

the Pan-African EDITION

# The Pan-African

Choose Pan African, Choose greater strength

...The leader in  
microfinance  
in Africa...



Savings & Loans

Powered by

Ecobank

Microfinance

# Pan-African Savings & Loans ...the leader in microfinance in Africa

## OUR CORE VALUES

## Our Vision & Mission



### •PROFESSIONALISM

We constantly challenge ourselves to higher levels of performance using our skills and competence to achieve greater impact and efficiency.

### •ACCOUNTABILITY

Acting consistently with Pan-African's mission, being honest and transparent in what we do and say, and accepting responsibility for our collective and individual actions.

### •SERVICE

Working together effectively to serve our customers

### •LISTEN & SHOW RESPECT

Listening attentively to all customers & staff and valuing their ideas & views

### •Vision

To be the leader in microfinance in Africa

### •Mission

Provide financial services to the low income, under-banked and un-banked population through the most convenient channels



•EDITORIAL  
TEAM

# Editor's Notes

**W**e welcome you to the first edition of the newsletter for Pan-African Savings and Loans Company Limited. This is going to be a bi-annual publication that will highlight our brand with regards to our product offerings, our achievements, our clients and staff recognition initiatives. This informative and educative newsletter will also shed more light on our corporate social responsibility activities, health related issues and provide updates on economic indicators and market trends.

With a mission of "providing financial services to the low income, under-banked and un-banked population through the most convenient channels", Pan-African Savings and Loans is leveraging

on the maximum use of information, communication, and technology-enabled services as well as a mixture of channels including its branch network that is easily accessible and convenient to the target group towards deepening financial inclusion.

The key brand values that have been clearly established over the years are convenience, accessibility, proximity, competitive pricing and service excellence. These values are carefully balanced by a staff base that is skilled, energetic, customer-oriented and friendly. In a fast-moving and changing market, Pan-African has built an image of a company that is in touch with its market, providing products and services that help transform, in a positive way, the lives and businesses of its

clientele. Our clients, our "raison d'être", are our most valuable assets. We regularly source feedback from them in a bid to improve the services provided them. Our clients happily declare a general increase in sales/clientele base. The success in their businesses resulting from their association with Pan-African, has impacted positively on their lifestyles in respect of their improved savings culture and increased financial contribution to their nuclear and extended families.

We sincerely hope you will enjoy reading The Pan-African and take this opportunity to extend our gratitude to our clients and partners for their role in achieving the success we enjoy today.

## welcome to the Pan-African



about  
**Pan-African**  
Choose Pan-African, Choose Greater Strength

**P**an-African Savings & Loans Company Ltd (formerly EB-Accion Savings and Loans Company Limited) is a Savings and Loans company which was incorporated on September 4, 2006. It is the outcome of a collaboration between Ecobank Transnational Incorporated (a leading independent regional bank in Africa), Ecobank Ghana Limited, Accion Investments in Microfinance SPC (an International Microfinance Institution) and International Finance Corporation (IFC) to provide financial services to the low income, under-banked and un-banked segment of the Ghanaian population.

The Company first opened its doors to the general public on March 8, 2008 with 2 branches (located in Tudu and Abeka Lapaz). As the year progressed, the efforts and commitment of staff, Management and the Board enabled the company expand its branch network to amplify its value proposition of accessibility and proximity. Pan-African now

has presences in 15 locations across 5 regions (Greater Accra, Brong Ahafo, Central, Eastern and the Ashanti regions). We offer savings and investment products and assist our clients to meet

## The Company first opened its doors to the general public on March 8, 2008 with 2 branches (located in Tudu and Abeka Lapaz).

their loan needs. Pan-African also serves as an outlet for remittance products such as Rapid Transfer, Western Union, Moneygram, MTN mobile money, Airtel and Tigo Cash. Our customers are able to use their ATM cards on the over 190 Ecobank ATMs.

As a measure to deepen financial inclusion and to reward our

clients, Pan-African has adopted the use of promotional campaigns over the years to reach out to the large number of unbanked and underbanked citizens in the vicinities within which it operates.

Among the campaigns were:  
• The "Be Ka Ho Bi" campaign translated as "Come Join In" campaign which was organized in 2009 and aimed at boosting accounts opening. Pan-African used the platform to incorporate some Corporate Social Responsibility activities in support of the local community. All clients who opened accounts during the 2-weeks period the campaign was running, were treated to a free medical screening by a team of Doctors engaged by Pan-African for the occasion.

