

The SME Bulletin

October 2025 Edition

In This Edition

- Surviving the squeeze: Strategies for businesses in a high-cost economy
- Multiply your profit in 2025 with the ember sales
- Is your business scaling or just getting busier?
- Four systems every SME needs

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Welcome Note

Dear Business Owner,

October marks a significant moment in history, a time when Nigeria fought for and won her freedom. Independence was more than a change of flag; it became a symbol of courage, resilience, and the determination to build a future on our own terms.

Entrepreneurs walk a similar path every day. Building a business is its own fight for independence; the freedom to create opportunities, the resilience to push through challenges, and the determination to stand on your own feet while shaping something that lasts.

We know running a business isn't easy. Some days you celebrate small wins, other days you wrestle with tough choices. But true independence in business doesn't mean doing everything alone. It comes from building the right structures, seeking support, and creating systems that allow your vision to thrive long after the hustle of today.

In this edition of the SME Bulletin, you'll find practical lessons to help you prepare for the end-of-year sales season without overstretching your finances, understand the difference between scaling and simply getting busier, and discover the five essential systems that give businesses the strength to endure.

If you are fine-tuning what already works or taking bold steps in a new direction, we hope this edition gives you clarity and courage. Just as our nation once claimed its independence 65 years ago, may you continue to claim yours as an entrepreneur; one smart, purposeful move at a time.

As always, Access Bank is here to support your vision and walk with you on this journey of freedom, resilience, and growth.

Abiodun Olubitan

*Group Head, SME Banking,
Access Bank PLC*

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SURVIVING THE SQUEEZE:



STRATEGIES FOR BUSINESSES IN A HIGH-COST ECONOMY

The economic landscape in Nigeria continues to test the endurance and agility of medium-sized businesses. With inflation fluctuating above 22%, FX volatility, rising interest rates, and persistent fuel and logistics costs, businesses are confronting a sharp increase in operating expenses while consumer demand softens under financial pressure.

But amidst the squeeze lies an opportunity: a chance for business owners and leaders to reassess operations, build resilience, and pivot smartly toward profitability even in uncertainty.



What's Driving the Pressure?

Foreign Exchange Volatility: The instability of currency exchange rates have significantly increased the cost of imported raw materials, equipment, and spare parts. For import-reliant businesses, maintaining pricing stability amid these fluctuations remains a key challenge.

Changing Consumer Behavior: With reduced purchasing power, consumers are cutting back on volume and switching brands based on value and affordability.

Fuel & Energy Prices: Diesel and fuel costs remain high, and electricity supply remains unreliable. Businesses in manufacturing, logistics, and cold-chain distribution are bearing the brunt, with energy costs making up 20–40% of operating expenses.

Logistics and Infrastructure Gaps: Inland freight and warehousing costs are rising, especially in regions affected by fuel scarcity or road deterioration.



Smart Survival Strategies for Businesses

Reassess & Audit Operational Costs

- Conduct monthly or quarterly cost audits to identify and trim unnecessary expenses.
- Consider shared logistics, remote work for admin roles, or energy-efficient equipment to reduce overhead.

Embrace Local Sourcing

- Where possible, switch to locally available raw materials or components to reduce FX dependency and shipping delays.
- Partner with local suppliers who offer more flexible payment terms or cooperative procurement arrangements.

Repackage and Reposition Products

- Consider downsized or 'budget-friendly' product versions to meet reduced consumer spending capacity.
- Bundle complementary services or products for added value and differentiation.

Automate to Save Time and Money

- Invest in affordable software (e.g., payroll, CRM, invoicing, inventory management) to reduce time and errors in daily operations.
- Digitize customer interactions to save on physical infrastructure and streamline service delivery.

Adopt Scenario-Based Financial Planning

- Prepare multiple cash flow and budget projections based on best-case, moderate, and worst-case scenarios.
- Use these to guide hiring, expansion, and inventory decisions.

The Way Forward

Crisis periods often separate reactive businesses from strategic ones. Medium and small sized businesses that take deliberate steps tightening operations, localizing inputs, adapting products, and managing cash carefully will not only weather the storm but come out leaner and more competitive.

Now is the time to pivot from just "staying afloat" to "surviving smart."

