



# Private Perspective

Yuletide Edition



# CONTENT

- ▶ We Remain Determined To Build The Future With You
- ▶ The Heart Behind the Brand
- ▶ Will: A Security Plan Not a Death Sentence
- ▶ Our Support for Everyday Woman is Unwavering

# Dear Esteemed Client,

## Happy New Year in advance.

We are grateful for your continued support and patronage over the years.

For over three decades now, Stanbic IBTC has been committed to providing solutions that lead to the progress of its customers. 2021 has been no different. As an organisation, we continue to position ourselves as the leading end-to-end financial solutions provider, creating innovative products, services and customer-focused solutions.

The year started with an eclectic mix of feelings, as Nigerians endured the challenges of the pandemic. The widespread disruptions in the economy, which caused supply chain issues, financial and socio-economic problems, led many to believe that the year would be bleak.

With the gradual resumption of activities, life has taken some form of normalcy. Some challenges remain though, but as an organisation, we have doubled our efforts to make available solutions that will make life easier for you our beloved customers.

During the year, we had regular Crisis Management Committee ("CMT") meetings to review trends and threats to the organisation regarding the pandemic, while also coordinating activities around awareness and implementation of precautionary responses.

Aside the health and safety of our clients, we recognise that SMEs are the bedrock of any developing economy. To support the sector, we introduced the SME Lending Solution to help small business owners augment their working capital and help them gradually recover from the shocks of the pandemic. We made the loan repayment process easy and flexible to encourage businesses to take advantage of the facility.

Being an institution at the forefront of driving

gender inclusion and empowerment of women in the country, we created several gender friendly initiatives in 2021, such as the Blue Blossom account and the Ladies at the Table Empowerment Series (LATTES), and many more.

We introduced and upgraded several digital and technological solutions, such as the Intellinx A.I. 3S banking, Digitech upgrades to the Super App and the Direct Agency Banking.

In Q2 and Q3, we implemented several corporate social responsibility projects as we work to contribute to the attainment of the Sustainable Development Goals. We believe that we have a crucial role to play towards achieving these global goals.

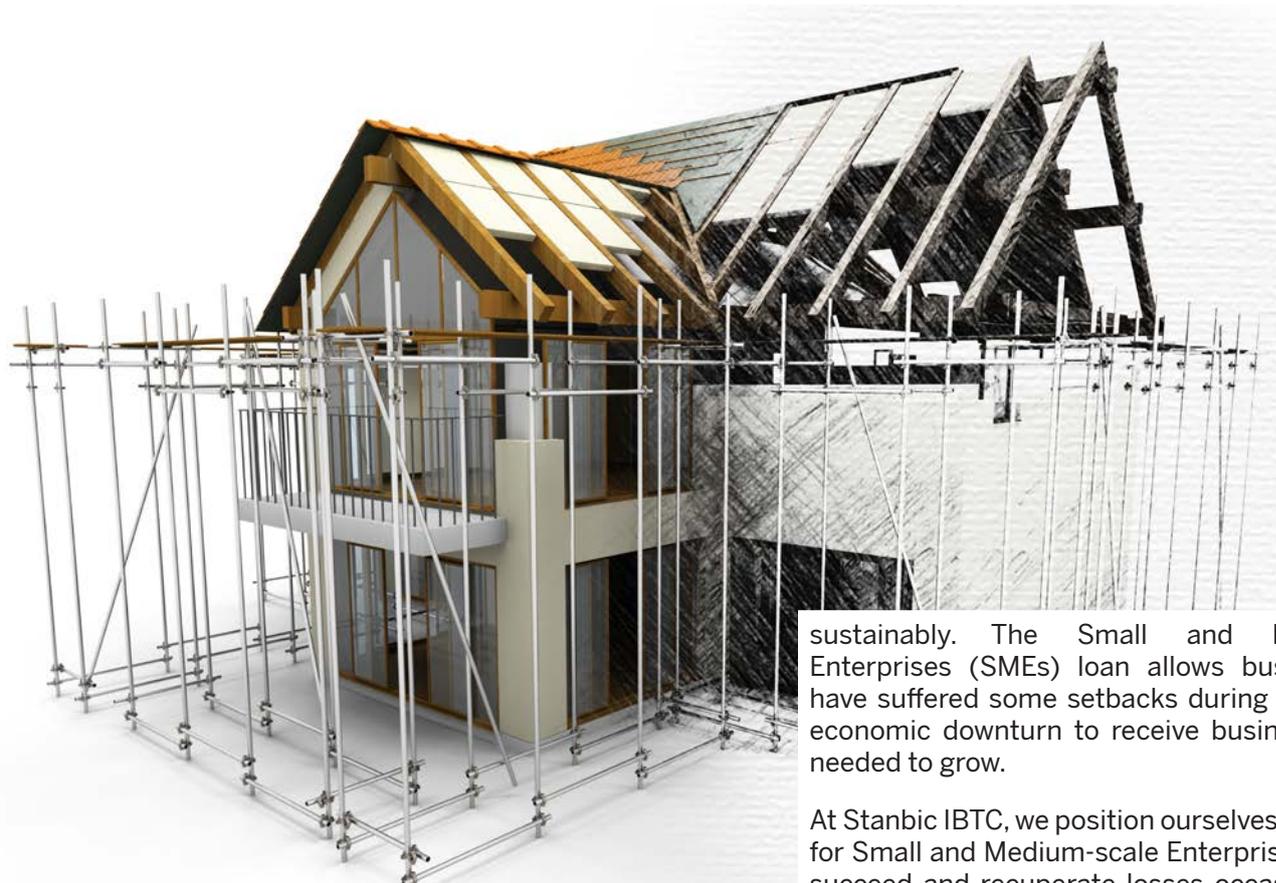
We organised the breast cancer awareness campaign, International Women's Day campaign and the Digital Skills Empowerment Programme to upskill the youths, the leaders of tomorrow.