• The "Ayekoo" Savings Promotion translated as "Well Done" Savings Promotion was organized in 2010. This campaign was targeted at customers increasing savings balance on their accounts. Prizes were given to clients who

## reasons to be a PAN-AFRICAN

**P**arented by Ecobank, that's our story  
**A**ccountable and established; do not worry  
**N**oted for our passion and originality  
**A**ssisting and serving clients with loyalty  
**F**ast service and customer royalty  
**R**ich in customer problem solving  
**I**nnovation and technology keep us evolving  
**C**hampioning the microfinance industry with great insight  
**A**ssisting the working poor, our delight  
**N**ever stopping, we are climbing greater heights

managed to increase their savings balances to a given threshold. Pan-African can boast of being the first Savings and Loans institution in Ghana to offer its clients access to Automated Teller Machines (ATMs) as well as the first to adopt Point Of Sale (POS) terminals as a tool for deposit mobilization.

Among its achievements, Pan-African has won awards that justify its position as one of the Leaders in the Ghanaian Savings and Loans industry. The awards received include:

1. Best Microfinance Project/ Institution of the year – 2011 (African Bankers' Award)
2. Innovative use of Technology – 2011 (Hanson Wade Awards)
3. Member of Ghana Club 100

**(GC100) 2014 edition**  
**4. Financial Inclusion in Africa**  
**2016 for the Ecobank Microfinance Team**

Our corporate philosophy has our customers at its core. We ensure that corporate decisions take into consideration feedback from our customers. Our Business strategies reflect our customer orientation and include: developing products that are appreciated by customers; responding promptly and respectfully to customer complaints and queries; and dealing sensitively with customer issues. In this vein, we have included a free medical screening for our customers and the general public in areas we operate, in our annual Corporate Social Responsibility activities to ensure

the customers' wellbeing. The free medical screening has been held for 4 years and has received great commendations from our customers.

In August 2015, our company rebranded from EB-Accion Savings and Loans to Pan-African Savings and Loans. The event which marked a significant milestone in the history of the company was to reposition our brand in a more strategic manner towards achieving our vision of being "the Leader in Microfinance in Africa". Pan-African is powered by the Ecobank Group Microfinance which is represented in 5 countries (Ghana, Sierra Leone, Cameroun, Burkina Faso & Nigeria). Choose Pan-African, Choose Greater Strength.

# the microfinance sector in Ghana

financial services to the people in the low-income bracket

According to the Consultative Group to Assist the Poor (CGAP), Microfinance basically is the provision of financial services to the people in the low-income bracket). These can be said to be people who cannot have access to formal finances through the commercial banks and other formal financial institutions. In most emerging markets, microfinance is becoming a powerful tool for both financial inclusion and poverty alleviation. It aims at providing a cost effective mechanism for providing financial services to the poor. This can be achieved by addressing the broad objective of outreach and sustainability, which

and Poverty Reduction Strategy (GPRS 2006), which is to ensure sustainable equitable growth, accelerated poverty reduction and the protection of the vulnerable within a decentralised and democratic environment, as well as other poverty reduction related programmes. A large number of low-income people in Ghana continue to remain outside the fold of the formal banking system.

**Delivery channels of microfinance in Ghana:**

Generally, microfinance is a dynamic field, and for that matter, there is no specific way to deliver this service to the under-privileged. Various delivery models that have been deployed over the years include the Grameen bank model; Self-Help Group (SHG) model; the Federated Self-Help Group model; and the Co-operation model. Individual lending has become very prominent in the sector in recent times.

size, outreach, mission and product delivery methodologies as well as product offering.

The Bank of Ghana classifies the microfinance sector into 4 tiers:

- **Tier 1** - activities comprise of those undertaken by rural and community banks, Finance Houses and Savings and Loans companies.
- **Tier 2** - covers Susu companies and other financial service providers, including Financial Non-Governmental Organisations (FNGO) that are deposit taking and profit making; credit unions fall under this category.
- **Tier 3** - activities are undertaken by money lenders and non-deposit taking FNGOs.
- The activities of individual Susu collectors and individual money lenders come under the 4th tier.

The subsequent issue will highlight some of the challenges faced by microfinance institutions.

## Many experts and practitioners believe that, the concept of microfinance is not new to Ghana.

brings forth the issues of trade off.

