

The **SME** Bulletin

January 2026 Edition



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- Map your 2026 success: A guide to creating a vision board for your business
- Seven strategic moves every business owner should take in 2026
- The businesses behind businesses: Why support services matter in 2026

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Welcome Note

Dear Business Owner,

Happy New Year, and welcome to 2026.

The beginning of a new year often brings a mix of hope and responsibility. Hope for what is possible, and responsibility for the decisions, plans, and daily effort required to keep a business moving forward. As an SME owner, you carry this balance every day and we recognise the dedication it takes to keep showing up for your business.

This January bulletin is created with you in mind. It is a moment to pause, reflect, and realign to look at where you are, where you want to go, and how to move forward with greater clarity and confidence. Rather than focusing only on big goals, this edition encourages thoughtful prioritisation and steady, intentional progress.

In 2026, we believe growth comes from consistency, clear direction, and recognising progress along the way. This bulletin explores practical ways to turn your plans into a roadmap you can return to throughout the year, helping you stay focused even as demands evolve.

At Access Bank, we remain committed to supporting your journey. Beyond financial solutions, we aim to be a trusted partner offering guidance, insights, and support as you build, grow, and strengthen your business.

Here's to a year filled with clarity, resilience, and meaningful growth. We are glad to walk this journey with you.

Abiodun Olubitan

*Group Head, SME Banking,
Access Bank PLC*

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Season's Greetings

A new year brings new opportunities to start smarter, grow stronger, and build better.

- We are excited to continue supporting your business in 2026. Here's to a year of clarity, growth, and success.



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MAP YOUR 2026 SUCCESS: A GUIDE TO CREATING A VISION BOARD FOR YOUR BUSINESS

Let's be honest, it's normal to set goals at the start of the year and even say "new year, new me." But what truly matters is what happens after that. The start of a new year is a good time to pause and ask, what do we really want to achieve in 2026? As a business owner, it's easy to set those goals and then get pulled back into day-to-day demands. A vision board helps you bridge that gap, turning your plans into clear, visible priorities that guide actionable steps throughout the year.

Now, let's talk about how to create a vision board that actually works for your business, one that keeps your goals visible, realistic, and achievable throughout 2026.



Step-by-Step Guide to Building Your SME Vision Board

Step 1: Define Your Goals

Start by listing your key business objectives for the year. This could include financial targets, new product launches, marketing milestones, an MBA or operational improvements. Keep it focused by prioritising the top three to five goals that will have the greatest impact on your growth.

Step 2: Collect Visuals

Gather images, charts, icons, or graphics that represent each goal. You can use digital tools, cutouts from magazines, or your own creations. The visuals should clearly reflect what success looks like for each objective.

Step 3: Arrange Your Board

Organise your visuals by category such as sales, marketing, team growth, or innovation. Place your most critical goals in prominent positions so they immediately capture attention and focus.

Step 4: Add Motivational Elements

Incorporate quotes, affirmations, or milestone markers that inspire action. Colour coding or creative layouts can make your vision board more engaging and easier to interpret at a glance.

Step 5: Review and Update Regularly

Check your vision board weekly or monthly to track progress. Adjust goals, visuals, or milestones as your business evolves. This ensures that your board remains a living, practical tool, not just a decorative piece.

More than a creative exercise, creating a vision board is more of a strategic tool for planning, prioritising, and driving business results. When your 2026 goals are visible, they stay top of mind. Place your vision board where you will see it daily as your phone wallpaper, in your office, on your desk, or even on your fridge so it continues to guide decisions and actions.

Take out time this January to create a vision board that reflects your priorities and revisit it often. With clarity and consistency, your ambitions can translate into meaningful progress throughout the year.



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SIX STRATEGIC MOVES EVERY SME BUSINESS OWNER SHOULD TAKE IN 2026

Strategy is about making choices, not just setting goals. For SMEs, this rings especially true. It is easy to write down a list of things you want to achieve in a new year, but without a clear plan, those goals can quickly fade. In 2026, the businesses that make deliberate, strategic moves will be the ones that grow, adapt, and succeed and we definitely want that for your business. Let's talk about six crucial moves to help you adjust.

1. Create a Vision Board or Roadmap

As discussed earlier, a vision board turns abstract ideas into tangible visuals. Include charts, images, or even sketches that reflect your objectives. Position the most important goals where you and your team can see them daily. This keeps focus sharp, fosters motivation, and ensures every decision aligns with your bigger picture.

