

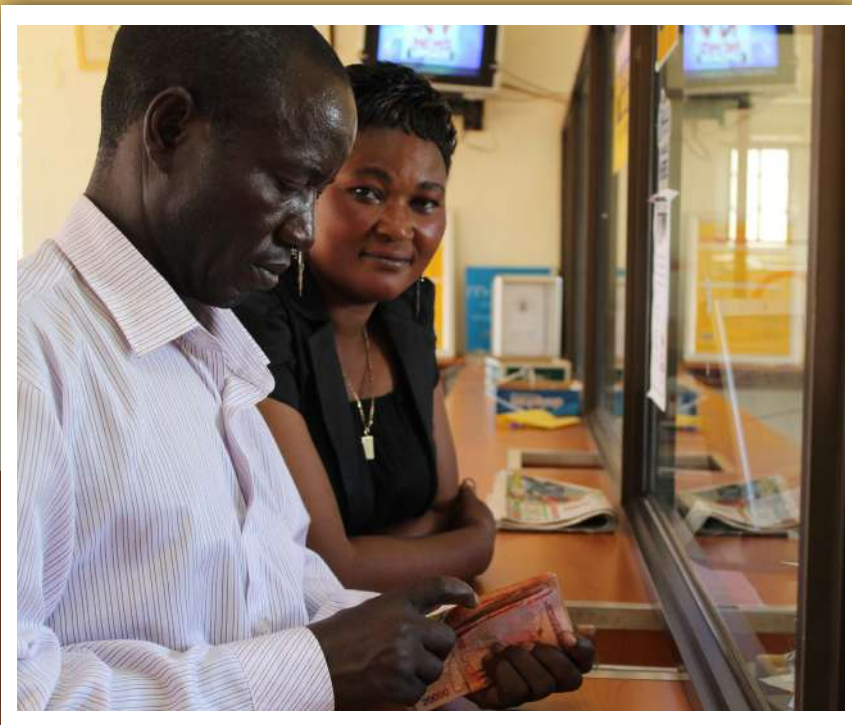


AMFIU

ASSOCIATION OF MICROFINANCE INSTITUTIONS OF UGANDA

2021/22 THE UGANDA MICROFINANCE DIRECTORY

10TH Edition



Over
300,000
Readership

Tomorrow belongs to those who believe their time is now.

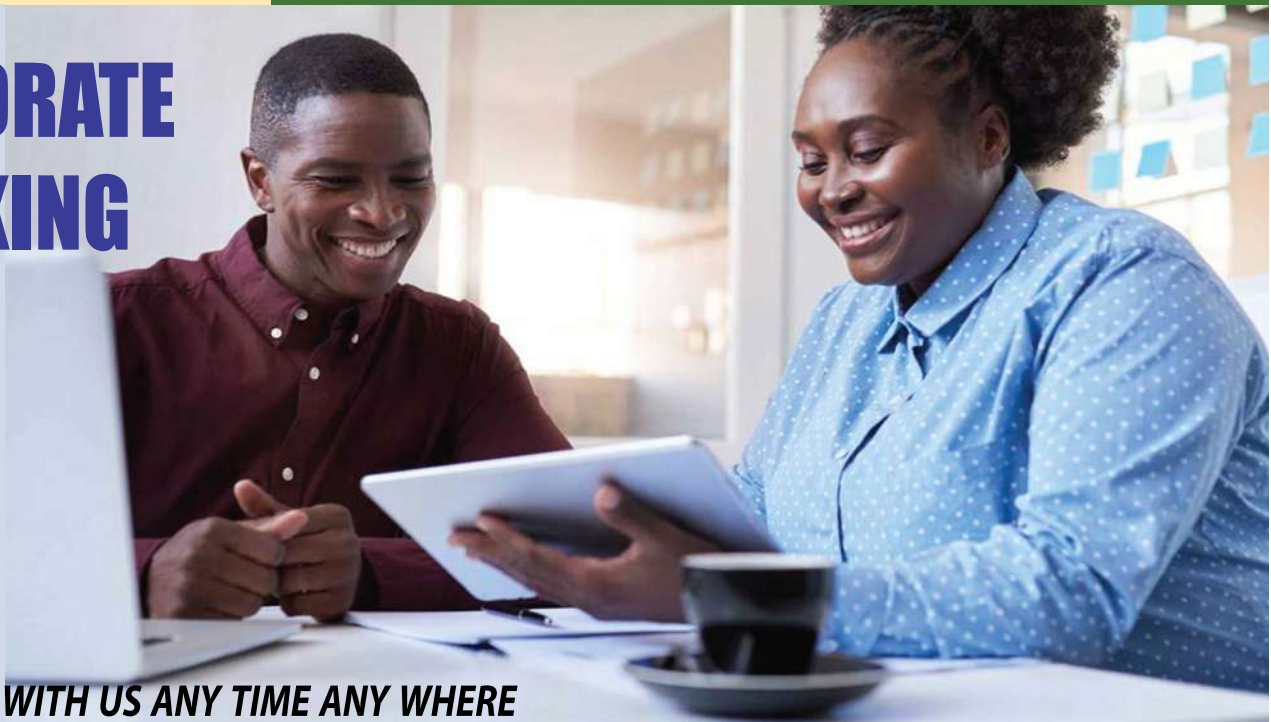
Great ideas make the world smarter, cleaner, healthier, more prosperous for everyone. Which is why we've partnered with AMFIU in Uganda for over a decade to recognise entrepreneurs whose ideas have transformed their business and communities for the better. Through the Citi Microentrepreneurship Awards, we look forward to another year of helping them embrace all tomorrow has to offer.

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WORD FROM THE EDITOR

Dear Reader,

I wish to take this opportunity to present the 10th edition of the Uganda Microfinance Directory 2021. We continue to put together this valuable information about the microfinance institutions that subscribe to the network. In this edition, like in the previous issue you will find information about Microfinance Institutions, their products, and contacts. In addition you will find information about different stakeholders who support the sector in different areas that include wholesale lending, capacity building, supply of IT solutions among others. We believe this is not only valuable information to clients but also to other stakeholders who wish to support the microfinance sector. No wonder the demand for this publication continues to grow both locally and internationally among microfinance stakeholders.

The participating institutions have been listed alphabetically according to their names. Each institution has details on where they are located, their contacts, their branch network and the products or services they offer. Institutions have also been listed by district to enable a client to know which institution or branch of a particular MFI is nearest to his/her locality and the products being offered.

The business information presented in this edition is at December 2020. You will realize a decrease in portfolios in some institutions and this was mainly due to the effects of Covid-19. We hope interventions will be made to support institutions manage the effects of the pandemic.

I also wish to extend my sincere appreciation to the member institutions that shared their information and allowed us to publish it in this directory. We value your commitment and ensuring that this valuable information is made valuable for public use.

As always, we welcome comments that can make the directory a more valuable tool of information.

Robert Ntalaka
Program Manager, Information and Marketing

Investing to stimulate post-pandemic recovery

aBi is a social enterprise that channels development cooperation funding to agribusinesses and agricultural service providers in Uganda with the aim of building a strong and competitive agriculture sector. It was founded by the governments of Denmark and Uganda in 2010. The aBi consists of two companies limited by guarantee, aBi Development and aBi Finance Ltd.

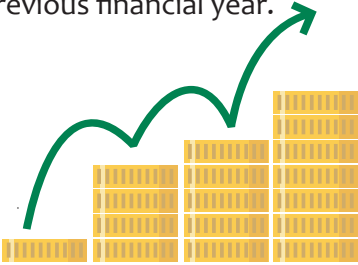
Vision: A competitive, profitable and sustainable agriculture and agribusiness sector in support of equitable wealth creation in Uganda

aBi Finance 2020 Performance

▲ UGX **20.9bn**

Interest Income.

aBi Finance made interest Income of UGX 20,879,693,000 in January - December 2020, up from UGX 20,295,949,000 the previous financial year.



▲ UGX **200bn**

Total assets. Total assets for aBi Finance as of 31 December 2020 amounted to UGX 200bn, up from UGX 182bn in 2019

▲ UGX **8.7bn**

Profit. aBi Finance made an after-tax profit of UGX 8.7bn for the year ended 31 December 2020, up from 7.5 bn in 2019



▲ UGX

Equity. As of 31 December 2020, total equity for aBi Finance increased to UGX 184.5bn compared to UGX 174.5bn in 2019, owing to the total comprehensive income of UGX 8.7bn generated in the year

▼ UGX **79%**

Line of Credit. aBi Finance LoC (net of impairments) decreased to UGX 97.9bn from UGX 106.7bn in 2019. The decrease is mainly due to the 79% decrease in loan disbursements to UGX 9.9bn in 2020 from 48bn in 2019



www.abi.co.ug

UMOJA House, 2nd Floor, Plot 20,
Nakasero Road P.O Box 29851, Kampala, Uganda
Tel: +256 (0) 312 351600



WORD FROM THE EXECUTIVE DIRECTOR

On behalf of AMFIU Board and Secretariat, I am delighted to present this 10th edition of the Uganda Microfinance Directory. First, I would like to thank all AMFIU members that participated by submitting information to be published in this edition. It is a sign of transparency and as a network we are delighted to be associated with such professional institutions.

I would also like to thank the companies both within and beyond the microfinance sector who seized this opportunity to market themselves to a significant readership of actual and potential consumers by advertising in this directory. The directory is widely distributed both nationwide and internationally free of charge.

As in previous editions, we highlight key information about MFIs/SACCO contacts, business information such as portfolio, products outreach in different regions of Uganda. To the microfinance institutions, we believe this will open your business to the outside world and help in attracting clients, social investors or donors. This directory also appears on the AMFIU website www.amfiu.org.ug for free downloading.

I would therefore like to invite all the microfinance stakeholders including the business fraternity to continue using this valuable publication and to continue advertising their products and services through this directory.

Finally, I urge all AMFIU members to always submit their information in time to update the directory. It is such information that will put the microfinance sector in Uganda at the forefront of transparency in the whole world.



Jacqueline Mbabazi
EXECUTIVE DIRECTOR.



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Our Services

1. Consultancy/ Training and Technical Assistance

Services in the following areas;

- Institutional governance needs assessments
- Resource mobilisation
- Digital Financial Services
- Performance monitoring
- Social Performance Management
- Consumer Protection
- Financial literacy
- Credit and Default Management
- Financial Management
- Governance and Leadership
- Product Development
- Strategic planning

- Agriculture financing
- Green Financing
- Systems and business planning for institutions
- Customer Care and Relationship Management

2. Shared Services

- Audit services
- Loan collection services
- Digital financial services platforms
- Legal services
- Management Information Systems

3. Linkages to investors and wholesale lenders:

4. Marketing to increase exposure and visibility

5. Mystery Shopping

6. Research in various research areas.



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 Tel: (256) 414 259176
 Email: abc@amfiu.org.ug | Website: www.amfiu.org.ug



AMFIU

ASSOCIATION OF MICROFINANCE INSTITUTIONS OF UGANDA



ABOUT AMFIU

The association of microfinance Institutions of Uganda (AMFIU) is an umbrella body for microfinance institutions in Uganda and other stakeholders committed to promoting professionalism in the sector. The mission of AMFIU is ***to promote a professional, inclusive and responsive microfinance industry that contributes to transformation of livelihoods of Ugandans.***

AMFIU tries to achieve its mission through Lobbying; information collection and dissemination; capacity building of members; development of industry standards and performance monitoring; digital financial services and consumer education. In addition, AMFIU implements financial inclusion programmes like Microfinance & Disability, Microfinance & HIV, and Promotion Social performance to help the industry achieve financial inclusion.

MEMBERSHIP

Currently AMFIU membership comprises 109 ordinary members and these are financial institutions of all tiers with microfinance as a major business. They include Banks, Credit Institutions, MDIs, NGOs, non regulated companies and SACCOs. AMFIU also has 23 associate members – institutions and individuals supporting the development of the microfinance sector in various ways such skills development, provision of software systems, wholesale funding and consultancy. They include; wholesalers of funds, training institutions, consultancies, government and donor projects etc. AMFIU membership follows a set of criteria upon which an institution must fulfill before being admitted as a member.

Members benefit from our capacity building efforts, information, networking, and being part of the family of MFIs that have committed themselves to do microfinance based on professional practices.

HOW TO USE THE DIRECTORY

This directory is divided into three major Sections:-

1. The indexes

This section is presented in the White pages. The indexes will help you to easily locate information on a particular organization within the directory. The indexes include:-

- I. Alphabetical listing of Microfinance Institutions (Ordinary members of AMFIU)
- II. MFIs and their branches listed by district
- III. Categories and tiers of MFIs (please see tables 1 and 2 to know more about categories and Tiers)
- IV. Alphabetical listing of associate members of AMFIU (Non financial institutions)

V. Alphabetical listing of Advertisers

2. MFI pages (i.e. ordinary members of AMFIU)

This is a section of microfinance institutions that are members of AMFIU. It is presented in the light yellow coloured pages of the directory.

3. Associates pages

These are presented in the light green pages. Associate members of AMFIU are those institutions or individuals that are not into direct delivery of microfinance but may have an interest in microfinance and therefore contribute to the industry in one way or another.

Table 1: Uganda's financial sector presented in tiers

Tier	Type of Institution	Applicable Law	Regulator	Number
Tier 1	Commercial Banks	Financial Institutions Act, 2004	Bank of Uganda	25
Tier 2	Credit Institutions	Financial Institutions Act, 2004	Bank of Uganda	5
Tier 3	Micro-deposit taking institutions (MDIs)	MDI Act, 2003	Bank of Uganda	4
Tier 4	Non deposit taking MFIs, SACCOs and community based MFIs	Tier 4 Microfinance Institutions and Money Lenders Act 2016	Uganda Microfinance Regulatory Authority (UMRA)	Over 2,000

Table 2: MFI Categories

Category	Description/features	No. of AMFIU members (2019)	No. of AMFIU members (2021)
A	Not less than 20,000 clients with a loan portfolio of not less than 800 million shillings	20	31
	OR Not less than 15,000 clients with a loan portfolio of not less than 1 billion shillings		
B	10,000-19,999 clients with a loan portfolio of not less than 500 million shillings	16	29
	OR Not less than 5000 clients with a portfolio of not less than 800 million shillings		
C	1000-9,999 clients with a loan portfolio of not less than 200 million shillings	37	42
	OR Not less than 500 clients with a portfolio of not less than 400 million shillings		
D	200-999 clients with a loan portfolio of not less than 50 million shillings	15	6
	OR Not less than 100 clients with a loan portfolio of not less than 100 million.		

