



# **KANO STATE** **GUIDE ON ACCESS TO CREDIT FACILITIES**

**DECEMBER, 2023**

**BANK OF AGRICULTURE KANO STATE  
GUIDE ON HOW TO ACCESS CREDIT FACILITY**

S/NO	FINANCIAL INSTITUTION	CREDIT FACILITY	ELIGIBLE, BENEFICIARY AND SECTOR	APPLICATION PROCESSES/REQUIREMENTS	CONTACT INFORMATION
1.	BOA Ltd	a) Micro Credits	Any Nigerian or Resident of Nigeria Whom is 18 years of age and above whom is also into any Kind of Agric Business or any small scale entrepreneur	i) Open a Savings Account with the Bank ii) Obtain and fill a Loan application form iii) 2 (Two) personal Guarantors iv) 20% Lien Deposit or SPO for Civil Servants	Kano city 31/34 New City centre, Kano. <a href="http://www.boanig.com">www.boanig.com</a> +234(0)704 020 2222 e-mail: <a href="mailto:info@boanig.com">info@boanig.com</a>
		b) YARN & GEM	Any Nigerian or Resident of Nigeria whom is 18 years of age & above whom is also in to any Kind of Agric Business or any Small/Medium scale Entrepreneur	i) Open a Savings Account with the Bank ii) Obtain &fill a Load application form iii) 2(Two) personal Guarantors with undertaking from Commissioner of Oath from a High Court iv) 20% Lien Deposit v) Business plan of the project	Same as Above

		c) SME/Macro Credits	Any Nigerian or Resident of Nigeria whom is 18 years of age & above whom is also in to any kind of Agric - Business or any medium / Large scale entrepreneur	i) Open a Savings Account With the Bank ii) Obtain & fill a Loan Application form iii) Business plan /feasibility Study of the project iv) Tax certificate v) Security; a- Landed property b- Bonds- Debentures c- Equity vi) Legal Search Report on Security vii) Insurance Cover viii) Banks Status Enquiry	Same as Above
--	--	----------------------	--	---	---------------

**GUIDE ON HOW TO ACCESS CREDIT FACILITY, JAIZ BANK**

S/NO	FINANCIAL INSTITUTION	CREDIT FACILITY	ELIGIBLE BENEFICIARY	APPLICATION PROCESS / REQUIREMENTS	CONTACT PERSON
2.	JAIZ BANK PLC	a) MSME Category A: N20.1 million to N100 Million	Beneficiaries- MSMEs  Sector: All MSMEs sectors as long as item to be finance is Halal	<ul style="list-style-type: none"> <li>i) Customer to visit any of Jaiz Bank Branch</li> <li>ii) Customer is required to have a corporate or current account operating for at least six months</li> <li>iii) Customer will be interview and appraised based on his business and relevant criteria</li> <li>iv) Legal mortgage on the pledge property (State R of O or C of O).</li> <li>v) Lien on the equipment/asset financed if applicable</li> <li>vi) Key main risk insurance policy on key promoter(s) from Takaful/Insurance company</li> <li>vii) Takaful/Insurance of the pledge assets</li> <li>viii) Takaful/Insurance of the Assets/ Equipment/Goods financed.</li> <li>ix) Personal guarantee by the promoter/director supported by statement of Net worth.</li> <li>x) Execution of the GSI Mandate by customer.</li> <li>xi) All other documents necessary to give effect to transaction.(eg means of identification, tax clearance etc)</li> </ul>	No. 55 Tafawa Balewa Way, Off Murtala Muhammad Way, Kano State.
		b) MSME: Category B: N10.1 million to N20 Million	Beneficiaries- MSMEs Sector: All MSMEs sectors as long as item to be finance is Halal	<ul style="list-style-type: none"> <li>i) Customer to visit any of Jaiz Bank Branch</li> <li>ii) Customer is required to have a corporate or current account operating for at least six months</li> </ul>	

