TRUST CIRCLE
Turning daily discipline into sustainable capital

Partnership Brief 2026

Save Small. Build Trust. Access More.

An invitation to partner with TrustCircle in helping Ghana's micro enterprises build financial discipline and progressively unlock responsible finance.



TrustCircle, A Samakose Initiative | Tamale Metropolitan Area & Sagnarigu Municipality

THE OPPORTUNITY

Many enterprises need more than a loan

Micro enterprises in Northern Ghana rarely lack ambition. They lack a record that lenders can trust. Without savings history, basic records and a repayment track record, even viable enterprises stay outside formal finance, and finance that arrives too early often fails.

TrustCircle closes this gap. We help enterprises prove themselves step by step, so that partners can fund and lend with greater confidence.

WHERE WE WANT TO BE BY 2027

2,700+
Micro enterprise and VSLA members reached

GHS 15.8M+
Loans mobilised and disbursed

769+
Jobs created

5,559+
Micro enterprises trained

HOW IT WORKS

The TrustCircle growth journey

1 **Save**

2 **Participate**

3 **Develop**

4 **Qualify**

5 **Finance**

6 **Grow**

7 **Unlock More**

Enterprises save regularly in groups, take part in training and peer accountability, build records, and qualify for responsible financing in stages. Access to finance is earned through demonstrated discipline. It is never presented as guaranteed.


Onboarding session with members



Enterprise owner practising record keeping

OUR MODEL

Pathways to responsible financing

Five levels move an enterprise from first savings to larger finance, subject to assessment. Each level has clear requirements, so partners can see exactly what an enterprise has demonstrated before they commit capital.

1 Start
Join TrustCircle, begin regular savings and take part in onboarding.

2 Qualify
Save consistently for 6+ weeks, keep basic records and meet loan assessment requirements.

3 Finance
Access an enterprise loan with development support, regular savings and repayments.

4 Grow
Improve visibility, records and sales while maintaining good repayment performance.

5 Unlock More
Become eligible for increased financing, subject to assessment, and strengthen investment readiness.

OUR FINANCING PARTNER

Working with GTCCU

Our financing partner, GTCCU, works alongside TrustCircle groups in Tamale and Sagnarigu. Group saving meetings bring credit union staff and members together, so lending decisions rest on observed behaviour rather than guesswork.

A note on figures. The figures in this brief are TrustCircle's targets for 2027. They describe where we want to be, not results achieved to date. Partners receive progress data on request.

PARTNER WITH US

Three ways to take part

Fund

Grants, co-investment or concessional capital to grow the programme and widen its reach.

Finance

Lend to enterprises that have built a savings and repayment record with TrustCircle.

Support

Technical assistance, data, market access or training for members.

WHO WE INVITE

Partners we are looking for

- Development partners
- Investors
- Financial institutions
- Government and public agencies
- Technology and mobile money providers
- Enterprise support organisations

WHAT PARTNERS GAIN

- A pipeline of enterprises with a documented savings and repayment record.
- Group-based accountability that supports healthier repayment.
- Measurable results in enterprise growth, jobs and financial inclusion.

ASSESSMENT AND RISK

How we assess

- **1. Save.** Consistent savings for more than six weeks.
- **2. Participate.** Active participation and development support.
- **3. Show readiness.** Basic records, an active and viable enterprise, repayment capacity.
- **4. Assessed.** TrustCircle carries out the lending assessment and makes the final loan decision.

Group saving and peer accountability give lenders an observed record before they commit. Financing is based on demonstrated readiness and is never guaranteed.

Let us build trust, together.

Tell us how you would like to take part, and we will share data, programme detail and a proposed way of working.

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