

The SME Bulletin

April 2026 Edition



Entrepreneur Spotlight: Featuring FruityLife

In This Edition

- Protect your most valuable assets: Your health and your business
- Reset: How SMEs can refocus, re-strategise, and scale smarter
- Digital visibility that converts: How SMEs can turn online presence into paying customers



more than banking

Welcome Note

Dear Go-Getters,

Welcome to Q2!

We're excited to step into a new quarter with you. March was a special one, and we are grateful to everyone who joined us in celebrating Women's Month. The conversations, stories, and shared experiences were a strong reminder that giving to gain is not just a theme for one month, it is a mindset that can shape the way we lead, build, and grow every day.

This April, we join the global community in recognising World Health Day and World Health Month, a timely reminder that health is not separate from business, it is the foundation on which sustainable growth is built. For SME owners, entrepreneurs, and leaders, your wellbeing is one of your most valuable assets. When you are healthy, your business is stronger, more focused, and better positioned to thrive.

April therefore presents a powerful opportunity not just to reset your business, but also to realign your lifestyle, priorities, and daily habits. For many SMEs, the first quarter comes with wins, lessons, and adjustments. This new quarter invites you to take a step back, reflect on the journey so far, and make intentional decisions that support both your growth and your wellbeing.

In this edition of the SME Bulletin, we are spotlighting key areas that matter for growth right now. We explore how to reset and refocus your strategy for Q2, how to build a stronger digital presence that drives real results, and how to prioritise energy and wellbeing as a critical part of your leadership journey.

As always, our goal is simple: to bring you insights that are practical, relevant, and empowering. We hope this edition helps you approach the new quarter with clarity, renewed energy, and a stronger commitment to building not just a successful business, but a sustainable one.

Here's to a strong, healthy, and rewarding Q2.

Best regards,

Abiodun Olubitan

*Group Head, SME Banking,
Access Bank PLC*

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**PROTECT
YOUR MOST
VALUABLE
ASSETS: YOUR
HEALTH AND
YOUR
BUSINESS**



Running a small or medium-sized enterprise is a journey filled with excitement, challenges, and countless responsibilities. From managing finances to meeting customer demands, SMEs often pour all their energy into growing their businesses. But in the process, one critical asset is often neglected: your health.

World Health Month is a timely reminder that entrepreneurs cannot pour from an empty cup. Your physical, mental, and emotional well-being directly impacts your business's productivity, sustainability, and growth.

Why Health is a Business Priority

Good health is not just a personal concern, it's a business strategy. Research shows that unhealthy habits among business owners can reduce productivity by 20–30% and contribute to errors, poor decision-making, and lower employee morale. For SMEs, where the founder often drives most operations, this impact is amplified.

Key reasons health matters for SME owners:

- 1. Sustained Energy & Productivity:** A well-rested, nourished, and active entrepreneur can manage operations efficiently, meet deadlines, and think strategically.
- 2. Business Continuity:** Illness or burnout can halt operations. Preventive health practices reduce downtime, ensuring your business runs smoothly.
- 3. Role Modeling & Team Culture:** Your health habits influence your employees. A culture of wellness promotes loyalty, engagement, and overall productivity.

Common Health Risks for SME Owners

Entrepreneurs often face unique health challenges:

- Chronic stress from financial pressures, deadlines, and operational challenges.
- Sedentary lifestyle due to long hours at a desk or computer.
- Poor nutrition from skipping meals or relying on fast food during busy workdays.
- Neglecting mental health, leading to anxiety, burnout, or depression.

Ignoring these risks not only affects your personal life but also your business performance and long-term sustainability.

Practical Steps to Protect Your Health

1. Regular Health Check-Ups

- Schedule preventive screenings for blood pressure, cholesterol, blood sugar, and other critical indicators.
- Early detection of health issues is cheaper and less disruptive than treating advanced conditions.

2. Prioritize Nutrition & Hydration

- Plan meals to include fruits, vegetables, and protein sources.
- Reduce reliance on processed foods and sugary drinks.
- Staying hydrated improves concentration and reduces fatigue.

3. Incorporate Physical Activity

- Exercise improves mood, energy, and mental clarity.
- Even 20–30 minutes of walking, stretching, or home workouts daily can have significant benefits.

