



Access Bank Rounds Up First Edition of the Business Start-up Challenge

Access Bank (Ghana) Plc has brought to closure the first edition of its Business Start-up Challenge, with the top three finalists receiving from the bank ₵30,000 cash, ₵20,000 worth of business insurance cover, ₵30,000 consulting package from Platinum Africa Solutions and six months gold subscription from OZE.

The first five and seven finalists also received free websites and two-months silver subscription respectively from OZE.

Through its 'W' initiative and in partnership with Platinum Africa Solutions, Access Bank launched the five-week challenge to support and reward young Ghanaian start-up businesses. They were given an opportunity to showcase their ingenuity through pitching of business ideas and proposals.

Out of over 10,000 applications, 30 young start-ups were shortlisted into the five-week challenge. Participants went through a boot camp session where they were engaged in business workshops and advisory services to equip them to remain relevant and above competition.

In his welcome address, the Managing Director of Access Bank, Olumide Olatunji explained the bank's rationale behind the Challenge.

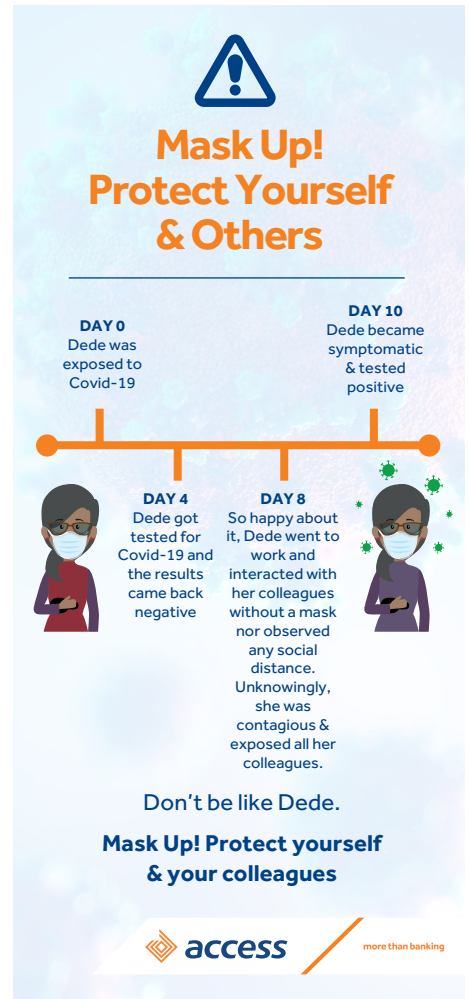
"Knowing very well that funding, inadequate planning and management skills are among the top challenges start-ups face, we rewarded participants who excelled to the top after going through a boot camp session where they were engaged in business workshops and advisory services to equip them, to remain relevant and above competition"

Mr. Olatunji reinforced the bank's commitment to SMEs and encouraged the winners to digitize their businesses to remain relevant in this era of digitalization.

"Though the challenge has officially ended, you can always reach out to us for all your SME and banking needs. Access Bank has dedicated branches and a portal on its website, as ready resource centres, where customers can walk in or log on for business support. I also want to encourage you to digitize your business; it's one sure way to excel in this era of digitalization," he advised.

The ultimate winners of the Business Start-up Challenge were Zenobia Asmah, CEO of Zenags Organics, Amina Mumuni, CEO Amishea Company Ltd and Sherifatu Yakubu, CEO Dawa Plus for first, second and third positions respectively.

COVID -19 Awareness



**Mask Up!
Protect Yourself
& Others**


DAY 0
Dede was exposed to Covid-19

DAY 4
Dede got tested for Covid-19 and the results came back negative

DAY 8
So happy about it, Dede went to work and interacted with her colleagues without a mask nor observed any social distance. Unknowingly, she was contagious & exposed all her colleagues.