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MULTIPLY YOUR PROFIT IN 2025 WITH THE EMBER SALES

The “ember months” (September to December) are a very prime time for profit. During this season, customers are spending on back-to-school, weddings, travel, “Detty December,” and all the festive excitement that comes with the season. But while the demand is there, only the prepared business owners truly cash in.

As an SME, this is your chance to move from just getting sales to multiplying your profit. The question is: will you wait for the rush to find you or will you position yourself ahead of it?

Here, we will show you how to tap into the ember season strategically, avoid burnout, and finish 2025 strong with more money in the bank and less stress on your shoulders.

Start Planning Early

When the rush begins, you don’t want to be catching up; rather, you should be top of mind. If you are selling hampers, clothes, beauty services, or food, your customers need time to notice you, trust you, and plan you into their holiday budget.

Start small but consistently; repurpose last year’s strategy, tease new offers, and align with your team. Let people see you first before they start spending.

Take Content Creation and Social Media Seriously

Visibility is currency in today's market. If you are not showing up online, you are losing sales to those who are.

The ember season will be noisy; every brand is shouting. To stand out, you need consistent, engaging content that builds trust and reminds people why they should choose you. Don't just post for posting sake; create content that informs, excites, and sells. Show behind-the-scenes, customer reviews, product demos, and festive packaging ideas. Your social media pages are your digital storefront. Take advantage of them.

Bundle Smartly

You don't have to do "awoof giveaways" to attract customers. Instead of slashing prices, bundle your slow-moving items with fast-sellers to give more value and still make profit.

Nigerians love a good deal; "buy two, get one free" or "combo pack" can move your stock faster than solo items. But don't bundle randomly - check your sales from last year: what sold out? What didn't move? Use that data to plan smarter bundles that clear inventory and increase your average sale.

Optimise for Digital Sales (Don't Just "Post and Wish")

During the holidays, your customers are scrolling, browsing, and buying often at odd hours. That is why your business needs to be visible, active and transaction-ready around the clock.

Automate your Instagram and WhatsApp replies to keep conversations flowing even when you are offline. Set up a simple landing page or e-flier with clickable links that showcase your offers. Most importantly, make payments seamless. It could be through bank transfers, USSD, or payment links.

Prepare Your People, Not Just Your Products

An SME's holiday success goes beyond offering great products, it hinges on delivering fast, friendly, and flexible service. Train your team early on how to handle rush orders, respond quickly to customer inquiries, and manage delivery expectations effectively.

If your "team" is just you, consider outsourcing. Bring in extra help for order fulfillment, social media responses, or delivery coordination. A smooth, responsive customer experience can make all the difference during the holiday rush.

Budget Like a Boss Not on Vibes

Every naira counts during the holiday season, so it's essential to plan ahead and set a clear budget for stock, promotions, logistics, delivery, and packaging. A simple spreadsheet can go a long way in helping you track expenses, manage inventory, and protect your profit margin.

Don't wait until the last minute, start your promotions early (ideally by October or November), bundle products smartly to increase sales and make sure your team is trained or get extra hands to support operations. For extra support, speak with your Access Bank SME Relationship Manager about affordable financing options like SME loans or short-term overdrafts to enhance your holiday sales.

If you plan right, you will close 2025 strong and start 2026 ahead of the pack. Access Bank is here to support your journey from funding to training to tools that keep you efficient. Let's help you sell smarter and grow stronger.



IS YOUR BUSINESS SCALING OR JUST GETTING BUSIER?



Sometimes, business can feel like it is going in the right direction. The phone keeps ringing, orders are increasing, and your name is getting mentioned more often. It looks like growth. But for the global brand you want to build, it is not enough to get the calls. Can you think about the next level and still keep up with delivering quality?

That is where scaling comes in. Scaling means creating the systems, people, and processes that allow your business to grow without burning out or falling apart. If your growth is costing you peace, sleep, or your brand reputation, it is not sustainable. Let's talk about how to scale right.

Strengthen Your Systems

As your business grows, the way you operate should grow with it. Many small businesses fail at this point because they try to use the same manual, memory-based processes that worked when things were small. But what worked for five customers will not work for fifty. That is why you must begin to document your processes; from how customers place orders to how you follow up or deliver your services.

