

## MDA EO1 OPERATIONALISATION PLAN TEMPLATES

### SECTION A: Service Level Agreements (SLA)

Template for Service Level Agreement (SLA)<sup>1</sup>

Effective Date:    January 1, 2024

#### Version

Version	Date	Description	Author
2.0		Service Level Agreement	Nigerian Export Import bank

#### Approval

*(By signing below, all Approvers agree to all terms and conditions outlined in this Agreement.)*

Approvers	Role	Signed	Approval Date
Abba Bello	Managing Director/ Chief Executive		
Tayo Omidiji	Head Strategic Planning / NEXIM Nodal Officer for SERVICOM		

## 1.0 GOALS & OBJECTIVES

This SLA describes the key services to be provided by the Nigerian Export Import Bank (NEXIM) and the quality standards that the Bank has committed to uphold in terms of service delivery to our customers and stakeholders. It remains valid until superseded by a revised SLA.

## 2.0 GOALS & OBJECTIVES

The purpose of this SLA is to clearly set out the services and reiterate the commitments of the Nigerian Export Import Bank (NEXIM) to meet its obligations under the framework. The Bank will endeavour to consistently provide its customers with valuable and high quality service in which the Bank will bring to bear its professionalism and excellence in service delivery.

The objectives of the agreement are to:

- Provide clear reference to service ownership, accountability, roles and/or responsibilities.
- Present a clear, concise and measurable description of service provision to the customer.
- Match perceptions of expected service provision with actual service support & delivery.

## 3.0 STAKEHOLDERS

- a) Banks
- b) Exporters
- c) Logistics Service Providers
- d) Commodity Exchanges
- e) Central Bank of Nigeria
- f) Federal Ministry of Finance
- g) Federal Ministry of Industry, Trade & Investment
- h) Federal Ministry of Mines and Steel Development
- i) Federal Ministry of Agriculture
- j) Federal Ministry of Transportation
- k) Nigerian Export Promotion Council
- l) National Insurance Commission
- m) Nigerian Customs Services
- n) Organized Private Sector / Trade Associations
- o) Staff of the Bank

## 4.0 PERIODIC REVIEW

Following a review of the last updated SLA, the effective date of the current agreement is **January 1, 2024**

## 5.0 SERVICE AGREEMENT

## 5.1 PRODUCTS AND SERVICES

NEXIM provides credit in local and foreign currencies to exporters directly and through commercial banks. Credit facilities offered in support of non-oil exports are two-fold i.e. Funded and Un-funded:

### A. Funded/Financial Products

- **Rediscounting & Refinancing Facility (RRF):** Liquidity window provided for rediscounting or refinancing of export credit exposures of Deposit Money Banks (DMBs) who have provided pre- and post-shipment finance to exporters. This facility ensures credit flow for exports and moderation of cost of export credit availed from Banks.
- **Stocking Facility (SF):** Facility available to Manufacturers/ Processors in local currency for the purchase of inputs that are seasonal in nature e.g., Agric commodities for production of exports.
- **Foreign Input Facility (FIF):** Facility available in foreign currency for the importation of capital equipment, spare parts, packaging and/or industrial raw materials needed for production of goods and services for export. It is made available to exporters through their banks or directly and is repayable in the currency of disbursement.

The FIF is designed to assist exporters availed NEXIM's foreign currency loans from existing / available foreign Lines of Credit (LoC).

- **Local Input Facility (LIF):** This is a short and medium to long term facility available in local currency for the purchase of capital equipment available in Nigeria or fabricated locally and/or other working capital requirements to produce goods and services for exports.
- **Trade Finance Facility (TFF):** Short term Credit Facility available in local currency to cover working capital for the purchase of commodity stocks/consumables preparatory to executing export order for raw materials/semi processed goods.
- **SME Export Facility (SMEEF):** Short to Medium term Credit Facility designed to support Export-Oriented Small and Medium Enterprises in the non-oil exports value-chain. The facility, available in local currency will provide working capital for stocking of seasonal commodities and equipment finance for upscaling export capacity of SMEs.
- **Women & Youth Export Facility (WAYEF):** Short term Credit Facility targeted at Women and Youth along the export value chain. The Facility is available in local currency, to enable Women and Youth (between the ages of 18 to 35 years) to upscale and expand their export production capacity.

