

# Z-WOMAN BUSINESS PACKAGE

Z-Woman is our single digit loan product for female owned businesses for all sectors primarily geared toward growing our SME sub-sector and diversifying our customer base.

<b>Eligibility</b>	Businesses with majority shareholding belonging to a woman.
<b>Purpose</b>	Business Expansion (Working Capital Requirements, Purchase of Raw Materials, Raw Materials & Infrastructure upgrade)
<b>Sectors</b>	Beauty/Style, Confectionery, Fitness, Agriculture & Others
<b>Rate</b>	9% p.a
<b>Maximum Loan Amount</b>	N10M
<b>Loan tenor</b>	12 to 24 months
<b>Repayment</b>	Monthly or quarterly repayments in line customer's cash flow from sales/collections into account with Zenith Bank
<b>Management Fee</b>	1% flat
<b>Eligibility</b>	Female owned businesses with shareholding of 55% and above
<b>Security</b>	Acceptance of the BVN covenant Personal guarantee of customer Insurance Positive Credit Checks