When these steps are clear and repeatable, anyone in your team can follow them. And when you automate routine tasks like invoicing or feedback requests, you free up time to focus on improving the actual work. Don't leave quality to chance, build it into your systems.

Grow Your Team, Not Just Your To-Do List

No matter how passionate or hardworking you are, you cannot do everything by yourself. Many founders make the mistake of taking on too much for too long; answering every enquiry, doing every delivery, handling every decision. That is a recipe for burnout. The moment you notice demand rising consistently, start thinking about who can support you. It could be your part-time assistant, a freelance designer, or a full-time staff member.

Bringing the right people on board allows you to maintain quality while serving more customers. A strong team multiplies your capacity and protects your standards.

Refine Your Offer, Don't Expand Too Fast

When business starts booming, it is tempting to say yes to everything; yes to new product lines, yes to custom requests, yes to completely new services. But doing too much, too soon, is how quality slips through the cracks. Instead of trying to please everyone, focus on refining what is already working.

Make your bestsellers even better. Improve your core service delivery. Let your business deepen before it widens. Scaling is about doing the right things, better and more consistently.

Build with Strategy, Not Survival Mode

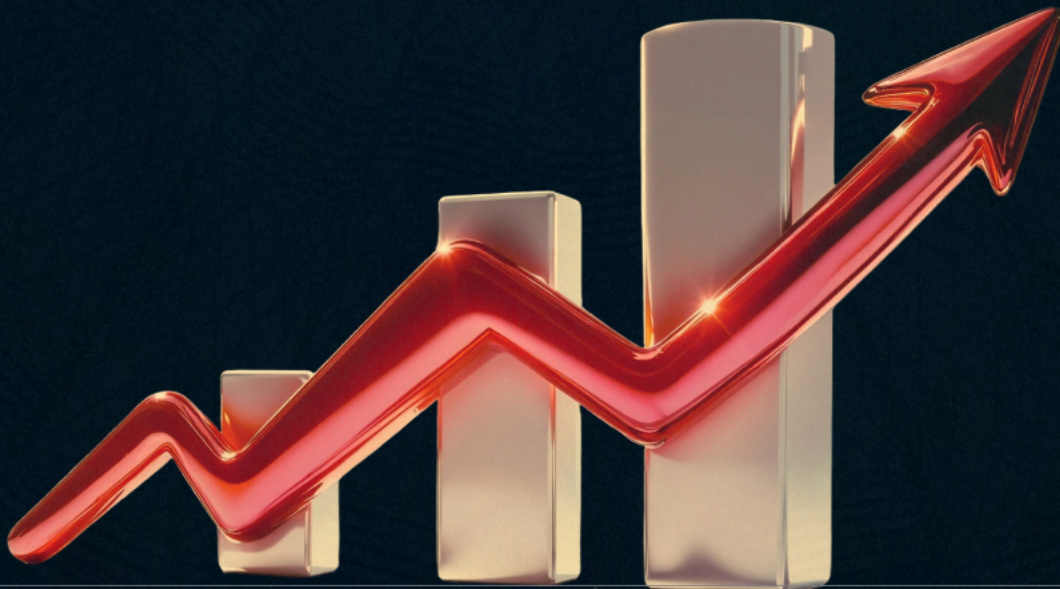
A business that is always reacting will struggle to grow sustainably. Scaling requires intentionality, knowing where you are going, why and how to get there. You can't keep running from one urgent issue to the next. Set clear growth goals.

Create time in your calendar to review what's working, what's not, and what needs to change. Not every opportunity is meant for you, and not every customer is your ideal fit. You have to stay focused. Otherwise, busyness will trap you in a cycle of motion without progress.

Protect Your Standards

One of the first things to suffer when you grow too fast is your standard of quality. The little touches that made people fall in love with your brand begin to disappear. But quality is your reputation and it must never be negotiable. Even when you are growing, you need systems to check the work being done. You need honest feedback from customers and a team that is committed to excellence. The moment you notice quality slipping, slow down, reassess and fix it.

A scalable business is only as strong as its standards. Growth is but only if you are growing well. It is not enough to get busier. The real win is building a business that grows without losing its soul. Before you celebrate the next big milestone, pause and ask: "Is my business truly scaling, or am I just getting busier?" Choose intentional growth. Build smart. Protect your excellence.