Many experts and practitioners believe that, the concept of microfinance is not new to Ghana. Traditionally, people were saving and borrowing money from individuals and groups within the context of self-help to meet their financial needs. The microfinance sector in Ghana has evolved into its present state owing partly to the various financial sector policies and programmes pursued by the various governments.

The basic objective of microfinance operations in Ghana is in line with the main goal of Ghana's Growth

Microfinance Institutions are the organisation and Association of individuals that provide financial services to the poor. These institutions lend through the concept of joint liability or lend to clients on individual basis. In Ghana there is a range of such institutions and organisations with diverse legal forms, varying significantly in



to cast a positive light on the Pan-African brand.

Clients/participants were individually examined by the medical teams we engaged. Areas checked included: general health conditions, blood pressure rate, pulse and body mass index (BMI). Some branches were privileged to have an Ophthalmologist amongst the team, so all participants in those areas had their eyes/eyesight checked as well. Participants were also provided with some education on general well-being.

**DECEMBER 2015**

• **STAFF CHRISTMAS PARTY:** This event is organised yearly by Management to thank staff for all their hard work throughout the year with the hope that the staff would remain loyal and motivated in the following year. The party provides an excellent opportunity to reiterate key company messages as well as to recognize and award deserving staff. It also creates an environment for management and staff to mingle outside of the work setting and helps unite our workforce, who operate from various localities and regions.

• **CLIENT RECOGNITION:** To demonstrate our appreciation for our clients' patronage and to reward clients in good standing, Pan-African presented gift items to about deserving clients. Clients in all 15 branches were targeted. This recognition event commenced in 2012 and has been held annually ever since.

**JANUARY 2016**

• **THANKSGIVING SERVICE:** As part of activities to usher in the New Year and to thank God for the past year, the institution organized a Thanksgiving Service for staff and their families in January 2016. This event started in 2015 and is expected to be held annually.

**FEBRUARY 2016**

• **DONATION TO THE SENIOR CORRECTIONAL CENTRE:** As part of our Corporate Social Responsibility activities, Management and Staff of Pan-African donated cash, stationery, toiletries and cleaning items to the Senior Correctional Centre of the Ghana Prisons Service, located in the same vicinity as our Corporate Head Office.

**AUGUST 2015**

• **REBRANDING:** In July 2015, EB-Accion Savings and Loans Company Limited rebranded to Pan-African Savings and Loans Company Limited. The new brand is to empower us achieve our vision which is "to be a leader in microfinance in Africa" and to reflect our company's renewed commitment to being a strategic partner to our clients.

**OCTOBER 2015**

• **FREE MEDICAL SCREENING:** As part of activities to build our corporate image as well as reinforce the new brand in the minds of our clients, the 2015 Corporate Social Responsibility commitment was centered on providing free medical screening for current and potential clients aimed at strengthening relationships in the local communities/markets in order

# Financial Risk

simply brings to mind 'the loss of money'

www.simplilearn.com  
www.demonstratingvalue.org

**F**inancial Risk", simply brings to mind 'the loss of money'. For corporate bodies, it could mean the possible loss of capital, a financial asset, or its inability to meet its financial obligations. In other words, it is simply risk related to a company's financial structure. To understand financial risk, it is important to note that risk is eminent in every human endeavor.

**In other words, it is simply risk related to a company's financial structure.**

It is also important to mention that risk is not always avoidable. The focus here is on the uncertainty of the potential outcome of an action or inaction.

Financial risk is however, a subset of risk. Wikipedia defines financial risk as an umbrella term for multiple types of risk associated with financing, including financial transactions that include company loans in risk of default. This risk

is one of the major concerns for every business within the financial industry.

It emanates from market movements such as interest rates, currency fluctuations and changes in stock markets. With this understanding, Simplilearn classifies financial Risk into five (5) different types; Market Risk, Credit Risk, Liquidity Risk, Operational Risk and Legal Risk.

Now let's spend a few minutes to understand the various types of risk;

Market Risk also known as Principal risk is the possible loss of money as a result of a bad investment. An example is when interest rates increases, result in the automatic reduction of the market value of bonds. In other words, a long term risk-free investment stands the chance of accruing below-average rate of returns as a result of the uncertainty surrounding changes in the bond market.

