



JIGAWA STATE ACCESS TO CREDIT GUIDE

S/N	CREDIT FACILITY	FINANCIAL INSTITUTION	ELIGIBLE BENEFICIARIES & SECTORS	APPLICATION PROCESS/ REQUIREMENT	CONTACT PERSON & INFORMATION
1	Micro, Small and Medium Enterprises operational grant through J-Cares program	Bank of Industry	Beneficiaries – MSMEs Sectors (Registered before 2019) <ul style="list-style-type: none">- Agricultural Value chain activities- Cottage industries- Artisans services- Renewable energy/energy efficient product- Trade and general commerce	<ul style="list-style-type: none">- Application form obtained from the State Cares Coordinating Unit (SCCU) at the office of the Director Planning, Ministry of Budget and Economic Planning.- Application form completed and the following documents attached:<ul style="list-style-type: none">• Registration document;• Passport photograph;• Tax clearance Certificate;• Business premises registration (for MSMEs)• Farm registration documents (for farmers)- Application form submitted to State Coordinator at J-Cares office, Ministry of Budget and Economic Planning.- Applicants screened and successful applicants informed via SMS text and phone calls.- Disbursement of funds to beneficiaries' respective bank accounts through the Bank of Industry.	Umar Idris State Coordinator Ministry of Budget and Economic Planning 1 st Floor, Block A, New State Secretariat Complex, Dutse 08032699649 umaridrith@gmail.com



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2	Empowerment loan	Jigawa State Youth Empowerment and Employment Agency	Beneficiaries – MSMEs <ul style="list-style-type: none"> - Craft and Artisans business - Manufacturing - Digital marketing - Car Mechanic - Computer and GSM Repair - Cosmetology & Beauty Therapy - Garment Making - Leather Work 	<ul style="list-style-type: none"> - Compliance with the following criteria before the application: <ul style="list-style-type: none"> • Register with CAC. • Develop a business plan aligns with Jigawa State's economic development priorities. • Register with Ministry of Commerce, Industry, Cooperatives, and Tourism for Business Premise Registration. • Register with local business associations such as JICCIMA, NASSI, and NASME. - Obtain application form from Director Empowerment at Youth Empowerment and Employment Agency. - Fill application form and attach all the required documents listed above. - Submit application to Director Empowerment in Jigawa State Youth Empowerment and Employment Agency; or - The applicant can also log on to the following portal and follow the process: <ul style="list-style-type: none"> https://www.ycea.jg.gov.ng/programs/details/unlock-your-business-potential-with-xyz-development-banks-msme-development-fund - Application processed by the Agency and successful candidates contacted via SMS, phone calls, and Email. 	Dr. Habibu Ubale Executive Secretary Youth Empowerment and Employment Agency 2 nd Floor, Block A, New State Secretariat Complex, Dutse 08022220236 hubale@gmail.com
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3	Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) Micro, Small and Medium Enterprises (MSMEs) Loan Scheme	Jai'z Bank Sterling Bank	Beneficiaries <ul style="list-style-type: none"> - Micro, Small and Medium Enterprises (MSMEs) registered with the Corporate Affairs Commission (CAC) - Business must have a viable proposal and verifiable business plan - Business must be operated by a Nigerian citizen 	<ul style="list-style-type: none"> - Compliance with the following documentation: <ul style="list-style-type: none"> • Business registration with CAC • Tax clearance certificate. • Comprehensive and verifiable business plan. • Viable proposal. • Identification documents of the applicant (e.g., National identification, passport, driver's license). • Business Premise registration with Jigawa State Ministry of Commerce, Industry, Cooperatives and Tourism. • Membership with Jigawa State Chamber of Commerce, Industry, Mines and Agriculture (JCCIMA). - Visit office of State Manager SMEDAN at 2nd floor, Federal Government Secretariat, Kiyawa Road, Dutse, or - SMEDAN website for application guidelines. - Register the business with SMEDAN to obtain an Africa Entity Identifier (AEI) code (www.smedan.gov.ng). - Complete application form either manually or electronically as per provided guidelines - Submit application with required documents listed above to the office of 	Aminu Sale State Manager SMEDAN Jigawa State 2 nd floor, Federal Government Secretariat, Kiyawa Road, Dutse, Jigawa State 08032982133 info@smidan.gov.ng
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4	<p>Nigeria Incentive-Based Risk Sharing System for Agricultural Lending (NIRSAL) Agri-Business/ Small and Medium Enterprises Investment Scheme</p>	<p>NIRSAL Micro Finance Bank</p>	<p>Beneficiaries</p> <ul style="list-style-type: none"> - Registered agricultural businesses with CAC. - Farmers' cooperatives. - Agricultural processors. - Input suppliers. 	<ul style="list-style-type: none"> - Compliance with the following documentation: <ul style="list-style-type: none"> • Business registration with CAC. • Tax clearance certificate. • Comprehensive and verifiable business plan. • Viable proposal. • Identification documents of the applicant (e.g., National identification, passport, driver's license). • Proof of ownership or lease. - Visit office of State Manager NIRSAL at Jigawa State at No. 10 Bye-Pass, Dutse, Jigawa State, or - NIRSAL website for application guidelines and start application process (www.nmfb.com.ng) or (www.agsmeisapp.nmfb.com.ng). - Complete application form either manually or electronically as per provided guidelines. - Submit application form and upload required documents listed above at office of the State Manager, or on the provided web portal. - Wait for processing and approval. 	<p>Abbas Umar Masanawa Managing Director/ Chief Executive NIRSAL Jigawa State No. 10, Dutse Bye-Pass, Dutse, Jigawa State 0803 355 5555 0703 355 5555 mailto:jigawa@nirsal.com</p>

				- Successful applicants will be contacted via SMS, text and email.	
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Signed:

Furera Isma Jumare
21/12/23

Name: Furera Isma Jumare

Designation: Director General

Agency: Jigawa State Investment Promotion Agency