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)** - Agricultural Value chain activities - Cottage industries - Artisans services - Renewable energy/energy efficient product - Trade and general commerce	- 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: • 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 1st Floor, Block A, New State Secretariat Complex, Dutse 08032699649 umaridrith@gmail.com

JIGAWA STATE INVESTMENT PROMOTION AGENCY

21/12/23

2	Empowerment loan	Jigawa State Youth Empowerment and Employment Agency	**Beneficiaries – MSMEs** - Craft and Artisans business - Manufacturing - Digital marketing - Car Mechanic - Computer and GSM Repair - Cosmetology & Beauty Therapy - Garment Making - Leather Work	- Compliance with the following criteria before the application: • 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: https://www.yeea.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 2nd Floor, Block A, New State Secretariat Complex, Dutse 08022220236 hubale@gmail.com

3	Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) Micro, Small and Medium Enterprises (MSMEs) Loan Scheme	Jai'z Bank Sterling Bank	**Beneficiaries** - 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	- Compliance with the following documentation: • 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 par provided guidelines - Submit application with required documents listed above to the office of	Aminu Sale State Manager SMEDAN Jigawa State 2nd floor, Federal Government Secretariat, Kiyawa Road, Dutse, Jigawa State 08032982133 info@smidan.gov.ng

				State Manager or on the SMEDAN provided web portal. – Wait for processing and approval. – Successful applicants will be contacted via SMS, text and email.	
4	Nigeria Incentive-Based Risk Sharing System for Agricultural Lending (NIRSAL) Agri-Business/ Small and Medium Enterprises Investment Scheme	NIRSAL Micro Finance Bank	**Beneficiaries :** – Registered agricultural businesses with CAC. – Farmers' cooperatives. – Agricultural processors. – Input suppliers.	– Compliance with the following documentation: • 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 par 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.	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

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

Signed: 21/12/23

Name: Furera Ismail Iumare

Designation: Director General

Agency: Jigawa State Investment Promotion Agency