				<ul style="list-style-type: none"> <li>iii) Customer will be interview and appraised based on his business and relevant criteria</li> <li>iv) Legal mortgage on the pledge property (State R of O or C of O).</li> <li>v) 5.Lien on the equipment/asset financed if applicable</li> <li>vi) 6.Key main risk insurance policy on key promoter(s) from Takaful/Insurance company</li> <li>vii) Takaful/Insurance of the pledge assets</li> <li>viii) Takaful/Insurance of the Assets/Equipment/Goods financed.</li> <li>ix) Personal guarantee by the promoter / director supported by statement of Net worth.</li> <li>x) Execution of the GSI Mandate by customer.</li> <li>xi) 11. All other documents necessary to give effect to transaction. (E.g., means of identification, tax clearance etc)</li> </ul>	
		<p>c) MSME Category C: N5.1 million to N10 Million</p>	<p>Beneficiaries- MSMEs Sector: All MSMEs sectors as long as item to be finance is Halal</p>	<ul style="list-style-type: none"> <li>i) Customer to visit any of Jaiz Bank Branch</li> <li>ii) Customer is required to have a corporate or current account operating for at least six months</li> <li>iii) Customer will be interviewed and appraised based on his business and relevant criteria</li> <li>iv) Power of Attorney on the pledge Assets (Movable/ Immoveable) which shall be valued (managers estimate and registered</li> </ul>	<p>No. 55 Tafawa Balewa Way, Off Murtala Muhammad Way, Kano State.</p>

				<p>on the National Collateral Registry and/or Stock Hypothecation.</p> <ul style="list-style-type: none"> <li>v) Key man risk Insurance Policy on key promoter(s) from Takaful/ Insurance Company acceptable to the bank.</li> <li>vi) Takaful/Insurance of the Assets/Equipment/Goods financed.</li> <li>vii) Personal guarantee by the promoter/director supported by statement of Net worth.</li> <li>viii) Execution of the GSI Mandate by customer.</li> <li>ix) All other documents necessary to give effect to transaction. (E.g. means of identification, tax clearance etc</li> </ul>	
		<p>d) MSME Category D: N2.1 million to N5 Million</p>	<p>Beneficiaries- MSMEs Sector: All MSMEs sectors as long as item to be finance is Halal</p>	<ul style="list-style-type: none"> <li>i) Customer to visit any of Jaiz Bank Branch</li> <li>ii) Customer is required to have a corporate or current account operating for at least six months</li> <li>iii) Customer will be interviewed and appraised based on his business and relevant criteria</li> <li>iv) Power of Attorney on the pledge Assets (Movable/ Immoveable) which shall be valued (managers estimate and registered on the National Collateral Registry and/or Stock Hypothecation.</li> <li>v) Lien on the equipment/ assets financed (if Applicable)</li> </ul>	<p>No. 55 Tafawa Balewa Way, Off Murtala Muhammad Way, Kano State.</p>

				<ul style="list-style-type: none"> <li>vi) Key man risk Insurance Policy on key promoter(s) from Takaful/ Insurance Company acceptable to the bank.</li> <li>vii) Takaful/Insurance of the Assets / Equipment / Goods financed.</li> <li>viii) Personal guarantee by the promoter / director supported by statement of Net worth.</li> <li>ix) Execution of the GSI Mandate by customer.</li> <li>x) All other documents necessary to give effect to transaction. (E.g. means of identification, tax clearance etc</li> </ul>	
		<p>e) MSME Category E: N500,001 to N2Million</p>	<p>Beneficiaries- MSMEs Sector: All MSMEs sectors as long as item to be finance is Halal</p>	<ul style="list-style-type: none"> <li>i) Customer to visit any of Jaiz Bank Branch</li> <li>ii) Customer is required to have a corporate or current account operating for at least six months</li> <li>iii) Customer will be interviewed and appraised based on his business and relevant criteria</li> <li>iv) Power of Attorney on the pledge Assets (Movable/ Immoveable) which shall be valued (managers estimate and registered on the National Collateral Registry and/or Stock Hypothecation.</li> <li>v) Lien on the equipment/ assets financed (if Applicable)</li> <li>vi) Key man risk Insurance Policy on key promoter(s) from Takaful/ Insurance Company acceptable to the bank.</li> </ul>	<p>No. 55 Tafawa Balewa Way, Off Murtala Muhammad Way, Kano State.</p>

				<ul style="list-style-type: none"> <li>vii) Takaful/Insurance of the Assets/Equipment/Goods financed.</li> <li>viii) Personal guarantee by the promoter/director supported by statement of Net worth.</li> <li>ix) Execution of the GSI Mandate by customer.</li> <li>x) All other documents necessary to give effect to transaction. (E.g. means of identification, tax clearance etc)</li> </ul>	
		f) MSME Category F: N100,000 to N500,000	Beneficiaries- MSMEs Sector: All MSMEs sectors as long as item to be finance is Halal	<ul style="list-style-type: none"> <li>i) This is recommended to be handle by JAFIC Virtual Terms (where applicable)</li> <li>ii) Cross Guarantee by individual member of the Corporative/Association/Union (where applicable)</li> <li>iii) Individual with verified and credible records of business and financial position can be considered in exceptional cases</li> </ul>	No. 55 Tafawa Balewa Way, Off Murtala Muhammad Way, Kano State.



