Gas Education BENEFICIARIES: SME'S MSME'S	I. Request Letter II. 12 Months Statement of Account. III. Satisfactory credit Check of Directors and Company IV. Acceptable Collateral V. Audited Financials for past 3 (Three) Years VI. Detailed Ownership and Management profile	Name: Bassey Bassey Designation: SME Desk Officers Address: No Calabar Rd Phone No: 08034540299 Name: Chinwe Designation: SME Desk Officers Address: No Calabar Rd Phone No: 08067731981

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3	Classic Business Loan	Parallex Bank	SME	Customer Request Letter 6 Months Statement of Account. 6 Months Valid Rent for shop Clean credit report	Name: Success Diakwo Designation: Branch Manager Address: No 16 Eyo Etta Calabar Phone No: 08037329399 Name: Nnabuihe Ikechukwu Designation: Partnership Manager Address: No 16 Eyo Etta Calabar Phone No: 08039196019
	I. Overdraft II. Time/Term Loan III. Invoice/LPO/Contract Finance		SME/CORPORATE	Customer Request Letter 12 Months Statement of Account. 3 years Annual Returns CAC Document Legal Mortgage/Cash Collateral or Asset Mortgage Tax Clearance Company Profile Clean Credit Report	
	Asset/Vehicle Finance		SME/CORPORATE /RETAIL	Customer Request Letter 12 Months Statement of Account. 3 years Annual Returns CAC Document Legal Mortgage/Cash Collateral or Asset Mortgage Tax Clearance Company Profile Clean Credit Report	

	Personal Loan		Individuals	Customer Request Letter 6 Months Statement of Account. Valid means of ID Card and BVN Domiciliation of salary with Paralex Bank Clean credit report	

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4	i) Agric-Loan	Malachy Microfinance Bank	MSMEs Agricultural value chain Activities. Cottage industries, Artisans services, Renewable energy.	Application Document, ID Card, Nepa, Guarantors. Electronical/ Manual Method	Name: Dr Chris Moshe Designation: Business Development Malachy MF Bank Calabar Address: No 10 Bishop Moynagh Avenue, State Housing Calabar Rd Phone No: 08063840557 Email: Chrismoshe0505@gmail.com
	ii) Enterprises Development Fund				

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5	Micro, Small and Medium Enterprise Loans	Crutech Community Microfinance Bank Ltd	Artisans services e.g Artist, welders. Technologies e.g Computers business & accessories, Business Centers. Cottage Industries e.g Bakeries and Block moulding Industries Agricultural Industries e.g Poultry Trade and general commerce, eg Provision shops, Pharmacist shops, shoe dealers (Traders) Petty trader (Table market), Fashion & designers, Restaurant, Hospitality Industries e.g Hotels etc.	Establishing of Business relationship vi: Account Opening. Formal application for loan addressed to the MD/CEO. Collection/ Completion & submission of underlisted loan. Documents Means of Identification e.g Nimc, Voters card, Driver's License, International Passport etc. Submission of (2) eligible and satisfactory guarantors duty signed Submission of (2) recent passport photographs of applicant Submission of (6) months bank statement.	Name: Mr Ubi Sampson Designation: Head, Credit and Marketing Address: Head office Crutech Main Gate Cross River University of Technology Phone No: 08063537490 OR 08065851491 Email: Crutechcommunitymfbank@yahoo.com

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6	i) Micro Loan	Living Spring Micro Finance Bank	MSMEs Agric value chain Activities Trade and General Commerce.	Fill and submit application form in person. Attach means of Identification, (4) Passport, Affidavit on Oath, (2) Guarantors on Oath 10% of Loan Sum (Deposit).	Name: Effiom Walter Designation: Head of business Living spring MFB Address: No 1Diamond Hill Calabar Phone No: 08063451225 Email: effiomwalter2@gmail.com
	ii) Small and Medium Enterprise development fund.		Trade and general commerce Artisans Agriculture Value chain Activities.	Fill and submit application form by email: livingspringmicrofinancebank@gmail.com Attach means of identification, certificate of incorporation, business plan, Tax Clearance.	

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7	i)S.M.E Macro Agric Loan	Bank of Agriculture Nig Ltd.	Individuals	Creation of accounts relationship with our Bank.	Name: Okabe Ernest Emeka Designation: Senior manager Branch Head Bank of Agric Nig Ltd Calabar Address: No 65 Calabar Rd Phone No: +234 8033017355 Email: okabesonee@gmail.com
	ii) OnLending Facility		Corporate Bodies	Lien deposit of 10% to 20% of the L.V	
	iii) Collaboration Loans		Group Cohesion	Collateral facility for S.M.E Loan with Governors consent.	
	iv) Cooperative Loans		Group Cohesion	Collection of Form for Assessment.	

	v) Women in Agric Business (GEM)		Women in Business	Provision of BVN print-out, NIN, GSI, Guarantor Phone Number, Address, Business Plan/Feasibility study, Tax clearance, Valuation of properties to be Mortgaged and Bank Guarantee ETC.	
	vi) Youth Revolution in Agriculture (YARN)		Youths between Age 18-35 years	Manually driven through model.	

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8	Bank of Industry Micro & Macro Loans	Bank of Industry	Industrial Sector (Manufacturing)	Filling of Application form (Hard copy application form) Govt. ID, Driving License, Voters Card, NIN etc.	Name: Presley Efenudu Designation: Assistant Banking Officer Address: No115 Marian Rd Calabar Phone No: 07033023147 Email: pefenudu@boi.ng