UGANDA MICROFINANCE REGULATORY AUTHORITY (UMRA) CELEBRATES 4 YEARS OF EXCELLENCE

Rwenzori Towers, Block B, Ground Floor, Plot 6 Nakasero Road
Tel: 0417 799 700, Email: info@umra.go.ug, Website: www.umra.go.ug



Mrs. Edith Tusubira, UMRA
Executive Director



Mr. Nelson Mutatiina Kakye
Acting Director Supervision



UMRA ED Mrs. Edith Namugga Tusubira with URSB Head Mr. Bemanya Twebaze exchange copies of the MOU signed



UMRA ED Mrs. Edith Tusubira Franked by Ag. Director Supervision Mr. Nelson Mutatiina (left) addressing journalists as other UMRA staff look on.



State Minister of Finance Planning and Economic Development (Microfinance) Hon Haruna Kyeyune Kasolo poses for a picture with UMRA Board after meeting .



The Minister of State for Microfinance Hon. Haruna Kasolo (4th from left) with some of the inaugural UMRA Board members and other Development partners in a group photo after a meeting at UMRA offices.

Support towards Regulatory Compliance

This component was designed to support conducive policy and institutional environment for community-based financial institutions. PROFIRA supported: i) the passing of Tier IV Act and establishment of UMRA; ii) the capacity building of key stakeholders in the ministry and stakeholder institutions; iii) upgrading the computer systems and updating the SACCO registry with MTIC; and iv) the roll out of the national financial literacy strategy. The project is utilizing the lessons learnt to help in the articulation of the Financial Sector Development Strategy and the Microfinance Policy of the Ministry as well to influence future interventions in the sector.

The passing of the Tier IV Act is a major achievement and has already played an important role in structuring and orderly growth of MFIs and Moneylenders by UMRA. The project therefore going forward shall partner with UMRA to sensitize SACCOs and popularised the licensing requirements particularly among the Category A, B and promising C SACCOs. The current partnership with AMFIU through the SACCO directory is a necessary step towards reaching out the approximately 40 SACCOs that are also members of AMFIU through the SACCO Directory. In this issue of the SACCO Directory, UMRA has provided a detailed write-up that addresses the frequently asked questions relating to the licensing and regulation of SACCOs and it is envisaged that the information contained herein can be meaningfully utilized by the targeted SACCOs.

The amendment of the Cooperative Act in November 2019 initially caused some ambiguity in the sector on who is the regulator of SACCOs. However, MoFPED put in place a working group comprising of UMRA, Uganda Law Reform Commission, Ministry of Justice and Constitutional Affairs, BoU, MTIC, and other relevant stakeholders in order to bring clarity on the regulatory role of these three institutions. PROFIRA shall continue to be a part of the dialogue along with the aforementioned stakeholders. While this process is ongoing, PROFIRA shall continue to work closely with UMRA as well as Bank of Uganda to sensitize supported SACCOs and provide



Community and Member education is very important in institutional Growth and Development

UGANDA MICROFINANCE REGULATORY AUTHORITY (UMRA) CELEBRATES 4 YEARS OF EXCELLENCE

Uganda Microfinance Regulatory Authority (UMRA) celebrates four years of excellence in executing its mandate of licensing, supervising and regulating Tier 4 Microfinance Institutions and money lenders.

1. ESTABLISHMENT OF THE AUTHORITY

To address the regulatory gaps in the Microfinance Subsector, the Tier 4 MFIs and Moneylenders Act, 2016 was passed and came into effect on 1st July 2017. The Same Act establishes an Authority named as Uganda Microfinance Regulatory Authority (UMRA).

The Uganda Microfinance Regulatory Authority (UMRA) is mandated to regulate, license and supervise all Tier 4 Microfinance Institutions in Uganda. The Tier 4 Microfinance Institutions & Money Lenders Act 2016

defines Tier 4 Microfinance Institutions as comprising of Savings and Credit Cooperatives (SACCOs), Village Saving and Loan Associations (VSLAs), Non-Deposit Taking Microfinance Institutions, Self-help Groups and Commodity Based Microfinance Institutions.

1.1 UMRA Board.

Pursuant to section 11 of the Tier 4 Microfinance Institutions and Money lenders Act 2016, the Authority has a functional board which is responsible for general direction and supervision of the Authority.

UMRA Board is headed by Mr. Charles Oleny Ojok as the Chairperson Board. Other members of the board are Mr. Ndyanabo Richard Kirungi represents **MOFPED**, Mr. Alex Kamukama, represents members of the general public, Mrs. Joyce Okello Represents Bank of Uganda,

Mr. Robert Bariyo Barigye represents Ministry of Trade Industry. Uganda Microfinance Regulatory Authority also has a substantive Executive Director Mrs. Edith Namugga Tusuubira who is also an Ex Officio member of the Board.

1.2 Vision

To be a world-class regulator by promoting stability of the microfinance sector to achieve financial inclusion.

1.3 Mission

To support the sustainable growth of Tier 4 Microfinance Institutions and Moneylenders through effective regulation, licensing and supervision.

2. OBJECTIVE FOR THE REGULATION OF TIER IV MICROFINANCE INSTITUTIONS AND MONEY LENDERS IN UGANDA

The fundamental objective of regulating Tier 4 Microfinance Institutions in Uganda includes the need to:

- I. Improve the safety of savings in Microfinance institutions;
- II. Encourage fair competition by abolishing unethical business practices;
- III. Integrate all microfinance activities into the formal financial sector;
- IV. Improve the transparency and accountability of financial service providers to their clients.

3. CONSISTENCY WITH THE NATIONAL DEVELOPMENT PLAN (NDP)

The Authority has aligned its contribution to National Development Plan (NDP III) which is program based under the Private Sector development and the Authority's outcome with a sound and safe access to financial services are;

- I. Enhanced Confidence in the Tier 4 sector and Money Lenders
- II. Increased access to financial services.
- III. Increased consumer protection under the Tier 4 Microfinance Institutions and Money Lenders subsector.

4. FUNCTIONS OF AUTHORITY

The Authority is responsible for regulating, licensing and supervising tier 4 microfinance institutions and moneylenders. Without limiting the general effect of the section above the Authority shall include but not limited to;

- i. license tier 4 microfinance institutions;
- ii. promote programs and interventions that are necessary for the development of tier 4 microfinance institutions;
- iii. protect the interests of the members and beneficiaries of tier 4 microfinance institutions, including the promotion of transparency and accountability by applying non prudential standards;
- iv. promote the stability and integrity of the financial sector through ensuring the stability and security of tier 4 microfinance institutions;
- v. ensure the sustainability of the microfinance sector with a view to promoting long term capital development;
- vi. establish and enforce standards of sound business and financial practices for tier 4 microfinance institutions;
- vii. manage a savings protection scheme and a stabilization fund for tier 4 microfinance institutions;
- viii. advise the Minister on matters relating to the development and operation of tier 4 microfinance institutions;
- ix. prescribe performance indicators for tier 4 microfinance institutions;
- x. establish a mechanism of reporting by tier 4 microfinance institutions to the Credit Reference Bureau;
- xi. regulate and supervise self-help groups;

5. BENEFITS OF REGULATING THE TIER 4 SECTOR

The advantages of regulating the Tier 4 MFIs and Money Lenders, are numerous:

- I. Regulation serves to ensure the financial soundness of Tier 4 MFIs and Money Lenders, reducing the chance of failure and reinforcing the public's trust in these institutions.
- II. The Tier 4 MFIs and Money Lenders legal framework enables balancing between protecting customers, securing markets and providing microfinance services to the citizens.
- III. The Tier 4 MFIs legal framework protects citizens through strengthened competition when it tackles the information asymmetries especially with complex financial services which promotes financial inclusion.
- IV. Regulation of Tier 4 MFIs and Money Lenders has indirectly helped to redefine the nature and degree of government's involvement in the industry. With microfinance now widely acceptable as a business and with a number of Institutions demonstrating

capacity to attain financial sustainability, Government's programme focus has shifted towards direct credit programmes to particular economic sectors supporting sustainable, market-based microfinance through SACCOs and Self-Help groups.

6. UMRA'S OPERATIONS

The operations of the Authority include Licensing, Regulating and Supervising the Tier 4 Microfinance Institutions and Money Lenders.

6.1 Money Lending and Non-deposit taking Microfinance Institution License application supporting documents

- Certified copy of certificate of incorporation
- Certified copy of Form 20 – Directors' details and Secretary
- Certified copy of Form 18- Registered company address
- Certified copy of MOU
- Copy of National Identification card of the Directors
- Products offered together with interest rates
- Receipt as evidence of payment for application for license

Note: Only registered companies can apply for a Money Lenders and Non-deposit taking Microfinance Institution License.

6.2 SACCO License application supporting documents

- Certified** copy of the registration certificate from the Registrar of Cooperative societies
- Receipt as proof of payment of application fee of 50,000/=
- Organogram/Organization structure
- One page showing a list of Board Members and their particulars: Name, Designation, Contact address (e.g. telephone number and email), Occupation, Other Directorship, Date of Appointment
- Fit and proper questionnaire filled by all Board members and Senior Management
- Signed copies of National IDs of all Board members, and Senior Management
- Curriculum vitae for Senior Management (1-2 pages).
- A list of members and their shareholdings (Starting with members with the largest shareholdings)
- A list showing Branch network, where applicable. It should show physical location and contact details.
- Audited books of accounts
- Copy of the Business/strategic plan

- Copy of SACCO Credit policy and procedure manual
- Copy of SACCO bylaws with clear objectives
- Copy of the minutes of the previous year AGM and Board meeting.

7.0 MILESTONES OF THE AUTHORITY

The Authority has received cumulatively **1473** applications from institutions and issued licenses since the year 2018 under the Tier 4 microfinance institutions and money lenders Act, 2016 after fulfilling the licensing requirements.

The table below shows the trend in the number of licenses issued per year.

Category/ Sector	Licensed 2018	Licensed 2019	Licensed 2020	Licensed 2021
Money-lenders	190	611	755	774
NDMFIs	49	117	146	156
SACCOs	-	-	-	20
Total	239	728	901	950

7.1 Supervision

The following activities were conducted through supervision of Tier 4 Microfinance institutions and Money lenders;

- Regular On-site and Off-site Examinations/inspections for new license applicants, branches declared and licensees to ensure compliance with the legal frame work.
- Periodic collection and compilation of data which is analysed to assess the performance of the licensees (institutions). The financial position of the institutions is analysed to inform on the microfinance subsector stability.
- Regular Conducting of consultative meetings and sensitization workshops on key relevant issues in the Tier 4 microfinance sub sector across the sub-regions of the country.
- Carried out media campaigns to sensitize the public on the Tier 4 Microfinance Institutions and Money Lenders Act, 2016 with accompanying regulations across the country in different media houses (T. Vs, radios, Newspapers, magazines, social media platforms).
- Regular market conduct supervision on the

inherent risks in the licensed institutions to ensure consumer protection of the beneficiaries of the Microfinance sub-sector.

- vi. Conducted Enforcement on some institutions operating without licenses to ensure that the public is well protected from the predatory money lenders.
- vii. Established a Complaint handling mechanism which has led to reduction of public outcry on money lenders who were operating outside the law.

7.2 Regulation

- a) All Tier 4 Microfinance and Money Lenders are required to have a valid license. UMRA license is valid for one calendar year (Up to 31st of December of the year it is issued). All SACCOs, Non-deposit taking Microfinance Institutions and Money Lenders should apply for license renewal at least 90days before expiry of the existing license thus between the month of October to December.
- b) Display of information: -
 - a valid license
 - a list of products offered
 - Rights and responsibilities of members
- c) SACCOs shall maintain minimum equity (Minimum core capital of 10% of total assets).
- d) SACCOs shall maintain adequate liquidity (Minimum liquid assets of 15% of Total savings and short term liabilities)
- e) SACCOs shall Limit investment in non-earning assets (Maximum non-earning assets of 10% of total assets, unless approved). Donated and foreclosed assets are excluded
- f) SACCOs shall Limit external borrowing (Maximum external borrowing of 25% of Total Assets unless approved)
- g) SACCOs Limit financial investment in non-government securities (Maximum financial investment in non-government securities of 40% of core capital or 5% of total deposit liabilities)
- h) SACCOs shall Have a register of unclaimed balances/dormant accounts.
- i) SACCOs shall maintain reserve at least 10% of annual surplus
- j) All Non-deposit taking microfinance institutions and SACCOs do submit risk classification of assets and provisioning on a quarterly basis.
- k) Licensed Money lenders have been prohibited to use compound interest computation.
- l) Licenses Money Lenders are discouraged from using sales agreement and must offer a copy of loan agreement to the borrower stipulating all the interests in the transaction.