**BANK OF INDUSTRY KANO STATE**

S/NO	FINANCING INSTITUTION	CREDIT FACILITY	ELIGIBLE BENEFICIARY	APPLICATION PROCESS / REQUIREMENTS	CONTACT INFO
3.	Bank of Industries Limited	a) Micro Enterprise (1-10M)	Registered Businesses	<ul style="list-style-type: none"> <li>i) Formal Application Letter</li> <li>ii) Business plan</li> <li>iii) Certificate of Registration</li> <li>iv) Form CAC/BN/A1</li> <li>v) Quotation for Supply of items of equipment from two (2) different suppliers</li> <li>vi) Source of raw materials from at least two different suppliers</li> <li>vii) Evidence of Factory Ownership/Lease</li> <li>viii) Tax identification No (TIN)</li> <li>ix) Recent Bank Statement of the Promoter for the past one (1) year</li> <li>x) External Guarantor's               <ul style="list-style-type: none"> <li>a. Letter of intent to guarantee</li> <li>b. Profile /CV of Guarantors</li> <li>c. Means of identification (i.e. Int'l Passport or driver's License or National ID Card)</li> <li>d. Four (4) Passport photographs</li> <li>e. Notarized Statements of Net-worth with affixed Passport photographs (Standard Form will be issued by BOI)</li> <li>f. Evidence of stated Net-worth (photocopies of land/building/vehicle documents)</li> </ul> </li> <li>xi) Letter on declaration of Outstanding Liabilities to other Institutions and/or individual if any</li> <li>xii) Letter containing the BVN of all shareholders</li> </ul>	Plot 7, Guda Abdullahi Road City Centre (Farm Centre), Tarauni Kano, Kano State Aminu Yusuf ayusuf@boi.ng 07053794406

				<ul style="list-style-type: none"> <li>xiii) Photocopies of International Passport or Driver's License of all directors</li> <li>xiv) Detailed profile of the Director and Management staff ( preferably curriculum vitae)</li> <li>xv) Four (4) Passport photograph of the Director</li> <li>xvi) Complete BOI Questionnaire, Know Your Customer</li> </ul>	
		b) SME (10M-2Billion)	Registered Businesses	<ul style="list-style-type: none"> <li>i) Formal Application Letter</li> <li>ii) Feasibility Report</li> <li>iii) Certificate of Incorporation</li> <li>iv) CAC7- Particulars of Directors</li> <li>v) CAC2.1- Particulars of company Secretary</li> <li>vi) CAC2 - Statement of Share Capital</li> <li>vii) Memorandum and Articles of Association</li> <li>viii) Quotation for the supply of items of equipment from (3) different suppliers</li> <li>ix) Sources of Raw materials from at least two Suppliers</li> <li>x) Recent Tax Clearance Certificate of the Company</li> <li>xi) Recent Tax Clearance Certificate of (2) Company Directors.</li> <li>xii) Company's statement of affairs (for start-ups)</li> <li>xiii) Three years Audited Account of the Company by BOI Accredited Auditors.</li> <li>xiv) Recent Management Account of the Company</li> <li>xv) Recent Bank Statement of Company/Directors for the past one year</li> <li>xvi) Collateral Security in the form of Certificate of Occupancy (C of O) or Deed Assignment</li> <li>xvii) Valuation Report on the property to be used as collateral by BOI accredited Values</li> <li>xviii) Tax Identification Number (TIN)</li> </ul>	

