



# International Journal of Business and Management Invention

e-ISSN: 2319 – 8028 p-ISSN: 2319 – 801X

## CERTIFICATE

It is certify that the paper entitled by “Loans and Savings in Business Growth of Small And Medium Enterprises (SMES) In The North Central Nigeria: An Empirical Analysis” has been published in International Journal of Business and Management Invention (IJBMI).

### **Your article has been published with following details:**

**Author's Name:** Mohammed Yakub Kio, Sodiq Sidiqat Ahmed, Hassan Shuaib Abubakar, Usman Alhaji Aliyu, Nurudeen Sanni Lawal

**Journal Name:** International Journal of Business and Management Invention (IJBMI)

**Journal Web:** [www.ijbmi.org](http://www.ijbmi.org)

**Journal Type:** Online & Offline

**Review Type:** Peer Review Refereed

**Publication Year:** 2021

**Publication Month:** January

**Vol No.:** 10

**Issue No.:** 01



**Editor-In-Chief**

**International Journal of Business and Management Invention (IJBMI)**

**E-mail ID:** [ijbmi@invmails.com](mailto:ijbmi@invmails.com)

**Web:** [www.ijbmi.org](http://www.ijbmi.org)

**IJBMI is Peer Reviewed Refereed Journal Approved by UGC**

**UGC Approval Serial Number: 4485 & UGC Journal Number: 46889**