Stanbic IBTC has remained dedicated to supporting the Nigerian populace, one step at a time.

As your financial solution provider, we have taken measures to actively attend to your banking needs despite the pandemic. Our branches are operating complete working hours in our various locations, you can visit whenever you are in any of these locations. For further enquiries, you can send an e-mail to [PlatinumSupportCentre@stanbicibtc.com](mailto:PlatinumSupportCentre@stanbicibtc.com) or call the Platinum Support Centre on 01 422 4444. You can also download our newly upgraded Stanbic IBTC mobile app (Super App) to enjoy all the new cool features. For you, our valued customer, we will always continue to provide optimal services and, considering the current times, please remember to always stay safe and take all the necessary safety precautions



**Bisola Fasade**  
Head, Affluent Banking



## **We remain determined to build the future with you**

Small and Medium-scale Enterprises (SMEs) play an important role in the economic development of Nigeria. The sector makes up about 96 percent of all businesses in the country, contributing about 48 percent to the national Gross Domestic Product (GDP) while accounting for 84 percent of the nation's workforce.

The sector's capacity to create substantial value to society makes it a building block for economic growth and prosperity. However, a lack of access to suitable finance poses a key hindrance to the growth and expansion of Small and Medium-scale Enterprises (SMEs), thereby crippling their ability to compete in global markets.

Being a business-centric financial provider, your bank understands the impact timely and adequate capital can have on a business, which is why we strive to deliver financial products that are designed specifically for business owners thereby supporting their business growth.

To help curtail the challenges of funding, we introduced the Stanbic IBTC SME Loan facility, which is aimed at providing Small and Medium-scale Enterprises (SMEs) with access to business finance thereby enabling them to achieve business growth,

sustainably. The Small and Medium-scale Enterprises (SMEs) loan allows businesses that have suffered some setbacks during the COVID-19 economic downturn to receive business financing needed to grow.

At Stanbic IBTC, we position ourselves as an enabler for Small and Medium-scale Enterprises (SMEs), to succeed and recuperate losses occasioned by the #ENDSARS protests and the COVID-19 pandemic. Through the Stanbic IBTC #RebuildingTogether, we joined hands with several business owners across the country who had suffered some form of loss to help them rebuild their businesses and recuperate their losses while also giving them a chance to thrive.

We continue to play a leading role in ensuring that we provide an opportunity for businesses to thrive. Also, we ensure we meet the unmet financial needs of businesses, particularly women-owned businesses, through our Blue Blossom products.

While we are focused on securing businesses, we are also big on securing our customers' financial future, which was why we introduced the Stanbic IBTC Reward4Savings promo. The ongoing promo is designed to promote a savings culture among Nigerians while also rewarding their efforts. Through the Stanbic IBTC Reward4Savings promo, we have rewarded several winners across the country with cash prizes ranging from N100,000 to N1,000,000

As an organisation committed to driving business growth in Nigeria, we continue develop solutions that meet the unmet financial needs of millions of Small and Medium-scale Enterprises (SMEs), while building the future with them.



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# The Heart Behind the



We believe the world is a better place with us in it. Our efforts to impact lives have been remarkable and you all have been a major part of it.

At Stanbic IBTC, we have continued to make lives better through various donations and initiatives. As a business organisation that puts people first, we offer opportunities to support good causes, which in turn generates positivity, enthusiasm and increase productivity.

Anchored on our Corporate Social Investment initiative's core pillars of education, health, and economic empowerment, we have embarked on several projects, which include rehabilitation of Ayodele Nursery and Primary School, Ajegunle, Lagos State, renovation of the community health centre, Makogi, Owode, Ogun State, as well as the donation of food items to charities in Lagos, Port Harcourt, and Abuja.

Through our various subsidiaries, we have extended care and compassion to every section of the country through several projects spread across the six geo-political zones. These include the provision of potable water at Amokwe Village in Udi LGA, Enugu State; renovation of Maternity and Child Centre, Eti-Osa, Lagos State; donation of an ultrasound machine to Primary Health Centre Abuja; relief materials to Abi Local Government Area, Adamawa State; and provision of computer literacy lab for Lagos.