Credit Risk is when a borrower or counterparty fails to honour his financial obligation with the creditor. This may include loss of principal and interest, disruption to cash flows, and increased collection

costs. This is currently a major cause of serious banking problems within the industry resulting in banks as well as Savings and Loans companies recording double-digit Non-Performing Loans (NPL). For the long term, the success of any banking organization is highly dependent on the effective credit risk management, as most financial institutions rely heavily on the credit business as their main source of revenue generation.

Liquidity risk as defined by Investopedia; is the risk stemming from the lack of marketability of an investment that cannot be bought or sold quickly enough to prevent or minimize a loss. It is usually occurs due to the inability to convert a security or an asset to cash without a loss of capital or income in the process.

Operational risk is the possibility of a loss as a result of failed internal processes, people and or from external events (including legal risk).

Legal Risk these are the types of risks arising as a result of the failure to comply with statutory or regulatory obligations.

In financial risk management, financial ratios are used in quantifying many aspect of business. These ratios serve as a very useful management tool that helps to improve understanding of financial results and trends over time, and provides key indicators of

organizational performance. Results from these analysis using the ratios assists management or decision makers to pinpoint strengths and weaknesses from which strategies and initiatives can be formed. It is usually used as a means of benchmarking the performance of an organization with other competitors within the same industry and helps make sound judgments concerning management's effectiveness or otherwise.

According to 'Demonstrating Values'; for ratios to be useful and meaningful, they must be

- calculated using reliable, accurate financial information,
- calculated periodically; monthly,

**Operational risk is the possibility of a loss as a result of failed internal processes, people and or from external events**

quarterly, yearly etc.,

- used in comparison to other companies' within an industry.

There are literally hundreds or possibly, thousands of ratios that could be calculated using information from a company's Balance Sheet, Income Statement and Cash Flow Statement.

Ratios used in quantifying the aspects of businesses include; Portfolio yield, Earning Assets to Total Assets, Personnel to operating cost, interest cover, absorption capacity, operation cost to operating revenue, liquidity ratio, deposits to loans, deposits to total assets, loan portfolio to total assets, capital to asset ratio, Capital Adequacy Ratio. These ratios will be further discussed in the next edition.

**LOL!** 

A loan officer gave repayment tips to a young lady, "You should pay your loan installments with a smile." The lady replied, "I have tried that twice, but every time they insist on cash or cheques."

# Non-Bank Financial Institutions And Client Confidentiality

In April this year, The Sunday Times in UK reported that Barclays Bank Plc had been asked to pay fraud victims £55,000.00 as compensation to a couple who had fallen victim to the whims and caprices of some conmen. This came about because Barclays Bank had disclosed information about the couple over the phone to the conmen who had used it to perpetrate their nefarious operations.

Banks are under a strict duty not to disclose information regarding their clients to third parties unless the reason for the disclosure falls under any of the four exceptions provided by law.

S. 84 of the Banking Act, 2004 (Act 673) as amended provides as follows:

(1) "Subject to the other provisions of this Act, each person with access to the books, accounts, records, financial statements or other documents, whether electronically or otherwise, of a bank shall: (a) in the case of a director or key management personnel, take an oath of confidentiality...; or (b) in any other case, make a declaration of confidentiality before the chief executive officer or deputy chief executive officer of the bank..., before the person begins to perform any function under the banking laws.

(2) Except for the purpose of the performance of functions or the exercise of a power under the banking laws or as directed in writing by the Bank, no person referred to in subsection (1) shall,

**Banks are under a strict duty not to disclose information regarding their clients to third parties unless the reason for the disclosure falls under any of the four exceptions provided by law.**

during or after a relationship with the bank, disclose directly or indirectly to any person any information related to the affairs of any of its customers including deposits, borrowings or transactions or other personal, financial or business affairs without the prior written consent of the customer or the personal representative of the customer."

In the much acclaimed case of *Tournier v. National Provincial and Union Bank of England* [1924] 1KB 461, the English Court of appeal gave what can be referred to as the "Four heads of disclosure" and these were confirmed in *Christofi v. Barclays Bank Plc* [2000] 1 WLR 93. These are:

- (a) Where disclosure is under compulsion by law;
- (b) where there is a duty to the public to disclose;
- (c) where the interests of the bank require disclosure;
- (d) where the disclosure is made by the express or implied consent of the



## LOL! The New Branch Manager

A newly appointed Branch Manager had just started work at a new branch. He had a beautiful well furnished office. Sitting there, he saw a man come into the Banking Hall. Wishing to appear good and

give a good first impression, the branch manager picked up the phone and started to pretend he was making serious calls to the Head Office directly to the MD.