4. Manage Stress

- Use mindfulness techniques, deep breathing, or meditation to reduce tension.
- Delegate responsibilities where possible; you don't have to do everything yourself.
- Take short breaks during work hours to recharge.

5. Invest in Health Insurance

- Protect yourself and your employees with affordable health coverage.
- Insurance ensures access to quality care and reduces financial stress in case of emergencies.

6. Mental Health Matters

- Acknowledge signs of burnout, fatigue, or depression.
- Seek professional help if needed; mental well-being is essential for decision-making and leadership.

Employee Health = Business Health

For business owners with teams, investing in employee wellness is just as critical. Healthy employees are more productive, engaged, and loyal. Consider implementing:

- Workplace wellness initiatives like fitness challenges, healthy snacks, or ergonomic workspaces.
- Mental health days and stress management workshops.
- Regular health talks or partnerships with local clinics for affordable check-ups.

Action Plan for SME Owners

1. Schedule at least one preventive health check-up this month.
2. Introduce one small daily habit like a 15-minute walk, healthy breakfast, or meditation session.
3. Review your business's health insurance options and ensure coverage for you and your team.
4. Share a wellness tip with your employees to encourage a culture of health.

Remember: Your business can only grow as far as you can lead it. Protecting your health is protecting your most valuable business asset.



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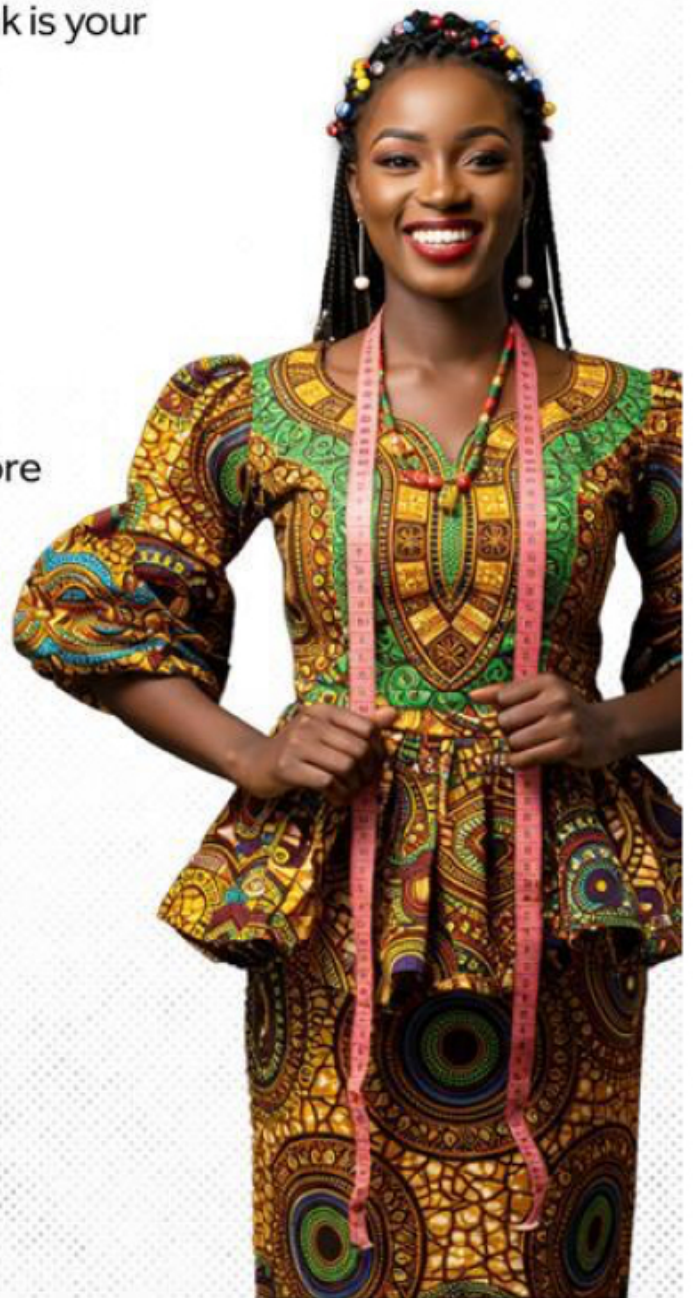
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FruityLife is a health-focused food and beverage brand built on a simple but powerful mission to make healthy living accessible, enjoyable, and impactful. What started as a small beginning, with just a blender in a modest space in Ota, has grown into a brand committed to improving lives through everyday food choices.

