

**SERVICES AND PACKAGES AVAILABLE IN TARABA**  
**MICROFINANCE BANK (NIG.) LTD JALINGO**

1. Acceptance of various types of deposits, including savings, time, target and demand deposits from individuals, groups and associations.
2. Provision of credit to our customers, including formal and informal self-help groups, individuals and associations.
3. Promotion and monitoring of loan usage among our customers by providing ancillary capacity building in such areas as record keeping and small business management.
4. Collection of money or proceeds of banking instruments on behalf of our customers through correspondent banks.
5. Provision of payment services, such as salaries, gratuities, and pensions for the various tiers of government.
6. Provision of loan disbursement services for the delivery of credit programmes of governments, agencies, groups and individuals for poverty alleviation on a non-recourse basis.
7. Provision of ancillary banking services to our customers, such as domestic remittance of funds, safe custody, post UME fees and sales of admission forms from educational institutions.
8. Maintenance and operation of various types of account with other banks in Nigeria.
9. Investment of surplus funds of the MFB in suitable instruments, including placing such funds with correspondent banks and in Treasury Bills.
10. Payment and receipt of interest as may be agreed between the MFB and our clients, in accordance with existing guidelines.

11. Operation of micro leasing facilities, microfinance related hire-purchase, and arrangement of consortium lending and supervision of credit schemes to ensure access of microfinance customers to inputs for our economic activities.
12. Provision of microfinance related guarantees for MFB customers to enable them have greater access to credit and other resources.
13. Buying, selling and supplying industrial and agricultural inputs, livestock, machinery and industrial raw materials to poor persons on credit and acting as agents for any association for the sale of such goods or livestock.
14. Investment in shares or equity of any body corporate, the objective of which is to provide microfinance services to poor persons.
15. Encouragement of investment in cottage industries and income-generating projects for poor persons as may be prescribed by the CBN.
16. Provision of professional advice to poor persons regarding investments in small businesses, rendering managerial, marketing, technical and administrative advice to customers and assisting them in obtaining services in such fields.
17. Mobilizing and providing financial and technical assistance and training to micro-enterprises.
18. Performance of non-banking functions that relate to microfinance business development services, such as cooperatives and group formation activities, rural industrialization and other support services needed by micro-enterprises.