### B. Non-Funded / Risk-Bearing Facilities

One of the core mandates of NEXIM is the provision of risk mitigating facilities - Guarantees and Insurance. Among the facilities NEXIM has developed and introduced are the Export Credit Guarantee facility, the Export Credit Insurance facility (ECIF) and the ECOWAS Inter-State Road Transit Scheme (ISRT). However, it should be noted that the operational

framework for the ECIF and ISRT are currently being revised under a partnership framework with other strategic counterparties.

- **Export Credit Guarantee Facility:** This facility is designed to protect banks and/or suppliers against the risk of non-payment for loans or advances granted to exporters to undertake export contracts and/or facilitate production for exports. It is available as short - medium / long term facility.

The Export Credit Guarantee is also available in the form of Bid and Performance Bond as well as Advance Payment Guarantee. All these provide effective tool for enhancement of export credit and the management of risks associated with availing export-related credits.

- **Export Credit Insurance Facility:** This is designed to protect exporters in Nigeria against the risk of non-payment for goods and services exported on credit terms / extended terms of payments. Risks to be covered are essentially political risks. The Export Credit Insurance Facility is designed to mitigate politically related risks of non-payment by a foreign buyer.

The insurance covers the Political Risk component of Country Risks that are outside the Buyer's control and is intended to broaden Nigeria's export market destinations and to ensure that export opportunities / potentials are realized. The instrument is also designed to ensure that exporters receive payments on exports, thereby reducing incidences of cashflow constraints and possible default on availed export credit.

The Bank has established the Political Risk Fund that is currently being funded by the government through the Federal Ministry of Finance in line with the Bank's enabling Act 38 of 1991.

- **ECOWAS Interstate Road Transit Scheme (ISRT):** This scheme is designed to facilitate the transportation of goods by road across Customs territories free of duties, taxes, and restrictions while in transit. Such goods shall be accompanied with a set of customs documents and a Bond to mitigate possible loss of duty should the consignment be diverted while in transit.

### **C. Business Development & Financial Advisory Services**

NEXIM offers export and general business advisory services to existing and potential clients of the Bank. As part of this service, the Bank brings to bear its technical expertise in credit structuring and the leveraging of partnerships in funding arrangements, towards ensuring investment-readiness and bankability of export projects.

#### **Trade Information and Export Advisory Services**

In addition to offering export and general trade advisory services to clients, NEXIM remains a reference institution for quality information on international commodity markets and other related matters.

### **D. Managed Funds**

- **The Export Development Facility (EDF)** is being introduced by the Nigerian Export- Import Bank (NEXIM) arising from the Central Bank of Nigeria's (CBN) investment in a N50billion Debenture issued by NEXIM to stimulate and increase deliberate funding, especially to Small and Medium Enterprises (SMEs) towards facilitating regional industrialization for value added exports and broadening Nigeria's export basket and market destinations.

The Facility will be used to support export-oriented enterprises in the non-oil exports value-chain.

- **The NCDMB Working Capital and Capacity Building Fund** is a US\$30m fund provided by the Nigerian Content Development and Monitoring Board (NCDMB) and managed by the Nigerian Export-Import Bank (NEXIM), which would facilitate on-lending to qualified Nigerian Oil Service Providers (NOSPs), which belong to a professional Association in the Nigerian Oil & Gas industry recognized by NCDMB - either PETAN or the Oil & Gas Trainers Association of Nigeria (OGTAN). The fund will essentially be used to provide soft loans to Nigerian oil services providers for the purpose of asset acquisition and working capital support towards executing services contract in the Oil and Gas Industry as part of local content development initiatives. A major objective is to build capacity for Services export.
- **The Nigerian Content Development and Monitoring Board (NCDMB)** executed a US\$20 million Managed Fund Agreement with the Nigerian Export - Import Bank (NEXIM) that is designated as the Women in Oil & Gas Intervention Fund. The Scheme is an interventionist offshoot from the Nigerian Content Development Fund (NCDF), which is designed towards promoting the building and deepening of indigenous capacities and capabilities of women entrepreneurs / industrialists to fully participate in the Nigerian Oil and Gas Industry.

The Fund will support the activities of predominantly women owned, dominated and /or managed companies operating in the oil and gas industry to avail short to medium / long term financing.

## 5.2 APPLICATION PROCEDURE/ELIGIBILITY

Eligible borrowers/beneficiaries of NEXIM Facilities shall be Export-Oriented Enterprises which are duly registered/incorporated in Nigeria. Such enterprises must possess proven commercial viability and well-established counterparties and with verifiable export offtake contracts.

