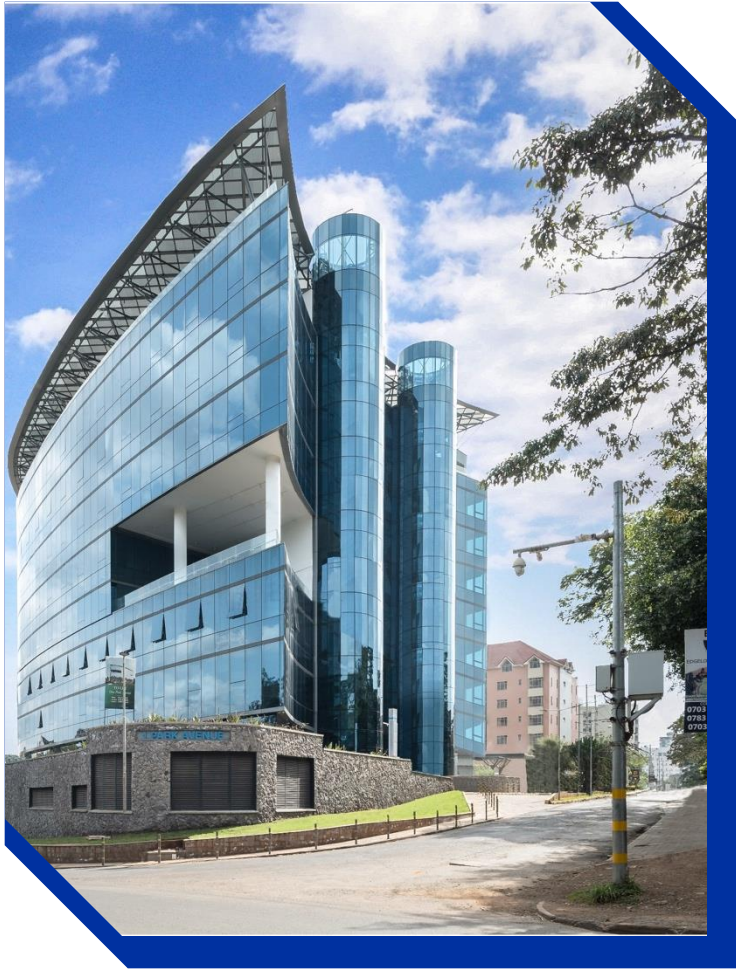




I&M BankTools For MSME

STRONG FOUNDATION | FUTURE FOCUS



I&M Bank Overview

I&M Bank was founded in 1974 as a financial services company and later converted to a commercial bank. Now a wholly owned subsidiary of I&M Group Plc, a public company listed at the Nairobi Securities Exchange (NSE). The bank prides itself in the possession of a rich heritage in banking and has over the years evolved from a community financial institution to a publicly listed major regional commercial bank offering a full range of corporate and retail banking services. It remains a dominant player in the Kenyan market that has continually grown, leveraging its enhanced digital capabilities to position the Bank as a leader among other players in the market. I&M Group continues to take advantage of opportunities presented in different markets with its international networks including Bank One (Mauritius), I&M Bank (T) Limited, Tanzania, I&M Bank (Rwanda) Plc, Rwanda and Ugandan market through the acquisition of Orient Bank Ltd.

Vision:

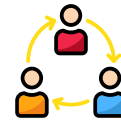
- 1 To become a company where the best people want to work.
- 2 The first choice where customers want to do business and
- 3 Where shareholder are happy with their investment.

Mission

To be partners of growth for all our stakeholders. We will achieve this through:



Meeting our Customers' expectations.



Motivating & developing every employee



Enhancing shareholder value.

Our Target Customer Segments



Corporate Banking

Providing an array of financial solutions for large corporates



Business Banking

Providing financial solutions across medium, small and micro businesses



Premium Banking

Offering top notch services to the high net worth individuals



Personal Banking

Delivering the utmost in personal financial services

I&M Bank though traditionally known to service high net worth customers and corporate clients continues to achieve recognition for its services to small and medium sized enterprises, including many that have grown with the Bank, with an increasing emphasis on delivery through digital channels.



I&M Approach to MSMEs

3-PILLARS

Enterprises Growth	<ul style="list-style-type: none">➤ Provision of solutions that allow businesses to thrive and grow.➤ MSMEs Business growth is ours.
Strategic Partnership	<ul style="list-style-type: none">➤ We value firm and long -term Mutual Relationship➤ We are deliberate to partner with other development partners for the growth of MSME Enterprises.
Financial Management & Business Advisory	<ul style="list-style-type: none">➤ Provision of competitive Financial services & Products.➤ Business advisory through specialized Relationship management➤ Market players expertise & Best industry practice Partnership for customers.

MSME Business Solutions

PRODUCT TYPE	TARGET BUSINESS	FEATURES	SECURITY
Stock Finance	FMCGs Within an Ecosystem – (Anchor , Distributors, Retailers & Suppliers)	Credit Limits are based on Available Data Tenor 12months Cycles max 90days Pricing Based on margins	unsecured
Working Capital	Existing Business	Tenor –Max 24months Max 5M Risk Based Pricing	unsecured
Capital Expenditure	Existing Business	Tenor -Max36months Max 5M Risk Based Pricing	unsecured
LPO/IDF/Contract Finance	Reputable Contracting Entities with prior Relationship	LPO- 70% IDF-80% Contract Finance-80% Max /P.	Unsecured
WC/LC/Overdrafts	Large Medium Enterprises	Base rate plus a margin % Max48months	Proportions unsecured/ Secured –Acceptable collateral

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**FREE Bank to M-
PESA Transfers
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Individuals & NOW
Solo Biz!!!!**

BENEFITS

- + Solo Biz PayGo Account
- + Bank to M-PESA and Airtel Money #NiSareKabisa
- + Pata Loan ya Stock
- + Pata Loan Bila Security
- + Pata Loan na LPO ama Invoice
- + Pata Lipa na I&M Bank Paybill/Till Number
- + No minimum balance or account maintenance fees

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BUSINESS ACCOUNT: I&M BUSINESS PREMIER ACCOUNT



An account designed to give your business a head start. Take advantage now as we partner to push your business to greater heights!

BENEFITS

- + No account maintenance fee
- + No monthly fee
- + Seamless banking on our self-service channel - I&M On The Go
- + Integration for payments
- + Mastercard Debit card available - if required
- + Integrated Business collections - M-PESA, Pesalink, Visa and Mastercard
- + Ledger fees Kes 10 Per transaction (Min Kes 300 - Max Kes 3 000)
- + Employee Banking – Salary processing and unsecured personal loans
- + Business loans tailored to meet your specific industry needs
- + Competitive Forex services and expert treasury advice

Get more with your **Business Premier Current Account**

Regional Banking

Planning to expand your Business to the Regional Markets? We are on your side.

- ✓ Direct cash deposit into your I&M account from any of the countries.
- ✓ Access cash from any I&M Bank branch.
- ✓ Instant funds transfer between any I&M Bank accounts in these 3 countries.



I&M BRISK.
REDEFINING REGIONAL BANKING
Transact seamlessly using your I&M Bank Account in 3 countries.



Thank You

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