



Kogi State Access to Credit Guide

Credit Facility	Financial Institution	Eligibility Requirements	Beneficiaries & Sectors	Application Process/Requirements	Contact Person & Information
Personal Loans	Zenith Bank	Proof of income, Kogi resident ID, creditworthiness, guarantor(s)	Individuals with regular income in any sector	Fill application form, provide ID, proof of address, bank statements, guarantor's info	Mr. John Afolabi Tel: 07040000663, 08036645313 john.adolabi zenithbank@com
Microfinance Loans	LAPO Microfinance Bank	Informal sector participants, cooperative/group membership	Micro-entrepreneurs in agriculture, trade, and retail	ID, group membership confirmation, TIN, tax records, project proposal	Ms. Clara Ojo Tel: 08055052859 Ize Shopping Plaza, along Kabba road, Okenne, Kogi State
SME and Business Loans	Bank of Industry (BOI)	Business registration, collateral (for larger amounts), credit history	SMEs in manufacturing, retail, technology, trade	Business plan, registration docs, TIN, collateral documents	Name: Presley Efenudu Designation: Assistant Banking Officer Phone No: 07033023147 Email: pefenudu@boi.ng

Agricultural Loans	Kogi Farmers Cooperative Society	Farm ownership/lease, membership in agricultural cooperatives	Farmers, agribusinesses, agro-processing sectors	Proof of farm ownership, cooperative membership, tax records	Mr. Tunde Adewale Tel: 08056782349 kogifarmerscoop@gmail.com
Trade and Export Finance	United Bank for Africa (UBA)	Registered business, trade history, export documentation for international businesses	Businesses in trade, import/export sectors	ID, trade license, export/import documents, business financials	Contact Customer Service Tel: +234 700 225 5822 customerservices@uba@kogi.com No 1 Adankolo Junction Lokoja QPVV+8PH, No 1 adankolo junction, Lokoja, Nigeria