Applicants must be in compliance with the regulatory requirement for credit report from at least two (2) credit bureau in line with the provision of CBN Circular BSD/DIR/GEN/CIR/04/014 dated April 30, 2010.

A prospective beneficiary must submit an application letter, which should be accompanied by the following documents:

- Incorporation certificates/documents (C02, C07, Memorandum & Articles of Association of the Company and Certificate of increase in Share Capital, where applicable)
- Board Resolution to borrow.

- Detailed Feasibility Study/business plan.
- Copy of title document and Valuation Report for the proposed collateral by the Bank's approved valuers.
- 3 years past Audited Account and most recent Management Account and/or statement of affairs, where applicable
- Copy of export contract/verifiable letter of intent and Evidence of past export where applicable.
- Past 3 years Tax Clearance, where applicable
- Copy of company's registration with Nigerian Export Promotion Council (NEPC);
- Evidence of up to date filing of Annual Returns at the CAC;
- Evidence of Licenses/Permits, where applicable;
- Full details of all other facilities obtained elsewhere, including collateral, liens, etc;
- Completed Know Your Customer Form.

### **5.3 COLLATERALS**

#### **a) Selection of Collateral / Eligibility Criteria**

The Bank will follow the criteria mentioned below to assess the eligibility of collateral:

- I. Legal certainty: Right to repossess the asset is legally enforceable and without impediment.
- II. Ability to objectively price or mark-to-market the value: Market value of the asset is readily determinable or can be reasonably established and verified.
- III. Liquidity: Collateral should be easily liquidated without resulting in any material reduction in its realizable value.
- IV. Marketability: Asset offered as collateral is marketable and there exists a readily available secondary market for disposing of the asset.
- V. Low correlation with the underlying exposure - the credit quality of the counterparty or any related group entity and the value of the collateral must not have a material positive correlation. For e.g. If the facility is secured by bonds issued by the counterparty, then the value of the collateral will have strong material positive correlation with the performance of the counterparty.

#### **b) Eligible Collaterals**

The following are collaterals and securities acceptable to the Bank:

- i. Promissory note(s) for the amount of facility(ies) granted, to be supported by Irrevocable Transfer Order(s) for the amount of facility(ies) for inter-bank facilities.
- ii. Assignment of the underlying exports receivables
- iii. Unconditional Bank Guarantee

- iv. Legal Mortgage/All Assets Debenture
- v. Marketable financial instruments
- vi. Tripartite Warehousing Agreement
- vii. Insurance Policy
- viii. Negative pledge

#### 5.4 OBLIGATION OF CUSTOMERS

In order to ensure efficient and prompt service delivery, the customer is expected at all times to fully disclose all the information pertinent to the transaction under consideration.

However, additional information might be required, which could not have been originally anticipated. In such instances, the customer will be promptly informed.

#### 5.5 LIMITATION TO SERVICE DELIVERY

We will consider all requests for credit support within the limits of available resources and the Bank’s strategic objectives. The bank is also under obligation to conduct the necessary due diligence.

#### 6.0 OUR COMMITMENT TO CLIENTS

In the event that the Bank fails to meet the specified timelines in the Service Level Agreement (SLA) and did not provide any update to the customer prior to the end of the stipulated time, the Bank is obliged to issue approval to the customer on the day after the expiration of the timeline, in line with the default approval directive of the Executive Order 001.

Furthermore, if the cost requested at the point of application is different from the published costs, the published costs would supersede, and the customer will be under no obligation to pay higher. Hence, the Bank will endeavor to update its application fees and charges on all public platforms.

#### 6.1 CREDIT APPLICATION PROCESSING TIMELINES

Credit Applications will only be deemed to have been received when all basic documentation highlighted on the application checklist are submitted and duly acknowledged by the Bank.

Upon receipt, Credit Applications will be processed as follows, depending on the loan amount and its required level of approval:

	Type of Facility/Tenor	Processing Timelines
1	Rediscounting & Refinancing Facility	5 working days
2	Short-term Facilities	Within 40 working days
3	Medium/Long-term Facilities	Within 120 working days

An offer letter is issued after approval, and the accepted offer shall be funded within 5 working days after having fully met all pre-disbursement conditions.

## 6.2 NEXIM'S INDICATIVE FEE STRUCTURE

### a) Processing Fees:

- NEXIM applications attract a N100,000 [One Hundred Thousand Naira] non-refundable application fee.
- A non-refundable fee of N100,000.00 [One Hundred Thousand Naira] shall also be charged for revalidation of offer letters on all EDF facilities above N250M.

b) **Processing Fee:** WAYEF and SMEEF applications attract a N20,000 [Twenty Thousand Naira] non-refundable application fee.