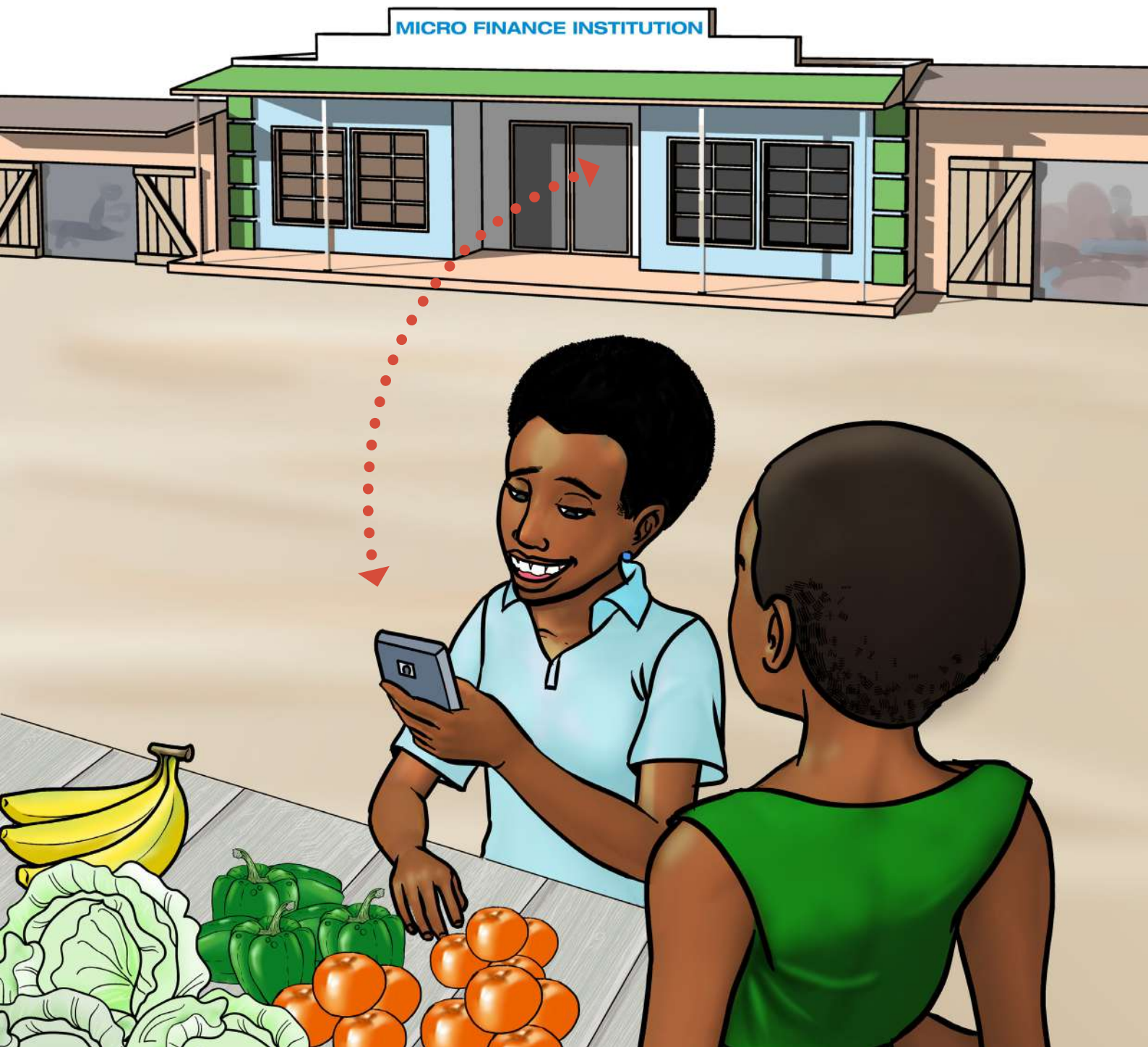
8.0 Sector Challenges facing Tier 4 Microfinance and Money Lenders.

- i. Liquidity challenges has been one of the significant factors during the face of COVID-19 since borrowers could not meet their loan obligations and the biggest Asset for the Tier 4 sector is in the loan portfolio.
- ii. Loan performance in the licensed institutions was registered as having more non-performing loans in face of COVID-19 since their borrowers could not meet their loan obligations and most loans had to be restructured.
- iii. Limited use of digitalisation; Most Tier 4 sector institutions had not embraced digitisation and this greatly affected their operations during lockdowns and adopting in the new normal of working environment.
- iv. Corporate Governance and Management in SACCOs, this has contributed greatly to the transparency and accountability of the members' savings and the proper use of savers money with the aim of receiving dividends but in the event where there is mismanagement, savers have lost their savings and Uganda Microfinance Regulatory Authority is in the process of establishing Savings Protection Fund to protect members' savings as stated in the Law.
- v. Inadequate coverage of Credit Reference Bureau (CRB) for The Tier 4 Microfinance Institutions and Money Lenders. The Financial institutions (Amended) Act, 2016 provides for special access to the Credit Reference Bureau by other accredited credit providers. The Authority will soon establish a CRB for the Tier 4 Microfinance Institutions and Money Lenders.
- vi. Inadequate Capacity for SACCOs to enable them comply with the legal frame work and its accompanying regulations. In this case the Authority has developed a roadmap to build capacity for all SACCOs who meet the licensing criteria
- vii. Limited comprehensive database of the Tier 4 microfinance institutions and Money Lenders in Uganda making it difficult for UMRA to effectively regulate, license and supervise all the institutions in its jurisdiction. The Authority has designed a road map for conducting a census with other relevant key stakeholders to ascertain the database for the Tier 4 sector.

9.0 Conclusion

Sound development of the Tier 4 MFIs sector is an important tool in promoting financial inclusion in support of Uganda's poverty alleviation strategy.

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WHO WE ARE

SOLUTI Finance East Africa Ltd (SOLUTI) started its operations in 1994 under Strømme Foundation Regional office. In a bid to specialize in Microfinance service delivery, Strømme Micro Finance East Africa Limited was incorporated as company limited by guarantee in 1998 and later in April 2004 as a company limited by shares. The company was owned by Strømme Microfinance AS in Norway, Strømme Foundation Regional Office in East Africa, Solidarité Internationale pour le Développement et l'Investissement (SIDI) in France and Catholic Organisation for Relief and Development Aid (CORDAID) in Netherland.

In 2019, Strømme foundation and CORDAID sold their holding to SIDI and hence, SOLUTI is currently owned 99.98% by Solidarité Internationale pour le Développement et l'Investissement (SIDI) in France, and 0.02% by Mrs. Priscilla Mirembe Serukka a renowned Development worker in Uganda. She is also the current Board Chairperson.

SIDI is a social investor that was created in 1983 by CCFD-Terre Solidaire, the French major private donor to improve the living conditions of vulnerable and marginalized people in developing countries, through the creation and strengthening of individual and community-level income-generating activities.



VISION

A World Free from Poverty.



MISSION

To be a leading, locally based wholesale finance company that provides sustainable, market responsive financial solutions and technical assistance to organizations in the Eastern Africa region. We enhance access to financial solutions to low-income people to grow their businesses, create new jobs and improve their livelihoods.



COVERAGE, TARGET MARKET AND SOLUTI OFFER

SOLUTI is one of the leading wholesale lenders in East Africa, with a track record of over 25 years of providing both financial and non-financial services to partners in Uganda, Kenya and Tanzania through a partnership approach and model. We are committed to improving livelihoods of the low-income people through providing credit facilities and capacity building/Technical Assistance to Microfinance institutions (MFIs), Savings and credit co-operatives (SACCOs), Small and Medium Enterprises (in Agriculture, Housing and Social Enterprises) and Producer Organizations (POs) in the East African region.

Institutional Agricultural Loans

The Agricultural loan is extended to partner institutions including Microfinance institutions, Producer organisations, Co-operatives, Small and Medium Enterprises (SMEs) through a value chain financing approach including production, processing, Marketing etc and targets partner institutions that can clearly demonstrate significant social-economic impact to small holder farmers in the East Africa region.



Value addition:- Maize processing by one of SOLUTI's Agricultural Producer Organization partners in Western Uganda

Institutional Housing Loans

The Housing loans are extended to partners for purposes of catalysing lending operations to house building, house improvements and addition of related accessories on the menu offered to their clients to enable them to have decent shelter. Housing Microfinance Loans are provided by SOLUTI to support partners increase access to affordable housing finance by the target group.



Providing Institutional Housing Finance products to partners - giving access to affordable housing to target groups.

Institutional Development Loans

These are loans extended to partner institutions to enable them finance and develop their institution's capacity to deliver the required services. These include purchase of assets, Systems improvement (ICT & MIS) / upgrades, Branch renovations, among other initiatives.

Capacity Building and Technical Assistance Support

SOLUTI Capacity Building and Technical Assistance Interventions are geared to build institutional capabilities to enable increase their outreach, growth and profitability for increased sustainability. Capacity building support is complementary to loan facilities that SOLUTI will have provided to its partners and is undertaken on cost - sharing basis with the partner.

The specific support to a partner depends on the identified gaps or needs for example Financial product development and reviews, governance support, Strategic planning, Risk management, Management information systems enhancements and policy and procedure manuals development & reviews.

Institutional Business Loans

Institutional business loans extended to partner institutions as direct capital injection of substantial loan amounts for working capital. These loans are aimed at enabling partner institutions to meet the funding needs of the enterprising low-income people. These loans enable low-income clients served by partners to also meet their business working capital requirements.



Soluti Staff providing Technical support in Budgeting to one of its Ugandan partners



FOSTER SOCIAL PERFORMANCE MANAGEMENT IN THE INDUSTRY

SOLUTI collaborates with other key stakeholders in the financial services market, development partners, practitioner networks of microfinance Institutions, agricultural networks to enhance knowledge sharing, build the capacity of the network members to deliver better and innovative financial services to the enterprising poor and small holder farmers.

Partnerships that enhance service delivery in the East African region.

SOLUTI collaborates with other key stakeholders in the financial services market, development partners, practitioner networks of microfinance Institutions, agricultural networks to enhance knowledge sharing, build the capacity of the network members to deliver better and innovative financial services to the enterprising poor and small holder farmers.

SOLUTI works with key development partners to support its cause for poverty alleviation. Soluti has entered into a long partnership with the French Development Agency (AFD) to support agricultural financing in Uganda.

AFD has provided funding to Soluti aimed at enhancing the support to the development of agricultural and rural finance in Uganda for all actors in value chains that are currently underserved by the financial system.

The financing will enable SOLUTI to finance Microfinance Institutions, SACCOs, SMEs in Agriculture and Cooperatives with sustainable conditions for the final beneficiaries.

The financing also includes a grant component that will be dedicated to capacity building, targeting its partners and its beneficiaries especially in agricultural related interventions.



The French Development Agency and Soluti Finance E.A Limited to support Agricultural and Rural Finance in Uganda



At a signing ceremony held at the French Embassy; From Left to Right: Mr. Hatem Chakroun, AFD country Director in Uganda, French Ambassador, H.E.Mr. Jules-Armand Aniambossou, Mrs. Priscilla Mirembe Serukka, Board Chairperson-SOLUTI and Mr. Paul Katende, CEO-SOLUTI.

CONTACT US



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www.solutifinance.org



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Index II: MFIs and their Branches by District

District	Financial Institutions operating in the district	Head Office or Branch	Page
ADJUMANI			
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	ADJUMANI TOWN COUNCIL SACCO	Head Office & Branch	2
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	Branch	78
	RURAL FINANCE INITIATIVE, RUFU	Branch	83
	RUBABO PEOPLE'S SACCO	Branch	82
	VISION FUND UGANDA LIMITED	Branch	95
AGAGO			
	BRAC UGANDA BANK LTD	2 Branches	9
AMOLATAR			
	BRAC UGANDA BANK LTD	Branch	9
	POST BANK	Branch	75
AMURIA			
	BRAC UGANDA BANK LTD	Branch	9
ANAKA			
	POST BANK	Branch	75
APAC			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	3 Branches	9
	CENTENARY BANK	Branch	17
	PREMIER CREDIT	Branch	78
	PRIDE MICROFINANCE	Branch	79
ARUA			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	3 Branches	9
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	28
	FINCA	Branch	29
	LETSHEGO UGANDA LTD	Branch	51
	OFFAKA COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	Head Office & Branch	67
	PLATINUM CREDIT	Branch	72
	POST BANK	Branch	75
	NILE MICROFINANCE LTD	Head Office & Branch	63
	PREMIER CREDIT	Branch	78
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	VISION FUND UGANDA LIMITED	Branch	95
	WAZALENDU SACCO	Branch	96
BOMBO			
	POST BANK	Branch	75
BUDAKA			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9



District	Financial Institutions operating in the district	Head Office or Branch	Page
BUDUDA			
	POST BANK	Mobile Units Eastern	75
BUKWO			
	PLATINUM CREDIT	Branch	72
BUGIRI			
	ASA MICROFINANCE (U) LTD	Branch	6
	BUGADDE SACCO	Branch	12
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	28
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	PREMIER CREDIT	Branch	78
	PRO BUSINESS AFRICA	Branch	80
BUGWERI			
	BUGADDE SACCO	Branch	12
BUHIMBA			
	VISION FUND UGANDA LIMITED	Branch	95
BUHWEJU			
	KIGARAMA PEOPLES SA	Branch	44
	MUHAME FINANCIAL SERVICES CO-OPERATIVE	Branch	59
	MUSHANGA SACCO	3Branches	62
BUKEDEA			
	POST BANK	Branch	75
	TUJJJENGE FINACIAL SERVICES LTD	Branch	90
BUIKWE			
	ASA MICRFINANCE	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	BUIKWE TWEZIMBE SACCO	Head Office & Branch	12
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	FINANCE TRUST BANK	Branch	28
BUKOMANSIMBI			
	MASAKA MICROFINANCE DEVELOPMENT COOP TRUST LTD	Head Office & Branch	56
	MICRO CREDIT FOR DEVELOPMENT AND TRANSFORMATION (MCDT) SACCO	Branch	57
BULISA			
	MADFA SACCO	Branch	55
BUNDIBUGYO			
	ASA MICROFINANCE (U) LTD	2Branches	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	HOFOKAM	Branch	34
	PREMIER CREDIT	Branch	78
BUSHENYI			
	ASA MICROFINANCE (U) LTD	1Branch	6