He threw huge figures around and made giant commitments. Finally he hung up and asked the visitor, "Can I help you?" The man said, "Yeah, I've come to activate your phone lines."

customer.'

In the *Tournier* case, the defendant bank disclosed to the plaintiff's employers that he engaged in gambling activities, consequently, the employers refused to renew his employment contract. The Plaintiff sued the bank both in defamation and for breach of contract. Although he lost at first instance he was successful on appeal.

The English Court of Appeal held that a bank owes its customer a duty of confidentiality not to disclose customers' information to third parties. It said that confidentiality was an implied term from the contract between the bank and the customer, and that a breach of this duty could give rise to liability in damages if it resulted in loss. The duty of confidentiality covers information the bank obtains from other sources other than the customer's account, and it continues even when the account is dormant or is closed.

It is worth noting that s. 84(3) of the Banking Act, 2004 as amended, "the Act", gives further exceptions to the duty of confidentiality. It provides as follows: 3) The duty of confidentiality imposed under this section shall not apply where (a) a customer who had been issued a credit card or charge card by a bank,

has had the card suspended or cancelled by the bank by reason of default in payment, and the bank discloses information related to the customer's name and identity, the amount of indebtedness and the date of suspension or cancellation of the credit card or charge card to other banks issuing credit cards or charge cards in Ghana;

(b) the customer is declared bankrupt in Ghana or, in the case of a company, is being wound up; (c) the customer has passed away, testate or intestate, and the information is required by the appointed personal representative of the deceased or the testamentary executor solely in connection with the succession estate; (d) civil proceedings arise involving the bank and the customer or the account of the customer; (e) the information is required by a colleague in the employment of the same bank in Ghana or an auditor or legal representative of the bank who requires and is entitled to know the information in the course of professional duties;

(f) the information is required by another bank for the purpose of assessing the credit-worthiness of a customer, if the information is being sought for commercial reasons and is of a general nature; (g) the bank has been served with a garnishee order attaching moneys in the account of the customer; (h) any person referred to in subsection (1) is summoned to appear before a court or a Judge in Ghana and the court or the

Judge orders the disclosure of the information; (i) the bank is required to make a report or provides additional information on a suspicious transaction to the Financial Intelligence Centre set up under the Anti-Money Laundering law in force.

The Act gives further details on disclosure which includes information requests between banks situated in Ghana that have their either their head office or subsidiaries outside Ghana. How does this duty of confidentiality imposed on banks apply to Savings and Loans Companies as well as other non-bank financial institutions? The answer lies in s. 41 of the Non-Bank Financial Institutions Act, 2008. It provides as follows: "Subject to any law that relates to sharing of information on credit transactions, a non-bank financial institution and its staff shall ensure that transactions are conducted in strict confidence and that the confidentiality of customers is maintained."

A Non-Bank financial institution is bound with the same duty of confidentiality as a bank, and this emanates from the contract it has with its customer and comes into effect when the customer opens an account with the institution.



# 10 Reasons Why You Should Drink More Water !



### 1. Increases Energy & Relieves Fatigue

Since your brain is mostly water, drinking it helps you think, focus and concentrate better and be more alert. As an added bonus, your energy levels are also boosted!

### 2. Promotes Weight Loss

Removes by-products of fat, reduces eating intake (by filling up your tummy if consumed prior to meals), reduces hunger (natural appetite suppressant!), raises your metabolism and has zero calories!

### 3. Flushes Out Toxins

Gets rid of waste through sweat and urination which reduces the risk of kidney stones and UTI's (Urinary Tract Infections).

### 4. Improves Skin

### Complexion

Moisturizes your skin, keeps it fresh, soft, glowing and smooth. Gets rid of wrinkles. It's the best anti-aging treatment around!

### 5. Maintains Regularity

Aids in digestion as water is essential to digest your food and prevents constipation.

### 6. Boosts Immune System

A water guzzler is less likely to get sick. And who wouldn't rather feel healthy the majority of the time? Drinking plenty of water helps fight against flu, cancer and other ailments like heart attacks.

### 7. Natural Headache Remedy

Helps relieve and prevent headaches (migraines

& back pains too!) which are commonly caused by dehydration.

### 8. Prevents Cramps & Sprains

Proper hydration helps keep joints lubricated and muscles more elastic so joint pain is less likely.

### 9. Puts You In A Good Mood

When the body is functioning at its best, you will feel great and be happy!