2. Align Your Team Around the Vision

Your goals are only as strong as the people executing them. Hold a kickoff session or retreat to communicate your vision, break down roles, and show how each team member contributes to overall success. When everyone understands the "why" behind their work, productivity, accountability, and morale improve dramatically.

3. Strengthen Your Personal and Company Brand

As a CEO or founder, your personal brand sets the tone for your business. Share your expertise online, engage with your audience, and position yourself as a thought leader. Simultaneously, ensure your company's brand reflects professionalism, credibility, and value. In today's digital-first world, visibility and trust are key drivers of growth.

4. Embrace Technology and Digital Tools

From accounting software to digital marketing platforms, the right tools can save time, reduce errors, and increase efficiency. Consider CRM systems for customer management, project management apps for team coordination, and social media for brand visibility. Even small digital steps can yield big results when applied consistently.

5. Review and Optimise Your Finances

Take a close look at your cash flow, budget, and spending patterns. Identify areas to cut unnecessary costs, plan for investments, and ensure you have a financial safety net. Strong financial discipline early in the year makes it easier to seize growth opportunities when they arise.

6. Invest in Your People and Company Culture

A motivated team drives business success. Plan quarterly team-building sessions, provide training or mentorship opportunities, and celebrate milestones. A culture of recognition, learning, and collaboration increases productivity, fosters loyalty, and attracts top talent. Your team is one of your most valuable assets—investing in them pays dividends.

SMEs should prioritise building strong networks, connecting with other business owners, industry experts, and potential partners to unlock new opportunities and collaborations. At the same time, exploring strategic partnerships or joint ventures that complement your products or services can accelerate growth without requiring massive investment. Equally important is adopting a growth mindset—encouraging experimentation, learning from failures, and remaining adaptable. Businesses that embrace continuous improvement are better equipped to navigate challenges and seize opportunities throughout the year.

2026 offers a fresh start, and the steps you take now will determine the trajectory of your business. Clear goals, visualising success, aligning your team, strengthening your brand, adopting technology, managing finances wisely, and nurturing your people, helps you create a foundation for sustainable growth. This year, be intentional, stay focused, and turn your ambitions into reality.

THE BUSINESSES BEHIND BUSINESSES: WHY SUPPORT SERVICES MATTER IN 2026

At the start of the year, many entrepreneurs are buzzing with ideas, goals, and plans. Take Chioma, a boutique owner in Lagos for example, after a busy December, her store is still brimming with leftover stock, bills are waiting, and her staff seem exhausted. She wants to grow, maybe even expand online, but every day feels like she's juggling too many things at once sales, inventory, staff, and customer messages.

Chioma's story isn't unique. Across Nigeria and Africa, small business owners face the same challenge: the bigger your ambitions, the heavier the load. And that's exactly why business support services are becoming indispensable. From accounting and HR to marketing and tech solutions, these services are the hidden engines that help SMEs survive, stabilize, and scale.

Why Support Services Are Critical

Chioma realized that working harder alone wasn't enough. The hours she spent manually tracking sales and stock could be better spent planning growth or engaging customers. That's when she decided to explore support services.

Get Your Finances in Shape

Outsourced accounting and bookkeeping aren't just for big companies. For small retailers, service providers can help track revenue, manage expenses, and even identify which products or services are truly profitable. Chioma found that within weeks, her bookkeeper spotted areas where she had been losing money on shipping and inventory. By making small adjustments, she reclaimed cash that would have otherwise been tied up in unnecessary costs.

Streamline Operations

HR and administrative support can transform the way SMEs operate. Payroll, leave tracking, and staff scheduling tasks that used to drain Chioma's energy were now managed by experts who understood compliance and efficiency. With fewer operational bottlenecks, she could focus on improving customer experience and planning her next product launch or expansion.

Leverage Technology

The digital world is full of tools that don't require a big budget. Chioma started using simple applications for inventory management, invoicing, and mobile payments. What once took hours every day could now be done in minutes, and her customers enjoyed a smoother buying experience. The simple tech upgrades didn't just save time, they made her business look more professional.

Reach Customers Smarter

Marketing, especially during and after peak seasons, is crucial. Many SMEs try to do it all themselves, often with limited results. By partnering with marketing specialists, Chioma could run social media campaigns, create engaging content, and reach her customers with seasonal promotions. The result? Better engagement, more sales, and stronger brand visibility.