FOUR SYSTEMS EVERY SME NEEDS



As a business owner, seeing your business bloom into what you envisioned it to be is like seeing your baby develop. However, just like a baby becomes more demanding as they begin to sit, crawl and walk, so does your business need you more. Tasks increase, customer demands evolve and suddenly, what used to be simple starts to feel chaotic.

Growth is beautiful but without the right systems in place, it can quickly become overwhelming. If you are serious about building a business that scales without breaking down, there are four key systems you need to put in place.

Let's break them down.

An Operations System (aka Your SOPs)

Standard Operating Procedures (SOPs) are the foundation of any growing business.

They are the written guides that show how things get done; from onboarding a client to fulfilling an order to sending invoices.

When you are small, you may get away with "keeping it all in your head." But as you grow, relying on memory or freestyle execution leads to inconsistency and mistakes. SOPs help you train new team members faster, maintain quality, and ensure everyone is on the same page.

Start small. Pick one repeating task in your business and document every step. Use tools like Google Docs, Notion, or even Loom video walkthroughs. Over time, build a system library your team can rely on.

The Hiring & Team Management System

This is all about building the right team and managing them effectively. It starts with clarity; knowing exactly what roles you need, the outcomes each person will be responsible for, and the key skills and qualities that are non-negotiable for success in those roles. Once hired, you need a clear plan for how you will onboard, train, and evaluate your team members to ensure they are aligned with your goals.

But it doesn't stop there. You also need a simple, consistent structure for communication and reporting: How often do you check in? What tools will you use Slack, WhatsApp? Who reports to who? When everyone knows their role and how to engage, your business can run more smoothly and grow with fewer bottlenecks.

A Financial System

Money is not just about what comes in, it's about how you manage it. You need systems for: tracking income and expenses, budgeting and forecasting, paying salaries and vendors and reviewing profitability regularly.

This doesn't mean you need to become an accountant but you do need visibility. Use tools like Google Sheets and as your business grows, do not hesitate to hire a bookkeeper or accountant. Scaling without knowing your numbers is like flying blind.

A Customer Experience System

No matter how big you grow, your customer experience must remain strong. People remember how you made them feel and that's what keeps them coming back.

Build a system that ensures every client gets a seamless onboarding. There's clear communication throughout the process, support or complaints are handled quickly, feedback is regularly collected and used to improve.

Templates, automated responses, FAQs, and feedback forms can help you manage this without burning out your team. Excellence should be consistent, not accidental.

Your hustle got you started. But your systems will keep you growing. If you are tired of feeling like you are building on shaky ground, start with these five systems. You don't need to do it all at once, build one at a time. But build them.

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Policy Watch:

What the New Tax Reform Bill Means for Nigerian SMEs



In July 2025, the Federal Government passed a new Tax Reform Bill aimed at simplifying Nigeria's tax system, improving compliance, and reducing the burden on micro, small, and medium-sized businesses (MSMEs).

These reforms follow recommendations from the Presidential Fiscal Policy and Tax Reform Committee and are designed to make doing business easier, especially for the SMEs that power Nigeria's economy.

What Are These New Tax Laws?

Here's a quick look at the four new Acts that make up the reform:

Nigeria Tax Act (NTA): Combines old tax laws into one easy-to-understand system

Tax Administration Act (NTAA): Makes tax procedures the same across federal, state, and local levels

Nigeria Revenue Service Act (NRSA): Replaces FIRS with a new central revenue body called the Nigeria Revenue Service

Joint Revenue Board Act (JRBA): Creates clear rules for handling tax disputes, ombud, and coordinating across governments.

What This Means for SMEs

Simpler Tax Filing: If your business earns below the VAT threshold, you will now enjoy an easier, faster way to file taxes. Less paperwork, less stress.

Exemption for Low-Income Businesses: If your annual turnover is ₦50 million or less (previously ₦25million) and your total fixed assets are under ₦250 million, you are exempt from:

- Company Income Tax (CIT)
- Capital Gains Tax (CGT)
- The new Development Levy

This is a great time to formally register your business and take advantage of these tax breaks.

Unified Tax System (Single Tax Office)

A move toward one-stop tax offices - no more running between offices. Tax matters will now be handled in one place, helping you avoid confusion and delays.