DAY 10
Dede became symptomatic & tested positive

**Don't be like Dede.
Mask Up! Protect yourself
& your colleagues**

 **access** more than banking

Increased Limits for Enhanced Convenience

P2

Access Bank Builds SMEs' Capacity on Digitalization

P3

Staff of Access Bank Support Over 6,000 Children's Education

P2

Customer Speaks:

Customer appreciates Access Bank's Services

"I really enjoy banking with Access Bank. The professionalism and friendliness exhibited by the staff especially Mr. Robert Nunoo is very remarkable. I will definitely recommend Access Bank to my friends and family". - **Susana Baidoo**



Staff of Access Bank Support Over 6,000 Children's Education



Mr. Yaw Adutwum, Education Minister (3rd from left), Oluwaseun David-Akindele Ag. Head, Corporate Communications and other Access Bank & Ministry of Education staff in a pose after the meeting.

Staff of Access Bank Ghana Plc have supported over 6,000 deprived children to improve their quality of education. Twelve schools across six regions of Ghana, have benefitted from refurbished libraries /ICT rooms and infrastructure, reading, and learning materials, under the Bank's Employee Volunteering Programme (EVP).

EVP is a core component of the Bank's Corporate Social Responsibility, which allows staff to contribute time and resources to support a cause in their communities of operation. The 2021 EVP focused on instilling the habit of reading in children, in line with the Bank's commitment to the global Sustainable Development Goal 4. Commenting on staffs' commitment to the programme, Olumide Olatunji, MD of Access Bank applauded staff for their ever-growing commitment to supporting community initiatives.

The Minister for Education, Mr. Yaw Osei Adutwum commended Access Bank for supporting the education of children, during a courtesy call on him. He noted that about 87% of sub-Saharan children are "education poor" which is an indication of the potential number of poor adult population soon.

He called on other organizations to emulate Access Bank's gesture, by adopting government's Communities of Excellence where this programme will be implemented.



Two refurbished facilities

Keeping Healthy

Health Benefits of Orange



Orange is a fruit of various citrus species in the Rutaceae family. Oranges are a great source of nutrients such as vitamins, minerals, and antioxidants.

Some health benefits of taking in oranges are as follows:

Helps Boost Immune System

When your body senses foreign substances known as antigens, the immune system works at getting rid of these substances after recognizing them. Oranges come in handy as they help boost your immune system and build a healthy one to defeat invading substances like disease-causing germs like bacteria, viruses, parasites, and fungi. It also helps neutralize harmful substances from the environment.

Source of Vitamin C

Oranges serve as a good source of vitamin C. Eating 140-gram of orange provides 92% of your daily vitamin C need which is essential for your health. As humans, we need vitamin C to help our bodies better absorb iron, protect it against cell and tissue damage and produce collagen (the protein which holds the skin, bones, and body together). Taking oranges helps us achieve these.

Prevents Heart Disease

One of the reasons why people get heart disease is due to blocked arteries caused by unhealthy lifestyles and consumption of junk food. Oranges have flavonoids like hesperidin which reduces cholesterol and prevents your arteries from getting blocked. Consuming oranges protects one from heart attack and various other cardiovascular diseases.

Helps protect your vision

Taking in oranges provides one Vitamin A and potassium which are good for the eyes. For one's eyes to see, light needs to pass through a clear lens. The lens focuses the light to enable the brain and eye work together to process information into picture. The nutrients provided by oranges prevent cataract which develops when the lens in your eye becomes blur, hence impairing your vision.

Good for your skin

Growing old comes with free radical damage to one's skin along and other body parts. Even though this is inevitable, oranges are packed with antioxidants which helps to even one's skin tone and texture. The ability of orange to support the production of collagen makes it possible for the elasticity in one's skin to be restored and one's complexion made firmer. These helps make one look younger than their age.

Customer Update:



The Ghana Card will be the only means of identification to perform all financial transactions from July 2022. Kindly visit any of our 53 branches to update your records.

Increased Limits for Enhanced Convenience

The limits on our various digital platforms have been increased to enable you transact with ease.

