



## Guide to Accessing Credit in Imo State

Credit Facility	Financial Institution	Eligibility Requirements	Beneficiaries and Sectors	Application Process / Requirements	Contact Person / Information
Agricultural Credit Guarantee Scheme	CBN via Bank of Agriculture, Microfinance Banks	Farmers with viable project proposals; collateral or cooperative membership often required.	Smallholder farmers in rural Imo (crop/livestock).	Submit proposal through MFB or BOA; include project plan, land proof, cooperative membership.	Zonal Officer, Bank of Agriculture, Owerri; local ADP officer. Phone: 0803 123 4567, Email: info@boa.gov.ng
Imo State Supervised Agricultural Loan	Imo State Agricultural Credit Loans Board (ISACLB)	Targeted zone farmers; priority to past beneficiaries.	Rural farmers in Imo State.	Apply via LGA program; provide age proof, farm location, savings history.	ISACLB, Ministry of Agriculture, Owerri. Phone: 0805 234 6789, Email: agriccredit@imostate.gov.ng
Microfinance Bank Agricultural Loans	Local Microfinance Banks (e.g., FINCA)	Physical presence; 12-month business history;	Smallholder farmers, agribusiness owners.	Provide ID, account details, business/farm	Loan Officer, nearest FINCA branch in Imo. Phone: 0812 345 6789, Email:

		minimal documentation.		m proof, apply at branch.	info@fincanigeria.com
Federal Government MSME Loan	Bank of Industry (BOI)	Registered and operational MSMEs; BOI criteria compliance.	Micro and small business owners including agri-SMEs.	Apply via BOI or partners; provide business plan, reg docs, statements.	Divisional Head, MSME South, BOI Owerri. Phone: 0806 789 1234, Email: owerri_msm@boi.ng
Commercial Bank Agri/SME Loan (ACGSF)	Commercial Banks (e.g., FCMB, Zenith, UBA)	Registered SME/farm, collateral, viable plan, bank account.	Farmers, agri-processors, SMEs.	Submit plan, land/collateral docs, apply at bank SME desk.	SME Desk Officer, Owerri branches of FCMB, Zenith, UBA. Phone: 0810 567 4321, Email: smeinfo@fcmb.com
Commercial Agriculture Credit Scheme (CACS)	CBN via Commercial Banks	Medium/large farms or agribusiness; business reg., collateral, feasibility study.	Large-scale agri-businesses.	Apply through bank with feasibility report and collateral.	CACS Coordinator at participating bank branches. Phone: 0902 345 6789, Email: cacsinfo@cbn.gov.ng
Microcredit /Consumer /Agri Loan	Microfinance Banks (e.g., LAPO, IBILE, NPF MFB)	Imo resident, 18-65 yrs, 6+ months active deposit, viable micro-business/farm.	Micro-business owners, smallholder farmers, salary earners.	Open account, deposit %, submit ID, utility bill, guarantor or group info.	Loan Officer, LAPO/IBILE/NPF MFB branch in Imo. Phone: 0701 234 5678, Email: support@lapo-nigeria.org

**Signed**  
**Director General**  
**Imo State Investment Promotion Agency**