

SIMCEL VENTURES

Retail Mobile Phones & Accessories

LOAN INVESTMENT PROPOSAL

GHC 500,000 REQUESTED



Have, Volta Region, Ghana · Est. 2019 · 5+ Years in Operation

EXECUTIVE SUMMARY

Simcel Ventures is a profitable, over 5-year-old retail business in Have, Volta Region, seeking a GHC 500,000 debt investment — with no equity attached — to fuel the next phase of growth.

5+

Years Operating

Est. 2019

GHC 500K

Loan Requested

Debt only, no equity

36 Months

Repayment Term

Monthly installments

Have, VR

Location

Volta Region, Ghana

- ✓ Documented revenue & bank records available for due diligence
- ✓ Clear deployment plan: inventory, staff, and digital marketing
- ✓ Operating in Ghana's fastest-growing regional consumer market

ABOUT SIMCEL VENTURES

Our Story

Simcel Ventures was founded in 2019 in Have, Volta Region, with a mission to make quality mobile phones and accessories accessible to individuals and businesses in the region. Over five years, we have built a loyal customer base, established reliable supplier networks, and maintained consistent, documented revenue through varying economic conditions — including the disruptions of 2020–2021.

Key Milestones

- 2019** Founded in Have, Volta Region
- 2020–21** Sustained operations through global disruptions
- 2022–23** Expanded product range & corporate client base
- 2024+** Scaling for regional growth

What We Offer

- Smartphones — all major brands
- Mobile accessories & peripherals
- Protective cases & screen protectors
- Chargers, earphones & cables
- Bulk & corporate orders
- Walk-in & delivery sales

Have, Volta Region, Ghana



MARKET OPPORTUNITY

40M+

Mobile subscriptions
across Ghana

~60%

Smartphone penetration
growth rate (2022–24)

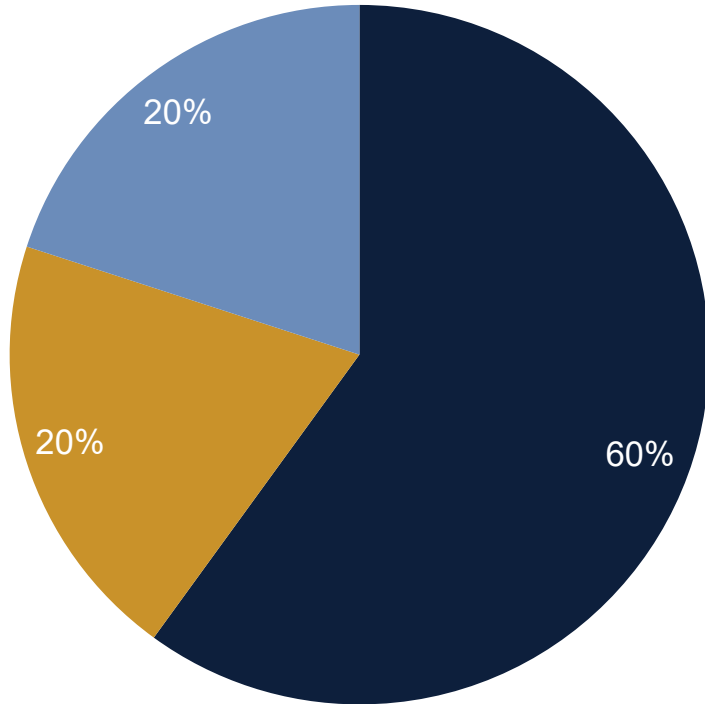
Have

Volta Region's commercial
hub & growth centre

Why Now?

- ▶ Ghana's digital economy expanding rapidly
- ▶ Volta Region underserved vs Accra
- ▶ Youth demographic driving phone demand
- ▶ Simcel positioned to capture growth

USE OF FUNDS — GHC 500,000



■ Inventory & Stock ■ Digital Marketing ■ Staff Recruitment



60%

Inventory & Stock

GHC 300,000

Expand smartphone range & accessories; reduce stockouts; meet growing demand



20%

Digital Marketing

GHC 100,000

Social media campaigns, online sales channel, brand visibility in Volta Region



20%

Staff Recruitment

GHC 100,000

Hire 2–3 sales and operations staff to support business growth and service quality

PROPOSED LOAN TERMS

Loan Amount	GHC 500,000
Loan Type	Debt only — no equity transfer
Repayment Period	36 months (3 years)
Repayment Structure	Monthly installments (principal + interest)
Interest Rate	Competitive fixed rate — open to negotiation
Collateral	Available for discussion
Financial Records	Bank statements & sales documentation available

Simcel Ventures is open to any terms that work for the investor. We are ready to sign a formal loan agreement.

WHY INVEST IN SIMCEL VENTURES



Proven Track Record

5+ years of uninterrupted retail operations with documented revenue and bank records available for review.



High-Growth Sector

Mobile technology retail in Ghana is expanding rapidly, with the Volta Region being significantly underserved.



No Equity, Clean Deal

This is a straightforward loan. Investor returns are interest-based. No ownership, no board involvement.



Strategic Location

Have is strategic location in the Volta Region's commercial hub — Simcel is well-positioned to capture the region's growing consumer base.

LET'S BUILD SOMETHING TOGETHER

Simcel Ventures is ready to move. We have the track record, the plan, and the team. We need a partner willing to grow with us.

Contact Simcel Ventures

 Have, Volta Region, Ghana

 [simcelventures@gmail.com]

 [0547489948]