



NH SME CLUB

Welcome Guide

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www.northernhibiscus.com



Welcome to the NH SME Club!

Welcome to the NH SME Club, where we are building a thriving community of entrepreneurs focused on growth, collaboration, and success. You've taken a huge step by joining, and we're here to support you every step of the way. This manual will guide you through all the exciting opportunities, resources, and benefits you can expect as a member.

Barka da zuwa NH SME Club, inda muke gina kungiyar kwararrun 'yan kasuwa masu tasowa, wadanda suka mayar da hankali kan habaka, hadin kai, da nasara. Kun kyauta da kuka dauki babban mataki ta hanyar shiga wannan kungiyar, kuma muna nan don tallafa maka a kowane mataki na tafiyar nan. Wannan littafin zai ja hankalinku zuwa ga duk damammaki, albarkatu, da fa'idodi masu ban yawa da za ku samu a matsayin memba.

What to Expect as an SME Club Member

The Opportunities Awaiting You:

As a member, you'll have access to a wide range of resources designed to grow your business, including:

- Grants & Loans: Information on securing grants and loans, including those from the NYIF, and single-digit loans for women and youth.
- Investors & Mentorship: We connect you with investors looking to support innovative businesses and provide access to top-notch mentorship to guide you on your journey.
- Government Programs: Opportunities from organizations like SMEDAN, BOI, and international bodies that offer funding and support for SMEs.

A matsayin ka memba, za ka sami damar samun albarkatu da yawa waɗanda aka tsara don haɓaka kasuwancinka, waɗanda suka haɗa da:

- Tallafi Da Lamuni: Bayani kan yadda za ka iya samun tallafi da lamuni, ciki har da waɗanda ke fitowa daga NYIF, da lamuni mai sauki (single-digit loans) ga mata da matasa.
- Masu Zuba Jari Da Jagoranci: Za mu haɗa ka da masu zuba jari waɗanda ke neman tallafawa kasuwanci, tare da samar maka da damar samun jagoranci daga kwararru da za su taimaka maka a tafiyarka.
- Shirye-shiryen Gwamnati: Dama daga kungiyoyi kamar SMEDAN, BOI, da kungiyoyin kasa da kasashen waje da ke bayar da tallafi da goyon baya ga kananan masana'antu (SMEs).

Courses & Capacity Building

Learn & Grow with Us:

Knowledge is key to success, which is why we offer a variety of courses that cover essential business skills. Whether you're just starting out or looking to scale, we have courses designed for you.

- **Free Courses:** Access to foundational courses on business basics, digital marketing, and networking.
- **Paid Courses:** Advanced topics like pitching to investors, structuring business plans, and financial management. Some of these courses will also provide you with certifications that can help boost your business.
- **Capacity Building:** Get hands-on support through workshops, learning resources, and live training sessions on topics such as loan servicing, marketing strategies, and customer retention.

How to Apply for Courses:

Easy registration steps to enroll in the courses. Some are free, while others require a small fee. You'll also get access to capacity-building initiatives that equip you with skills to take your business further.

Koyan yadda ake Kasuwanci

Ilimi shine mabudin nasara, shi yasa muke bayar da kwasa-kwasai daban-daban da ke koyar da mahimman kwarewar kasuwanci. farawa kake ko kuma kana neman fadada kasuwancinka ne, muna da kwasa-kwasai da aka tsara wanda ze dace da kai

- Kwasa-kwasai Kyauta: Samun damar koyon kwasa-kwasai na asali kan bayani akan kasuwanci, talla na intanet (digital marketing), da hadin kai (networking).
- Kwasa-kwasai na biya: Matsakaicin kwarewa kamar yadda ake gabatar da kasuwanci ga masu zuba jari (pitching to investors), tsara rubuta shirin kasuwanci, da kula da harkokin kudi (financial management). Wasu daga cikin wadannan kwasa-kwasai za su ba ka takardar shaidar kammalawa (certifications) da zai taimaka wajen bunkasa kasuwancinka.
- Gina Kai: Samun tallafi kai tsaye ta hanyar taron bita (workshops), da horarwa kai tsaye kan batutuwa kamar biyan bashi (loan servicing), dabarun kasuwanci (marketing strategies), da riƙe abokan ciniki (customer retention).

Yadda Ake rigista:

Matakan rijista masu sauki don yin rajista a kwasa-kwasai. Wasu kwasakwasen kyauta ne, wasu kuma se an biya kudi kadan. Hakanan.