Opportunities SMEs Can Tap Into

The beauty of support services is that they are not one-size-fits-all. Entrepreneurs can plug into solutions that match their unique business needs:

- **Finance Made Easy:** Outsourced accounting and bookkeeping take the stress out of managing cash flow and tracking profits.
- **Tech That Works for You:** Mobile application and digital tools for inventory, payments, and invoicing save time and reduce errors.
- **People Power:** HR consulting, recruitment, and staff training help small teams stay motivated, efficient, and compliant.
- **Marketing That Sells:** Social media management, content creation, and digital campaigns put your business in front of the right customers.

Chioma quickly realized that these opportunities were not just "nice to have" they were the backbone of her ability to grow sustainably.

Quick Wins for SMEs in 2026

For entrepreneurs looking to start the year strong, a few practical steps can make all the difference:

- Audit your current processes and identify tasks you can outsource or automate.
- Consider simple digital tools for inventory, invoicing, or payroll even free or low-cost options work.
- Partner with marketing specialists for campaigns, social media content, or seasonal promotions.
- Invest in HR support to manage staff efficiently, especially if your team is growing.

Even small changes can produce big results. What Chioma started with a few minor tweaks eventually allowed her to open a second branch, hire two more staff, and plan her first e-commerce launch all within the first quarter of the year.

The Takeaway

As 2026 unfolds, see support services as more than just convenience but as strategic growth tools. They help entrepreneurs like Chioma focus on what they do best: serving customers, innovating products, and building brands.



Highlights of the Nigerian Economy

- Headline inflation eased significantly to 14.45% in November, the eighth consecutive month of decline and the lowest rate since October 2020 (14.23%), primarily due to favorable harvest and a stronger local currency.¹
- Nigeria's economy expanded to 3.98% in Q3 2025 from 3.86% a year earlier, driven primarily by sustained growth in the services sector.¹
- Economic activity rose for the twelfth consecutive month, with the PMI increasing to 56.4 points in November 2025 from 55.4 points in October, indicating strong expansion. Agriculture was the primary driver, reaching 58.2 due to heightened farming activities.²
- The Monetary Policy Committee (MPC) held its final meeting in 2025 and voted to retain the Monetary Policy Rate (MPR) at 27%, due to declining inflation.²
- The Naira depreciated by 1.76% month-on-month in the official market, closing November at approximately NGN1,446.74/USD.²
- Oil production rose to 1.44 million barrels per day (mbpd) in November 2025 from 1.40mbpd in October.³

Industry Highlights



Consumer (Agriculture, Hospitality, FMCG, etc.)

- [WACOT disburses NGN158mn to cocoa farmers in Osun to promote sustainable farming](#)
- [Nigeria launches cold-chain warehouse to empower farmers and boost food security](#)



Energy, Resources & Industrials

- [FG suspends 15% fuel import duty, assures adequate supply nationwide](#)
- [FG expands LPG rollout, targets 5mn clean-cooking homes](#)



Life Sciences & Health Care

- [SFH launches CoElevate Fund to boost homegrown health innovation](#)
- [Nigeria launches First Tele-Veterinary Call Center to Boost Animal Health and Food Safety](#)



Technology, Media & Telecommunications

- [EU commits €45m to boost Nigeria's digital economy, fibre expansion and tech skills](#)
- [FG to launch two new investment funds for Nigerian startups](#)



Government & Public Services

- [FG ends pioneer incentive tax exemption for businesses](#)
- [BOI, NCGC launch NGN10bn loan scheme to empower women-owned businesses](#)



Financial Services

- [EDC, Fast Credit launch NGN2bn single-digit loan scheme to empower Nigerian MSMEs](#)
- [BOI and Partners to unlock NGN10bn loans to strengthen women SME entrepreneurs](#)

Global and Regional Happenings

- Eurozone:** Eurozone industrial production rose 0.8% month-on-month in October 2025, the largest increase since May, driven by strong demand in consumer goods and a rebound in energy production.⁴
- South Africa:** S&P upgraded South Africa's foreign currency credit rating to BB from BB- and its local currency rating to BB+ from BB, citing improving growth, fiscal discipline, and energy sector reforms as key reasons.⁵
- United States:** The US jobless claims rose by 23% in the first week of December to 236,000, as applications for unemployment benefits increased, reflecting severe hiring weakness.⁶
- China:** China's retail sales rose to 1.3% year-on-year in November the slowest pace since December 2022.⁷
- Global oil market:** Global oil supply dropped by 610,000 barrels per day in November, due to stricter US sanctions on Russian oil companies, which led to a 420,000 b/d fall in Russia's exports and a reduction in its oil revenues.⁸