				<ul style="list-style-type: none"> <li>xix) Letter of intent to Guarantee from any commercial bank</li> <li>xx) Regulatory approval (NAFDAC,SON etc)</li> <li>xxi) Letter of declaration of Outstanding Liabilities to other Institutions and or Individual (if any)</li> <li>xxii) Letter containing the BVN of all Shareholders</li> <li>xxiii) Four (4) Passport photographs of two(2) Directors and the Company Secretary</li> <li>xxiv) Photocopies of International Passport or Driver's License of two (2) Directors and company Secretary</li> <li>xxv) Detailed Profile of the Directors and Key Management Staff (preferably Curriculum Vitae)</li> <li>xxvi) Copy of Draft Technical. Management, Machinery Supply and/or Joint Venture Agreement (where applicable)</li> </ul>	
	c) LE (Large Enterprise (2 billion upwards)	Registered Businesses		<ul style="list-style-type: none"> <li>i) Formal Application Letter</li> <li>ii) Feasibility Report</li> <li>iii) Certificate of Incorporation</li> <li>iv) CAC7- Particulars of Directors</li> <li>v) CAC2.1- Particulars of company Secretary</li> <li>vi) CAC2 - Statement of Share Capital</li> <li>vii) Memorandum and Articles of Association</li> <li>viii) Quotation for the supply of items of equipment from (3) different suppliers</li> <li>ix) Sources of Raw materials from at least two Suppliers</li> <li>x) Recent Tax Clearance Certificate of the Company</li> <li>xi) Recent Tax Clearance Certificate of (2) Company Directors.</li> <li>xii) Company's statement of affairs (for start-ups)</li> <li>xiii) Three years Audited Account of the Company by BOI Accredited Auditors.</li> </ul>	

				<ul style="list-style-type: none"><li>xiv) Recent Management Account of the Company</li><li>xv) Recent Bank Statement of Company/Directors for the past one year</li><li>xvi) Tax Identification Number (TIN)</li><li>xvii) Letter of intent to Guarantee from any commercial bank</li><li>xviii) Regulatory approval (NAFDAC,SON etc)</li><li>xix) Letter of declaration of Outstanding Liabilities to other Institutions and or Individual (if any)</li><li>xx) Letter containing the BVN of all Shareholders</li><li>xxi) Four (4) Passport photographs of two(2) Directors and the Company Secretary</li><li>xxii) Photocopies of International Passport or Driver's License of two (2) Directors and company Secretary</li><li>xxiii) Detailed Profile of the Directors and Key Management Staff (preferably Curriculum Vitae)</li><li>xxiv) Copy of Draft Technical. Management, Machinery Supply and/or Joint Venture Agreement (where applicable)</li><li>xxv) Completed BOI Questionnaire</li><li>xxvi) BOI Know Your Customer</li></ul>	
--	--	--	--	---	--

**ACCESS TO CREDIT CBN**

S/N	FINANCIAL INSTITUTION	CREDIT FACILITY	ELIGIBLE BENEFICIARY	APPLICATION PROCESS/REQUIREMENTS	CONTACT PERSON
4.	CBN	a) MSMEDF	People who are in to micro enterprises and SMEs via the sharing ratio: ✓ Women 60% ✓ Others 40% ✓ Economically active Persons with disabilities (PWD) 2%	i) The borrowers shall apply to the nominated PFIs for a facility. ii) The PFIs shall appraise the applications for economic and financial viability before sending eligible applications to the CBN iii) CBN shall approve and disburse funds directly to the PFIs' correspondent bank accounts on behalf of successful applicants	A4, Lagos Street, Nigeria - P.M.B. 3025 Kano, Kano State
		b) Energy	The company has to be registered in Nigeria and involved in the electricity value chain	i) To access the facility, the project promoter has to identify a Deposit Money Bank that is willing to access the facility on its behalf for the project. ii) The Deposit Money Bank would thereafter forward the request to the Bank of Industry (BOI) for processing which will in turn forward the request to Africa Finance Corporation (Technical Adviser to the Fund) for appraisal. iii) The Term loan has a maximum tenor of 15 years, but not exceeding July 31, 2025 iv) The working capital component has a tenor of one year, with a	