Path to funding

As a member, you'll have access to a variety of resources designed to help grow your business, including:

- **Government Loans & Grants:** Information on how to access government loans and grants, both locally and internationally, with specific opportunities available for women and youth.
- **Opportunities from SMEDAN:** Access to programs and support from SMEDAN designed to help SMEs thrive.
- **Single-Digit Loans from BOI:** Eligibility for single-digit interest loans from the Bank of Industry (BOI), providing affordable funding options to grow your business.
- **Access to Investors:** We connect you with investors who are looking to support innovative businesses and provide funding.
- **Cooperative Savings:** Join our cooperative savings plan, where you can easily save and contribute to a monthly fund, giving your business a small injection of capital when needed.
- **Monthly Competitions:** Each month, one SME will have the chance to win ₦200,000 by answering a thought-provoking question or winning a monthly competition.

Hanyarsamin kudin kasuwanci/ jari

A matsayin memba, za ku sami damar samun albarkatu da dama wadanda aka tsara don habaka kasuwancinka, ciki har da:

- Tallafi Da Lamuni Na Gwamnati: Bayani kan yadda za ka iya samun lamuni da tallafi daga gwamnatoci a Najeriya da kasashen waje, tare da damammaki ga mata da matasa.
- Dama Daga SMEDAN: Shiga cikin shirye-shirye na musamman daga SMEDAN wadanda suka hada da goyon bayan kananan masana'antu (SMEs).
- Lamuni Mai Sauki Na BOI: Samun damar shiga lamuni mai sauki (single-digit loans) daga Bank of Industry (BOI) don habaka kasuwanci.
- Masu Zuba Jari: Za mu hada ka da masu zuba jari wadanda ke neman tallafawa kananan yan Kasuwa.
- Ajiya Ta Hanyar Cooperative: Shiga cikin cooperative savings, inda za ka iya yin ajiya cikin sauki, da samun damar yin adashi
- Gasar Wata: Kowanne wata, za a yi gasa tsakanin membobin SME Club, duk wanda ya yi nasara zai ci ₦200,000. Zaka iya samun wannan ta hanyar amsar tambayoyi ko lashe gasa.

The Power of Mentorship

Why Mentorship Matters:

Having the right mentors can make all the difference. Our club provides you with access to mentors who are experts in various fields, offering personalized advice and support. From learning new business strategies to helping you overcome challenges, they are here to help you grow.

Mentorship Benefits:

- Access to one-on-one mentoring sessions.
- Group mentorship opportunities.
- Guidance on scaling your business, expanding into new markets, and maximizing your resources.

Me Yasa Jagoranci Yake Da Muhimmanci:

Samun kwararrun masu jagoranci na iya yin babbar tasiri a kan nasarar ka. Kungiyarmu tana ba ka damar samun mentorswadanda su ne kwararru a fannoni daban-daban, wadanda za su ba ka shawarwari na musamman da tallafi.

Amfanin Jagoranci:

- Samun damar tattaunawa da mentor kai tsaye (one-on-one).
- Damar shiga cikin mentorship na rukuni (group mentorship).
- Samun jagoranci kan yadda za ka kara kasuwancinka, fadada shi zuwa sabbin kasuwanni, da yadda za ka iya amfani da baiwar da ALLAH ya maka

Exclusive Perks & "Business Boost" Opportunities

At NH SME Club, we've introduced the "Business Boost" initiative—a program that gives members the chance to win exclusive rewards just by being active. We will surprise dedicated members with perks designed to help grow their businesses.

Here are some of the perks you could win:

- Advertising credits worth N500,000 on NH platforms.
- ₦1,000,000 grant to help expand your business.
- Opportunities to attend international trade fairs and exhibitions.
- Access to support programs from SMEDAN, BOI, and other government bodies.
- And here's something special—2 lucky SMEs will win tickets to perform Umrah, visit Makkah, and pray at the Prophet's Mosque in Madina. How amazing is that?

We're always working to secure additional opportunities for you, both in Nigeria and abroad.

Kyaututtuka Masu Ban Sha'awa Na Jiranku

A cikin NH SME Club, mun kirkiri shirin "Business Boost", wani tsari da ke ba membobi damar lashe kyaututtuka na musamman ta hanyar kasancewa masu jajircewa. Muna shirya abubuwan ban mamaki ga membobi masu jajircewa ta hanyar basu fa'idodi da aka tsara don habaka kasuwancinsu.

Ga wasu daga cikin kyaututtukan da za ka iya samu:

- damar talla akan dandalin NH har na kudi kimanin N500,000
- Tallafin ₦1,000,000 don taimakawa fadada kasuwancinka.
- Damar zuwa taron kasuwanci da baje kolin kasa da kasa.
- Samun damar shiga shirye-shiryen tallafi daga SMEDAN, BOI, da sauran kungiyoyin gwamnati.
- Kuma ga abin mamaki—SMEs biyu masu sa'a za su ci tikitin Umrah don su je su yi ibada a Makkah kuma su ziyarci Masallacin Annabi a Madina. Wannan abu ne mai ban mamaki, ko ba haka ba?