Macroeconomic Indicators



Positive change No change Negative change

Outlook

Nigeria¹⁰

- ❖ A sustained decline in inflation may prompt a resumption of interest rate cuts in 2026. However, the anticipated fiscal laxity from campaign activities may slow down the pace and quantum of rate cuts.
- ❖ Naira stability will likely persist in Q1 2026. However, electioneering activities could trigger a resurgence in dollar demand.
- ❖ Expansion of microfinance and fintech solutions is set to improve access to credit, supporting business growth in the informal sector.
- ❖ Growth in small and micro businesses is expected to continue in 2026, driven by rising urbanisation and entrepreneurial activity.

❖ **Ghana:** BoG expects inflation to stay near its target band (8% +/-) in the first half of 2026.¹⁰

❖ **US:** The U.S. is expected to see steady but moderate growth of 2% in 2026, supported by falling interest rates and significant investment in AI infrastructure.⁵

❖ **China:** China's inflation is projected to reach an average of 0.8% in 2026, with overall price growth expected to remain subdued.¹¹

❖ **Eurozone:** According to the European Commission, the Eurozone economy is expected to expand slowly in 2026, with GDP growth forecast of 1.2% due to headwinds from global trade tensions and ongoing U.S. tariffs.¹²

Upcoming Events

Nigeria

Smart Retailing and Digital Marketplaces Conference (Abuja): January 2	Nigerian Economic Summit Group-Macroeconomic Outlook: January 15	NBS Inflation Report: January 15	International Conference on Small Business Entrepreneurship (Kano): January 29
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Africa

African Business Chambers - Africa Economic and Market Outlook 2026: January 14	South Africa's December Inflation Report: January 17	World Advanced Manufacturing & Future Mobility (WAM) Morocco: January 20 - 22	Global Conference on Women in Business and Leadership (South Africa): January 30
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Global

International Business and Economy Conference (China): January 3 - 4	Consumer Electronics Show (USA): January 6 - 9	Global Business Summit (Nigeria): January 22-23	World Economic Forum (Switzerland): January 19 - 23
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Source: National Bureau of Statistics (NBS)¹, Central Bank of Nigeria (CBN)², Organization of the Petroleum Exporting Countries (OPEC)³, Quasar markets⁴, S&P Global⁵, TOI Business Desk⁶, Reuters⁷, The Economic Times⁸, FSDH⁹, Deloitte Analysis¹⁰, IMF¹¹, DollarMetalMarkets¹²



TREASURY WRAP

Naira Finally Wins... A+

The Nigerian naira closed 2025 on a firmer footing, settling at ₦1,429/\$1 on December 31, representing a 7.4% appreciation from ₦1,535/\$1 at the end of 2024. This performance marks the naira's first annual gain since 2012, when it strengthened marginally to ₦157.29 from ₦158.99 in 2011.

FX market reforms, particularly improved price discovery and enhanced transparency, played a key role in supporting the currency in 2025. Since the reforms were implemented, the spread between the official and parallel market rates has narrowed to below 5%, significantly dampening speculative activity and allowing supply-and-demand fundamentals to drive price discovery.

Inflation at a 5-Year Low... A

In January 2025, the National Bureau of Statistics rebased the Consumer Price Index (CPI), updating the base year from 2009 to 2024 and revising the consumption basket. This methodological adjustment triggered a sharp technical moderation in headline inflation, which fell to 24.48% y/y in January from 34.80% y/y in December 2024.

Beyond the rebasing impact, inflation maintained a clear disinflationary trajectory through the year, declining further to 14.45% y/y in November, from 24.50% y/y at the start of the year.

Food inflation recorded the steepest decline, easing by 17.02% to 11.08% y/y in November, from 26.10% in January, supported by improved agricultural output, favourable weather conditions, and reduced flooding incidents.

Core inflation moderated more gradually, declining by 4.60% to 18.00% y/y in October (January: 22.6% y/y). The slowdown reflected reduced exchange-rate pass-through, softer fuel price pressures, and lower transportation costs.

Equities Market Back to Its Winning Streak... A+

The Nigerian Exchange closed the 2025 trading year with a 51.19% annual return, marking its strongest full-year performance since 2007.