Digital Filing and Payment Platforms

The reform encourages the use of digital platforms for filing taxes and making payments, making compliance faster, more transparent, and less prone to human error.

Clarity on Informal Sector Inclusion

The government is encouraging informal businesses to come on board without fear of penalties, using education and incentives to help you transition smoothly.

Faster Dispute Resolution

Tax disputes will now follow a clearer and quicker process. So you can focus on running your business instead of chasing paperwork.

Why This Matters

For years, taxes have been a major pain point for many SMEs - too many levies, unclear rules, and long queues. These new reforms are a big step toward making the system fairer, clearer, and more business-friendly.

What You Should Do

- Stay informed and follow updates from trusted sources
- Keep good financial records
- Talk to your accountant or business advisor if you're unsure what this means for you
- Send an email to welovesmes@accessbankplc.com if you need help getting started



Highlights of the Economy

- Nigeria's real GDP grew by 4.23% y-o-y in Q2 2025, from 3.48% in Q2 2024, and 3.13% in Q1 2025, driven by base effects, higher oil output and food production.
- Headline inflation eased to 20.12% in August, from 21.88% in July, driven by base effects, stable naira and the lag effect of high interest rates.
- Gross external reserves are at a 6-year high of USD42 billion, attributed to robust hydrocarbon export revenue and improved forex inflow.
- The Naira appreciated marginally in September to an average of NGN1,503.59/USD in the official market and NGN1,534.06/USD in the parallel market.
- The MPC cut its benchmark interest rate by 50 basis points to 27% pa, the first cut in five years.
- Purchasing Managers' Index rose marginally to 54.2% in August, signalling improved business conditions.

Industry Highlights



Consumer (Agriculture, Hospitality, FMCG, etc.)

- [Over 4,000 SMEs backed by Cameroon SME Bank](#)
- [FG, IFDC to improve fertiliser availability to enhance soil health](#)



Energy, Resources & Industrials

- [Nigeria targets global markets with USD60bn gas expansion plan](#)
- [Nigeria launches solar manufacturing facility](#)



Life Sciences & Health Care

- [FG targets enrolment of 44mn Nigerians into health insurance by 2030](#)
- [FG mandate the labelling of all genetically modified \(GM\) products](#)



Technology, Media & Telecommunications

- [FG scraps 5% telecom tax on calls, data services](#)
- [MTN unveils startups for Cloud Accelerator Programme](#)



Government & Public Services

- [FG approves duty-free imports for goods worth USD300 or less](#)
- [FG says no immediate plan to implement 5% fuel surcharge](#)



Financial Services

- [CBN unveils new initiative to drive digital payments in Nigeria](#)
- [Fed lowers key US interest rate by 0.25 points in first cut this year](#)

Global Happenings

- ❖ **Ghana:** Real GDP grew by 6.3% in Q2 2025, driven by strong performances in services (9.9%) and agriculture (5.2%). Meanwhile, inflation eased to 11.5% in August, its lowest level in four years.
- ❖ **United States:** GDP expanded by 3.3% in Q2 2025, rebounding from -0.5% in Q1 2025. Inflation rose to 2.9% in August, from 2.7% in July, recording its fastest pace of increase so far this year.
- ❖ **China:** China's GDP growth fell to 5.2% from 5.4% in Q1 2025 but exceeded market expectations of 5%.
- ❖ **Eurozone:** GDP maintained a steady growth rate of 1.5% in Q2 2025, while inflation averaged 2.0%, unchanged from July, and supported by wage gains and fiscal spending.
- ❖ **Global oil market:** Brent crude prices hovered around USD67/pb, as OPEC+ gradually unwinds supply cuts.



Macroeconomic Indicators

4.23% Real GDP (Q2 2025)	20.12% Inflation rate (August 2025)	27.00% MPR (September 2025)	NGN1,503.59/ USD Exchange rate (September 2025)	16.78% 364-day T-Bill rate (September 2025)
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● Positive change
 ● No change
 ● Negative change

Outlook

Nigeria

- ❖ Disinflationary trend is expected to continue in subsequent months due to harvest impact on food output, sustained impact of high interest rates and moderation in retail fuel prices.
- ❖ Ongoing naira stability is expected to continue with marginal gains recorded in the naira value in October, backed by improved external position.
- ❖ The cut in interest rates will ease borrowing costs marginally but could spur liquidity pressures.
- ❖ Improved access to credit will support SME business expansion plans and reduce the risk of non-performing loans.
- ❖ Private sector activity is expected to rise further in October 2025, driven by increasing demand and easing inflationary pressures.

