



**ADOM**

**SME**

**Banking**

Products

**We are with you,  
we know you.**

A **business account** with us today,  
large returns tomorrow



ADOM

## **Business Account**

The Adom Nhyira Susu collection scheme spans through a great variety of socio-economic and occupational groups running micro and small businesses in the informal sector such as petty traders, Drivers, artisans, shop owners etc. that are normally excluded from mainstream banking.

### **Benefits**

- Attractive interest on Susu deposits
- Personal field banker
- Easy access to a loan
- Use savings as collateral for a loan of 4x the amount
- ATM upon request
- SMS alert upon request


### **Features**

- Less cumbersome account opening procedure
- Minimum opening balance of Gh45.00
- Qualifies for a loan after 2 months of running the account.

### **Target Market**

- Individuals
- Traders
- Groups





**Boost your business,**  
with our flexible interest  
rate on loans.

ADOM

## SME Loans

Loans for small medium Entrepreneurs and Enterprises in active profitable business.

### Features

- Businesses within the turnover from GHS 10,000 to GHS 200,000
- Loan duration from One to Twenty four (1-24)Months.
- Monthly Equal installment.
- Collateral required

### Benefits

- Flexible repayment terms
- Fast loan processing
- Competitive interest rate
- Assigned personal business advisor

### Requirements

- Customer to open and operate account for at least one(1) month.
- Complete loan Application form
- Verifiable national ID of Directors
- One(1) Passport size picture of individual /directors

### Target Market

- Individuals
  - Traders/ Businessmen and Women
  - Corporate entities
- 



**Your School's Projects  
cannot be **delayed****  
with us.

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## **SME Loans**

This product is tailored as a solution to the problems of the educational institutions in Ghana. The facility is mainly for registered educational institutions with sound management practices.

### **Features**

- Facility request amount is not more than GHS 50,000
- Facility tenure is maximum of 36 months

### **Benefits**

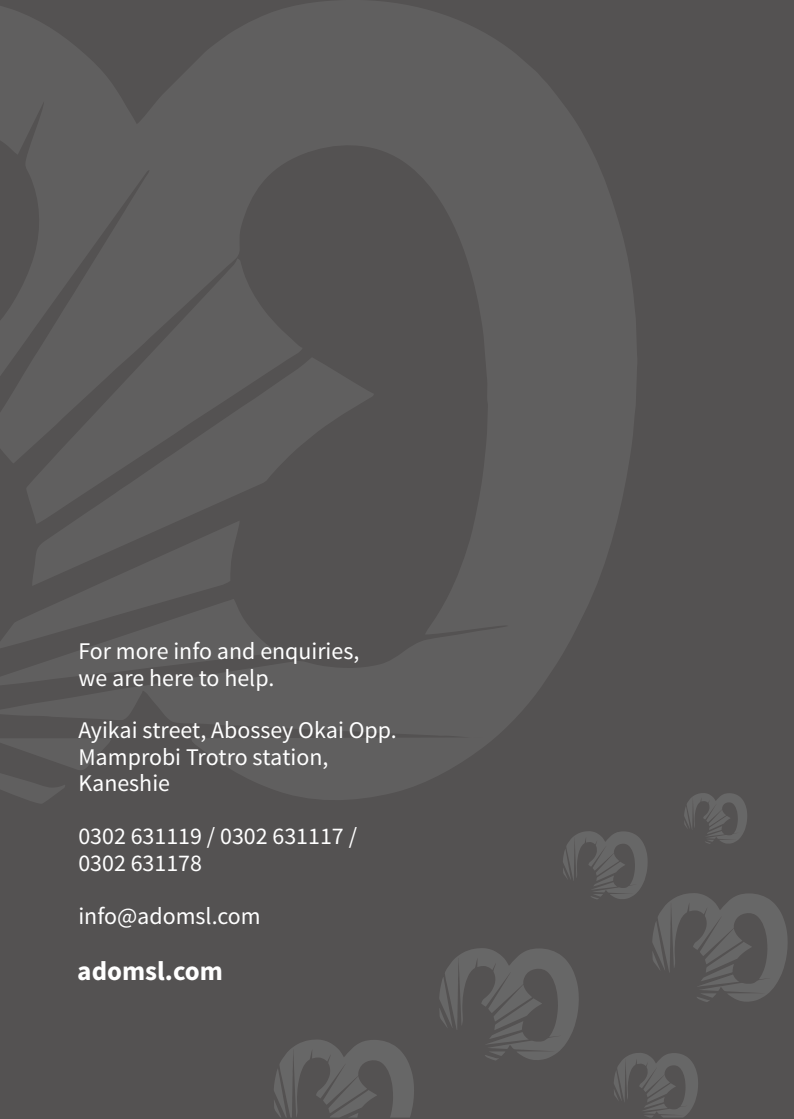
- Repayment is structured to reflect the cash flow pattern of the school
- Fast loan processing
- Competitive interest rate
- Assigned personal business advisor

### **Target Market**

- Educational institutions in Ghana

### **Requirements**

- Monthly cash flow for the past year
- Current Bank statement for at least six(6) months
- Business registration certificates
- Registration certificate from GES or Accreditation from the National Accreditation Board, in the case of private Tertiary educational institutions.
- A resolution letter from the Board/ Management of the school
- Any national ID and passport size pictures of the directors and signatories to the account.



For more info and enquiries,  
we are here to help.

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