



KATSINA STATE

GUIDE ON ACCESS TO CREDIT FACILITIES

BANK OF AGRICULTURE KATSINA STATE
GUIDE ON HOW TO ACCESS CREDIT FACILITY

S/NO	CREDIT FACILITY	FINANCIAL INSTITUTION	ELIGIBLE, BENEFICIARY AND SECTOR	APPLICATION PROCESSES/REQUIREMENTS	CONTACT INFORMATION
1.	Micro Credits	BOA Ltd	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	<ol style="list-style-type: none"> 1. Open a Savings Account with the Bank 2. Obtain and fill a Loan application form 3. 2(Two) personal Guarantors 4. 20% Lien Deposit or SPO for Civil Servants 	<ol style="list-style-type: none"> 1. BOA Katsina Branch NAIC House No. 14 Hassan Katsina Road, GRA Katsina. 2. BOA Funtua Branch BOA Plaza Zaria Bye Pass Funtua. 3. BOA Daura Branch Gidan Ada Along Kano Road, Daura.

2	YARN & GEM	BOA Ltd	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	<p>1- Open a Savings Account with the Bank</p> <p>2- Obtain & fill a Loan application form</p> <p>3- 2(Two) personal Guarantors with undertaking from Commissioner of Oath from a High Court</p> <p>4- 20% Lien Deposit</p> <p>5- Business plan of the project</p>	Same as Above
3	SME/Macro Credits	BOA Ltd	Any Nigerian or Resident of Nigeria whom is 18 years of age & above whom is also in to any kind of Agric –	<p>1- Open a Savings Account With the Bank</p> <p>2- Obtain & fill a Loan Application form</p>	Same as Above

			<p>Business or any medium/Large scale entrepreneur</p>	<p>3- Business plan /feasibility Study of the project</p> <p>4- Tax certificate</p> <p>5-security;</p> <ul style="list-style-type: none"> a- Landed property b- Bonds-Debentures c- Equity d- 6- Legal Search Report on Security <p>7- Insurance Cover</p> <p>8-Banks Status Enquiry</p>	
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GUIDE ON HOW TO ACCESS CREDIT FACILITY, JAIZ BANK

S/NO	CREDIT FACILITY	CREDIT INSTITUTION	ELIGIBLE BENEFICIARY	APPLICATION PROCESS/REQUIREMENTS	CONTACT PERSON
1.	MSME Category A:	JAIZ BANK PLC	Beneficiaries- MSMEs	<ul style="list-style-type: none"> 1. Customer to visit any of Jaiz Bank Branch 2. Customer is required to have a corporate 	

	N20.1 million to N100 Million		Sector: All MSMEs sectors as long as item to be finance is Halal	<p>or current account operating for at least six months</p> <ol style="list-style-type: none"> 3. Customer will be interview and appraised based on his business and relevant criteria 4. Legal mortgage on the pledge property (State R of O or C of O). 5. Lien on the equipment/asset financed if applicable 6. Key main risk insurance policy on key promoter(s) from Takaful/Insurance company 7. Takaful/Insurance of the pledge assets 8. Takaful/Insurance of the Assets/Equipment/Goods financed. 9. Personal guarantee by the promoter/director supported by statement of Net worth. 10. Execution of the GSI Mandate by customer. 11. All other documents necessary to give effect to transaction.(eg means of identification, tax clearance etc) 	
2	MSME Category B: N10.1 million to N20 Million	JAIZ BANK PLC	Beneficiaries- MSMEs Sector: All MSMEs sectors as long as item to be finance is Halal	<ol style="list-style-type: none"> 1. Customer to visit any of Jaiz Bank Branch 2. Customer is required to have a corporate or current account operating for at least six months 3. Customer will be interview and appraised based on his business and relevant criteria 4. Legal mortgage on the pledge property (State R of O or C of O). 5. Lien on the equipment/asset financed if applicable 	

