

## Reliable Finance Nourishes an Eatery with Impact

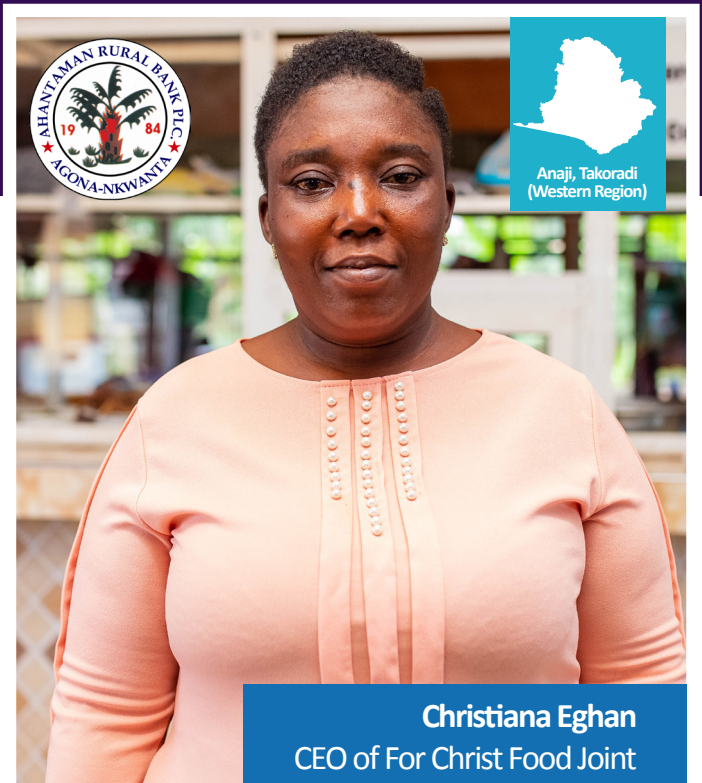
**FIRST+**, the Financial Institution Resilience and STrengthening program, accelerates job creation through small business growth powered by access to finance. It is led by CapitalPlus Exchange in partnership with the Mastercard Foundation, Bank of Ghana, and Ghana Microfinance Institutions Network.

Christiana Eghan is a restaurant owner devoted to providing a great dining experience for her customers and ensuring the welfare of her employees. She launched her “For Christ Food Joint” in Takoradi from a tabletop and now has a thriving business with 21 employees, thanks to finance from Ahantaman Rural Bank.

### Finance for Stability & Growth

Christiana struggled to obtain finance until she was approached by Ahantaman Rural Bank when she founded her business 18 years ago. “They gave me a helping hand when I started by selling food on a tabletop. I began with a susu (savings) account (in Twi, ‘susu’ means ‘to plan’), and when my business stabilized, the Bank advised that I could access credit facilities,” she recalls. One loan after the other, with determination and guided by financial education from the Bank, Christiana expanded her business.

Even as Ghana’s challenging inflation collapsed other businesses, Christiana’s loans sustained her eatery and eventually helped her to thrive. Her recent loan from the Bank enabled her to renovate her restaurant, expand her operation, and hire six new female employees. She could borrow a larger amount than previously thanks to the Bank’s commitment to accelerate its MSME lending with the help of technical assistance delivered by CapitalPlus Exchange (CapPlus) through the FIRST+ program.



**Christiana Eghan**  
CEO of For Christ Food Joint

### Incomes Fund Future Dreams

Christiana’s business is helping her employees to support their families and realize their aspirations. She guides them to open savings accounts at the Bank and deposits a percentage of each paycheck directly into their accounts so they save for their future. “Two of my former employees now have their own restaurants, and that makes me happy,” she says proudly.



Christiana with her husband and their employees, including Angelina (front left)



Ahantaman Rural Bank's team with Christiana and her husband in front of the eatery

"My goal is to continue my secondary education and become a nurse. It was difficult securing a job, but thanks to this employment, I've started saving to achieve my goals," says Angelina Arthur. Christiana also offers temporary jobs at her eatery during school vacations for youth in her community who need to earn their education fees. Many young people are achieving their educational goals as a result.

### A Legacy of Impact

Christiana hopes to further expand her restaurant to employ more people and set up additional branches. Her husband has left his previous job to join her in growing the business. Together they are creating a legacy they can leave behind for their children's children, and an ongoing enterprise for youth job creation.

**“ I am determined to overcome my challenges to become a nurse, and my job is enabling that.”**  
 – Angelina Arthur, Employee



Christiana's business is helping her employees to realize their aspirations

**“ The Bank has been my support system. It took just one week to receive the most recent loan after my application, unlike previous loans that could take one month.”**  
 – Christiana Eghan, Restaurant Owner



Christiana relied on loans from the Bank to sustain her business and eventually help her to thrive