Muna aiki tukuru don samar da karin damammaki a gare ku, daga Najeriya har zuwa kasashen waje.

Structure of the SME Club

- Groups of 100 members: Each group is a supportive space where you can discuss daily business challenges, share resources, and help each other grow.
- Daily discussions: Active conversations on business strategies, tips, self-development, and mutual support.
- Study Together: All members study together by going to NH Learn, completing courses, and reporting daily to the group on their progress and insights. This shared learning builds a strong foundation for everyone's growth.
- Book club: Regular book recommendations focusing on both personal and business development. Everyone is encouraged to read and discuss together to foster continuous learning.
- Mental Health Support: We understand that mental well-being is crucial to success. The SME Club provides access to mental health resources and a safe space for members to discuss personal challenges and receive support.
- Inter-Buying Relationships: We encourage members to foster business relationships within the group by introducing customers to each other. For example, if someone in the group sells a product that complements another, they can say, "Hey, someone in my group sells this!" Members get points for helping others sell their products, promoting collaborative growth. Remember, growth in the SME Club is not singular—it's plural.
- Monthly Business Hangouts: Every month, members will meet in various locations for business hangouts planned by the group heads. These hangouts give members a chance to network physically, share experiences, and collaborate on new opportunities.
- Ask Questions, Get Answers: Whether it's advice on business, personal development, or a space to express challenges, you can ask questions in the group and get valuable insights from fellow entrepreneurs and experts.
- Yearly Retreats: We believe in having fun while we grow! The SME Club will host yearly retreats in different states where members can meet, network, and unwind. Imagine one day we say, "Hey, this year, our retreat is in Dubai!" These retreats offer a fantastic opportunity to connect on a deeper level, explore new markets, and celebrate successes.
- Collaboration and Support: This is a no envy zone. The SME Club is built on collaboration and support. The goal is for everyone to succeed together, and we provide the platform to ensure that happens.

Tsarin NH SME Club

- Rukuni na Membobi 100: Kowanne rukuni wuri ne mai tallafi inda za ku tattauna kalubalen kasuwanci na yau da kullum, , kuma ku taimaki juna don ci gaba.
- Tattaunawar Yau da Kullum: Tattaunawa mai aiki kan dabarun kasuwanci, shawarwari, ci gaban kai, da goyon bayan juna.
- Koyo Tare: Dukkan membobi suna koyo tare ta hanyar zuwa NH Learn, su se su dawo group a tattauna. Wannan hadin gwiwar yana da fa'ida
- Kungiyar Karatu: kowane wata kawai littafin da za a karanta a kungiyance, littatafai akan bun kasakasuwan da kuma dogaro da kai da dai sauran su .
- Tallafi Ga Lafiyar kwakwalwa: Mun fahimtar cewa mental health na da matuƙar muhimmanci ga nasara. NH SME Club na ba da damar hada members da therapists ko kuma wurin amayar da abin da ke damin ka ba tare da an kyamace ka ba
- Hadin Kai Tsakanin Yan Kasuwa: Muna karfafa membobi don habaka dangantakar kasuwanci a cikin group ta hanyar gabatar da abokan ciniki ga juna. Misali, idan wani a group yana sayar da kayan da ke cika na wani, za su iya cewa, "Ga wani a group da ke sayar da wannan!" Membobi suna samun maki idan sun taimaki wasu sayar da kayayyakin su, suna habaka ci gaban hadin kai. Ka tuna, ci gaba a NH SME Club ba na mutum ɗaya ba ne—ya kasance na kowa ne
- Taron Kasuwanci Na Wata-Wata: Kowane wata, membobi za su haɗu a wurare daban-daban don taro na kasuwanci wanda shugabannin groups za su tsara. Wadannan taruka suna ba da damar hadin kai na zahiri, da hadin gwiwa a kan sabbin damammaki.
- Tambayi Tambaya, Sami Amsa: Ko neman shawara kan kasuwanci ne, ci gaban kai, ko wuri don bayyana kalubalen ka, za ka iya tambayar a cikin group kuma za ka samu amsa daga 'yan kasuwa ko masana.