At its core, FruityLife is not just about opening more stores, but about creating meaningful impact. The brand is driven by a desire to inspire better habits, encourage mindful eating, and show that healthy options can be both delicious and accessible. Every product, every interaction, and every experience is rooted in this purpose.

FruityLife continues to grow by staying true to its mission, serving not just meals, but a lifestyle that promotes wellness and positive change. With every bite and every sip, the brand remains focused on touching lives, building a community of conscious consumers, and creating lasting impact one healthy choice at a time.



Samuel Jegede

Business Thought Leader, CEO Fruity Life

On the next page, we have curated an interview with Samuel Jegede, the CEO of Fruity Life. He talks about how the business started and the story.

Q1: Can you share the story behind FruityLife what inspired you to start a business focused on healthy meals and juices?

FruityLife didn't start as a business idea it started as a mission. Back in 2008, we began with Change Maker Events, driven by a desire to make a real difference in people's lives. Over time, we realized that impact needs sustainability, which led us to ask: how do we sustain good?

That question gave birth to FruityLife. We started small with just a blender in Ota, making fresh juice. But that juice represented something bigger a way to nourish people while funding a greater purpose.

Q2: What were some of the early challenges in introducing healthy food options in the Nigerian market, and how did you overcome them?

One of our biggest challenges was changing perception. Many people believed healthy food couldn't be delicious or convenient.

We intentionally set out to change that narrative by letting quality and taste speak for themselves. Starting with fresh juices, we gradually expanded into parfaits, smoothies, salads, and wraps ensuring customers experience a perfect blend of healthy and delicious options that are both appealing and accessible.

Q3: How has FruityLife evolved since its inception, and what milestones are you most proud of?

From one blender in Ota, FruityLife has grown into a brand with 27 stores, serving over 3,000 people daily.

But beyond numbers, what we're most proud of is the impact. Every purchase contributes to helping someone in need. We've built more than a food brand, we've built a movement centered on wellness and compassion.

Q4: April is World Health Month. How do you personally prioritize health and wellness as a business owner?

We all have a responsibility to take care of our bodies, as they are the vehicle through which we experience life. Personally, I am intentional about what I consume I avoid unnatural options where possible and lean towards fruits, vegetables, and natural alternatives that support healing and overall wellness.

Q5: FruityLife's mission is to make healthy eating accessible. How do you ensure your products promote both nutrition and convenience?

We focus on simplicity and accessibility. Our meals are designed to be nutritious, fresh, and easy to grab on the go.

Q6: How does your focus on health and nutrition influence your business decisions and company culture?

Health and purpose guide everything we do they are not just ideas, they are the foundation of our decisions and culture.

We are intentional about using fresh, quality ingredients and ensuring every product delivers real value. This mindset also drives innovation, as we continuously look for ways to make healthy options more appealing and accessible. It also shapes our culture of care, care for our customers, our team, and the community.

Q7: What role does your team play in maintaining quality and promoting healthier lifestyles?

Our team plays a central role in everything we do. They ensure quality and consistency at every stage from ingredient handling to product delivery.

Beyond that, they embody our values. Every product reflects a shared commitment to excellence and healthier living. We also invest in their growth, knowing that as they grow, the business grows with them.

Q8: How do you prioritize your team's wellness, both physically and mentally, while also nurturing their growth and development?

We are very intentional about our team's overall wellness. Physically, we provide team members with a number of free products on a monthly basis so they can enjoy the healthy lifestyle we promote. We intentionally expose our team to the right knowledge and mindset. Our goal is to raise individuals who think and grow like CEOs. If the average CEO reads at least one book a week, then we want to build a culture where our people are reading, learning, and developing at that level or close to it.