				<p>provision for roll-over but not more than 5 years</p> <p>v) An " all-in " interest rate of not more than 5% per annum, to revert to 9% by March 1,2022</p> <p>vi) For power projects, up to 70% of the total project cost</p> <p>vii) Submission of Irrevocable Standing Payment Order (ISPO) from the Sponsoring Bank</p>	
		c) Aviation	<p>The Airline must be incorporated under the Companies and Allied Matters Act of 1990 and operating in Nigeria.</p>	<p>i) To access the facility, the project promoter has to identify a Deposit Money Bank that is willing to access the facility on its behalf for the project.</p> <p>ii) The Deposit Money Bank would thereafter forward the request to the Bank of Industry (BOI) for processing which will in turn forward the request to Africa Finance Corporation (Technical Adviser to the Fund) for appraisal.</p> <p>iii) The Term loan has a maximum tenor of 15 years, but not exceeding July 31, 2025</p> <p>iv) The working capital component has a tenor of one year, with a provision for roll-over but not more than 5 years</p>	

				<ul style="list-style-type: none"> <li>v) An " all-in " interest rate of not more than 5% per annum, to revert to 9% by March 1,2022</li> <li>vi) For airlines and hangar projects, refinancing could be up to 100% of the total project cost</li> <li>vii) Submission of Irrevocable Standing Payment Order (ISPO) from the Sponsoring Bank</li> </ul>	
5.	NIRSAL Microfinance Bank	a) AGMEIS	<ul style="list-style-type: none"> <li>✓ Small and Medium Enterprises with good financial track record</li> <li>✓ Petty traders with verifiable businesses</li> <li>✓ Individuals with verifiable sources of monthly income (including paid employment for at least 6 months)</li> <li>✓ Individuals and business owners in need of household equipment/ and other consumer assets</li> <li>✓ Individuals and businesses operating within the agricultural value chain</li> </ul>	<ul style="list-style-type: none"> <li>i) Personal details like name, phone number and address etc.</li> <li>ii) Bank Verification Number (BVN)</li> <li>iii) Business details like name and address.</li> </ul>	A4, Lagos Street, Nigeria - P.M.B. 3025 Kano, Kano State

ACCESS TO CREDIT. NIGERIA EXPORT-IMPORT (NEXIM) BANK

S/N	FINANCIAL INSTITUTION	CREDIT FACILITY	ELIGIBLE BENEFICIARY	APPLICATION PROCESS/REQUIREMENTS	CONTACT PERSON
6.	Nexim Bank	a) Export and Guaranty Facility	✓ Eligible Exporters. Duly registered companies in Nigeria and corporative Societies (whether as manufacturing, merchant or Service exporters).	i) Complete form a (ECGF.1) ii) Complete farm (ECGF-2) iii) Complete form (ECGF-3) iv) Satisfy requirement of (KYC)	2H55+254, Murtala Mohammed Way, Badawa, Kano 700001, Kano
		b) Export Development Facility	✓ Duly incorporated /registered in Nigeria ✓ Commercially Viable and have relationship with established counterparts and contracts with verifiable export off-takers ✓ With satisfactory credit reports obtained from at least two(2) Credit Bureau (inline with the provision CBN Circular	i) Application form ii) Request from the project promoter seeking funding under EDF iii) Certificate of business incorporation iv) Audited statement of accounts for the last three (3) years v) Feasibility study/business Plan of the project vi) Relevant permits/ Licenses approvals vii) There applicable	



			<p>BSD/DIR/GEN/CIR/04 dated April 30,2010)</p> <ul style="list-style-type: none"> <li>✓ projects with regional export promotion/export development objectives and/or promoted by state as a private sector export enterprise</li> <li>✓ Projects with regional export promotion/export development objectives and or promoted by state as a private sector export enterprise</li> </ul>	<ul style="list-style-type: none"> <li>viii) Verified Export Orders/Contracts or other Export Arrangement</li> <li>ix) Environmental Impact Assessment report</li> <li>x) Any other documents that may be required by NEXIM</li> </ul>	
	c) Direct Lending Facility	<ul style="list-style-type: none"> <li>✓ Be duly incorporated/registered in Nigeria as limited liability companies or corporative societies (manufacturing, trading or services companies)</li> <li>✓ Be existing production unit with a minimum of 50% export orientation evidence by previous and existing repot orders</li> <li>✓ Be new units with a minimum of 50% export</li> </ul>	<ul style="list-style-type: none"> <li>i) Certified true copy of Certificate of incorporation</li> <li>ii) Three years of audited statement of accounts or a complete management report</li> <li>iii) A feasibility study report/ business plan</li> <li>iv) Certificate true copies of forms CO2 and CO7</li> <li>v) Certificate true copies of Performa invoice for new/used equipment from reputable supplies</li> </ul>		