Internet Banking platform	<ul style="list-style-type: none"> • Transactional limit of GHS 50,000
Mobile App	<ul style="list-style-type: none"> • Daily transactional limit of GHS 10,000 • Limit per transaction GHS1,000; can be increased by to GHS5,000 on the Mobile App by customer
*901#	<ul style="list-style-type: none"> • Daily transactional limit (GHIPS Instant Pay inclusive) –GHS 4,000 • Daily transactional limit (GHIPS Instant Pay exclusive) –GHS 3,000 • Limit per transaction (All transfers except GHIPS Instant Pay) – GHS 1,000 • Limit per transaction (GHIPS Instant Pay transfers) –GHS 500
Visa Card	<p>Has the following daily transactional limits:</p> <ul style="list-style-type: none"> • ATM –GHS5,000 by default • POS –GHS20,000 by default • Online –GHS20,000 by default <p>(Customers can request for an increase)</p>
Gh-Link Card	Daily ATM transactional limit of GHS5,000 by default.

Access Bank Builds SMEs' Capacity on Digitalization



Participants in a practical session

In keeping with its commitment to be the number one go-to SME Bank, Access Bank (Ghana) Plc has organized its fifth SME engagement with customers, through a capacity building workshop in Takoradi. The workshop was aimed at empowering SMEs with knowledge on digitalization for business growth in partnership with Open Labs.

Speaking at the workshop, the Zonal Head for Business Banking, Mr. Jones Darmoe, said "Access Bank values the immense contribution of SMEs to Ghana's Economy. Research has revealed that about 20% of

SMEs collapse after their first year of operation, while 50%-fold up after 5 years due to reasons including funding support and technical knowledge. To strengthen businesses and ensure enhanced levels of access to credit facilities and allied support,

Access Bank has engaged SMEs through clinics and capacity building workshops held in Accra and Kumasi respectively. These engagements have impacted over 6000 SMEs, offering business advisory services and availing loan facilities to boost their businesses into higher profitability",

He called on SMEs to adopt digitalization to remain relevant. Participants were introduced to Access Bank's digital banking offerings to enhance their business experiences.

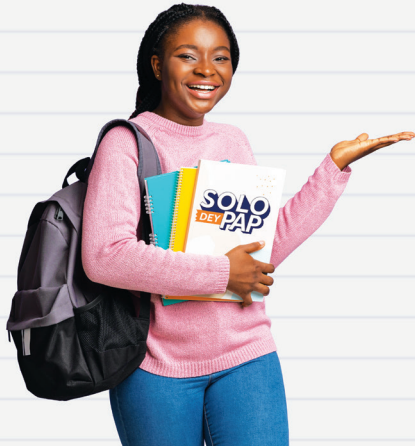
They were also educated on targeted internet surfing, to leverage digitalization for their business growth. As a go-to Bank for SMEs, Access Bank remains committed to its promise of providing more than banking to its valued customers.

Advertisement

Account to Wallet Transfer Made Easy

Access Cares - Our Digital Platforms are Secure

Solo Account SOLO DEY PAPER



- 1 What is the Solo Account?**
The Access Bank Solo account is a savings account for students between 18- 30 years.
- 2 Are Solo accounts migrated when the customer is above 30 or out of school?**
Yes, solo accounts are migrated to Premier savings account when customer is above 30 or out of school.
- 3 How can I open a solo account?**
If you are already an existing customer, you can open a solo account by using your Access Mobile app or you can visit www.ghana.accessbankplc.com/Personal-Banking/SAVINGS-INVESTMENT/Solo-Account.aspx to open and fund your account at the same time. Alternatively, you can visit the nearest Access Bank branch.
- 4 How much do I need to open a solo account?**
With a minimum deposit of GHS20 you can open a solo account.
- 5 What are some of the benefits of the solo account?**

 - Free access link card.
 - Access to internet, mobile and telephone banking.
 - Opportunity to be a solo ambassador.
 - Ability to link account to mobile wallet.
- 6 What are the requirements?**

 - 1 Passport photograph.
 - Means of identification- Student ID or typed Admission/Introductory letter with image embossed or reference letter where there is no image.
 - National ID (Ghana Card and Passport for foreign students).
 - Residence permit for foreigners.
 - Documentary evidence of address.

Events-in-pix

First Edition of the Business Startup Challenge



Joke of the Month



Mother: "Dear, did you enjoy your first day at school?
Son: "First day? Do you mean I have to go back tomorrow?"

One Minute Tip



"The secret of getting ahead is getting started"
- Mark Twain