At the same time, we prioritize continuous learning and development by intentionally exposing our team to the right knowledge and mindset. Through regular reading sessions during the week and structured initiatives like the School of Growth, we are building a culture where growth is expected at every level. We encourage our people to think beyond their current roles, develop leadership capacity, and continuously improve, ensuring they are equipped with the skills and perspective to grow into high-performing leaders.

Q9: What lessons would you share with SME owners looking to build sustainable and impactful businesses?

I'd say a business can only grow as big as the mind behind it. You may start small, but its true potential is shaped by how you see it. If you think of it as a small business, it will likely remain that way but if you believe it can become something big, you begin to build and position it differently.

Take McDonald's for example. At its core, it sells something as simple as bread and burgers. If someone dismissed that idea as "too small" or insignificant, they would never imagine it becoming a global brand. But the founders had a much bigger vision, they saw beyond the simplicity of the product and built something that matched the scale of their thinking.

Ultimately, your business will grow to the level of your vision. It can only become as big as your mind allows it to be.

Q10: What's your favorite FruityLife product, and how do you unwind?

My favorite Fruitylife product is Flu Fighter and I unwind by spending time with friends and family.

Q2 RESET: HOW SMES CAN REFOCUS, RE-STRATEGISE, AND SCALE SMARTER

Businesses that grow year after year are the ones who keep innovating and never give up. You might have started the year with big plans and strong momentum, but as the months go by, priorities can shift, challenges can come up, and some goals may need to be revisited.

This is a good time to reset. Look at what worked in Q1, what did not go as planned, and where your business needs more attention. A reset is not a bad sign. It shows that you are paying attention and making room for better decisions.

What does a Q2 reset really look like in practice? Let's talk about a few practical steps you can take to refocus, rethink your strategy, and position your business for smarter growth.

Reviewing Performance with Clarity

Before you set new goals for Q2, take a proper look at how your business performed in the first quarter. Don't just go with what felt busy or what seemed to work. Look closely at the numbers and the results. How did your sales go? What did your customers respond to? Which marketing efforts brought results, and which ones fell flat? Where did things run smoothly, and where did you lose time, money, or momentum?

When you take time to answer these questions honestly, you begin to see what is working, what needs attention, and where to focus next. That kind of clarity helps you make better decisions and plan your next move with more confidence.



Refocusing on What Truly Drives Growth

One of the challenges SMEs face is spreading themselves too thin. In the pursuit of growth, many businesses take on too many initiatives at once, which often leads to diluted results.

A Q2 reset is an opportunity to refocus. By identifying the core activities that generate the most value, businesses can concentrate their efforts on what truly matters. This may involve prioritising high-performing products or services, focusing on the most effective marketing channels, or paying closer attention to the customers who bring consistent returns. Refocusing allows for greater efficiency and more meaningful progress.

Revisiting Financial Strategy and Discipline

A disciplined financial approach ensures that the business remains resilient and prepared for both expected and unexpected challenges. Q2 is the ideal time to reassess budgets, evaluate expenses, and strengthen financial planning. Many business owners encounter challenges not because they are unprofitable, but because their resources are not being managed effectively. Adjusting spending habits, refining pricing strategies, and preparing for upcoming obligations can significantly improve financial stability.

Strengthening Systems for Better Efficiency

As your business grows, systems become increasingly important. Without structure, growth can lead to confusion, delays, and inefficiencies. A reset helps to evaluate your current processes and identify areas for improvement.

Simplifying workflows, improving communication, and introducing tools that enhance productivity can make a significant difference. Additionally, delegating responsibilities where necessary helps to reduce pressure on you while also empowering the team. Strong systems create a more organised and scalable business environment.

Setting Clear and Actionable Goals

Goal-setting is most effective when it is both specific and realistic. Instead of broad or vague objectives, focus on clearly defined targets that can be measured and tracked over time.

Breaking these goals into smaller, actionable steps makes them more achievable and ensures consistent progress throughout the quarter. This approach also enhances accountability, making it easier for you to monitor performance and make adjustments when needed.

In conclusion, beyond strategy and execution, you have to remember why you started. The demands of running a business can sometimes cause that vision to become secondary to day-to-day operations. A clear sense of direction not only strengthens decision-making but also influences the overall energy and commitment of the business. A successful year is not defined by how it begins, but by how effectively it is managed along the way.

