

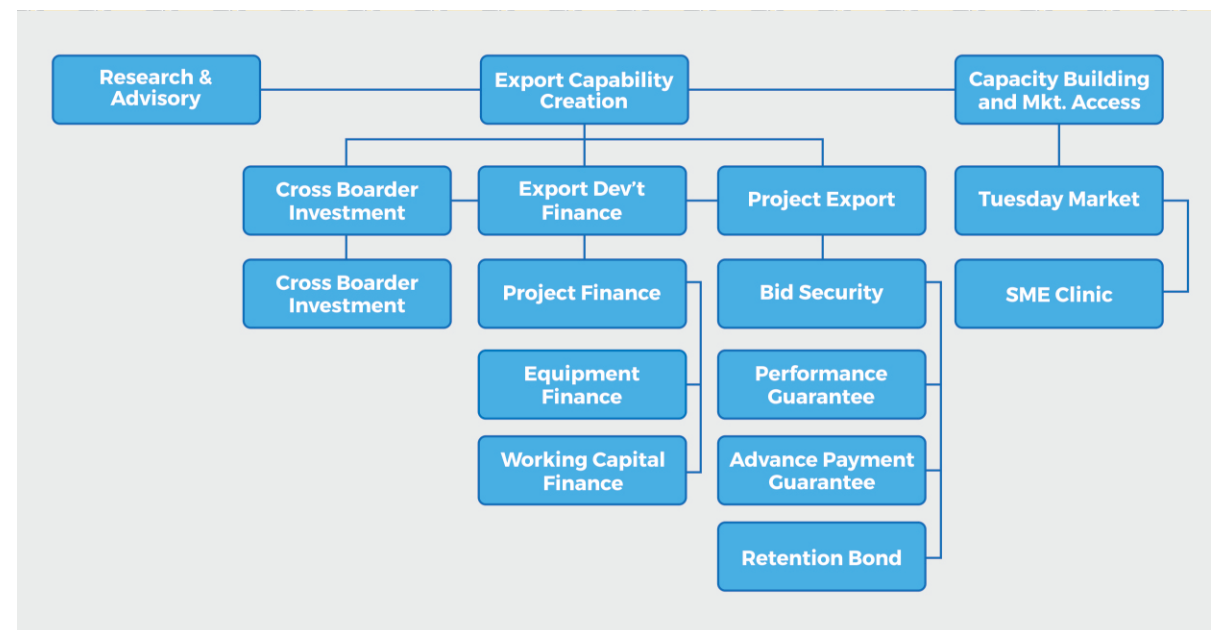
in the production of made-in-Ghana products thus, encouraging growth and expansion.

MiG Town is located on the ground floor of the Africa Trade House. More branches will be opened soon. The shop is stocked with Made-In-Ghana products received from producers at wholesale price and sold at their retail price. These products are priced such that some margins will be realised to cater for the operational expenses of the shop. Suppliers will receive payment after

their goods are sold and the shelf life of the products especially perishable ones is taken into consideration

Research & Advisory Services

The research and advisory services seeks to compile and disseminate market and credit information on international trade, in order to provide technical, administrative and financial assistance to small and medium scale enterprises that are into exports.



Background

The global business environment is dominated by Small and Medium Enterprises (SME). In Ghana, the SME sector employs more than 80% of the workforce and generates 70% of the national output. SMEs dominate the industrial landscape of the country and exhibit abundant potential in accelerating economic development necessary for wealth creation and poverty reduction. They constitute about 92% of businesses in Ghana, account for about 85% of manufacturing employment and

contribute about 70% of Gross Domestic Product (GDP).

SMEs are an integral part of the Ghanaian economy, and they promote the development of the different structures of society through the generation of employment to vulnerable groups, including women, youth and low-skilled workers. Despite relative improvement in the general



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business environment, Ghana still faces challenges and constraints in terms of SMEs development as many developing countries.

With the deepening trend in **globalization** and **economic integration**, the SME sector is not merely a sector for **protection** and **promotion**, but more importantly as a **driving force for growth and development**. This underscored the establishment of the SME Department in the Ghana Export-Import Bank (GEXIM).

GEXIM offers support for SMEs in four broad areas, namely: **Credit Products**, **Capacity Building** and **Market Access** as well as **Research and Advisory**.

1. Credit Products

The credit products of the Department are progressive, such that the products are designed to be in tandem with the changing financial needs of production cycles as well as the growth of SME businesses. The suit of product offering include **working capital**, meant to support business operations in the form of buying stock, funding business expenses, marketing initiatives, packaging etc.



2. Capacity Building and Market Access Services

SME Clinic

The GEXIM Small and Medium Scale Enterprise (SME) Clinic is a 4-year training program aimed at building the business management capacity of an estimated 500 Small and Medium Enterprises operators. It is aimed at the following:

- Enhance participants' technical and management skills that can immediately be put into action.
- Provide the tools and professional support to develop a strategic and customized growth plan for their business.
- Provide them with the necessary training to enable them scale and increase capacity
- Equip SMEs with new trends in business and technology to reach new market on the continent and the world at large
- Enhance the financial knowledge to better manage their businesses to increase profitability and loan repayment. This will positively impact the Bank's bottom line.
- Provide the needed training and support to make them Investor ready

The next suit of products meets the **medium and long-term requirements** of exporters and focuses on increasing the operational efficiency and production capacity of SME manufacturing firms and exporters. This category includes financing for processing plants, equipment, building of factories, technology upgradation, research and developments.



Each cohort will last three (3) months and it is facilitated by experienced industry participants.

Tuesday Market

The Tuesday Market is a GEXIM initiative to strategically promote made-in Ghana goods whilst giving our prospective and existing clients the opportunity to showcase their products and boost sales.

This initiative creates a market place to display and provide visibility for new and innovative made-in Ghana products. The ultimate goal is to enable patrons and stakeholders of our market place form strategic partnership even beyond the borders of Ghana, to promote made-in Ghana goods, products and services.

Tuesday market exhibitions are held mostly on the last Tuesday of the month. SMEs

with quality and made-in-Ghana products are selected to participate in these market place exhibitions. It has grown to be the premier Corporate Ghana market place. Participation is free for selected SMEs.

Made-in-Ghana (MiG) Town

The idea of the MiG Town was also conceived by the Ghana Export-Import Bank (GEXIM) against the background of the challenges associated with marketing and sale of made-in-Ghana products. It is a shop, solely meant to promote the sale of products produced and packaged in Ghana by Ghanaians.

The purpose of the shop is to provide shelf space for products from Ghanaian small and medium enterprises; encourage innovation and creativity in product development and packaging; increase the revenue and profitability of SMEs engaged