### c) Interest Rates and other charges

#### i. Credit Facilities

S/N	FACILITY TYPE	MODE OF DISBURSEMENT	INTEREST RATE BAND	OTHER FEES
1.	Rediscounting & Refinancing Facility [RRF]	Interbank	9%	<ul style="list-style-type: none"> <li>Admin fees - 1% on a yearly basis on all facilities with a tenor of more than 12 months.</li> </ul>
2.	<ul style="list-style-type: none"> <li>✓ Stocking Facility (SF)</li> <li>✓ Foreign Input Facility (FIF)</li> <li>✓ Local Input Facility (LIF)</li> <li>✓ Trade Finance Facility (TFF)</li> <li>✓ Women and Youth Export Development Facility (WAYEF)</li> <li>✓ Small and Medium Enterprises Export Facility (SMEEF)</li> </ul>	<ul style="list-style-type: none"> <li>• Interbank</li> <li>• Direct lending</li> </ul>	<p>9% (when funded through CBN intervention funds i.e., Non-oil Export Stimulation Fund and the Export Development Fund)</p> <p>(MPR+ 2% when funded from the Bank's existing funds)</p>	<ul style="list-style-type: none"> <li>Nil under the EDF and NESF</li> <li>Admin fees - 1% on a yearly basis on all facilities with a tenor of more than 12 months.</li> <li>Admin fees shall also be applicable to all rollover, enhancement and restructuring requests.</li> <li>Monitoring fees under the Bank's existing funds and dependent on the travel cost to location of project</li> <li>Legal Fees - dependent on the registration and perfection charges for collateral</li> </ul>



**ii. Guarantee Facilities**

The Bank’s non-funded facilities - Short and Medium Term Guarantees are priced as follows;

S/NO	LINE OF CREDIT [LOC]	Fees	Annual Management Fee	Maximum Guaranteed Amount%
1.	Short Term Guarantee	Up to a Maximum of 2% per Annum	1% per Annum	Up to 100%
2	Medium / Long Term Guarantee	Up to a Maximum of 2% per Annum	1% per Annum	Up to 75%

**iii. Credit Facilities funded from foreign Lines of Credit [LOC]**

The LOC’s pricing is risk based which is linked to a 3 months/ 6 months LIBOR reference rate, with the following as the current rate to beneficiary clients per annum.

S/NO	LINE OF CREDIT[LOC]	INTEREST RATE	FACILITY FEE	ANNUAL ADVISORY FEE	MGT/
1.	Exim Taiwan US\$5.0mn (Buyer Credit)	Six (6) month term SOFR +1.3% per annum	Nil	Nil	
2.	Saudi EXIM Bank US\$10.0mn	Tenor	Pricing	Nil	Nil
		Loans up to 12 months	12-month SOFR+250bps annually		
		Loans of more than 12 months and up to 24 months of repayment	12-month SOFR+300bps annually		
		Loans of more than 24 months and up to 60 months of repayment	12-month SOFR+400bps annually		
3.	Afrexim Nigeria Africa Trade and Investment Promotion Programme (NATIPP)	In line with the operating guidelines, the pricing of the facility shall be determined by Afrexim and NEXIM at the prevailing cost of funds and on a case-by-case basis			

**iv. Foreign Exchange Services - Commission/Charges**

<b>Form M:</b>	
Processing	N3,000
CBN e-Platform Maintenance Fee	N1,500
Amendment	Maximum of N5,000 (Negotiable)
Revalidation/ Extensions	Maximum of N5,000 (Negotiable)
<b>LC Establishment Commission:</b>	
For credits N1million to N500milliom	Maximum of 0.75% of face value
For credits N501million to N1billion	Maximum of 0.5% of face value
For credits above N1billion (these charges are on the period of validity of the credit)	Maximum of 0.25% of face value
<b>Renewal and Extension in the LC value:</b>	
Renewals	Commission on applicable LC establishment
Extensions	N5,000
<b>Amendment of LC at the instance of the customer</b>	
	N2,000 per application
<b>Pre-Arrival Assessment Report (PAAR)</b>	
	N2,500 flat irrespective of payment mode

## 7.0 SANCTIONS /CONSEQUENCE MANAGEMENT

Should you have any complaints regarding the service(s) received from your Account Officer, you may speak with his/her Head of the Department. If complaints or grievances are not satisfactorily handled at the level of the Head of Department, they should be escalated to Executive Management immediately.