- ❖ **Ghana:** GDP growth is expected to remain strong in Q3 2025, supported by ongoing government reforms and seasonality impact on food supply.
- ❖ **US:** The Fed projects a 1.6% GDP growth in 2025 due to strong investment in high-tech sectors and easing monetary policy, despite headwinds from higher tariffs and lower immigration.
- ❖ **China:** The economy is expected to grow by 5% in 2025, driven by front-loaded exports and steady industrial production.
- ❖ **Eurozone:** Growth in Q3 2025 is expected to be modest, driven by resilient domestic demand and business investment, despite external pressures from U.S. tariffs and geopolitical uncertainty.

Upcoming Events

Nigeria

- | | | | |
|--------------------------------------|--------------------------------|---------------------------------|---------------------------------|
| September Purchasing Managers Index: | 31st Nigerian Economic Summit: | September Inflation: October 15 | September PMS Watch: October 17 |
|--------------------------------------|--------------------------------|---------------------------------|---------------------------------|

Africa

- | | | | |
|------------------------------|--|---|--|
| Ghana's September Inflation: | Ghana's Producer Price Index: October 14 | AFSIC - Investing in Africa 2025: October 14 & 15 | West Africa Industrialisation, Manufacturing & Trade Summit: October 21-23 |
|------------------------------|--|---|--|

Global

- | | | | |
|---|---|--|-----------------------------|
| 5 th Annual Global Emerging Market Conference: | Future Blockchain Summit: October 12-15 | IMF/World bank Annual Meeting: October 13-18 | FOMC Meeting: October 28-29 |
|---|---|--|-----------------------------|

Source: National Bureau of Statistics, Central Bank of Nigeria, the Economist Intelligence Unit, Trading Economics, Investing.com, The Nigerian Economic Summit Group, Deloitte Research, The US Federal Reserve, Bank of China USA, FMDQ, Ghana Statistical Service, European Central Bank, The World Bank, Eurostat, International Energy Agency, National Bureau of Statistics of China, Bloomberg, U.S. Bureau of Economic Analysis



EVENTS CORNER

AU MSME Forum 2025

**Theme: Building Resilient MSMEs through
Digital Innovation, Market Access &
Affordable Financing for Africa**



Access Bank, in partnership with the Office of the Vice President and the African Union, proudly participated in the 7th edition of the MSME Awards and Forum. Held from 23rd – 27th June, 2025 in Abuja, this year's event marked a significant milestone, serving both as the National MSME Awards and a continental forum under the auspices of the African Union Commission (AUC) and the Federal Government of Nigeria.

As a longstanding partner and sponsor of the National MSME Clinics initiative, Access Bank reaffirmed its commitment to MSME development by actively engaging in this high-profile event. Access Bank played an active role supporting the awards, joining panel discussions, and driving conversations on MSME growth. Our Deputy Managing Director, Mrs. Chizoma Okoli, was present to reaffirm our commitment to empowering small businesses across Africa.



Access Bank's SME Division partners with AXA mansard and OneHealth Medical Center for a free health screening we had in July 2025.



Staying Healthy as an Entrepreneur: Simple Wellness Habits for Busy SMEs

Running a business is exciting but also demanding deadlines to meet, staff issues to deal with, and the constant push to grow can take a toll on your health. Many entrepreneurs are so focused on keeping their businesses alive that they forget to take care of themselves. But the truth is simple: a healthy entrepreneur is more productive, creative, and resilient.

Here are some simple wellness habits you can adopt today to stay at your best while growing your business:

1. Prioritize Sleep

Late nights might feel productive, but consistent lack of sleep reduces focus, decision-making, and creativity. Aim for six hours of quality rest. Your business needs you sharp, not sluggish.

2. Move Your Body Daily

You don't need a gym membership. A brisk 20-minute walk, stretching between meetings, or taking the stairs can boost energy levels and reduce stress.