Tsarin NH SME Club

- Taron Shekara-Shekara: ci gaba na da dadi! za mu shirya taron shekara-shekara a jihohi daban-daban inda membobi za su haɗu, su haɗa kai, su kuma more. Ka yi tunanin wata rana muna cewa, "Hey, wannan shekarar, taron mu a Dubai za mugi!" Wadannan tarukan suna ba da dama mai mahimmanci, da nasarori.
- Hadin Kai Da Taimako: Wannan wuri ne da ba a kyashi. babu hassada, anan aiki muke bisa hadin kai da goyon baya. Burin kowa shi ne kowa ya ci gaba, kuma muna samar da dandamali don tabbatar da hakan.

Motivation & Support for Loan Repayments

We're Here to Help You Succeed:

- Paying back loans can feel overwhelming, but at NH SME Club, we're committed to making sure you have the motivation and tools to meet your repayment schedules. We'll regularly check in on your progress, provide encouragement, and as your business grows, we'll help you expand into new markets and scale further.
- The First to Know:

As a member of the NH SME Club, you'll always be the first to know about new funding opportunities, upcoming trade fairs, and business programs. We are dedicated to ensuring you stay ahead, ready to take advantage of every opportunity that comes your way.

A System to Support Your Success:

- We have a system in place to keep you motivated to pay your loans on time. If you face challenges with sales, the entire group will rally together to help you sell so you can meet your monthly repayments. This way, we ensure everyone succeeds and grows together, with no one left behind.

Karfafawa Da Taimako Don Biyan bashi

Muna Nan Don Taimaka Maka Samun Nasara:

Biyani bashi wahala gare shi, amma a NH SME Club, muna tabbatar da cewa kana da goyon baya da jardi gwiwa don biyan bashin ka a kan lokaci. Muna duba ci gaban ka akai-akai, muna ba da tallafi, kuma yayin da kasuwancin ka ke habaka, za mu taimaka maka ka fadada kasuwancin ka zuwa sabbin kasuwanni.

Kuza ku Fara Sani:

A matsayin memba na NH SME Club, ku ne za ku fara samun bayani kan sabbin damammakin kuɗi, taron baje koli, da shirin kasuwanci masu zuwa. zamu tabbatar da cewa kana gaba a cikin damammaki, kuma kana shirye don cin gajiya kowanne dama.

Tsarin Tallafi Don Nasarar Ku:

Muna da tsari da aka kafa don taimaka maka biyan bashin ka kowane wata. Idan kana fuskantar kalubale wajen siyarwa, duk group za a haɗu don taimaka maka a siyar don ka iya biyan bashin ka a kan lokaci. Ta wannan hanyar, muna tabbatar da cewa kowa ze ci nasara tare, ba tare da barin kowa a baya ba.

Networking & Expansion/ Haddin kai

Grow with Others:

Networking is a key part of business success, and we emphasize this by creating a strong, supportive community. You'll have daily opportunities to connect with others, attend virtual and physical events, and build lasting relationships.

No Envy Zone:

Our club is built on a foundation of trust and support. This is a space where we grow together, not compete. Everyone is here to help each other succeed.

Ci Gaba Tare :

Hadin kai yana da matukar muhimmanci ga nasarar kasuwanci, shi ya sa muka kafa kungiya mai karfi da goyon baya. Za ka sami damammakin yau da kullum don haduwa da wasu, halartar tarurrukan kan layi da na zahiri, kuma ka gina dangantaka mai dorewa.

Ba hassada Kyashi:

Kungiyarmu an gina ta ne bisa tushen amincewa da goyon baya. Wannan wuri ne da muke so mu ci gaba tare, ba don yin gasa ba. Kowa yazo ne don taimakon juna

The Journey Ahead/ Hangen gaba

Expanding Markets, Expanding Opportunities:

As we continue to grow, so will the opportunities for your business. We are committed to expanding our marketplace, developing new programs, and securing the best resources for our members. You'll be the first to know about any new developments, ensuring you stay ahead of the game.

Let's Grow Together!

The NH SME Club is more than just a community—it's your partner in success. With every tool, resource, and opportunity we provide, we're here to help you grow, thrive, and succeed in your business journey.

Fadada Kasuwanni, Fadada Damammaki:

Yayin da muke ci gaba da habaka, haka nan damammaki na kasuwancin za su ta zuwa. za jajircewa wajen fadada kasuwar mu, kirkirar sabbin shirye-shirye, da samar da mafi kyawun albarkatu ga membobin mu. ku za ku fara sannin in akwai wani dama za mu tabbatar da cewa kuna gaba a harkokin kasuwanci.

Mu gudu tare mu tsira tare

NH SME Club ba kungiya bace kawai—mu abokan tafiya tudun na tsira na .



Need Help or Have Questions?
We're here for you. If you have any questions or need further assistance, feel free to reach out to our support team.
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