The rally was broad-based, driven by strong sectoral performances, particularly in consumer goods, insurance, and industrials, with several stocks delivering returns well above 100%. Historically, only a handful of years have rivaled 2025's performance, including 2020 (50.03%), 2013 (47.19%), 2023 (45.90%), and 2017 (42.30%), placing 2025 firmly in elite territory.

Consumer goods stocks emerged as the top performers, surging by 129.57%, supported by robust earnings, reduced FX losses, and renewed investor confidence. The insurance sector followed closely, posting a 65.64% return, with gains accelerating after the passage of the Nigerian Insurance Industry Reform Act (NIIRA 2025).

While we celebrate the reform-driven gains recorded in 2025, we believe that robust and consistent implementation will be critical to sustaining these wins in 2026.





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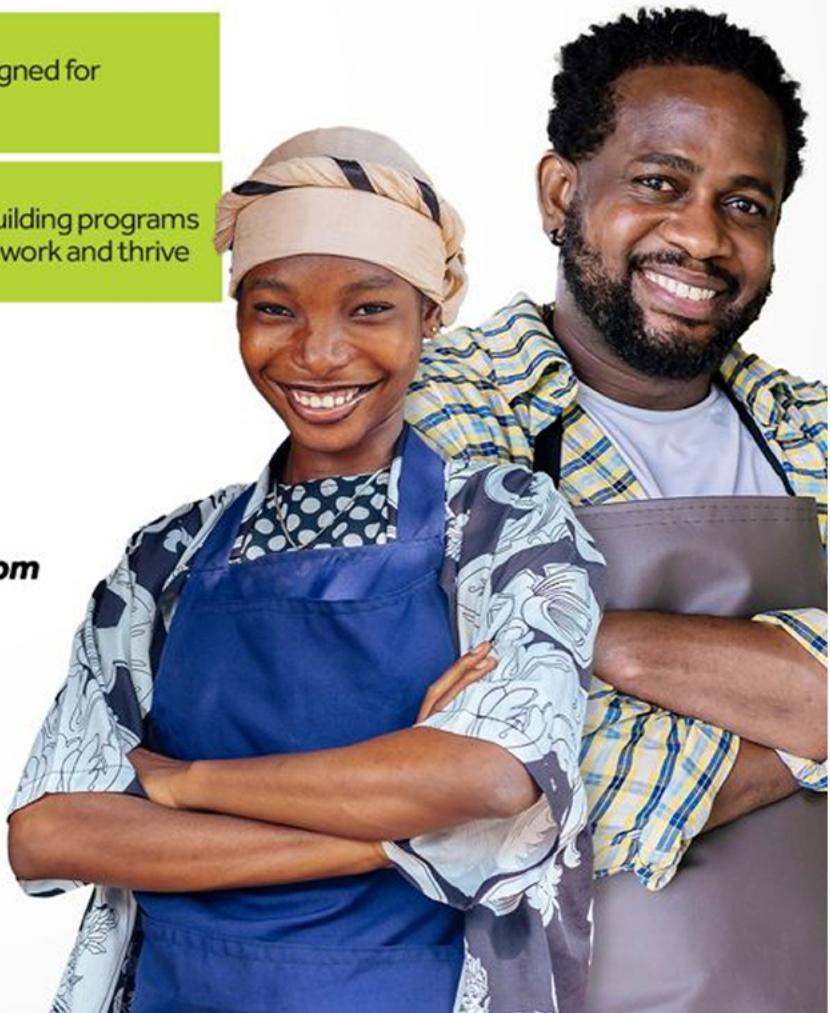
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INTRODUCING THE SME BANKING TEAM AT ACCESS BANK

At Access Bank, we believe every thriving business starts with support, the type of support that goes beyond just funding. Take Tunde, an ambitious agropreneur in Ibadan for example. Last year, he wanted to expand his poultry farm but wasn't sure how to manage the costs, staff, and logistics. Through a quick chat with a consultant at one of our Business Clinics, he discovered solutions that fit his business: financing to buy new equipment, guidance on managing operations, and connections to networks that could grow his market.

Tunde isn't alone. Across Nigeria, our SME Banking Team works hand-in-hand with entrepreneurs, helping them navigate challenges, seize opportunities, and scale smarter. Whether it's a small retailer stocking up for the season, a manufacturer upgrading machinery, or an education provider expanding facilities, we guide businesses with products like Shop Purchase loans, Term Loans, Asset Finance, and sector-focused lending. For businesses keen on sustainability, our Clean Energy Finance Solution makes going sustainable practical and affordable.