District	Financial Institutions operating in the district	Head Office or Branch	Page
	BRAC UGANDA BANK LTD	2 Branches	9
	BUTUURO PEOPLES' SACCO LTD	Head Office & Branch	14
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	28
	KYAMUHUNGA SACCO	Head Office & 2 Branch	50
	PRIDE MICROFINANCE LTD (MDI)	3 Branches	79
	MUSHANGA SACCO	2Branches	62
	UGAFODE MICROFINANCE LTD (MDI)	Branch	90
	TUJJIJENGE FINACIAL SERVICES LTD	Branch	90
BUSIA			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	FINANCE TRUST BANK	Branch	28
	FINCA	Branch	29
	PLATINUM CREDIT	Branch	72
	PALMA MICROFINANCE LIMITED	Branch	71
	PREMIER CREDIT		78
	TUJJIJENGE UGANDA LTD	Head Office & Branch	90
BUTAMBALA			
	THE HUNGER PROJECT UGANDA	Branch	
BUTALEJJA			
	BUSIU SACCO	Branch	13
BUTOGOTA			
	POST BANK UGANDA	Branch	75
BUYIKWE			
	BRAC UGANDA BANK LTD	2 Branches	9
BWEYALE			
	RUBABO PEOPLE'S SACCO	Branch	
DOKOLO			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	Branch	78
FORT PORTAL			
	ASA MICROFINANCE (U) LTD	2Branches	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	28
	LETSHEGO UGANDA LTD	Branch	51
	PLATINUM CREDIT	Branch	72
	POST BANK UGANDA	Branch	75
	PREMIER CREDIT	Branch	78
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	HOFOKAM	Head Office & Branch	34
GOMBA			
	FINANCE TRUST BANK	Branch	28



District	Financial Institutions operating in the district	Head Office or Branch	Page
GULU			
	BRAC UGANDA BANK LTD	3 Branches	9
	CENTENARY BANK	2 Branches	17
	CLIMAXX MICROFINANCE	Branch	20
	FINCA	Branch	29
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	Branch	78
	POST BANK	2 Branches	75
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	TALANTA MICROFINANCE	Head Office & Branch	
	VISION FUND UGANDA	Branch	95
	WAZALENDU SACCO	Branch	96
HOIMA			
	ASA MICROFINANCE (U) LTD	2 Branches	6
	BLUE EMPLOYEE BENEFITS	Branch	
	BRAC UGANDA BANK LTD	2 Branches	9
	ENCOT	Branch	27
	CENTENARY BANK	Branch	17
	FINCA	Branch	
	HOFOKAM	Branch	34
	KOLPING MICROFINANCE	Head Office & Branch	
	OPPORTUNITY BANK	Branch	70
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	Branch	78
	POST BANK	Branch	75
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	UGANDA CARES SEEP	Branch	
IBANDA			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	EBO FINANCIAL SERVICES	Branch	25
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	Branch	78
	ISSIA COOPERATIVE SAVINGS & CREDIT SOCIETY LTD	Head Office & 2 Branches	
	UGAFODE MICROFINANCE LTD (MDI)	Branch	
	DESTINY MICROFINANCE LTD	Branch	21
IGANGA			
	ASA MICROFINANCE (U) LTD	2 Branches	6
	BRAC UGANDA BANK LTD	3 Branches	9
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	28
	FINCA	Branch	29
	OPPORTUNITY BANK	Branch	70
	PLATINUM CREDIT	Branch	72
	POST BANK	Branch	75
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	PREMIER CREDIT	Branch	78
	THE HUNGER PROJECT UGANDA	Branch	
ISHAKA			
	CENTENARY BANK	Branch	17

District	Financial Institutions operating in the district	Head Office or Branch	Page
	PLATINUM CREDIT	Branch	
	FINANCE TRUST BANK	Branch	28
	PREMIER CREDIT	Branch	78
	UGAFODE MICROFINANCE LTD	Branch	
ISINGIRO			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	MUHAME FINANCIAL SERVICES CO-OPERATIVE	2Branches	
	MWIZI SACCO	2 Branches	
	OMIPA CO-OPERATIVE SAVINGS ANDCREDIT SOCIETY LIMITED	Head Office &4Branches	70
	UGAFODE MICROFINANCE LTD	Branch	90
	RUHIIRA MILLENIUM	4Branches	
JINJA			
	ASA MICROFINANCE (U) LTD	2braches	6
	BRAC UGANDA BANK LTD	4 Branches	9
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	28
	FINCA	Branch	29
	LETSHEGO UGANDA LTD	Branch	51
	OPPORTUNITY BANK	Branch	70
	RICA LTD	Branch	
	POSTBANK	2 Branches	75
	PLATINUM CREDIT	Branch	72
	PRIDE MICROFINANCE LTD (MDI)	2 Branches	79
	PREMIER CREDIT	Branch	78
	UGAFODE MICROFINANCE	Branch	90
	WAZALENDO SACCO	Branch	96
	BLUE EMPLOYEE BENEFITS	Branch	
KABALE			
	ASA MICROFINANCE (U) LTD	Branch	6
	BLUE EMPLOYEE BENEFITS	Branch	
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	FINCA	Branch	29
	FIVE TALENTS	Branch	30
	LETSHEGO UGANDA LTD	Branch	51
	LYAMUJUNGU COOPERATIVE FINANCIAL SERVICES	Head Office & 7 Branches	
	PLATINUM CREDIT	Branch	72
	PREMIRE CREDIT	Branch	78
	POST BANK	Branch	75
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	RUKIGA SACCO	Head Office & 5 Branches	
KABALAGALA			
	PLATINUM CREDIT	Branch	
KABAROLE			



Personal Protector

Micro Insurance for SACCO
and Association Group Members.

Medical Benefits. Hospital Cash.
Funeral Expense for **Accidental**
and **Natural Death**

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Statewide Insurance Company is regulated by the Insurance Regulatory Authority of Uganda.



District	Financial Institutions operating in the district	Head Office or Branch	Page
	BRAC UGANDA BANK LTD	2 Branches	9
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	2 Branches	28
	FINCA	Branch	29
	HOFOKAM	Head Office & Branch	34
	POST BANK	Branch	75
	PREMIER CREDIT	Branch	78
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	KIJURA SACCO LTD	Head Office & Branch	
	WAZALENDO SACCO	Branch	96
	BLUE EMPLOYEE BENEFITS	Branch	
KAGADI			
	ASA MICROFINANCE (U) LTD	Branch	6
	CENTENARY BANK	Branch	17
	ENCOT	Branch	27
	HOFOKAM	Branch	34
	KAGADI WOMEN'S FINANCIAL SERVICES LTD	Head Office & Branch	
	KOLPING MICROFINANCE	Branch	
	PLATINUM CREDIT	Branch	72
	POST BANK UGANDA	Branch	75
	PREMIER CREDIT	Branch	78
	UGAFODE MICROFINANCE LTD	Branch	90
KALAGI			
	OPPORTUNITY BANK	Branch	70
KALANGALA			
	FINANCE TRUST BANK	Branch	28
KALIRO			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	PREMIER CREDIT	Branch	
KALUNGU			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	MASAKA MICROFINANCE DEVELOPMENT COOP TRUST LTD	Head Office & 3 Branches	
	OPPORTUNITY BANK	Branch	70
	UGANDA CARES SEEP	2 Branches	
KAMPALA			
	ASA MICRO FINANCE	Head Office & 13 Branches	6
	BRAC UGANDA BANK LTD	Head Office & 6 Branches	9
	CENTENARY BANK	Head Office & 8 Branches	17
	CLIMAXX MICROFINANCE	Branch	20
	COMMUNITY FUND LTD	Head Office & Branch	21
	EAST AFRICAN PREMIER INVESTMENTS	Head Office & Branch	23
	ECUMENICAL CHURCH LOAN FUND (ECLOF)	Head Office & Branch	25
	EFC UGANDA LIMITED (MDI)	Head Office , 2 Branch & 3 Business Contact offices	26
	ELEGLANCE FINANCE LIMITED	Branch	26
	FINANCE TRUST BANK	Head Office & 10 Branches	
	FINCA	Head Office & 7 Branches	29
	FIVE TALENTS	Head Office & Branch	30
	PLATINUM CREDIT	HeadOffice & 2 Branches	72



District	Financial Institutions operating in the district	Head Office or Branch	Page
	RICA LTD	Head Office & 4 Branch	
	REAL PEOPLE FINANCIAL SERVICES UGANDA LTD	Head Office & 2 Branches	80
	LETSHEGO UGANDA LTD	Head office	51
	MICRO CREDIT FOR DEVELOPMENT AND TRANSFORMATION (MCDT)	Head Office & 2 Branches	57
	NZURI TRUST LIMITED	Branch	67
	OPPORTUNITY BANK	5Branches	70
	PALMA MICROFINANCE LIMITED	Branch	71
	POST BANK	Head Office & 8 Branches	75
	PRIDE MICROFINANCE LTD (MDI)	Head Office & 10 Branches	79
	PREMIER CREDIT	Head Office & 7 Branches	78
	PRO BUSINESS AFRICA	Branch	
	UGANDA CARES SEEP	Head Office & 2 Branches	
	UGAFODE MICROFINANCE LTD (MDI)	Head Office & 4 Branches	90
	USALAM SACCO	Head Office & Branch	
	VOLUNTARY ACTION FOR DEVELOPMENT (VAD)	Branch	
	VISION FUND	Head Office & 2 Branches	95
	Y-SAVE	Head Office & Branch	96
	BLUE EMPLOYEE BENEFITS	Head Office and Branch	
	S&C FINTECH MICROFINANCE LTD	Branch	88
	OPPORTUNITY BANK	Head Office & 5 Branches	70
ROLEM MICROFINANCE	Branch	82	
WAZALENDU SACCO	Branch	96	
ULTRA FINANCE LTD	Branch	92	
KAMULI			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	28
	FINCA	Branch	29
	KAMULI TWISANIA SACCO LTD	Head Office & Branch	
	PREMIER CREDIT	Branch	78
	PLATINUM CREDIT	Branch	72
KAMWENGE			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	EBO FINANCIAL SERVICES	Branch	25
	FINANCE TRUST BANK	Branch	28
	HOFOKAM	Branch	34
	KAHUNGE RURAL SACCO	Head Office & Branch	
	KAMWENGE ZIBUMBE SACCO	Head Office & Branch	
	POST BANK	Branch	75
	VISIONFUND UGANDA	Branch	95
KANUNGU			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	KAMBUGA SACCO	Head Office & Branch	
	KIHIHI DEVELOPMENT COOPERATIVE SACCO	Head Office & Branch	
	POST BANK	Branch	75

District	Financial Institutions operating in the district	Head Office or Branch	Page
	KAYONZA MICROFINANCE SACCO	Head Office & 2 Branches	
	WAZALENDO SACCO	Branch	96
KAPCHORWA			
	BRAC UGANDA BANK LTD	Branch	9
	FINANCE TRUST BANK	Branch	28
	CENTENARY BANK	Branch	17
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	Branch	78
	POST BANK	Branch	75
KASESE			
	ASA MICROFINANCE (U) LTD	3 Branches	6
	BRAC UGANDA BANK LTD	4 Branches	9
	CENTENARY BANK	Branch	17
	FIVE TALENTS	Branch	30
	HOFOKAM	Branch	34
	IKONGO SACCO	Head Office & 2 Branches	
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	2Branches	78
	POST BANK	Branch	75
KATAKWI			
	BRAC UGANDA BANK LTD	Branch	
KAYUNGA			
	ASA MICRO FINANCE	Branch	6
	BRAC UGANDA BANK LTD	4 Branches	9
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	28
	NAZIGO COOPERATIVE SAVING AND CREDIT SOCIETY LTD	Head Office & 2 Branches	63
	POST BANK	Branch	75
	PREMIER CREDIT	Branch	78
KAZO			
	ASA MICROFINANCE (U) LTD	Branch	
	RUSHERE SACCO	Branch	86
KIBAALE			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	EMESCO DEVELOPMENT FOUNDATION	Head Office & 2 Branches	
	KAGADI WOMEN'S FINANCIAL SERVICES LTD	Branch	
	KATWEYOMBEKE SAVINGS & CREDIT COOP LTD	Head Office & Branch	
	UGAFODE MICROFINANCE LTD (MDI)	Branch	90
	EMESCO DEVELOPMENT FOUNDATION	Branch	
	RWANYAMAHEMBE SACCO	Branch	87
	VISION FUND UGANDA	Branch	95
KIBOGA			
	ADVANCE MICROFINANCE	Branch	
	ASA MICRO FINANCE	Branch	6
	BRAC UGANDA BANK LTD	2 Branches	9
	CENTENARY BANK	Branch	17
	KIBOGA FOOD FARMERS INITIATIVE – SACCO	Head Office & Branch	42
	COMMUNITY FUND LTD	Branch	21
	PREMIER CREDIT	Branch	78



District	Financial Institutions operating in the district	Head Office or Branch	Page
	THE HUNGER PROJECT UGANDA	Branch	
	VISION FUND UGANDA	Branch	95
KIRUHURA			
	ISSIA COOPERATIVE SAVINGS & CREDIT SOCIETY LTD	Branch	
	RUSHERE SACCO	Head Office & 6 Branches	86
	KASHONGI FARMERS' SACCO	Head Office & 4 Branches	39
	THE HUNGER PROJECT UGANDA	Branch	
KIRYANDONGO			
	BRAC UGANDA BANK LTD	2 Branches	9
	ENCOT	Branch	27
	ECUMENICAL CHURCH LOAN FUND (ECLOF)	Branch	25
	MADFA SACCO	Branch	
	POST BANK	Branch	75
	UGANDA MICROCREDIT FOUNDATION LIMITED	Branch	
KISORO			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	BLUE EMPLOYEE BENEFITS	Branch	
	CENTENARY BANK	Branch	17
	HOPE MICROFINANCE LTD	Branch	
	FIVE TALENTS	Branch	30
	MUBUGGA SACCO LIMITED	Branch	
	PLATINUM CREDIT	Branch	72
	PREMIERE CREDIT	Branch	78
	ULTRA FINANCE LTD	Branch	92
KITGUM			
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	FIVE TALENTS	Branch	30
	KITGUM COOP SAVINGS & CREDIT SOCIETY	Head Office & Branch	
	PLATINUM CREDIT	Branch	72
	POST BANK	Branch	75
	TALANTA FINANCE LTD	Branch	89
KOBOKO			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	FINCA	Branch	29
	KOBOKO UNITED SACCO	Head Office & Branch	48
	KOBOKO TOWN COUNCIL	Head Office & Branch	
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	Branch	78
	RURAL FINANCE INITIATIVE, RUFU	Head Office & Branch	83
	RUBABO PEOPLE'S SACCO	Branch	
KOLE			
	ALUT KOT	2 Branches	
	LORO OYAM SACCO	Head Office & Branch	52
	MT OTCE METU SACCO	Branch	

District	Financial Institutions operating in the district	Head Office or Branch	Page
KOTIDO			
	CENTENARY BANK	Branch	17
	POST BANK UGANDA	Branch	75
	WAZALENDO SACCO	Branch	96
KUMI			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	PLATINUM CREDIT	Branch	72
	FINANCE TRUST BANK	Branch	28
KYEGEGWA			
	ASA MICROFINANCE (U) LTD	Branch	6
	BANYAKYAKA SACCO	Head Office & Branch	
	BRAC UGANDA BANK LTD	Branch	9
KYENJEJO			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	HOFOKAM	Branch	34
	OPPORTUNITY BANK	Branch	70
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	Branch	78
	POST BANK	Mobile Unit Western	75
KYOTERA			
	ASA MICROFINANCE (U) LTD	Branch	6
	CENTENARY BANK	Branch	17
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	Branch	78
	MASAKA MICROFINANCE AND DEVELOPMENT COOPERATIVE TRUST	Branch	
	UGAFODE MICROFINANCE LIMITED	Branch	90
LAMWO			
	KITGUM COOP SAVINGS & CREDIT SOCIETY	2 Branches	
LIRA			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	2 Branches	9
	ELEGLANCE FINANCE LIMITED	Branch	26
	FINCA	Branch	29
	LETSHEGO UGANDA LTD	Branch	51
	OPPORTUNITY BANK	Branch	70
	PLATINUM CREDIT	BRANCH	72
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	PREMIER CREDIT	Branch	78
	VISION FUND	Branch	95
	CENTENARY BANK	Branch	17
	POST BANK	Branch	75
	UGAFODE MICROFINANCE LTD (MDI)	Branch	90
LUGAZI			
	PRIDE MICROFINANCE	Branch	79

DTB Classic Current Account with i24/7 Internet Banking and Zero Balance - an Ideal option for Microfinance institutions.