For SMEs, growth is not only about working harder it is about working smarter, making informed decisions, and adapting when necessary. A Q2 reset provides the opportunity to do just that. By taking time to reflect, refocus, and realign, you can position your business for stronger performance in the months ahead.

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Highlights of the Nigerian Economy

- Nigeria's economy grew by 3.87% in 2025 from 3.38% in 2024, supported by economic reforms and stronger non-oil sector performance.¹
- Headline inflation fell marginally to 15.06% in February 2026, from 15.10% in January 2026, largely attributed to a stronger Naira and lingering base effects.¹
- Foreign reserves climbed to over USD50bn in March, marking the highest reserve level since January 2009. This also represents an increase of about USD4.5bn compared with the USD 45.5bn recorded at the end of 2025.²
- Purchasing Managers' Index (PMI) rebounded to 53.2 points in February 2026 from 49.7 points in January 2026, driven by faster output growth and lower inflation.³
- Oil production fell by approximately 10% to 1.31 million barrels per day (mbpd) in February 2026 from 1.459mbpd in January 2026, primarily due to the scheduled Turnaround Maintenance (TAM) at the Bonga field.⁴
- In March, the Naira averaged NGN1,378.25/USD in the official market and NGN1,429/USD in the parallel market, narrowing the rate gap to NGN50.75/USD from NGN97.68/USD in February.²
- Local fuel prices have increased significantly by about 60% from NGN830/ liter in February to about NGN1330/ liter in March, driven by global crude oil price hikes and ex-depot price adjustments by Dangote Refinery⁵

Industry Highlights



Consumer (Agriculture, Hospitality, FMCG, etc.)

- [FG confirms NGN250bn grant for bank of industry to support farmers](#)
- [Nigeria partners with EU dairy coalition to modernize local dairy industry](#)



Energy, Resources & Industrials

- [NNPCL filling stations increase fuel prices after Dangote Refinery's hike](#)
- [Indorama Ventures, NB, Genesis Energy to launch Africa's largest rPET factory](#)



Life Sciences & Health Care

- [FG backs local diagnostic production to boost health security](#)
- [LUTH announces first immunotherapy clinical trial for colorectal cancer in Nigeria](#)



Technology, Media & Telecommunications

- [Teknowledge deepens Microsoft partnership to equip 10,000 Nigerians with AI skills](#)
- [NITDA empowers women with cybersecurity skills in Nigeria](#)



Government & Public Services

- [FG launches NGN10mn grants, USD100,000 equity investment for startups](#)
- [Unilever-UNICEF initiative equips 900,000 Nigerian youth with employability skills](#)



Financial Services

- [Pension industry records 15.9% growth in RSA contributors](#)
- [FirstBank partners MREIF to offer NGN1tn affordable mortgages across Nigeria](#)

Global and Regional Happenings

- ❖ **Eurozone:** The European Central Bank (ECB) has revised its headline inflation forecast to 2.6% from 1.9%, noting that energy price spikes resulting from the Middle East crisis could push inflation as high as 3.1% in Q2 2026.⁶
- ❖ **South Africa:** South Africa's headline inflation slowed to 3.0% in February 2026 from 3.5% in January 2026, driven largely by moderation in food inflation.⁷
- ❖ **United States:** The Federal Reserve held interest rates steady at 3.50% - 3.75% for the second consecutive time in 2026, due to uncertainty from the Middle East conflict.⁸
- ❖ **China:** China has set its 2026 GDP growth target at 4.5%-5%, its lowest level in over 30 years, signaling a shift towards high-quality development and tech innovation in the country.⁹
- ❖ **Global oil market:** Brent crude, the global oil benchmark, surged towards USD120 per barrel, driven by damaged energy infrastructure in the Middle East following the US-Israel-Iran conflict and the closure of the Strait of Hormuz.¹⁰



Macroeconomic Indicators

<p>3.87%</p> <p>GDP growth rate (2025)¹</p>	<p>15.06%</p> <p>Inflation rate (February 2026)¹</p>	<p>26.50%</p> <p>MPR (February 2026)²</p>	<p>NGN1,395 /USD</p> <p>Avg. Exchange rate (March 2026)²</p>	<p>16.72%</p> <p>364-day T-Bill stop rate (March 2026)¹¹</p>
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● Positive change
 ● No change
 ● Negative change