But we don't stop at finance. Our team is deeply involved in capacity-building initiatives that empower MSMEs to run better businesses. Entrepreneurs like Tunde participate in SME Academy sessions, gain insights at Customer Engagement Forums, attend webinars on using data and tech to grow their business, and learn hands-on strategies at these events and workshops. These programs ensure that growth is not just about access to funds, but about building knowledge, networks, and confidence.

Behind every product, every workshop, and every advisory session is a team passionate about helping entrepreneurs thrive. Because every achievement your business makes is a reason to celebrate.



January Reset for SMEs

January isn't just about new sales targets and fresh business plans it's also about resetting you. After the rush of the festive season, many SME owners return to work feeling tired, stretched, and under pressure to "hit the ground running." But real growth doesn't come from exhaustion; it comes from clarity, balance, and consistency.

As you step into the new year, taking care of your physical, mental, and emotional well-being is not a luxury, it's a business strategy. A healthier, more focused entrepreneur makes better decisions, leads more effectively, and builds a business that can grow sustainably. This January, let's start by putting wellness at the center of how we work.

Use this simple checklist to start the year right:

- Set realistic work hours you can sustain
- Plan at least one proper rest day each week
- Schedule a basic health check-up
- Declutter your workspace to improve focus
- Define three clear business priorities for Q1 — not everything at once
- Watch for signs of burnout such as constant fatigue or irritability
- Create daily quiet time to think, plan, or reset — even if it's 10 minutes
- Talk through challenges with a mentor or fellow business owner
- Celebrate small wins and steady progress, not just big milestones
- Rebuild healthy routines disrupted by December activities
- Commit to one wellness habit you can maintain consistently

26 AFFIRMATIONS FOR 2026

Words have power. They can break or build, mold or nurture, strengthen or weaken. As a business owner, the way you speak to yourself and your team shapes the energy, decisions, and results in your business. So, in 2026, let's choose words that uplift, inspire, and drive action. Here are 26 affirmations to guide your mindset, fuel your focus, and set the tone for a successful year ahead.

Ambition: I embrace bold goals and take steps every day to achieve them.

Balance: I create harmony between my work, team, and personal growth.

Clarity: I make decisions with focus and confidence.

Discipline: I stay consistent and follow through on my plans.

Excellence: I strive to deliver my best in every project and interaction.

Focus: I prioritize what truly moves my business forward.

Growth: I welcome challenges that help me and my business evolve.

Hope: I believe in the possibilities of today and tomorrow.

Innovation: I explore new ideas and embrace creative solutions.

Joy: I celebrate progress, big and small, along the way.

Knowledge: I commit to learning and applying insights that strengthen my business.

Leadership: I guide my team with vision, empathy, and integrity.

Momentum: I take deliberate action to keep my business moving forward.

Nurture: I invest in my team, relationships, and personal growth.

Opportunity: I see possibilities where others see obstacles.

Persistence: I overcome setbacks and keep striving toward my goals.

Quality: I prioritize excellence over speed or shortcuts.

Resilience: I adapt and bounce back stronger from challenges.

Strategy: I plan with purpose and align actions with my goals.

Tenacity: I stay committed even when the path is tough.

Unity: I foster collaboration and support within my team.

Vision: I keep the bigger picture in mind with every decision.

Wisdom: I learn from experience and make informed choices.

eXcellence (again!): I hold myself to the highest standards in all I do.

Yield: I focus on results that matter, turning effort into impact.

Zeal: I approach every day with energy, passion, and commitment.

See You Next Month, Go-getters!

We can't wait to bring you more insights next month. But before then, thank you for taking the time to read and engage with our very first SME bulletin of 2026. We hope it is given you practical ideas and a little inspiration to start the year strong.

As we've discussed, a vision board isn't just a creative exercise, it's your roadmap for the year. It keeps your goals visible, guides your daily decisions, and turns plans into real results. Pair it with strategic moves, consistent action, and focus, and you have everything you need to make 2026 a year of achievement for your business. So grab your tools set up your board and make this year count.

At Access Bank, supporting SMEs is at the heart of what we do. We are here not just to provide solutions, but to also walk the journey with you, every step of the way. From tailored financial solutions to practical insights and guidance, our goal is to help you take bold steps, overcome challenges, and grow your business sustainably.

Got questions or need guidance? Reach out to us at welovesmes@accessbankplc.com, we would love to hear from you.

Here's to a 2026 filled with clarity, focus, progress, and achievements you can be proud of.

We 
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