Account Features;

- » i24/7-Internet Banking (Transaction enabled)
- » Free salary processing
- » No minimum balance required
- » Monthly charges **UGX 10,000** only
- » Interest applied on daily cleared balance

What you can do with i24/7 Internet Banking;

- » Internal transfer (IFT) between two accounts of DTB
- » External Funds transfer (EFT)
- » Inter-bank transfer within Uganda (RTGS)
- » View account status
- » Cheque book request
- » Cheque status
- » Stop cheque
- » Single payment request
- » Bulk payment
- » Standing instruction management
- » URA payments
- » NSSF contribution payment
- » Utility bills payments (Water, Umeme)

District	Financial Institutions operating in the district	Head Office or Branch	Page
LUWEERO			
	ASA MICROFINANCE (U) LTD	3Branches	6
	ADVANCE UGANDA	Branch	
	BRAC UGANDA BANK LTD	4 Branches	9
	CENTENARY BANK	Branch	17
	COMMUNITY DEVELOPMENT MICROCREDIT LTD	Head Office & Branch	20
	ECUMENICAL CHURCH LOAN FUND (ECLOF)	Branch	25
	MICRO CREDIT FOR DEVELOPMENT AND TRANSFORMATION (MCDT)	Branch	57
	PLATINUM CREDIT	Branch	72
	POST BANK	Branch	75
	UGANDA MICROCREDIT FOUNDATION LIMITED	Branch	
	ULTRA FINANCE LIMITED	Branch	92
	VISION FUND UGANDA	Branch	95
	WAZALENDO SACCO	Head Office & Branch	96
LWENGO			
	ASA MICROFINANCE (U) LTD	2Branches	6
	BRAC UGANDA BANK LTD	Branch	9
	LWENGO MICROFINANCE COOP SOCIETY	Head Office & Branch	
	FINANCE TRUST BANK	Branch	28
	MATEETE SACCO	Branch	
	VISION FUND	Branch	95
	UGANDA CARES SEEP	Branch	
LYANTONDE			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	PLATINUM CREDIT	Branch	72
	MATEETE SACCO	Branch	
	RUSHERE SACCO	Branch	86
	UGANDA CARES SEEP	Branch	
	UGAFODE MICROFINANCE LTD (MDI)	Branch	
MARACHA			
	KIJOMORO FARMERS SACCO	Head Office & Branch	45
MASAKA			
	ASA MICROFINANCE (U) LTD	2Branches	6
	BLUE EMPLOYEE BENEFITS	Branch	
	BRAC UGANDA BANK LTD	4 Branches	9
	BUDDU COOPERATIVE AND CREDIT SOCIETY LIMITED	Branch	11
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	28
	FINCA	2 Branches	29
	MASAKA MICROFINANCE DEVELOPMENT COOP TRUST LTD	Head Office & Branch	
	OPPORTUNITY BANK	Branch	70
	PLATINUM CREDIT	Branch	72
	POST BANK	Branch	75
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	PREMIER CREDIT	Branch	78
	UGANDA CARES SEEP	Branch	
	UGAFODE MICROFINANCE LTD (MDI)	Branch	90
	VISION FUND	Branch	95



District	Financial Institutions operating in the district	Head Office or Branch	Page
	WAZALENDO SACCO	Branch	96
MASINDI			
	ASA MICROFINANCE (U) LTD	Branch	6
	ACROSS INTERNATIONAL MICROFINANCE LIMITED	Head Office & Branch	2
	ENCOT	Head Office & Branch	27
	BRAC UGANDA BANK LTD	2 Branches	9
	CENTENARY BANK	Branch	17
	HOFOKAM	Branch	34
	FINCA	Branch	29
	LETSHEGO UGANDA LTD	Branch	51
	MADFA SACCO	Head Office and 3 Branch	
	PLATINUM CREDIT	Branch	72
	POST BANK	Branch	75
	WAZALENDO SACCO	Branch	96
	BLUE EMPLOYEE BENEFITS	Branch	
MAYUGE			
	ASA MICROFINANCE (U) LTD	2Branches	6
	BRAC UGANDA BANK LTD	2 Branches	9
	BUGADDE SACCO	Head Office and 5 Branch	12
	OPPORTUNITY BANK	Branch	70
	PREMIER CREDIT	Branch	78
MBALE			
	ASA MICROFINANCE (U) LTD	2Branches	6
	BRAC UGANDA BANK LTD	3 Branches	9
	BUSIU SACCO	Branch	13
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	28
	FINCA	Branch	29
	LETSHEGO UGANDA LTD	Branch	51
	PLATINUM CREDIT	Branch	72
	POST BANK	Branch	75
	OPPORTUNITY BANK	Branch	70
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	PREMIER CREDIT	Branch	78
	THE HUNGER PROJECT UGANDA	Branch	
	TUJIJENGE UGANDA	Branch	90
	UGAFODE MICROFINANCE LTD	Branch	90
	VISION FUND	Branch	95
	WAZALENDO SACCO	Branch	96
MBARARA			
	ASA MICROFINANCE (U) LTD	3Branches	6
	BRAC UGANDA BANK LTD	3 Branches	9
	CENTENARY BANK	2 Branches	17
	EBO FINANCIAL SERVICES	Head Office & 4 Branches	25
	FINANCE TRUST BANK	Branch	28
	FINCA	Branch	29
	KASHONGI FARMERS' SACCO	Branch	39
	LETSHEGO UGANDA LTD	Branch	51
	MUHAME FINANCIAL SERVICES CO-OPERATIVE	Branch	
	MUSHANGA SACCO	Branch	62
	MWIZI SACCO	Branch	

District	Financial Institutions operating in the district	Head Office or Branch	Page
	NYAKAYOJO PEOPLES SACCO	Head Office & 3 Branches	
	OPPORTUNITY BANK	Branch	70
	PLATINUM CREDIT	Branch	72
	POST BANK	Branch	75
	PREMIER CREDIT	Branch	78
	PRIDE MICROFINANCE LTD (MDI)	2 Branches	79
	RUSHERE SACCO	Branch	86
	RWAMANYAHEMBE SACCO	Branch	
	SHUUKU SACCO	2 Branches	88
	ULTRA FINANCE LTD	Branch	92
	UGAFODE MICROFINANCE LTD (MDI)	Branch	90
	WAZALENDO SACCO	Branch	96
	THE HUNGER PROJECT UGANDA	Branch	
	BLUE EMPLOYEE BENEFITS	Branch	
MITOOMA			
	KYAMUHUNGA SACCO	Branch	
MITYANA			
	ADVANCE MICROFINANCE	1 Branch	
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	2 Branches	9
	CBS PEWOSA	Branch	14
	CENTENARY BANK	Branch	17
	FINCA	Branch	29
	KOLPING MICROFINANCE	Branch	
	OPPORTUNITY BANK	Branch	70
	VISION FUND UGANDA	Branch	95
MOROTO			
	CENTENARY BANK	Branch	17
	PALTIUM CREDIT	Branch	
	POST BANK	Branch	75
	WAZALENDO SACCO	Branch	96
MOYO			
	BRAC UGANDA BANK LTD	Branch	9
	MOYO SACCO	Head Office & Branch	58
	MT OTCE METU SACCO	Head Office & Branch	
	PREMIER CREDIT	Branch	78
	RURAL FINANCE INITIATIVE, RUFI	Branch	83
	WAZALENDO SACCO	Branch	96
	VISION FUND UGAN	Branch	95
MPIGI			
	ASA MICROFINANCE (U) LTD	2Branches	6
	BRAC UGANDA BANK LTD	2 Branches	9
	CENTENARY BANK	Branch	17
	CBS PEWOSA	Branch	14
	UGANDA CARES SEEP	2 Branches	
	UGAFODE MICROFINANCE LTD (MDI)	Branch	90
	VISION FUND	2 Branches	95
	PREMIER CREDIT	Branch	78
	THE HUNGER PROJECT UGANDA	Branch	



District	Financial Institutions operating in the district	Head Office or Branch	Page
MUBENDE			
	ASA MICROFINANCE (U) LTD	3Branches	6
	BRAC UGANDA BANK LTD	3 Branches	9
	BAGEZZA SACCO	Head Office & 3 Branches	8
	CENTENARY BANK	Branch	17
	OPPORTUNITY BANK	Branch	70
	PLATINUM CREDIT	Branch	72
	POST BANK	Branch	75
	VISION FUND UGANDA	Branch	95
	WAZALENDO SACCO	2Branches	96
MUKONO			
	ASA MICROFINANCE (U) LTD	1 Branch	6
	BRAC UGANDA BANK LTD	5 Branches	9
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	
	FINCA	Branch	29
	REAL PEOPLE FINANCIAL SERVICES UGANDA LTD	Branches	80
	OPPORTUNITY BANK	2Branches	70
	POST BANK UGANDA	Branch	75
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	Branch	78
	MICRO CREDIT FOR DEVELOPMENT AND TRANSFORMATION (MCDT) SACCO	Branch	57
	UGANDA MICROCREDIT FOUNDATION LIMITED	Branch	
	ULTRA FINANCE LTD	Branch	92
	VISION FUND	Branch	95
NAKASEKE			
	VISION FUND	Branch	95
	WAZALENDO SACCO	2Branches	96
NAKASONGOLA			
	FINCA	Branch	
	POST BANK	Branch	75
	WAZALENDO SACCO	Branch	96
	ULTRA FINANCE LTD	Branch	92
NAMAYINGO			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	TUJIJENGE FINANCIAL SERVICES LTD	Branch	90
	PRIDE MICRIFINANCE	Branch	79
NAMUTUMBA			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	BUGADDE SACCO	Branch	12
NEBBI			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	2 Branches	9
	CENTENARY BANK	Branch	17
	PAKWACH NAM SACCO	Head Office & 4 Branches	
	PANYIMUR SACCO	Head Office & Branch	
	PREMIER CREDIT	Branch	78

District	Financial Institutions operating in the district	Head Office or Branch	Page
	PLATINUM CREDIT	Branch	72
	NYARAVUR FARMERS	Head Office & Branch	66
	PANYIMUR SACCO	Head Office & Branch	
NGORA			
	BRAC UGANDA BANK LTD	Branch	9
	UGANDA CARES SEEP	Branch	
NTUGAMO			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	
	POST BANK	Branch	75
	RUBABO PEOPLES SACCO	Branch	82
	RURAL -URBAN SAVINGS ANDCREDIT ASSOCIATION (RUSCA)	Head Office & 3 Branch	86
	SHUKU SACCO LTD	Branch	
	UGAFODE MICROFINANCE LTD (MDI)	Branch	90
	ULTRA FINANCE LTD	Branch	92
NWOYA			
	POST BANK UGANDA	Branch	75
OBONJI			
	MOYO SACCO	Branch	58
OYAM			
	ALUT KOT	Head Office & Branch	
	BRAC UGANDA BANK LTD	Branch	9
	OPPORTUNITY BANK	Branch	70
	POST BANK UGANDA	Branch	75
	VISION FUND	Branch	95
	MT OTCE METU SACCO	Head Office & Branch	
	ICEME SACCO	Branch	
PADER			
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	PATONGO SACCO	Head Office & Branch	
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	Branch	78
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	WAZALENDU SACCO	Branch	96
PAKWACH			
	POST BANK UGANDA	Branch	
PALISA			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	FINANCE TRUST BANK	Branch	
	PREMIER CREDIT	Branch	78
RAKAI			
	BRAC UGANDA BANK LTD	2 Branches	9
	MASAKA MICROFINANCE DEVELOPMENT COOP TRUST LTD	Branch	
	UGANDA CARES SEEP	3 Branches	
	VISION FUND	Branch	95



