

1. What is the Auto Revamp Training Program (AITP) about?

The Auto Revamp Training is a hands-on intensive program that will cover core skills for Auto Refurbishment. The delivery model is structured to build and perfect skill proficiency in the Use of Power and Hand Tools, Auto Body Metal Works (Prelim & Advanced), Auto Body Preps, Auto Body Painting (Prelim & Advanced), Auto Detailing & Interior Works, Specialized Auto Body Detailing.

2. How is the Auto Revamp Training Program Structured?

The Program is structured under the Human Capital Development Loan (HCDL) Scheme which is an innovative loan program that is intended SOLELY to provide training to individuals who are resident in Enugu State on technical and non-technical capacities in partnership with private sector firms called “anchors”. The SME Agency in partnership with the anchors will then provide access to jobs and support for your entrepreneurial ventures.

3. What is the interest rate of this Loan for The Auto Revamp Training Program?

The Loan for the Training Program is INTEREST FREE/ ZERO INTEREST

4. What is the duration for the Auto Revamp Training Program?

Eight (8) Months for the training.

5. What is the cost of the Training?

The cost the training program has been highly subsidized to ₦150,000.00 (One Hundred and Fifty Thousand Naira Only), from N350,000 (Three Hundred and Fifty Thousand Naira Only). This is a 57% reduction.

Enugu SME Center would be providing Human Capital Development Loans of ₦150,000 (One Hundred and Fifty Thousand Naira Only), to the selected beneficiaries of the batch by Autoease Limited. These loans are interest free. The loan is expected to be repaid 12-15 months (No interest added) after training.

6. In how many months would the Loan for the Training Program be repaid?

The repayment of the loan will be made between 12-15 months after the completion of the 8 months training.

7. Must I be resident in Enugu State?

Yes, for the effectiveness of the Program, it is required that all Participants must be resident in Enugu State.

8. Do I get paid during the period of training?

No, only after you have been absorbed in the workforce. However, your employment is subject to a successful completion of the training program.

9. Would I be required to attend all training sessions?

Yes, as this would be one of the criteria to be retained for employment and entrepreneurial support

10. Where would the training sessions be held?

The training sessions would be held at Auto ease Limited- 22 Umuleri Street Behind MTN, Zik Avenue, Enugu

11. Is an undergraduate eligible for the training program?

Yes, but must be prepared for the rigors of the intensive training

12. Can an individual who is currently employed also engage in the training program?  
Yes, but must plan adequately

13. Is there an arrangement for accommodation?

Considering that the Training Cost is highly subsidized, there will be NO provision for accommodation.

14. What are the requirements to get the AITP HCDL

The successful applicant would be mandated to bring the following:

- Nationally Recognized Identification (NIMC, Passport, Voters Card and/or Driver's License) of the Applicant and Three(3) passport photograph
- Kindly select one Guarantor from the following areas:
  - Private Sector Individual- Businessman/Businesswoman, entrepreneur, private sector employee
  - Public Servant (Federal Government MDA, State Government from Executive Assistant-Honorable Commissioner)- *retired within two (2) years also acceptable*
  - Civil Servant from Level 6-Permanent Secretary- *retired within two (2) years also acceptable*
- Requirements of the Guarantor:
  - Nationally Recognized Identification (NIMC, Passport, Voters Card and/or Driver's License) of the Applicant and two(2) passport photographs
  - Undated Cheque from CBN recognized Commercial Bank
  - Physical appearance for signing is a MUST. *We also understand that they might have busy schedules hence why we would appreciate you contact us 24hrs before you come to ensure everything is seamless*
  - Six months Bank Account Statement

15. What if I want to pay the discounted rate upfront

Yes, you can, the payment will be accepted and there wouldn't be need to access or take the loan

16. What if I can pay for the AITP HCDL upfront or Guarantee myself

See Self Guaranteeing Steps attached

17. What if I only have a savings account

Request to open a current account with your Bank and request for a cheque book (minimum amount of leaves). When coming to the office to complete you documentation, make sure you come with 3-6 months of your saving account statement. You should also notify the Agency that you have requested for a cheque book so your space can be reserved

Or follow See Self Guaranteeing Steps attached

18. What if I decide to not continue the AITP Program, what will happen

If you have successfully passed the rigorous selection phase and are chosen for the first cohort and you drop out of the program, it would have been determined you have DEFAULTED on the AITP HCDL and the default terms would kick in as detailed in the Offer Letter, which would include calling on the collateral (the cheque of the guarantor/or applicant). If you paid for the AITP Program upfront, it shall not be refunded.

19. Why the need of a cheque as a collateral

This is the only way for Financial Institutions to legally recover their monies in the event of a default. This must be presented physically and cannot be scanned as it is not valid if scanned.

20. Why must my guarantor be available for the documentation signing

The guarantor would be expected to cosign with the successful AITP Applicant and is also

expected to be physically sighted by the Agency to prevent any case of false claims, forgery of documentation and signature etc

21. Once we have met all the requirements, where and when should we come to complete our documentation, with our guarantor

We shall commence documentation immediately after the orientation session holding from Wednesday 20<sup>th</sup> January 2021-Friday, 22<sup>nd</sup> January 2021. Kindly notify the Enugu SME Center 24-hrs before coming to the Agency (with guarantor if using guarantor) to ensure your documents are prepared ahead of time. Based on this we shall communicate the new date for the commencement of the training.

22. Can a guarantor with a joint account/check book guarantee someone?

No!!! It is a personal guarantee not a joint guarantee.

23. Can a guarantor with a corporate account /check book guarantee someone?

No!!! It is a personal guarantee not a joint guarantee.

If sending your 24hrs notification kindly calls the under listed:

Uche Ugwuoke  
0806 073 1664

Salem Emmanuel  
08063508525

Enugu SME Center  
No. 2, Market Garden Avenue  
Opposite SME Roundabout  
Along Ebeano Tunnel/  
GRA, Enugu State



# FREQUENTLY ASKED QUESTIONS (FAQS) UNDER THE AUTO REVAMP TRAINING PROGRAM (AITP)

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