The Bank shall endeavor to provide feedback within 24 hours of the receipt of such complaints. The contact details for the purpose of suggestions/complains are:

**SERIVCOM**                      **Desk**                      **Officer,**  
Mrs Thelma Efekodha NEXIM House (Ground  
Floor) Nigerian Export-Import Bank Plot 975,  
Cadastral Zone A0 PMB 276, Garki Abuja.  
**Tel: 09030002541 Ext 535**

**NEXIM**                      **Nodal**                      **Officer**  
Mr. Tayo Omidiji NEXIM House (3rd Floor)  
Nigerian Export-Import Bank Plot 975,  
Cadastral Zone A0 PMB 276, Garki Abuja.  
**Tel: 09 4603630- 9 Ext 230**

A thorough investigation of the complaint is undertaken and if the Staff is found wanting, disciplinary action shall be taken against him/her in accordance with the Bank's laid down procedure for acts of misconduct as provided in the Staff Conditions of Service Handbook.

## SECTION B: CUSTOMER SERVICE INTERFACE

### 1.0 MANDATE

The Nigerian Export-Import Bank (NEXIM) was established by Act 38 of 1991 as an Export Credit Agency (ECA) with a share capital of N50, 000,000,000 (Fifty Billion Naira) held equally by the Federal Ministry of Finance Incorporated and the Central Bank of Nigeria. The Bank has the following main statutory functions: -

- ❖ Provision of export credit guarantee and export credit insurance facilities.
- ❖ Provision of credit in local and foreign currencies in support of exports.
- ❖ Establishment and management of funds for the support of exports.
- ❖ Maintenance of a foreign exchange revolving fund for lending to exporters who need to import foreign inputs to facilitate export production.
- ❖ Maintenance of trade and market information system in support of export businesses.

### 2.0 DETAILS OF MDA HEAD OF CUSTOMER SERVICE UNIT

**Mr. Tayo Omidiji**

NEXIM Nodal Officer for SERVICOM

3rd Floor NEXIM House Nigerian Export-Import Bank

Plot 975, Cadastral Zone A0 PMB 276, Garki Abuja.

Tel: 09 4603630- 9 Ext 230

### 3.0 NUMBER OF CS OUTLETS (PHYSICAL) AND LOCATIONS

- |   |  |
|---|--|
| <p><b>1. HEAD OFFICE</b><br/>NEXIM House,<br/>Plot 975 Cadastral Zone AO,<br/>Central Business District,<br/>P.M.B. 276, Garki, Abuja</p>   | <p>Nigerian Export-Import Bank,<br/>10 Ogiri Oko Road, Opposite Mobile<br/>Police Head Quarter, Adjacent<br/>Central Bank of Nigeria, Old GRA,<br/>Makurdi, Benue State</p>                              |
| <p><b>2. LAGOS REGIONAL OFFICE</b><br/>Nigerian Export-Import Bank,<br/>18A Gerrard Road,<br/>Ikoyi, Lagos State</p>  | <p><b>6. MAIDUGURI REGIONAL OFFICE</b><br/>Nigerian Export-Import Bank,<br/>No. 41, Sir Kashim Ibrahim Way<br/>(West End) Adjacent to UBA and<br/>Ecobank (Bola Junction),<br/>Maiduguri Borno State</p> |
| <p><b>3. KANO REGIONAL OFFICE</b><br/>Nigerian Export-Import Bank,<br/>Fatima House (Opposite Daula<br/>Hotel), Murtala Mohammed Way,<br/>P. M. B. 3502, Kano State</p>                                       | <p><b>7. AKURE REGIONAL OFFICE</b><br/>Nigerian Export-Import Bank,<br/>25, Bishop Fagun Street,<br/>Iyeoma Plaza, Alagbaka,<br/>Akure, Ondo State</p>   |
| <p><b>4. CALABAR REGIONAL OFFICE</b><br/>Nigerian Export-Import Bank,<br/>Calabar Export Processing Zone,<br/>Murtala Mohammed Way,<br/>P. M. B. 1127, (Free Trade Zone),<br/>Calabar, Cross Rivers State</p> | <p><b>8. ENUGU REGIONAL OFFICE</b><br/>Nigerian Export-Import Bank,<br/>House 11, Coal City Garden Estate,<br/>GRA, Behind CBN,<br/>Okpara Avenue, Enugu State</p>                                       |
| <p><b>5. MAKURDI REGIONAL OFFICE</b></p>  |  |