				<p>6. Key main risk insurance policy on key promoter(s) from Takaful/Insurance company</p> <p>7. Takaful/Insurance of the pledge assets</p> <p>8. Takaful/Insurance of the Assets/Equipment/Goods financed.</p> <p>9. Personal guarantee by the promoter/director supported by statement of Net worth.</p> <p>10. Execution of the GSI Mandate by customer.</p> <p>11. All other documents necessary to give effect to transaction. (E.g., means of identification, tax clearance etc)</p>	
3	MSME Category C: N5.1 million to N10 Million	JAIZ BANK PLC	Beneficiaries- MSMEs Sector: All MSMEs sectors as long as item to be finance is Halal	<ol style="list-style-type: none"> 1. Customer to visit any of Jaiz Bank Branch 2. Customer is required to have a corporate or current account operating for at least six months 3. Customer will be interviewed and appraised based on his business and relevant criteria 4. 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. 5. Key man risk Insurance Policy on key promoter(s) from Takaful/ Insurance 	

				<p>Company acceptable to the bank.</p> <p>6. Takaful/Insurance of the Assets/Equipment/Goods financed.</p> <p>7. Personal guarantee by the promoter/director supported by statement of Net worth.</p> <p>8. Execution of the GSI Mandate by customer.</p> <p>9. All other documents necessary to give effect to transaction. (E.g. means of identification, tax clearance etc</p>	
4	MSME Category D: N2.1 million to N5 Million	JAIZ BANK PLC	Beneficiaries- MSMEs Sector: All MSMEs sectors as long as item to be finance is Halal	<ol style="list-style-type: none"> 1. Customer to visit any of Jaiz Bank Branch 2. Customer is required to have a corporate or current account operating for at least six months 3. Customer will be interviewed and appraised based on his business and relevant criteria 4. 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. 5. Lien on the equipment/ assets financed (if Applicable) 6. Key man risk Insurance Policy on key promoter(s) from Takaful/ Insurance 	

				<p>Company acceptable to the bank.</p> <p>7. Takaful/Insurance of the Assets/Equipment/Goods financed.</p> <p>8. Personal guarantee by the promoter/director supported by statement of Net worth.</p> <p>9. Execution of the GSI Mandate by customer.</p> <p>10. All other documents necessary to give effect to transaction. (E.g. means of identification, tax clearance etc</p>	
5	MSME Category E: N500,001 to N2Million	JAIZ BANK PLC	Beneficiaries- MSMEs Sector: All MSMEs sectors as long as item to be finance is Halal	<p>1. Customer to visit any of Jaiz Bank Branch</p> <p>2. Customer is required to have a corporate or current account operating for at least six months</p> <p>3. Customer will be interviewed and appraised based on his business and relevant criteria</p> <p>4. 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.</p> <p>5. Lien on the equipment/ assets financed (if Applicable)</p> <p>6. Key man risk Insurance Policy on key</p>	

				<p>promoter(s) from Takaful/ Insurance Company acceptable to the bank.</p> <p>7. Takaful/Insurance of the Assets/Equipment/Goods financed.</p> <p>8. Personal guarantee by the promoter/director supported by statement of Net worth.</p> <p>9. Execution of the GSI Mandate by customer.</p> <p>10. All other documents necessary to give effect to transaction. (E.g. means of identification, tax clearance etc)</p>	
6	MSME Category F: N100,000 to N500,000	JAIZ INCULTION CENTER (JAFIC)	Beneficiaries- MSMEs Sector: All MSMEs sectors as long as item to be finance is Halal	<p>1. This is recommended to be handle by JAFIC Virtual Terms (where applicable)</p> <p>2. Cross Guarantee by individual member of the Corporative/Association/Union (where applicable)</p> <p>3. Individual with verified and credible records of business and financial position can be considered in exceptional cases</p>	