District	Financial Institutions operating in the district	Head Office or Branch	Page
RUBANDA			
	BRAC UGANDA BANK LTD	Branch	9
RUBIRIZI			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	BUNYARUGURU SACCO	Head Office & 2 Branches	13
	KYAMUHUNGA SACCO	Branch	
RUKUNGIRI			
	ASA MICROFINANCE (U) LTD	Branch	6
	KEBISONI SACCO	Branch	42
	BRAC UGANDA BANK LTD	3 Branches	9
	CENTENARY BANK	Branch	17
	KEBISONI SACCO	Head Office & Branch	42
	MITAANO SACCO	Head office & Branch	
	PLATINUM CREDIT	Branch	72
	PREMIER CREDIT	Branch	78
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	RUKIGA SACCO	Branch	
	RUBABO PEOPLE'S SACCO	Head Office & Branch	
	UGAFODE MICROFINANCE LTD (MDI)	Branch	90
RUSHERE			
	POST BANK UGANDA	Branch	75
	UGAFODE MICROFINANCE LTD	Branch	90
RWAMPARA			
	MWIIZI SACCO	2Branches	
	SHUKU SACCO LTD	2Branches	
SEMBABULE			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	FINCA	Branch	29
	MATEETE SACCO	Head Office & 4 Branches	
	RUSHERE SACCO	Branch	86
	UGAFODE MICROFINANCE LTD (MDI)	Branch	90
SERERE			
	BRAC UGANDA BANK LTD	Branch	
	UGANDA CARES SEEP	Branch	
SHEEMA			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	KIGARAMA FARMERS' SACCO	Head Office & Branch	43
	KIGARAMA PEOPLES SACCO	Head Office & Branch	44
	MUHAME FINANCIAL SERVICES CO-OPERATIVE	Head Office & 2 Branch	
	MUSHANGA SACCO	5Branches	62
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	SHUUKU SACCO	3 Branches	88
SIRONKO			
	ASA MICROFINANCE (U) LTD	2Branches	6
	BRAC UGANDA BANK LTD	Branch	9
	PREMIER CREDIT	Branch	
SOMALIA			
	WAZLENDU SACCO	Branch	

District	Financial Institutions operating in the district	Head Office or Branch	Page
SOROTI			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	ELEGLANCE FINANCE LIMITED	Branch	26
	FINANCE TRUST BANK	Branch	
	LETSHEGO UGANDA LTD	Branch	51
	OPPORTUNITY BANK	Branch	70
	PLATINUM CREDIT	Branch	72
	POST BANK	Branch	75
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	PREMIER CREDIT	Branch	78
	UGANDA CARES SEEP	Branch	
	TUJJJENGE UGANDA LTD	Branch	90
	VISION FUND	Branch	95
TEREGO			
	BRAC UGANDA BANK LTD	Branch	9
TORORO			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	CENTENARY BANK	Branch	17
	PLATINUM CREDIT	Branch	
	FINANCE TRUST BANK	Branch	
	VISION FUND UGANDA	Branch	95
	UGANDA CARES SEEP	2 Branches	
WAKISO			
	ASA MICROFINANCE (U) LTD	4Branches	6
	ADVANCE UGANDA	Head Office & 4Branches	
	ASA MICROFINANCE (U) LTD	Head Office & 5 Branches	
	BRAC UGANDA BANK LTD	Head Office & 17 Branches	9
	CBS PEWOSA	3Branches	
	CENTENARY BANK	6 Branches	17
	COMMUNITY DEVELOPMENT MICROCREDIT LTD	Branch	20
	DESTINY MICROFINANCE LTD	Head Office & Branch	21
	ELEGLANCE FINANCE LIMITED	Head Office & Branch	26
	EFC UGANDA LIMITED (MDI)	2 Contact offices	26
	EXPRESS SACCO	Head Office & 2 Branches	28
	FINANCE TRUST BANK	Branch	
	OPPORTUNITY BANK	3Branches	70
	PLATINUM CREDIT	Branch	72
	POST BANK	2Branches	75
	PRIDE MICROFINANCE LTD (MDI)	Branch	79
	PREMIER CREDIT	Branch	78
	NZURI TRUST LIMITED	Branch	67
	UGANDA MICROCREDIT FOUNDATION LIMITED	Branch	
	VOLUNTARY ACTION FOR DEVELOPMENT (VAD)	Branch	
	VISION FUND UGANDA	Branch	95
	UGAFODE MICROFINANCE LTD	Branch	90
	WAZALENDO SACCO	3 Branches	96
	THE HUNGER PROJECT UGANDA	Branch	



District	Financial Institutions operating in the district	Head Office or Branch	Page
YUMBE			
	BRAC UGANDA BANK LTD	Branch	9
	PLATINUM CREDIT	Branch	72
	POST BANK UGANDA	Branch	75
	PRO BUSINESS AFRICA	Branch	
	VISION FUND UGANDA LIMITED	Branch	95
ZOMBO			
	ASA MICROFINANCE (U) LTD	Branch	6
	BRAC UGANDA BANK LTD	Branch	9
	NYARAVUR FARMERS SACCO	Head Office & Branch	66



AMFIU

MAKE FINANCIAL SERVICES INCLUSIVE FOR PERSONS WITH DISABILITY



AMFIU together with partners promotes financial inclusion for Persons with disabilities. This is done through the financial inclusion initiatives supported under the iSAVE and TOFI programs. The objective is to equalize opportunities for persons with disabilities to access mainstream financial services and cause holistic development.

Tips for MFIs

- Make your premises accessible and have good infrastructure so that PWD can access your services.
- Ensure that information on financial products and procedures is made accessible to all clients (incl. blind and deaf clients)
- Include disability issues in your operational manuals and strategic plan. For instance, the iss

- ue of disability inclusion is spelled out in staff orientation manuals and is part of the training program for new staff resulting in positive attitudes of their staff to PWD
- Effect changes in your service delivery to attract and serve persons with disabilities.
- Include disability indicators in reports to enable reporting on outreach as per the set targets
- Develop performance indicators that relate to access to financial services by PWD and have these integrated in their MIS/ M&E
- Expose staff to role models who are disabled (e.g. staff members with a disability, successful entrepreneurs etc.)
- Product promotion and marketing products mention inclusion of PWD.
- Relate with organizations that promote disability inclusion e.g. AMFIU, NUDIPU, DUs and DPOs for continuous learning and innovation.

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CBS PEWOSA SACCO



Centenary Bank

..our bank

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CENTENARY BANK



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CITI BANK UGANDA LTD



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WATER.ORG



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UMRA



AMFIU

MEMBER MFIs



A

ACROSS INTERNATIONAL MICROFINANCE LIMITED

Tier:	Tier 4
Category	D
Legal status	Company limited by guarantee
Name of CEO or Manager:	Mukurasi Julius(CEO) Asimwe Richard(Manager)
Number of female staff	3
Percentage of Female staff	38%
Percentage of Female Board members	50%
Postal Address of MFI headquarter	416 Masindi
Physical address of MFI Headquarter	Masindi port road plot No. 45 Masindi Municipal council
District	Masindi District
Office Telephone Number (s):	0392900474
Mobile Telephone Number:	0772511095/0772725145
Email	acrossinc@gmail.com; richardasimwe23@yahoo.com, mukurasijulius2@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	175,986,872
Total compulsory savings	29,324,650
Total Number of active savers	484
Percentage of female savers:	80.1%
No. of active Borrowers	612

Percentage of female borrowers	78.4%
Total Number of clients	788
Percentage of female clients	74.2%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	300,000
Current Average loan size	452,205
Minimum Loan size	100,000
Maximum Loan size	10,000,000
Minimum Loan Period	One month
Max Loan Period	Twenty four months

PRODUCTS OFFERED

Loan Products	Ordinary salary loan,
Solidarity enterprise group loan,	Special opportunity loan,
Small and medium enterprise loan,	Automobile and Asset acquisition loan,
School fees loan,	Small Agricultural enterprises farmers loan and
Quick and instant loan,	Community tourism development loan

BRANCH NETWORK

No. of Branches: <u>one</u>		
Town	Branch Address	District
Masindi	Masindi port road plot 45 central division Masindi municipality	Masindi-District

ADJUMANI TOWN COUNCIL SACCO

Tier:	4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Maku M. Patrick
Number of female staff	7
Percentage of Female staff	32%
Percentage of Female Board members	42%
Postal Address of MFI headquarter	ATC-SACCO LTD C/o P.O.BOX 3 Adjumani
Physical address of MFI Headquarter	Within the Office Premises of Adjumani Town Council Local Government Moyo Gulu Highway
District	Adjumani
Office Telephone Number (s):	0754177216
Mobile Telephone Number	0773177216/0394896556
Email	atcsacco@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	6,104,355,715
Total voluntary Savings	2,903,631,074
Total compulsory savings	1,526,088,928
Total Number of active savers	8,116
Percentage of female savers:	47%
No. of active Borrowers	2,140
Percentage of female borrowers	48%
Total Number of clients	2,517
Percentage of female clients	47%
Interest rate calculation (flat or declining)	FLAT
Average 1st loan:	N/A
Current Average loan size	3,657,550
Minimum Loan size	100,000
Maximum Loan size	100,000,000
Minimum Loan Period	3 months
Max Loan Period	24 months



A

PRODUCTS OFFERED

Loan Products	Restricted Savings
Agricultural	Fixed Deposit Savings Account
Salary	Child / Minor Save
Business Loan	Periodic / Time Savings
Home improvement/ construction	Target Savings
Environmental loan	Group Savings
Assets Acquisition	School Fees Collection Account
Group loan	Village Savings and Loan Association Account
School fees	Other products If any

Emergency loan	Business management skills training
10.Cooperate loan	Advisory(Business Related)
Savings Products	Mobile money services
Voluntary Savings	Technical Agricultural Advisory Services
Investment Savings	Safe Guard of all kind of Documents

BRANCH NETWORK		No. of Branches : 01
Town	Branch Address	District
Ofua Trading Centre	Ofua Branch, C/o P.o. Box 3, Adjumani.	Adjumani

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Association of Microfinance Institutions of Uganda
AMFIU House, Plot 679, Wamala Road, Najjanankumbi
Tel: (256) 414 259176
Email: abc@amfiu.org.ug | Website: www.amfiu.org.ug



ABC
AMFIU Business Consult





A

ADVANCE SMART MICROFINANCE

Tier	Tier 4
Category	C
Legal status	Company Ltd by guarantee
Name of CEO or Manager:	Annet Luboyera
Postal Address of MFI headquarter	9946 Kampala Uganda
Physical address of MFI Headquarter	Nansana Town council_
District	Wakiso
Office Telephone Number (s):	0392176191
Mobile Telephone Number:	0758384089
Email	annet.luboyera@gmail.com
Website:	www.advance.co.ug

PRODUCTS OFFERED

Loan Products	Institution Loans
----------------------	-------------------

Group Loans	Other products
School Fees Loan	Mobile Money Transfer
Business Loans	Agency Banking
Agricultural Loans	

BRANCH NETWORK

No. of Branches **5 Branches and 2 Service Centres**

Town	Branch Address	District
Nansana	Nansana Town Council	Wakiso
Wobulenzi	Wobulenzi Town Council	Luweero
Kakiri	Kakiri Town Council	Wakiso
Abayita	Entebbe	Wakiso
Mityana	Mityana Town	Mityana
Kiboga	Kiboga Town	Kiboga
Bussi Islands	Bussi Town Council	Wakiso

ALUT KOT SACCO

Tier:	4
Category	C
Legal status	SACCO
Name of CEO or Manager:	OPINY FRANCIS JIMMY
Number of female staff	4
Percentage of Female staff	27%.
Percentage of Female Board members	30%
Postal Address of MFI headquarter	P .O BOX 11 LORO_OYAM
Physical address of MFI Headquarter	Aweikwo Village, Odike T.C, Alutkot Parish, Loro Sub County, Oyam District.
District	OYAM & KOLE DISTRICT
Office Telephone Number (s):	0392918303
Mobile Telephone Number:	0772945627/ 0773221108
Email	alutkots@yahoo.com opinyfrancisjimmy@yahoo.com
Website:	www.alutkotsacco.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	504,100,274
Total voluntary Savings	731,075,667
Total compulsory savings	24,934,795
Total Number of active savers	3,280
Percentage of female savers:	21.4%
No. of active Borrowers	393

Percentage of female borrowers	27.2%
Total Number of clients	7714
Percentage of female clients	22%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	1,200,477
Minimum Loan size	50,000
Maximum Loan size	5,000,000
Minimum Loan Period	2 months
Max Loan Period	12 months

PRODUCTS OFFERED

Loan Products	Savings Products
Agricultural loan	Voluntary savings
Commercial loan	Compulsory savings
Emergency loan	My tomorrow saving
Youth enterprise loan	Junior savings
Biogas loan	
Cilpacu WASA loan	
Salary loan	

BRANCH NETWORK

No. of Branches: 3		
Town	Branch Address	District
Aboke	Aboke Township	Kole
Bala	Bala Town Council	Kole
Loro	Odike t/centre	oyam



ASA MICROFINANCE (U) LTD (U) LTD.



ASA MICROFINANCE (U) LTD Uganda Ltd (ASA Uganda) is a for-profit, non-depository Microfinance Institution, operating as a microfinance company and regulated by the Uganda Microfinance Regulatory Authority (UMRA). ASA MICROFINANCE (U) LTD Uganda Ltd is also a member of Association of Microfinance Institutions of Uganda (AMFIU). ASA Uganda commenced operations in 2013. ASA Uganda is a subsidiary of ASA International, one of the world's largest international microfinance institutions in the world and operates in 13 countries in Africa and Asia. The company is listed on the London Stock Exchange since July '2018.

VISION:

Reducing poverty by improving the lives of the underprivileged with a key focus on female entrepreneurs.

MISSION:

We have a strong commitment to financial inclusion

and socio-economic progress.

OBJECTIVE:

Providing microfinance loans for business purpose to low-income entrepreneurs with the objective to improve financial inclusion and realize socio-economic progress. Our loans provide an alternative to low income entrepreneurs without access to credit from traditional banks. We provide these loans using the ASA Model. The ASA Model was introduced by Md. Shafiqul Haque Choudhury, co-founder of ASA International, who sadly passed away on 12th February 2021.

CORE VALUES:

Professionalism, Integrity, Transparency, Accountability, Simplicity, Customer care & Timeliness.