Remember: your health is the foundation of your business. Taking care of yourself is not a distraction from success, it's an investment that ensures you and your business thrive in the long run.

3. Eat Smart, Not Just Fast

Busy schedules often lead to skipped meals or fast food. Instead, keep healthy snacks like nuts, fruits, or yoghurt nearby to maintain steady energy throughout the day.

4. Schedule Breaks

Burnout comes from non-stop hustle. Short breaks — even five minutes every hour — can refresh your mind and help you return to tasks with clarity.

5. Mind Your Mind

Stress is inevitable in business, but managing it is key. Try deep breathing, journaling, or short meditation sessions to stay calm under pressure.

6. Don't Neglect Medical Check-ups

Just like you track your business performance, track your health. Regular medical check-ups can catch issues early before they affect your productivity.



Cutting Costs and Boosting Loyalty with AI-Powered Customer Experiences

In today's business landscape, customers no longer settle for one-size-fits-all experiences. They want products, services, and communication that feel unique to them. Until recently, personalization seemed like something only big corporations with large marketing budgets could achieve. But that's changing. Artificial Intelligence (AI) is making hyper-personalization accessible for Small and Medium-sized Enterprises (SMEs).

What is Hyper-Personalization?

Hyper-personalization uses AI to analyze customer data—like purchase history, browsing patterns, and preferences—and then tailors experiences accordingly. It goes beyond basic segmentation to create interactions that feel one-to-one.

Why It Matters for SMEs

- **Boosts Engagement:** Personalized messages and offers make customers feel valued, which increases loyalty and repeat purchases.
- **Cuts Costs:** By targeting the right customers with the right offers, SMEs can reduce acquisition costs by up to 50%.
- **Levels the Playing Field:** Affordable AI tools mean smaller businesses can now compete with larger brands in delivering customer delight.

Simple Ways to Get Started

1. **AI-Powered Email Marketing:** Use tools like Mailchimp, Sender, or Brevo to recommend products based on a customer's previous purchase and send more relevant, personalized messages.
2. **Chatbots with Memory:** Platforms such as Tidio, ManyChat, and Drift allow you to deploy virtual assistants that remember customer preferences and provide faster, tailored responses on your website, WhatsApp, or social media.
3. **Recommendation Engines:** Tools like Zoho CRM and Clerk.io help SMEs suggest products or services based on customer history—ideal for fashion boutiques, restaurants, and online stores looking to boost repeat purchases.

The Takeaway

Hyper-personalization with AI is no longer reserved for the big players. By starting small through affordable tools and platforms SMEs can strengthen customer relationships, stand out in their industries, and grow more efficiently. The future of business is personal. With AI, SMEs can deliver exactly that at scale, and at lower cost.



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THIS OR THAT

(BUSINESS OWNER EDITION)

The fun check-in game every business owner needs to play!

Tick your picks. Laugh a little. Reflect a lot.
And don't worry, we won't judge (much).

Are you ready? Let's go!

THIS

☐ Solo boss – I like to run the show alone

☐ Team no sleep – I'm on 24/7 grind mode

☐ Automate that thing – tech saves my life

☐ Waiting on referrals – If they know, they'll come

☐ Panic hiring – I just need someone, NOW!

THAT

☐ Dream team duo – give me a co-founder any day

☐ Rest is necessary – I work hard and rest smart

☐ Manual everything – spreadsheets and sticky notes.

☐ Marketing like a pro – I've got a game plan

☐ Strategic hiring – right roles. Right timing. Right people

See You Next Month, Go-getters!

Building a business that lasts takes hard work, right systems, smart decisions, and the courage to grow differently. As you digest the insights from this month's Bulletin, don't feel pressured to do everything at once. Start small, stay consistent, and build with intention. If you are fine-tuning your team structure, preparing for the ember months, or simply learning to rest without guilt, we are cheering you on!

Access Bank is here to support you every step of the way through the SME Digest every Tuesday by 7:00pm on Classic FM 97.3, our free business clinics, and a wide range of financing and growth support programmes designed just for SMEs like yours.

If you have questions or need support, kindly send us an email at welovesmes@accessbankplc.com.

See you in the next edition.

Until then, keep showing up, keep building, and know we got your back.

we 
*** Love.**
 **'sMes**