#### 4.0 List of MDA CS email addresses

- a) [neximabj@neximbank.com.ng](mailto:neximabj@neximbank.com.ng)
- b) [akureregionaloffice@neximbank.com.ng](mailto:akureregionaloffice@neximbank.com.ng)
- c) [calabarregionaloffice@neximbank.com.ng](mailto:calabarregionaloffice@neximbank.com.ng)
- d) [enuguregionaloffice@neximbank.com.ng](mailto:enuguregionaloffice@neximbank.com.ng)
- e) [kanoregionaloffice@neximbank.com.ng](mailto:kanoregionaloffice@neximbank.com.ng)
- f) [lagosregionaloffice@neximbank.com.ng](mailto:lagosregionaloffice@neximbank.com.ng)
- g) [makurdiregionaloffice@neximbank.com.ng](mailto:makurdiregionaloffice@neximbank.com.ng)
- h) [maiduguriregionaloffice@neximbank.com.ng](mailto:maiduguriregionaloffice@neximbank.com.ng)

#### 5.0 List of MDA CS telephone lines

- a) Head Office: +234 9 4603630 - 9, +2349030002541
- b) Akure Regional office: +2348036998465
- c) Calabar Regional office: +2348062988225
- d) Enugu Regional office: +2348060741178
- e) Kano Regional office: +2348034519000
- f) Lagos Regional office: +2348023351113
- g) Makurdi Regional office: +2348034776379
- h) Maiduguri Regional office: +2348030754331

#### 6.0 AVAILABILITY OF SERVICE

The Bank's operating hours are **8:00am-5:00pm Monday to Friday**

#### 7.0 ESCALATION MECHANISM

Should you have any complaints as regards the service (s) received, you may speak with the officer handling your transaction or the Head of Department. Also, clearly identifiable Complaints Boxes are available at the main entrance to the Bank's Head Office and Area Offices

#### 8.0 NUMBER OF CS STAFF

There are three (3) CS Staff in the Head Office and one (1) each in the Regional Offices, making a total of 10 staff

#### 9.0 MDA SOCIAL MEDIA PLATFORMS

Website: [www.neximbank.com.ng](http://www.neximbank.com.ng)

Facebook: <https://m.facebook.com/Neximbank>

Twitter: <https://twitter.com/NeximBank>

YouTube: <https://www.youtube.com/user/Neximbank>

Instagram: <https://www.instagram.com/neximbank>

LinkedIn: <https://www.linkedin.com/company/nigerian-export-import-bank---nexim>

## SECTION C: COMMUNICATION STRATEGY

The Bank endeavors to sensitise the export community and stakeholders of its products and services through its Customer Enlightenment Programmes organized annually in different geo-political zones of the country. The Bank also participates in Annual General Meetings, Trade Fairs and other fora organized by the Organised Private Sector under the aegis of the Nigerian Association of Chambers of Commerce, Industry Mines & Agriculture (NACCIMA), Manufacturers Association of Nigeria (MAN), National Association of Small & Medium Enterprises (NASME), etc, during which it makes presentations on its products and services.

ACTIVITY	TIMELINES/FREQUENCY	DATE OF LAST ACTIVITY
Stakeholders fora and Roundtables	Periodic MSME Clinics - As scheduled	Ogun State, March, 2024
	Exporter Enlightenment programme - Annual	December, 2024
	Trade Fairs - Periodic	Lagos, December, 2023
Newsletters (Email)	NEXIM Bank Newsletter circulated in-house by email - Quarterly	December, 2023
	CCD Newswire - Weekly	
Adverts in Media	Financial Nigeria - Monthly	March, 2024
Inforgraphics on Social media (Facebook, twitter, LinkedIn, Youtube, Instagram)	Regular updates on social media platforms as the need arises.	March, 2024
Radio, TV and Newspapers Interviews	Quarterly Radio Campaign/Newspaper interviews to create awareness on our products and services.	BusinessDay, October, 2023 Channels TV (documentary on impact projects) NTA
Press Releases	Published on our website and in National Dailies as the need arises.	Thisday, New-Telegraph, Leadership, Vanguard March, 2024
Public Speaking Engagements	Seminars, Conferences, Workshops - Based on invitation Global Shea Alliance - March	January - March 2024.

	Africa Trade and Investment Summit- February International Cocoa and Chocolate Forum 2024 - January	
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