



IKEJA (HEAD OFFICE): 9 Oba Akran Avenue, Ikeja, Lagos.
Tel: 01- 442155

OSHODI: 101 Oshodi-Apapa Expressway (by Oshodi Oke B/Stop), Opposite Measure Healthcare Limited, Oshodi, Lagos.
Tel: 07098119475-8

KETU: 56, Bossi Road, Ketu, Lagos.
Tel: 07098731737-40
info@ab-mfnigeria.com

SURULERE: 298, Bire Road, Surulere, Lagos.
07098120791-4

IKOJA (IFLA): 319 Ikoja Road, Opposite Government College, Iyana-Ikaja, Agege, Lagos.
Tel: 07098124105-8.

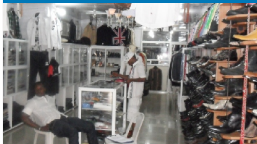
APAPA: 74, Mobil Road, Ajegunle, Apapa, Lagos.
Tel: 07098731733-6
www.ab-mfnigeria.com



AB Small and Medium Enterprises (SMEs) Loans

Loans designed for your business needs

Our Shareholders



2 Products for Your Convenience

AB SME Access

- Loan from **₦1,000,000** to **₦2,500,000** for your existing business
- Competitive interest rate of 4.5% monthly on reducing balance
- Disbursement fee of 2.5% (down to 1.5% for renewal)
- Maturity period from 6 to 24 months with equal monthly instalments
- All types of collateral accepted

AB SME Comfort

- Loan from **₦1,000,000** to more than **₦10,000,000** for your existing business
- Competitive interest rate from 4% to 3% monthly on reducing balance
- Disbursement fee of 2.5% (down to 1.5% for renewal)
- Maturity period from 6 to 24 months with equal monthly instalments
- Hard collateral required (vehicles, landed properties...)

Examples of SME Loan Conditions

	AB SME Access	AB SME Comfort		
Amount ₦	1,500,000	2,000,000	5,000,000	10,000,000
Maturity (months)	12	6	12	24
Interest Rate p.m.	4.5%	4%	3.6%	3%
Instalment	164,499	381,524	520,470	590,474

Why AB SME Loans?

Accessible

- No need for previous history with our bank to apply for a loan
- No minimum bank account turnover required
- More flexible for collateral than commercial banks

Competitive

- Low interest rate compared to other Microfinance Banks
- No additional cost

Professional

- Time cautious with a fast loan process
- Adequate loans to fit your business needs (please consult your loan officer to discuss in detail realistic amount and maturity)

Are you Eligible?

You need to:

- Have an existing business for at least 12 months of activity.
- Have regular revenues throughout the year which can be demonstrated with bank statements for instance.
- Have personal or professional assets, vehicles or landed properties (in this case, fee to be paid by client).