			orientation evidence by export	<ul style="list-style-type: none"> <li>vi) Evidence of license/ permit from relevant agencies where applicable.</li> <li>vii) Evidence of export commitment or any other arrangement acceptable to NEXIM</li> <li>viii) Copy of Environmental Impact Assessment Report</li> <li>ix) Any other document that may</li> <li>x) be required</li> </ul>	
		d) Foreign Input Facility	<ul style="list-style-type: none"> <li>✓ Be duly incorporated /registered in Nigeria as limited liability companies or corporative societies (manufacturers, trading or service companies)</li> <li>✓ It produces goods/services for direct export</li> <li>✓ It uses at least 60 percent (by value) of local raw materials or intermediate goods/ services produce in Nigeria for its products exceeds 50 percent</li> </ul>	<ul style="list-style-type: none"> <li>i) Profoma Invoice from manufacturer or accredited representative</li> <li>ii) Processed form M marked "not valid for AFEM</li> <li>iii) Environmental Impact Assessment study (where applicable)</li> <li>iv) Feasibility report for new projects or a brief for ongoing project</li> <li>v) A status credit report on the client company and its promoters directors</li> <li>vi) copy of certificate of incorporation of the applicants company</li> <li>vii) Evidence of any relevant Export Orders/arrangements</li> </ul>	

				<ul style="list-style-type: none"> <li>viii) Letter of assurance (applicable to fishing trawlers)</li> <li>ix) Factory design where applicable which include the bill of quantities</li> <li>x) Site visit report of the project by the PB</li> </ul>	
	e) Local Input Facility	<ul style="list-style-type: none"> <li>✓ Be duly incorporated/registered in Nigeria as limited liability companies or corporative societies (manufacturing, trading or services companies)</li> <li>✓ Be existing production unit with a minimum of 50% export orientation evidence by previous and existing report orders</li> <li>✓ Be new units with a minimum of 50% export orientation evidence by export</li> </ul>		<ul style="list-style-type: none"> <li>i) Promissory notes/irrevocable standing order for the amount facility suitably drawn</li> <li>ii) Fixed and or floating charge over all assets of the project and/or promoter's landed properties with NEXIM's interest noted</li> <li>iii) Marketable financial instruments</li> <li>iv) Application documentation such as</li> <li>v) Certified copy of incorporation</li> <li>vi) Exporters audited statement of account for the past three years</li> <li>vii) Feasibility study report</li> <li>viii) Certified true copies of Form 002 and 007</li> <li>ix) any other document that may be required by NEXIM</li> </ul>	
	f) National Creative Art and	<ul style="list-style-type: none"> <li>✓ A company in Nigeria can benefit from the facility</li> </ul>		<ul style="list-style-type: none"> <li>i) Letter of application</li> <li>ii) Company incorporation documents</li> </ul>	

		<p>Entertainment (NCE) Industry loan scheme</p>	<ul style="list-style-type: none"> <li>✓ If it operate in the entertainment and creative industry</li> <li>✓ If it's not owned by government (Federal, State or Local)</li> <li>✓ If it is not with an oligarch business interest that may interfere with content policy for its own interest</li> <li>✓ Industry Value chain such as Music production and distribution, film distribution, Television production, Radio production Fashion production and acquisition of hi-tech production equipment and ancillary facilities</li> </ul>	<ul style="list-style-type: none"> <li>iii) Feasibility Report/Business plan</li> <li>iv) Valuation report on collateral</li> <li>v) Land and Building</li> <li>vi) Equipment</li> <li>vii) Intellectual property</li> <li>viii) Past audited Account and management report</li> <li>ix) Evidence of Marketing/distribution</li> <li>x) Pro-forma invoices where applicable</li> <li>xi) Bills of quantities/production budget where applicable</li> </ul>	
		<p>g) Nigeria-Africa Trade Investment Promotion Programme</p>	<ul style="list-style-type: none"> <li>✓ Transactions supporting investments in manufacturing and processing of goods and services that will be traded between Nigeria and other countries as well as with Nigeria and other African countries</li> </ul>	<ul style="list-style-type: none"> <li>i) Prospective borrower registers with Nigeria Export Promotion Council (NEPC)</li> <li>ii) Submit application form to NEXIM Bank along with required documents</li> <li>iii) After concluding checklist, Nexim forward credit request to</li> </ul>	