Outlook

Nigeria¹²

- ❖ The disinflation trend is likely to reverse as rising global oil prices push up domestic fuel costs. This is expected to increase transportation and logistics costs, maintaining upward pressure on overall inflation.
- ❖ Food inflation is projected to increase further, driven by seasonal pressures from the start of the planting season, as well as heightened demand during Ramadan and Easter celebrations.
- ❖ Naira stability is expected to persist, due to increased foreign exchange inflows driven by higher crude oil prices.
- ❖ **Ghana:** Headline inflation is expected to trend upwards in March; however, anchored inflation expectations indicate that any near-term increase may be temporary, with upward pressure mainly concentrated in utilities, fuel, and seasonal food items.¹²
- ❖ **US:** Inflation expectations are currently moderate, with consumers expecting 2.3% inflation over the coming months, largely influenced by ongoing global war, Middle East tensions, fiscal policy, and labor market dynamics.¹³
- ❖ **China:** GDP growth in China is expected to reach a 4.5% growth in the coming months, supported by stimuli and measures against industrial overcapacity. The reflation narrative is on the rise amid the Iran war.¹⁴
- ❖ **Eurozone:** According to the European Central Bank, Eurozone inflation is projected to reach 2.6% in 2026, an increase from December's forecast of 1.9%, driven by the energy price spike caused by the Middle East conflict.¹⁵

Upcoming Events

Nigeria

<p>SME Conference 2.0, Lagos: April 3</p>	<p>International Conference on Social Entrepreneurship & Innovation, Abuja: April 9</p>	<p>Traders Fair Nigeria 2026, Lagos: April 10</p>	<p>Workerlink Business Summit 2026, Abuja: April 24</p>
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Africa

<p>Gulf Information Technology Exhibition Africa 2026, Morocco: April 7-9</p>	<p>Africa Borderless Creative Economy Summit 2026, Kenya: April 21 - 22</p>	<p>Marketing Indaba Conference 2026, South Africa: April 22 - 23</p>	<p>African Private Capital Association Annual Conference 2026, Nairobi: April 30</p>
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Global

<p>Small Business Expo 2026, Washington: April 8</p>	<p>Global Conference on Women in Business and Leadership, USA: April 17 - 19</p>	<p>SCALE Expo & Summit, London: April 22 - 23</p>	<p>Startup Grind Global Conference, Silicon Valley, USA: April 28 - 29</p>
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Source: National Bureau of Statistics (NBS)¹, Central Bank of Nigeria (CBN)², Stanbic IBTC Bank Nigeria³, Organisation of Petroleum Exporting Countries (OPEC)⁴, Business Day⁵, Reuters⁶, Statistics South Africa⁷, Mint⁸, The people's republic of China⁹, U.S. IEA Oil Market Report¹⁰, First Securities Discount House (FSDH)¹¹, Deloitte Analysis¹², Fitch¹³, BBVA Research¹⁴, and E8Markets¹⁵

EVENTS CORNER



Access Bank Inspires Future Entrepreneurs at EIBIC 2026, UNILAG

Access Bank is proud to partner with the Enterprise and Skills Development Center (ESDC) to launch the 2026 Entrepreneurial & Innovation Business Immersion Course (EIBIC) 2026 at UNILAG. Our Group Head, Abiodun Olubitan, engaged students on what entrepreneurship means and who an entrepreneur is, while our team also led Fireside Chats sharing insights on Fintechpreneurship. The sessions sparked lively discussions, encouraged practical thinking, and reinforced the Bank's commitment to youth empowerment and nurturing the next generation of Nigerian entrepreneurs.





DIGITAL VISIBILITY THAT CONVERTS: HOW SMES CAN TURN ONLINE PRESENCE INTO PAYING CUSTOMERS

In today's business environment, having an online presence is no longer optional, it is mandatory. However, for many SMEs, visibility does not always translate into sales. Despite consistent activity online, the connection between engagement and revenue often remains weak.

The real challenge is not being seen, it is turning that visibility into meaningful business results. Visibility creates awareness, but conversion drives growth. Many businesses focus on attracting attention without building a clear path for customers to take action. As a result, potential customers engage with content but do not move any further. How do you do all of these? Let's discuss.