Also, through our staff volunteerism scheme, we have donated solar-powered boreholes to three different schools; Charanchi Primary School, Kofar Naisa Special Primary School, and Goron Dutse Primary and Secondary School, all in Kano State; provision of six-month teacher salary support to Street to School Initiative; the setting up of computer room and e-library for Senior Grammar School, Ilupeju, Lagos State, amongst others.

We constantly take it upon ourselves to find an avenue to support and bless lives. The donations have not been restricted to government-owned establishments as various non-governmental organisations have also received support from Stanbic IBTC Staff Volunteerism Initiative.

These include: donation of pumping machine, educational materials, provisions, mattresses to Children Missions, Ibadan, Oyo State; donation of relief materials to Little Saint Orphanage Ogudu, Lagos State; Provision of home appliances and household products to Olusoye Compensatory Centre Ilupeju, Lagos State; donation of foodstuff, toiletries, and beverages to Old People's Home, Sabo Yaba, Lagos State; donation of relief materials to Ijamido Children's Orphanage Ota, Ogun State, amongst numerous others.

We believe and are proud to say that our smallest act of kindness is worth more than the grandest intention.



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# WILL

## A Security Plan Not a Death Sentence

Having a will has often been misjudged as fast-tracking one's death. This perception has dissuaded people, especially the old, from planning how their estate will be administered to their family and loved ones, thereby exposing them to the obnoxious traditions and culture of society. A will helps loved ones avoid inheritance disputes that may arise after one's passage.

A will remains the most effective way of ensuring that those closest to you are adequately provided for after you have gone. It gives peace of mind not only to you but also to your nearest and dearest who will know that steps have been taken to provide them with the financial security they will require.

Also, it spares your loved ones from the lengthy ordeal with state probate courts, which will then decide how to disperse your assets according to state rules, instead of according to your final wishes.

For someone who has young children and wants appropriate care provided for them after their passage, having a well-defined will provides the children professional guardian and administrator who will administer the will on their behalf.

Additionally, a will enables you to decide who will be responsible for administering your affairs after your passage and who will be responsible for making sure your wishes are carried out. This means that you get to choose people who you know will be suitable and who are likely to best represent your wishes.



Also, if one passes without leaving a will, your estate will be distributed in accordance with a rigid set of rules known as the "Intestacy Rules". The Intestacy Rules dictate how a deceased's property and money will be divided. In some situations, this will broadly reflect the deceased's general intentions. However, in certain circumstances, the rules will produce an outcome that is at odds with what the deceased would have wanted and can lead to dependants suffering unintended hardship or family disputes arising.

At Stanbic IBTC Trustee, we allow people to secure their Retirement Savings Accounts (RSA) and ensure a seamless transfer of that asset as well as their bank account balances to their loved ones, irrespective of the Pension Fund Administrator or bank they use.

As an organisation that understands how important it is to secure the future of loved ones, we provide a service for customers to write their wills, and protect their wishes and secure their estates. With a track record of performance, we ensure a steady operational process, from the commencement of engagement and throughout their lifetime.

As you embark on saving for post-retirement era, do note that owning a will is never a death sentence.





If you can plan for your bag, you can plan for your loved ones with a Simple Will

Plan for the money in your pension and bank accounts with a Simple Will today  
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For more information, please contact us on:  
[legacee@stanbicibtc.com](mailto:legacee@stanbicibtc.com)

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Our Support for

# Everyday Woman

is Unwavering

Women are often not properly recognised for the impact they make in society and their immediate community. A large percentage of women have earned the superwoman tag, constantly multitasking and changing situations, especially in the workforce.

A report by the Pew Research Centre showed that more and more women are joining the workforce. Women have begun to take steps to advance their careers, in spite of institutional hindrances. These steps come with certain complications that threaten to halt women's career advancements, and some of these factors include culture and family.

Many of these women have roles to play in their homes. Amidst these changes was the impact of the pandemic, which led many to take on the extra role to keep the family safe while showing up daily to their businesses and dealing with the challenges that came with the new normal.

To help women navigate these terrains while adjusting to the new normal, we organised the maiden edition of the Ladies at The Table Empowerment Series (LATTES), to furnish women with practical ways to balance career success and personal wellness.

The virtual event had over 1,000 women in attendance and featured seasoned professionals, including Tolulope Agiri, Group Chief Human Resources Officer, Interswitch; Sherese Ijewere, founder, Carib Health Limited; and Ronke Giwa-Onafuwa as the moderator. The speakers shared insights and experiences with participants on how women can excel in their chosen fields while incorporating work-life synergy and wellness.

This further iterates our unwavering commitment towards ensuring that women have the support required to be the best version of themselves. Participants were equipped with useful information on improving themselves, their homes, their businesses, and the nation as a whole.

At Stanbic IBTC, supporting women is a priority and we will consistently create avenues to help women grow and flourish.



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