			<p>as well as with Nigerians in Diaspora</p> <ul style="list-style-type: none"> <li>✓ export oriented project promoted by Nigeria entities</li> <li>✓ Projects being sponsors by Nigerian companies in other African countries</li> <li>✓ All goods and services will be eligible for support except prohibited items as enshrined by law</li> </ul>	<p>Afreximbank for further processing</p> <ul style="list-style-type: none"> <li>iv) And confirms its risk participation in the transaction</li> <li>v) Afrximbank reviews the request and either approve or seeks additional risk support from NEXIM or any acceptable bank which is willing to risk participate</li> <li>vi) Check <a href="mailto:neximabj@neximbank.com.ng">neximabj@neximbank.com.ng</a></li> <li>vii) For collateral and othe documents requirements</li> </ul>	
		h) Small and Medium Enterprise Facility	<ul style="list-style-type: none"> <li>✓ duly registered Small Medium Enterprises (SME)</li> <li>✓ (SME) Clusters engage in the production of and or making of export goods and services</li> <li>✓ (SME) that registered with the Nigerian Export Promotion Council (NEPC)</li> <li>✓ (SME) clusters and Association that belong to relevant commodity export association</li> </ul>	<ul style="list-style-type: none"> <li>i) All Assets Debenture</li> <li>ii) Legal Mortgage</li> <li>iii) Equitable Mortgage</li> <li>iv) Irrevocable Commercial Bank Guarantee</li> <li>v) Insurance Bond</li> <li>vi) Collateral Ware house management</li> <li>vii) Corporate Guarantee</li> <li>viii) Personal Guarantee</li> <li>ix) Movable Assets</li> <li>x) Application form</li> <li>xi) Know Your customer (KYC)</li> <li>xii) Download guideline for more details @(neximbank.com.ng)</li> </ul>	

		<p>i) Women and Youth Export Facility</p>	<ul style="list-style-type: none"> <li>✓ Duly registered Export oriented Small and Medium Enterprises in Nigeria with women and youth Promoters</li> <li>✓ Structured Organization with a mandate to empower Women and Youth along the export value chain</li> <li>✓ Transactions connected with export of goods wholly or partially processed/manufactured in Nigeria</li> </ul>	<ul style="list-style-type: none"> <li>i) Application Letter completed to Nexim Bank Form Know-your -CU</li> <li>ii) Customer Form and signature mandate Cards</li> <li>iii) Board resolution to borrow</li> <li>iv) Relevant incorporation/registration documents</li> <li>v) Relevant incorporation/registered documents</li> <li>vi) Valid Export Contract/Local Purchase Order</li> <li>vii) Audited Account Statement and most relevant account management</li> <li>viii) Valid Tax Clearance Certificate</li> <li>ix) Valid means of identification of company management</li> <li>x) Any other document that may be required by NEXIM</li> </ul>	
		<p>j) Nigerian Content Development and Monitoring Bond (NCDMB) Fund</p>	<ul style="list-style-type: none"> <li>✓ Duly registered/ incorporated companies in Nigeria</li> <li>✓ Commercially viable and have contract relationship with IOC/major NOC</li> </ul>	<ul style="list-style-type: none"> <li>i) Transactions connected with Oil service contract</li> <li>ii) Contract to boost the operations and viability of a qualifying NOSP</li> <li>iii) Transactions for the supply of low-end assets and/or other equipment relating to the execution of an oil service contract from IOCs/NOCs</li> </ul>	

				<ul style="list-style-type: none"> <li>iv) All applications under the scheme shall be online through a dedicated portal created by NEXIM for the scheme.</li> <li>v) Applications with full documentary requirements, shall be processed to disbursement within 21 working days</li> </ul>	
7	Gobarau Micro Finance bank	Micro Credits	✓ Registered MSME's	<ul style="list-style-type: none"> <li>I. Written application containing Amount, Purpose, Tenure, Security and sources of payments.</li> <li>II. 10 to 20% personal contribution, running the accounts two to three months.</li> <li>II. Statement of account.</li> <li>IV. Collateral/ Security such as C of O's customary ownership of a house, plot, shop or farm standing order, postdated cheques, letter of Guarantorship, etc.</li> <li>V. To conduct search on Cof O, Customary Ownership, to execute Mai Unguwa Due Processes form</li> </ul>	