Creating Clear Customer Direction

A common gap in digital strategy is the lack of clarity in communication. When customers encounter a brand online, they should immediately understand what is being offered and what step to take next.

Clear messaging, combined with direct calls to action, reduces confusion and makes it easier for customers to engage. Whether the goal is to generate enquiries, drive purchases, or encourage bookings, every interaction should tell your customers how to patronize you.



Building Trust Through Value-Driven Content

Customers are more likely to engage with businesses that provide value beyond promotion. Content that addresses real needs, offers solutions, or shares useful insights helps to position your business as credible and reliable. Over time, this approach builds trust. As trust increases, so does the likelihood of conversion, as customers feel more confident in their decision to engage or make a purchase.

Optimising Platforms for a Seamless Experience

An effective digital presence goes beyond aesthetics. It must also function in a way that supports the customer journey. When potential customers visit your social media platform, the experience should be simple, clear, and easy to navigate.

Information about your company's products or services should be readily available, contact options should be visible, and responses should be timely. Attention span these days is very short so giving your customers a seamless experience reduces friction and increases the chances of turning a potential customer to an actual one.

Understanding the Customer Journey

Most customers do not make immediate purchasing decisions. Instead, they move through a process that begins with awareness, develops into interest, builds into trust, and eventually leads to action. SMEs that recognise and support this journey are better positioned to guide customers towards conversion. Rather than expecting instant results, they focus on nurturing relationships over time.

Using Insight to Strengthen Strategy

Digital growth becomes more effective when it is guided by insight. By observing which content generates enquiries, which platforms drive engagement, and what leads to actual sales, businesses can make more informed decisions. Refining strategy based on real performance allows SMEs to focus their efforts more effectively, leading to better outcomes over time.

In an increasingly competitive digital space, visibility alone is not enough. Maintain consistent engagements through timely responses, updates, and reminders. This increases the likelihood that when customers are ready to make a decision, they return to a familiar and trusted brand.

For SMEs, real success lies in building a presence that not only attracts attention but also drives action. By combining clarity, value, and consistency, businesses can transform their digital platforms into powerful tools for growth. Visibility may open the door, however conversion is what truly moves the business forward.

Answer to the Mini Case Study Puzzle: Managing Delayed Payments

Scenario:

Tunde runs a small catering business that has been growing steadily through referrals and social media. Recently, he received a large order from a new corporate client. He purchased extra ingredients, hired temporary staff, and delivered successfully.

However, two weeks after delivery, payment has still not been received. The client keeps saying, "Our finance team is processing it." Meanwhile, Tunde now has cash-flow pressure and upcoming orders to fulfill.

What should Tunde do?

- A) Wait patiently to avoid offending the client
- B) Send a polite but firm reminder with the invoice and agreed payment terms
- C) Refuse to take any future orders from the client immediately

Recommended Answer:

- B) Send a polite but firm reminder with the invoice and agreed payment terms ✓

Explanation:

- This helps maintain professionalism while addressing cash-flow needs
- The business operations is protected without damaging client relationships
- This shows clear communication of expectations

Suggested Next Steps:

- Send a written reminder including:
 - The original invoice
 - Agreed payment terms
 - A polite note emphasizing the importance of timely payment
- Follow up with a phone call if there's no response after a few days
- For future orders, consider requesting partial or full advance payment for large corporate clients

Key Takeaway:

Prompt, professional communication safeguards cash flow and relationships, allowing small businesses to operate smoothly and grow sustainably.

Bye Go-getters!

As you move through this new quarter, remember you don't have to do everything, you just have to do the right things, consistently. Take what you've learned so far, refine your approach, and stay focused on what truly moves your business forward.

Keep showing up, keep improving, and don't be afraid to make adjustments along the way. Growth is not always about big leaps, it's often about small, intentional steps taken consistently.

And as you build, don't forget to take care of yourself too. Your energy, clarity, and focus are just as important as your strategy.

At Access Bank, we are right here with you, supporting your journey every step of the way. Feel free to send us an email for enquiries welovesmes@accessbankplc.com

Here's to a productive, focused, and rewarding quarter ahead. Let's make it count!

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