Head Office:

Plot 228, Buye-Kigoowa, Ntinda, P.O Box 245, Ntinda, Kampala, Uganda

Website: www.asa-international.com

Tel: +256 200 906 777, +256 752 198 340



A

ASA MICROFINANCE (U) LTD (U) LTD

Tier	Tier-4
Category	A
Legal status	Company Limited by Shares
Name of CEO or Manager:	Md. Nurul Islam Chowdhury Mafique
Number of female staff	467
Percentage of Female staff	70.5%
Percentage of Female Board members	None
Postal Address of MFI headquarter	P.O Box No. 245 Ntinda
Physical address of MFI Headquarter	Plot # 228 Buye Kigowa, Ntinda
District	Kampala
Office Telephone Number (s):	+256-200 906 777
Mobile Telephone Number:	+256-752 198 340
Email	mafiq.bd@asa-international.com
Website:	www.asa-international.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	34,513,394,038
Total compulsory savings (Security)	8,626,743,058
Total Number of active savers (Security)	97,031
Percentage of female savers:	100%
No.of active Borrowers	81,231
Percentage of female borrowers	100%
Total Number of clients	133,653
Percentage of female clients	100%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	350,000
Current Average loan size	777,968
Minimum Loan size	200,000
Maximum Loan size	5,000,000
Minimum Loan Period	4 Months
Max Loan Period	11 Months

PRODUCTS OFFERED**Loan Products**

- 1.Small Loans
- 2.Small Business Loans (SBL)

BRANCH NETWORK

No. of Branches 98 (Ninety Eight)

Branch Name	Branch Address	District
Abayita Ababiri	Plot 43, Abayita Ababiri, Wakiso district.	Wakiso
Bugiri	Mukuba cell, Bugiri Town council.	Bugiri

Bulenga	Block 364, Busiro, Bulenga.	Wakiso
Bundibugyo 1	Cable 4 House. Mpanga Market.	Bundibugyo
Bundibugyo 2	Cable 4 House. Mpanga Market.	Bundibugyo
Busia 1	Samson Were Road, Busia.	Busia
Busia 2	Samson Were Road, Busia.	Busia
Buwama	Teketwe, Mitala Maria town.	Mpigi
Bwera	Plot no. 70-80, Kyabolokya III ward, Bwera Town Council	Kasese
Bweyogerere	Nambole Road, Bweyogerere, Kampala.	Kampala
Fortportal 1	Harukoto AMT Road off Kasese Road, near the palace.	Fortportal
Fortportal 2	Harukoto AMT Road off Kasese Road, near the palace.	Fortportal
Hoima I	Hoima Municipality, Kiryatete West, Mandela Road, Hoima.	Hoima
Hoima II	Hoima Municipality, Kiryatete West, Mandela Road, Hoima.	Hoima
Ibanda	Kitwe cell, Ibanda municipality, Ibanda district.	Ibanda
Iganga 1	Main street, Nkatu main, Northern division, Iganga district.	Iganga
Iganga II	Main street, Nkatu main, Northern division, Iganga district.	Iganga
Ishaka	Kasese road, Bushenyi district.	Bushenyi
Jinja I	Plot no.1, Kawanye lane, Jinja.	Jinja
Jinja II	Plot no.1, Kawanye lane, Jinja.	Jinja
Kabale	Plot 26, Jackson Road, Kabale district.	Kabale
Kabwohe	Plot 21 bock 05, Kabwohe(Ishaka) Road.	Sheema
Kagadi	Nakulabye, Isaza Road Opposite URDT, Kagadi.	Kagadi
Kalerwe	Plot no.684, Block210, Kyadondo county, Mengo	Kampala
Kaliro	Kaguta Road clause, Kaliro district.	Kaliro
Kamuli	Kyabazinga road, Kamuli district.	Kamuli
kamwenge	Nsorora, Kibare county, Kamwenge Distrct.	Kamwenge



Kansanga	Plot 1888 off Gaba Road, Kiwafu-kitalanga	Kampala
Kasangati	Plot No. 2190 Block 187 Luteete Kyadondo Kasangati, Wakiso.	Wakiso
Kasese -1	Plot no. 40 Kojere Road , Kilembe Quarters, Kasese.	Kasese
Kasese - 2	Plot no. 40 Kojere Road , Kilembe Quarters, Kasese.	Kasese
Kawempe	Plot 45,Ttula Road, Kawempe	Kampala
Kayunga	Hospital road, Kayunga district.	Kayunga
Kiboga	Wamala Road, block 655, plot 19, Kiboga distrct.	Kiboga
Kibuli	Kibuli Mosque zone, Plot # 381, Kampala	Kampala
Kisoro	Kabongo Village, Kisoro district	Kisoro
Kitintale	Kitintale Block 1, House # 2, Kitintale	Kampala
Kumi	Wiggins Road, opposite Liquids gardens, Kumi	Kumi
Kyengerera	Plot # 388, Busiro, Wakiso	Kampala
Kyenjojo	Kasiina Village , Isingoma peter House, Kyenjojo.	Kyenjojo
Kyotera	Kasambya LC-I, Kyotera.	Kyotera
Lugazi	Mubaraka Road, Busabaga stage, Lugazi Central.	Buikwe
Lukaya	Kirinya, Lukaya, Kalungu district.	Kalungu
Luwero	Kasana, Luwero district.	Luwero
Lyantonde	Plot # 133, Block # 78, Kabura, Lyantonde district.	Lyantonde
Makindye	Salama road, Kifamba Zone, Makindye,Kampala.	Kampala
Masaka	Plot # 26 Kumbu Road, Masaka.	Masaka
Masindi	Kijungu Road, Masindi district.	Masindi
Matuga	Plot # 121 block # 91, Kyadondo, Matugga, Lwadda B.	Wakiso
Mbale I	Half London, near police station, Mbale.	Mbale
Mbale II	Half London, near police station, Mbale.	Mbale
Mbarara I	Plot # 30, Sabiiti close, Mbarara.	Mbarara
Mbarara II	Plot # 30, Sabiiti close, Mbarara.	Mbarara
Mbirizi	Industrial zones along Mbarara-Masaka highway. Near NRM Offices. Mbirizi.	Lwengo

Mityana	Kiyinda B, Mityana municipality, Mityana.	Mityana
Mpigi	Near Mpigi Prison Centre, Mpigi.	Mpigi
Mubende	Makenke Road, Mubende.	Mubende
Mukono	Plot # 48-50, Bugerere Road, Mukono TC.	Mukono
Musita	Mayuge Road, Mayuge district.	Mayuge
Ntinda	Plot # 228, Buye Kigowa, Kiwatule Road, Ntinda.	Kampala
Najjanankumbi	Kalina Zone-Namasuba, Entebbe road. House # 2	Kampala
Nansana	Masitore stage, Cheap hardware, Kabumbi Road Nansana, Wakiso district.	Kampala
Nateete	VMK Complex, Nateete, Wakaliga Road, Kampala	Kampala
Ntungamo	Plot # 336, Nyabubare Road, Ntungamo district.	Ntungamo
Pallisa	KaUCHO Road, Pallisa district Near Action aid Office.	Pallisa
Rubindi	Nombe parish, Ibanda Road, Mbarara district.	Mbarara
Rubirizi	Ndekye Town. Kasese road.	Rubirizi
Rukungiri	Block # 5, Valley close, Rukungiri.	Rukungiri
Soroti	Haridass Road opposite St. Martha Junior Primary School. Soroti.	Soroti
Tororo-I	Plot 04, Janan Luwum Road ,Tororo Municipality	Tororo
Tororo-II	Plot 04, Janan Luwum Road ,Tororo Municipality	Tororo
Wakiso	Ssetimba Road, Busiro East, Wakiso Town Council.	Wakiso
Wobulenzi	Kikoma, Wobulenzi district.	Luwero
Najja	Kiyindi Road, Najja center	Buikwe
Nakaloke	Nandala Zone	Sironko
Namayingo	Namayingo Parish (South)	Namayingo
Namutumba	Waibi Village, Namutumba Zone-B Parish.	Namutumba
Nebbi	Plot No. 66 Block road – along Arua road	Nebbi
Kasubi	Kasubi Zone 3, Kasubi Parish, Kampala.	Kampala
Nyendo	Nyendo Ssenyange Division, Nakayiba nyendo-Masaka	Masaka
Paidha	Plot No. 28 Valriano Road Ato Kololo central Paidha Town Council	Zombo
Rwimi	PO Box No. 30345 Kasese Road Village Rwimi zone Central Parish Bunyangabu	Rwimi



B

Sembabule	Plot No. Kisonko Block Sebagala Road	Sembabule
Sironko	Plot No. Sand cell Southern ward 5 ternnel	Sironko
Kyegegwa	Kyegegwa PO box no 99 Village Kigando Ward	Kyegegwa
Kalamba	Plot No. Harukoto AMT Road off Kasese road near the king palace	Kasanda
kasambya	P.O Box Village Bulonzi Parish Kasambya ward	Mubende
lira	P.O Box No. 16225 ,Jinja Camp Parish	Lira
Isingiro	Plot No. 35 Market street	Isingiro
Dokolo	Plot 3 District close	Dokolo

Apac	Plot No.09 Block Maiza House Road, Republic street	Apac
Budaka	Plot No.42 Mbale road	Budaka
Mayuge	Plot No. Kyabazinga Road, Kamuli District	Mayuge
Kazo	Plot Kazo 1	Kazo
Koboko	Plot No. Road Kulaba Village, Godia Parish, Midia Sub Country West Division	Koboko
Kihihi	Plot No. 257 Block 74 Ruyayo Cell	Kanungu
Arua 1	Plot kitwe	Arua
Arua 11	Plot kitwe	Arua

BAGEZZA COOPERATIVE SAVINGS & CREDIT SOCIETY (BAGEZZA SACCO)

Tier:	4
Category	B
Legal status	SACCO
Name of CEO or Manager:	NAKYANZI JACENT
Number of female staff	7
Percentage of Female staff	44
Percentage of Female Board members	33
Postal Address of MFI headquarter	P.O BOX 292 MUBENDE
Physical address of MFI Headquarter	PLOT 2A, LUBANGA ROAD, MUBENDE MUNICIPALITY
District	MUBENDE
Office Telephone Number (s):	0782/0701-890180
Mobile Telephone Number:	0782/0701-890180
Email	bagezzasacco@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,588,794,566
Total voluntary Savings	1,002,462,774
Total compulsory savings	130,983,816
Total Number of active savers	9,007
Percentage of female savers:	35
No. of active Borrowers	1,275
Percentage of female borrowers	29
Total Number of clients	8,107
Percentage of female clients	31
Interest rate calculation (flat or declining)	3 % Reducing
Average 1st loan:	2,000,000

Current Average loan size	10,000,000
Minimum Loan size	100,000
Maximum Loan size	20,000,000
Minimum Loan Period	1 Month
Max Loan Period	24 Months

PRODUCTS OFFERED

Loan Products	Savings Products
Agriculture	Voluntary Savings
Asset Acquisition	Compulsory Savings
Business loan	Fixed Deposit Savings
School fees loan	Junior Savings
Emergency loan	
Other products If any	
MTN Mobile Money	
Airtel Money	

BRANCH NETWORK

No. of Branches: 3		
Town	Branch Address	District
Head Office-Mubende Municipality	Lubanga Road, Mainstreet LC1	Mubende
Madudu Branch-Ngabano Trading Centre	Madudu Sub county, Ngabano Trading Centre	Mubende
Kitenga Branch-Kanyegaramire Trading Centre	Kitenga Sub County, Kanyegaramire Trading Centre	Mubende



BRAC UGANDA BANK LTD

B

Tier	Tier 2
Category	A
Legal status	Company Ltd by Guarantee
Name of CEO or Manager:	Adiga Onesmus Jimmy
Number of female staff	1,668
Percentage of Female staff	86%
Percentage of Female Board members	29%
Postal Address of CI headquarter	P O Box 6582 Kampala
Physical address of CI Headquarter	Plot 201 Mengo, Kabuusu-Rubaga
District	Kampala
Office Telephone Number (s):	0200900720
Email	bracugandabankltd@brac.net

BUSINESS INFORMATION

Outstanding Loan Portfolio	169,400,418,448
Total voluntary Savings	63,525,035,669
Total compulsory savings	32,757,124,812
Total Number of active savers	213,345
Percentage of female savers:	86%
No. of active Borrowers	184,971
Percentage of female borrowers	96%
Total Number of clients	184,971
Percentage of female clients	96%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	600,000 = Group lending & 3,000,000 individual lending
Current Average loan size:	800,000 =
Minimum Loan size	200,000 =
Maximum Loan size	Open by exceptional Approval
Minimum Loan Period	4 months
Max Loan Period	12 months

PRODUCTS OFFERED

Loan Products	Fixed deposit accounts
Group Lending	Institutional savings accounts

Individual Lending	Loan Security Fund
Agricultural Loans	Other products If any
Savings Products	Staff salary loans
Savings accounts	

BRANCH NETWORK

No. of Branches: 162

Branch	Town	District
Nateete	Nateete	Kampala
Kabuusu	Kabuusu	Kampala
Kibuli	Kibuli	Kampala
Kitintale	Kitintale	Kampala
Kampala Road	Kampala	Kampala
Ggaba	Ggaba	Kampala
Makindye	Makindye	Kampala
Kalerwe	Kalerwe	Kampala
Kawempe	Kawempe	Kampala
Maganjo	Magajo	Wakiso
Matugga	Matugga	Wakiso
Kasubi	Kasubi	Kampala
Kisaasi	Kisaasi	Kampala
Kajjansi	Kajjansi	Wakiso
Kira	Kira	Wakiso
Najjera	Najjera	Wakiso
Zana	Zana	Wakiso
Abaita Ababiri	Abaita Ababiri	Wakiso
Entebbe Kitoro	Entebbe	Wakiso
Kireka	Kireka	Wakiso
Nansana	Nansana	Wakiso
Wakiso	Wakiso	Wakiso
Busunju	Busunju	Wakiso
Kyengera	Kyengera	Wakiso
Kasangati	Kasangati	Wakiso
Zirobwe	Zirobwe	Luwero
Nakifuma	Nakifuma	Mukono
Kasawo	Kasawo	Mukono
Ggombe	Ggombe	Butambala
Nsangi	Nsangi	Wakiso
Mpigi	Mpigi	Mpigi
Bombo	Bombo	Luwero
Ssemuto	Ssemuto	Nakaseke