### 10. Save Money!

Water is CHEAP! Even if you choose bottled/ filtered water, it's STILL cheaper than high sugar drinks.

Source: <http://www.mindbodygreen.com/0-4287/10-Reasons-Why-You-Should-Drink-More-Water.html>



# Customer Experience Corner!!!

### Say Thank You

It's an obvious one, but it works. Customers like to feel appreciated especially if they transact good business with you. There's a variety of ways to say thank you. It's easy if it's in person at your location: "Thanks so much for your business. Please visit us again soon."

### Consistently Communicate

We live in an instant gratification world and people desire quick responses, let's reach out to our customers on a regular basis.

### Play nice

Playing nice sounds simple, but isn't always followed. A good attitude and pleasant demeanor can turn around almost any situation. If you remain nice, and it's clear you're doing everything in your power to answer a question or get a resolution to a problem, most people will respond accordingly.



CUSTOMER FEEDBACK



clientele. The shop had just a few shelves on which the drinks and bags of rice were displayed. "We could only afford to go for just a small quantity of our supplies because our capital was not enough by then" he said.

### GROWTH WITH PAN-AFRICAN:

"The initial support I received from Pan-African was a loan facility which was used towards ordering additional stock. I eventually gave up the Cold Store business to enable me concentrate on the sale of provisions."

"The various loan facilities I was granted from Pan-African enabled me expand the shop, increase stock and sales. I therefore had to hire 3 staff to support my wife and I with the increased workload. I am now able to offer products on wholesale basis as well. "

Jacob Kwatia Amoah is the owner of Jakmay Enterprise located in Roman Ridge. Jakmay Enterprise is a wholesale and retail shop for provisions, cosmetics and toiletries. Jacob is married and is blessed with a son.

### PRIOR TO PAN-AFRICAN:

Jakmay Enterprise started as a Cold Store in 2007 as well as selling soft drinks and bags of rice. The business was operated on a small scale as the container being used was small with limited



Kofi walks into his manager's office and says "Sir, I'll be straight with you, I know the economy isn't great, but I have over three companies after me, and I would like to respectfully ask for a raise." After a few minutes of haggling the manager finally agrees to a 5% raise, and Kofi happily gets up to leave. "By the way," asks the manager, "Which three companies are after you?" Kofi replies "The electricity company, Water Company and my landlord!"

<http://www.lifetipspro.com/wp-content/uploads/2015/10/benefits-of-drinking-water.jpg>



Cynthia Nyarko is a Restaurant operator and a mother of three. She owns a restaurant called Awurade Chop Bar located just opposite the Exim Guarantee Bank at Roman Ridge. She has been operating this business since 1996. This is her story:

**BEFORE PAN-AFRICAN:**

"I started the restaurant business at the railway junction, selling only cooked rice on a small table top with no sitting area. I had just resigned from my former job as a Ward Assistant and needed to start a trade. I could by then only afford to sell very limited amounts of rice in a day with just a handful of customers who came to buy from me. Sales were very low those days so I had an insignificant turnover which couldn't enable me expand as I wanted to."

**GROWTH WITH PAN-AFRICAN:**

"I started doing business with Pan-African in 2011 and was

granted my first loan the same year. I have since then received other loan facilities from the institution. The assistance has brought about tremendous growth in my business and I am thankful to Pan-African Savings and Loans".

The loan facilities granted to the client have enabled her expand her business and operating space. Her restaurant now seats 25 people and she now sells a wide variety of food and drinks. The restaurant has recently been given a make-over. The client now employs the services of five staff to help her with the work.

# Pan-African

Savings & Loans

## We are ready to help you build your tomorrow, today.

New name, even bigger opportunities

Pan-African Savings & Loans supports micro, small and medium enterprises to build, sustain and grow their businesses. We are powered by the financial strength of Ecobank, the leading pan-African bank with more presence in Africa than any other bank in the world.

To find out more call our hotline on 057 555 7777, or visit your nearest branch to speak with our staff.

Choose Pan-African  
Choose greater strength



Powered by

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Microfinance

- Seamless Airtime top-up
- Instant loan Access
- Easy Deposit and Withdrawal
- Bill Payment
- Reliable Funds Transfer

## Mobile banking Coming Soon!

Mobile Banking product that will cater for all your banking needs via your phone

find out more, call our hotline on 057 555 7777 or visit our nearest branch to speak with our staff

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