BANK OF INDUSTRY KATSINA STATE

S/NO	CREDIT FACILITY	FINANCING INSTITUTION	ELIGIBLE BENEFICIARY	REQUIREMENTS	CONTACT INFO
1	Micro Enterprises (1-10M)	Bank of Industries Limited	Registered Businesses	<ol style="list-style-type: none"> 1. Formal Application Letter 2. Business plan 3. Certificate of Registration 4. Form CAC/BN/A1 5. Quotation for Supply of items of equipment from two (2) different suppliers 6. Source of raw materials from at least two different suppliers 7. Evidence of Factory Ownership/Lease 8. Tax identification No (TIN) 9. Recent Bank Statement of the Promoter for the past one (1) year 10. External Guarantor's <ol style="list-style-type: none"> a. Letter of intent to guarantee b. Profile /CV of Guarantors c. Means of identification (i.e. Int'l Passport or driver's License or National ID Card) d. Four (4) Passport photographs e. Notarized Statements of Net-worth with affixed Passport photographs (Standard Form will be issued by BOI) f. Evidence of stated Net-worth (photocopies of land/building/vehicle documents) 11. Letter on declaration of Outstanding Liabilities to other Institutions and/or individual if any 12. Letter containing the BVN of all shareholders 13. Photocopies of International Passport or Driver's License of all directors 14. Detailed profile of the Director and Management staff (preferably curriculum vitae) 15. Four (4) Passport photograph of the Director 16. Complete BOI Questionnaire, Know Your Customer 	Phone no:- 08150892599 Email:- ajunaidu@boi.ng

2	SME (10M-2Billion)	Bank of Industry Limited	Registered Businesses	<ol style="list-style-type: none"> 1. Formal Application Letter 2. Feasibility Report 3. Certificate of Incorporation 4. CAC7- Particulars of Directors 5. CAC2.1- Particulars of company Secretary 6. CAC2 - Statement of Share Capital 7. Memorandum and Articles of Association 8. Quotation for the supply of items of equipment from (3) different suppliers 9. Sources of Raw materials from at least two Suppliers 10. Recent Tax Clearance Certificate of the Company 11. Recent Tax Clearance Certificate of (2) Company Directors. Company's statement of affairs (for start-ups) 12. Three years Audited Account of the Company by BOI Accredited Auditors. 13. Recent Management Account of the Company 14. Recent Bank Statement of Company/Directors for the past one year 15. Collateral Security in the form of Certificate of Occupancy (C of O) or Deed Assignment 	Same of Above
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3	LE (Large Enterprises) (2 billion	Bank of Industry Limited	Registered Businesses	<p>1. Formal Application Letter</p> <p>2. Feasibility Report</p>	Same of Above

	upwards)			<ol style="list-style-type: none"> 3. Certificate of Incorporation 4. CAC7- Particulars of Directors 5. CAC2.1- Particulars of company Secretary 6. CAC2 - Statement of Share Capital 7. Memorandum and Articles of Association 8. Quotation for the supply of items of equipment from (3) different suppliers 9. Sources of Raw materials from at least two Suppliers 10. Recent Tax Clearance Certificate of the Company 11. Recent Tax Clearance Certificate of (2) Company Directors. 12. Company's statement of affairs (for start-ups) 13. Three years Audited Account of the Company by BOI Accredited Auditors. 14. Recent Management Account of the Company 15. Recent Bank Statement of Company/Directors for the past one year 16. Tax Identification Number (TIN) 17. Letter of intent to Guarantee from any commercial bank 18. Regulatory approval (NAFDAC,SON etc) 	
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				<ul style="list-style-type: none">19. Letter of declaration of Outstanding Liabilities to other Institutions and or Individual (if any)20. Letter containing the BVN of all Shareholders21. Four (4) Passport photographs of two(2) Directors and the Company Secretary22. Photocopies of International Passport or Driver's License of two (2) Directors and company Secretary23. Detailed Profile of the Directors and Key Management Staff (preferably Curriculum Vitae)24. Copy of Draft Technical. Management, Machinery Supply and/or Joint Venture Agreement (where applicable)25. Completed BOI Questionnaire26. BOI Know Your Customer	
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