



Company Brochure

... MONEY WHEN YOU NEED IT

Transkredit is authorized, licensed and regulated by the Central Bank of Nigeria.



Table of Content

About Transkredit

03

Our Mission & Vision

04

Our Values

05

Our Products

06

About Transkredit

Headquartered in Abuja, Nigeria, Transkredit Finance Company Limited (Transkredit Finance) is a financial services provider at the nexus of technology and professional financial services in Africa. We were birthed to address a gap in financial inclusion, in line with the Maya Declaration; a global initiative for responsible and sustainable financial inclusion that aims to reduce poverty and ensure financial stability for the benefit of all.

As a financial services provider authorized, licensed, and regulated by Central Bank of Nigeria (CBN),

we maintain a high level of professionalism and a sense of civic responsibility. Our team consists of highly qualified and experienced professionals who bring a range of competencies in disciplines across the financial services industry.

Our robust suite of financial and investment service offerings within credit processing, fund management, and payment systems are delivered with a commitment to innovation and excellent service delivery for our clientele in Nigeria and across the Sub-Saharan regions.



Vision & Mission



The vision describes our ideal future and reflects the essence of what we intend to become as an organization.

The mission communicates why we exist and what drives us to continue on our path.



Mission

To deepen financial inclusion in Sub-Saharan Africa.



Vision

Making credit solutions available to every qualifying adult and business.



Our Values

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F



FRIENDLINESS

Friendliness is the bedrock on which we build our relationships.

I



INNOVATION

We are dedicated to evolving as a people and providing better and improved solutions that add value to our clients.

R



RESPONSIVENESS

We are responsive to our clients' needs and inquiries. Providing solutions and resolutions quickly and efficiently.

S



SIMPLICITY

We have simplified our solutions, making them easy for our clients to adopt and implement.

T



TRUST

Integrity is at the core of who we are. On this, we are uncompromising.



Consumer Loans



Corporate Loans



Support Finance



IPPIS Loans



Personal Plan Note



Premium Investment Note



Guarantees



Our Products

Consumer Loans

Explore opportunities for short term or long term loans to meet urgent or unexpected funding needs through:

- **Salary Advance**
- **Personal Loans**
- **Transkredit School**
- **Credit Cards**
- **Lifestyle Loans**

Consumer Loans	Minimum Loan Amount	Tenor Bands
Salary Advance	N20,000.00	Salary Pay Day
Personal Loan	N100,000.00	min. 30-days and max. 365-days
Transkredit School	N25,000.00	min. 90-days and max. 180-days



Corporate Loans

Our Corporate Loans provide MSMEs/SMEs and companies with opportunities and access to credit for:

- **Asset Acquisition**
- **Project Finance**
- **Cooperative Lending**
- **Working Capital Loans**
- **Contract Finance**

Consumer Loans	Minimum Loan Amount	Tenor Bands
Cooperative Lending	N500,000.00	12-months and 24-months
Project Finance	N100,000.00	30 days – 365 days
Cooperative Lending (Individual)	N100,000.00	12-months and 24-months



Support Finance

Our Support Finance service provides businesses with the opportunity to finance contracts with reputable counter parties by providing:

- Invoice Discount
- Receivable Discount
- Local Purchase Order Financing

Consumer Loans	Minimum Loan Amount	Tenor Bands
Invoice Discount	N100,000.00	30-days, 60-days and 90-days



IPPIS Loans

Our Integrated Payroll and Personnel Information System (IPPIS) Loans are designed specifically for public service workers for:

- **Personal Needs**
- **Asset Finance**
- **Private Business Needs**
- **Rent and School Fees**

Consumer Loans	Minimum Loan Amount	Tenor Bands
Asset Finance	N100,000.00	12-months and 24-months



Personal Plan Note

Personal Plan Note is a structured plan which gives investors an opportunity to invest towards a short to medium term goals with a specific future date. The goal can be to purchase property, start up capital for business, education, weddings and tour.

Initial contribution is a minimum of N50,000; with subsequent periodic inflows of at least N5,000, which can be done monthly or quarterly. Other features include:

- **Permits liquidation after six months.**
- **20% penalty charge on accrued interest for pre-liquidation.**
- **Tenor bands of 180 Days and 365 Days.**

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Minimum Amount:
N50,000



Premium Investment Note

This is a tenor based fixed income investment which offers investors returns higher than conventional money market rates or equity but considerably less uncertainty. Features include:

- **Competitive pricing**
- **The interest paid to the investor is subject to Withholding Tax (WHT), which is usually deducted from the interest earned.**
- **Interest payment: monthly, quarterly, and bi-annually (depending on investor's preference).**
- **20% penalty charge on the accrued interest for pre-liquidation.**

■
Maximum Tenure:
365-days

■
Minimum Amount:
N100,000



Guarantees

Our Guarantees provide assistance to our clients in meeting contract commitments. It also serves as secure financial commitments for our clients in longstanding trade relationships by providing:

- **Deferred/Advance Payment Guarantee**
- **Bid Bond Guarantee**
- **Performance Guarantee**
- **Financial Guarantee**
- **Custom Bonds**

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Maximum Tenure:
12 Months

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Maximum Amount:
N1,000,000





Contact Us Today

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