

**Stanbic Bank Ghana**  
**Corporate & Investment**  
Banking Capabilities



**Stanbic**  
**Bank**



## **BLUE SKY THINKING THAT'S CREATING A GREENER AFRICA FOR ALL.**

Stanbic Bank believes in Africa and the untapped potential of our continent. For over 160 years we've been driving her growth, and our commitment to impacting communities and economies through renewable energy and sustainable finance deals is now stronger than ever. Proof that when it comes to actively creating a more sustainable future, you're best partnered with the bank that's doing more to take Africa there.

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Stanbic Bank's

# Mining and Energy Sector Mastery

Africa is home to about 30 per cent of the world's total mineral reserves and a significant share of the global production of economically important minerals and metals. In many sub-Saharan African countries, the mining sector makes an important contribution to foreign exchange earnings, government revenues, employment and gross domestic product. Mining operations often spur infrastructure development in isolated areas, including the construction of roads, railways, ports, and power supply networks, which not only support mining activities but also enhance accessibility and benefit other industries and local communities.

In Ghana, the mining sector has supported the economy for decades due to the country's wealth of minerals and natural resources. Although the industry may have its challenges, it has the potential to unlock unprecedented levels of economic growth. A critical factor for unlocking this growth is for businesses in the sector to have a partner who understands them enough to provide solid advice and best-in-class financing solutions.

**Standard Bank/Stanbic Bank's contribution to energy in the mining sector is unparalleled. Having led and arranged funding for two of the biggest power suppliers to mining firms in Ghana, we are best placed to continue to harness the value chain across both sectors for sustainable national development.**

With a well-established footprint in 20 countries across the continent of Africa, with operations in key financial centres outside Africa and a dominant presence in the mining industry, Stanbic Bank/Standard Bank provides unrivalled expertise in the mining and metal industry. In West Africa, we have operations in three countries – Ghana, Nigeria, and Cote d'Ivoire. We leverage on our global experience to provide the specialist technical expertise required to operate in the Ghanaian mining and commodity space.

**Anchored on our belief that Ghana's mining sector can transition the country into a more sustainable economy, Stanbic/Standard Bank provides transactional banking services to 11 of the 13 mines in the country. We have also advanced \$800m to the Ghanaian mining, metals, and energy sectors over the last 5 years.**

## **Stanbic Bank has facilitated several deals in these sectors, including:**

- Acting as the sole arranger and lender of a \$60m term loan facility to a local surface mining contractor to aid in the execution of their contract in 2020.
- Acting as a sole arranger and lender in providing \$50m in loans to small local contractors and vendors of mining companies in 2022.
- Acting as the sole arranger and lender of a \$90m term loan and hedging solution to a gold mining company in their expansion drive in 2022.
- Acting as the sole arranger and lender of a \$100m revolving credit facility for a gold mining company in 2018.
- Acting as sole arranger and lender of \$80m in environmental bond guarantees for six (6) gold mines over the past five years.
- Acting as a sole arranger and lender of a \$16.5m overdraft to a manganese producer in 2022.
- Acting as a lead bank in the \$325m syndicated term loan facility to a local independent power provider in 2022.
- Acting as joint mandated lead arrangers for the state's power producer, providing a \$120m syndicated term loan facility in 2022.
- Acting as the sole arranger and lender for a \$30m term loan facility to a foreign independent power provider in 2022

Sub-Saharan Africa's rich endowment of mineral resources presents a significant opportunity for economic development, with Ghana serving as a compelling case study. Optimization of these resources, achieved through strategic partnerships that emphasize sustainability and empower local communities, holds the key to unlocking a future of shared prosperity across the continent.

Stanbic Bank/Standard Bank, with its extensive experience and unparalleled expertise in the African mining sector, is uniquely positioned to be a vital partner in this transformative endeavour.

Unique end to end solution for our clients

## Vehicles and Asset Financing

Asset Financing is available for various asset classes. It can be new and used moveable assets for capital &, specialised equipment, passenger and commercial vehicles related to core clients and SBG industry sectors.

The SBG network provides for local and international expertise to provide bespoke solutions for our clients. Our Universal bank approach allows for complete solutions in the countries where we operate for multinationals, local corporates, business banking and retail clients.

### Financing Solutions

- Instalment sale
- Financial lease
- Full maintenance lease
- Operating rentals

### Advisory Services and Specialized Finance

- Full value chain solutions
- Pricing and products
- Deal structure across products and geographies
- Credit enhancements
- Co-operation with OEM captive finance houses
- Funding mechanisms and FX in local / foreign currency

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**Strong relationships  
with equipment  
providers and Export  
Credit Agencies  
provide competitive  
solutions**

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JAPAN  
BANK FOR  
INTERNATIONAL  
COOPERATION



**KOMATSU ekn LIEBHERR**

Transactional Banking :

# Banking you throughout your working capital cycle

## Our Solutions

### Collections

- Electronic collection (direct debits\*, telegraphic transfers [TTs], electronic funds transfers [EFTs])
- Cash collection (branch, cash centre, on-site)
- CashSecure\*
- Cheque collection
- MyBills\*
- Receipt Reference Service\*
- Card Acquiring\*

### Liquidity Management

- Call account
- Automated sweeping solution

### Payments

- Access to in-country clearing in presence countries
- Electronic third-party payments (TTs, RTGS, domestic EFTs, inter-account transfers, SWIFT MT 101, MT 103)
- Bulk payments
- Online or integrated payments with access and authorisation controls
- Card payments
- Cash distribution
- Mobile payments
- Payment reporting

### Information Management

- Balances and statements (online, integrated or SWIFT)

### Account Management

- Current, demand and fixed deposit accounts (LCY and FCY)
- Overdraft and short-term credit facilities
- Electronic banking, online or integrated

### Risk Management

- FX hedging, forwards, swaps, options
- Letters of Credit (issuance and confirmations)
- Guarantees (issuance and confirmations)







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SCAN TO OPEN ACCOUNT

# Business Account opening: **all documents must either be originals or certified copies, unless otherwise stated**

## All types of legal entities

- ID copies of all signatories, shareholders and directors
- Two passport-size photographs of each signatory
- Proof of address of signatories (most recent, less than 3 months old)
- Proof of company's address
- Completion of the bank's account-opening form
- Originals and photocopies of documents listed in the bank's account-opening form

## Foreign companies

**Note: all relevant foreign documentation will be required**

**The following additional documents will be required from the local authorities in Ghana:**

- Articles of Association
- Power of Attorney
- Confirmation letter from the Registrar of External Companies
- Tax Certificate
- Certificate of Incorporation
- Certified copies of forms 20 and 21
- Group structure/organogram

**All documents must be certified by a bank or public notary**

## Contact

Email  
[customercare@stanbic.com.gh](mailto:customercare@stanbic.com.gh)

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Telephone Number  
0302 8157789 | 18080 (MTN Toll Free) | 0800 10009 (Vodafone Toll Free)

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Address  
Stanbic Bank Ghana Ltd,  
Stanbic Heights, Airport City, Accra, Ghana.

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**Stanbic**

Investment Management Services

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