B

Wobulenzi	Wobulenzi	Luwero
Luwero	Luwero	Luwero
Bulenga	Bulenga	Wakiso
Mityana	Mityana	Mityana
Kiyinda	Kiyinda	Mityana
Bukuya	Bukuya	Mubende
Mubende	Mubende	Mubende
Kakumiro	Kakumiro	Kakumiro
Kisekende	Kisekende	Mubende
Kasambya	Kasambya	Mubende
Kiganda	Kiganda	Mubende
Hoima	Hoima	Hoima
Kinubi	Kinubi	Hoima
Kiboga	Kiboga	Kiboga
Biiso	Biiso	Hoima
Masindi	Masindi	Masindi
Bweyale	Bweyale	Kiryandongo
Kigumba	Kigumba	Kiryandongo
Kijura	Kijura	Kabarole
FortPortal	FortPortal	Kabarole
Kasusu	Kasusu	Kabarole
Bundibugyo	Bundibugyo	Bundibugyo
Kibito	Kibito	Kabarole
Mukono	Mukono	Mukono
Mukono Central	Mukono	Mukono
Seeta	Seeta	Mukono
Buikwe	Buikwe	Buyikwe
Nkokonjeru	Nkokonjeru	Buyikwe
Lugazi	Lugazi	Buyikwe
Njeru	Njeru	Buyikwe
Kangulumira	Kangulumira	Kayunga
Kayunga	Kayunga	Kayunga
Buyala	Buyala	Jinja
Buwenge	Buwenge	Jinja
Namwendwa	Namwendwa	Kamuli
Kamuli	Kamuli	Kamuli
Iganga	Iganga	Iganga
Mayuge	Mayuge	Mayuge
Jinja	Jinja	Jinja
Musita	Musita	Mayuge
Bukizibu	Bukizibu	Mayuge
Namutumba	Namutumba	Namutumba
Budaka	Budaka	Budaka
Tororo	Tororo	Tororo

Bugema	Bugema	Mbale
Bududa	Bududa	Bududa
Magale	Magale	Manafwa
Pallisa	Pallisa	Pallisa
Luuka	Kiyunga	Luuka
Kaliro	Kaliro	Kaliro
Bugiri	Bugiri	Bugiri
Busia	Busia	Busia
Iganga Nkono	Iganga-Nakavule	Iganga
Idudi	Idudi	Iganga
Namayingo	Namayingo	Namayingo
Mbale	Mbale	Mbale
Sironko	Sironko	Sironko
Kapchorwa	Kapchorwa	Kapchorwa
Nakaloke	Nakaloke	Mbale
Soroti	Soroti	Soroti
Kumi	Kumi	Kumi
Ngora	Ngora	Ngora
Serere	Serere	Serere
Dokolo	Dokolo	Dokolo
Katakwi	Katakwi	Katakwi
Amuria	Amuria	Amuria
Amolatar	Amolatar	Amolatar
Iceme	Iceme	Oyam
Lira	Lira	Lira
Ojwina	Ojwina	Lira
Aduku	Aduku	Apac
Apac	Apac	Apac
Ntungamo	Ntungamo	Ntungamo
Kabale	Kabale	Kabale
Kisoro	Kisoro	Kisoro
Rubanda	Rubanda	Rubanda
Muhanga	Muhanga	Rukungiri
Buyanja	Buyanja	Rukungiri
Rukungiri	Rukungiri	Rukungiri
Kihihi	Kihihi	Kanungu
Lyantonde	Lyantonde	Lyantonde
Mbarara	Mbarara	Mbarara
Rubindi	Rubindi	Mbarara
Ishongororo	Ishongororo	Ibanda
Kabwohe	Kabwohe	Sheema
Kamwenge	Kamwenge	Kamwenge
Ibanda	Ibanda	Ibanda
Ishaka	Ishaka	Bushenyi



Rubirizi	Rubirizi	Rubirizi
Isingiro	Isingiro	Isingiro
Kinoni	Kinoni	Lwengo
Buwama	Buwama	Mpigi
Masaka	Masaka	Masaka
Nyendo	Nyendo	Masaka
Lukaya	Lukaya	Kalungu
Kalisizo	Kalisizo	Rakai
Kyotera	Kyotera	Rakai
Ssembabule	Ssembabule	Ssembabule
Kasese	Kasese	Kasese
Rukoki	Rukoki	Kasese
Rwimi	Rwimi	Kasese
Bwera	Bwera	Kasese
Kisinga	Kisinga	Kasese
Kibaale	Kibaale	Kibaale
Kagadi	Kagadi	Kagadi
Kyegegwa	Kyegegwa	Kyegegwa
Kyenjojo	Kyenjojo	Kyenjojo
Gulu	Gulu	Gulu
Layibi	Layibi	Gulu

Kamdini	Kamdini	Kamdini
Kalongo	Kalongo	Pader
Kitgum	Kigtum	Kitgum
Lacor	Lacor	Gulu
Adjumani	Adjumani	Adjumani
Anaka	Anaka	Nwoya
Pabbo	Pabbo	Amuru
Palemo deri	Palemo deri	Adjumani
Arua	Arua	Arua
Arua Manibe	Arua Manibe	Arua
Arua Hill	Arua Hill	Arua
Odia	Odia	Arua
Arivu	Arivu	Arua
Nebbi	Nebbi	Nebbi
Pakwach	Pakwach	Nebbi
Paidah	Paidah	Zombo
Parombo	Parombo	Nebbi
Koboko	Koboko	Koboko
Moyo	Moyo	Moyo
Yumbe	Yumbe	Yumbe
Maracha	Maracha	Terego

BUDDU CBS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Nakayiza Mercy Angella
Number of female staff	5
Percentage of Female staff	63%
Percentage of Female Board members	25%
Physical address of MFI Headquarter	Laston Building Masaka City
District	Masaka City
Office Telephone Number (s):	0708882921
Mobile Telephone Number:	0708882921
Email	Bupesacco@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,683,565,505
Total voluntary Savings	4,452,105,944
Total compulsory savings	0
Total Number of active savers	1058
Percentage of female savers:	70%(Most of the females fall in groups)
No. of active Borrowers	471

Percentage of female borrowers	49.9%
Total Number of clients	1371(out of this figure 748 are group accounts and average no. of group members is 30)
Percentage of female clients	70%
Interest rate calculation (flat or declining)	Flat Rate
Average 1st loan:	1,000,000
Current Average loan size	3,033,259
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	1 month
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products	Emergency Loans
Group Loans	Savings Products
Individual Loans	Voluntary Savings
Business Loans	Share Deposits
Agricultural loans	Fixed Deposits
School fees Loans	Other products If any
Asset Financing	Mobile Banking Services



B

Bodaboda Loans	Mobile/Airtel Money services
Staff Loans	Agency banking

BRANCH NETWORK

No. of Branches: 1

Town	Branch Address	District
Masaka	Laston Building, Masaka	Masaka

BUGADDE SACCO

Tier:	4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Mukunya Ivan
Postal Address of MFI headquarter	P. O Box 1365, Mayuge
Physical address of MFI Headquarter	Bugadde Trading Centre, Kityerera, Mayuge
District	Mayuge
Office Telephone Number (s):	0782671458/075820919 4/0776084296
Email	Bugadde.cooperative@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,450,601,426
Total Savings	1,083,108,080
Total Number of clients	3958
Percentage of female clients	60%
Interest rate calculation (flat or declining)	declining
Average 1st loan:	3,000,000
Current Average loan size	50,100,000
Minimum Loan size	20,000,000

Maximum Loan size	100,000,000
Minimum Loan Period	1 months
Max Loan Period	12 months

PRODUCTS OFFERED

Loan Products	Savings Products
Agriculture Loan	Voluntary Savings
Asset Financing	Compulsory
Home Improvement	Fixed
School Fees	
Commercial Loans	
Other Services	
General Members Education	
Social Fund Program	

BRANCH NETWORK

Number of Branches: 6

Town	Branch Address	District
Bugadde Main	Bugadde Town Council	Mayuge
Mayuge Branch	Mayuge Town Council	Mayuge
Bwondha	Bwondha Beach	Mayuge
Nango	Nango Town Council	Mayuge
Nankoma	Nankoma Town Council	Bugiri
Nakivumbi	Nakivumbi Town Council	Iganga

BUIKWE TWEZIMBE SACCO

Tier	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Settuba Eddie Abdullah
Number of female staff	2
Percentage of Female staff	50%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P. o Box 260 Lugazi
Physical address of MFI Headquarter	Buikwe Town
District	Buikwe
Office Telephone Number (s):	0785963725 / 0707876548

Mobile Telephone Number:	0772317501
Email:	Buikwetwezimbessacco2017@yahoo.com; natsonem@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	309,479,384
Total voluntary Savings	359,403,000
Total compulsory savings	14,220,000
Total Number of active savers	1138
Percentage of female savers:	35%
No. of active Borrowers	195
Percentage of female borrowers	34.4%
Total Number of clients	2844
Percentage of female clients	40%



Interest rate calculation (flat or declining)	Flat
Average 1st loan:	800,000
Current Average loan size	1,000,000
Minimum Loan size	100,000
Maximum Loan size	15,000,000
Minimum Loan Period	1 month

Max Loan Period	24 Month
PRODUCTS OFFERED	
Loan Products	Savings Products
Agricultural Loan	Voluntary Savings
Business Loan	Fixed Savings
Emergency Loan	

BUNYARUGURU DEVELOPMENT SACCO

Tier	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	GUMISIRIZA MANUELINA
Number of female staff	4
Percentage of Female staff	33%
Percentage of Female Board members	28.6%
Postal Address of MFI headquarter	P.O.BOX 12,RUBIRIZI
Physical address of MFI Headquarter	Rubirizi Town Council, Rubirizi District
District	Rubirizi
Office Telephone Number (s):	0775163474
Mobile Telephone Number:	0703978472
Email	saccobunyaruguru@gmail.com

Total Number of clients	6318
Percentage of female clients	25%
Interest rate calculation (flat or declining)	2.5 DECLINING
Average 1st loan:	500,000
Current Average loan size	1,800,000
Minimum Loan size	100,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 MONTHS
Max Loan Period	2YEARS

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,947,626,720
Total voluntary Savings	1,063,405,971
Total Number of active savers	5012
Percentage of female savers:	25%
No. of active Borrowers	1031
Percentage of female borrowers	25%

PRODUCTS OFFERED

Loan Products	Boda Boda
Commercial	Water and Sanitation
Agriculture	Savings Products
Emergency	Voluntary Savings
School Fees	Fixed Savings 12%Per Annum
Salary Loan	

BRANCH NETWORK

No. of Branches: 1		
Town	Branch Address	District
Kyambura	kyambura	Rubirizi

BUSIU SACCO

Tier:	Tier-4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Shisa Modester
Number of female staff	04
Percentage of Female staff	66%
Percentage of Female Board members	43%
Postal Address of MFI headquarter	721
Physical address of MFI Headquarter	Busiu Town Council
District	Mbale
Office Telephone Number (s):	0392878989
Mobile Telephone Number:	0772192237

Email	busiusacco@yahoo.co.uk
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BUSINESS INFORMATION

Outstanding Loan Portfolio	356,404,338
Total voluntary Savings	370,253,872
Total compulsory savings	
Total Number of active savers	2,932
Percentage of female savers:	26.5%
No. of active Borrowers	229
Percentage of female borrowers	23.%
Total Number of clients	2,932
Percentage of female clients	26.5%



Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	2,500,000
Minimum Loan size	500,000
Maximum Loan size	20,000,000
Minimum Loan Period	1 month
Max Loan Period	12 months

PRODUCTS OFFERED

Loan Products	Minor (kids) savings
Agricultural loans	Regular savings
Business Loans	School collection Accounts
Bodaboda Loans	Other products If any

Biogas Loans	Solar lighting systems
School Fees Loans	Purifaya Water filters
Solar Loans	Biogas plant construction
Emergency Loans	Power saver stoves
Quick Loans	
Savings Products	
Fixed deposits savings	

BRANCH NETWORK

No. of Branches 1		
Town	Branch Address	District
Busiu Town Council	Busiu Town Council	Mbale
Himutu	Nalusaga Trading Centre	Butalejja

BUTUURO PEOPLES' SACCO LTD

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Tumuhimbise Peter
Number of female staff	6
Percentage of Female staff	46%
Percentage of Female Board members	29%
Postal Address of MFI headquarter	P. O Box 337, Bushenyi
Physical address of MFI Headquarter	Nyakabirizi Town Council, Bushenyi
District	Bushenyi
Office Telephone Number (s):	0702 230832
Mobile Telephone Number:	0782061855
Email	butuurosacco@gmail.com
Website:	www.butuurosacco.com

PRODUCTS OFFERED	
Loan Products	Group accounts
Agriculture loans	Collection account
School fees loan	Joint accounts
Commercial loans	Fixed account
Solar loans	Junior account
Motor cycle loans	Nyentsya account
Emergency loans	Other products
Home improvement loan	Funeral Services product
Salary loans	Health insurance scheme
Water harvest	
Savings Products	
Savings accounts	

BRANCH NETWORK

No. of Branches: 1		
Town	Branch Address	District
Nyakabirizi branch	Nyakabirizi T/c	Bushenyi

CBS PEWOSA EYEETEREKERA NSINDIKA NJAKE COOPERATIVE SOCIETY

Tier:	Teir 4
Category	B
Legal status	Cooperative Society
Name of CEO or Manager:	Sentumbwe Daniel Herbert
Number of female staff	13
Percentage of Female staff	62%
Percentage of Female Board members	16%
Postal Address of MFI headquarter	P. O. Box 12760 Kampala Uganda

Physical address of MFI Headquarter	Plot 905, Kabakanjagala Road, Bulange Mengo
District	Kampala
Office Telephone Number (s):	+256789428207
Mobile Telephone Number:	+256756191100
Email	info@cbspewosacoop.com
Website:	https://cbspewosacoop.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	2,651,421,791
Total voluntary Savings	3,022,291,153



Total Number of active savers	558 groups and 381 individuals =1796 Clients
Percentage of female savers:	558 groups and 138 individuals females
No. of active Borrowers	53 groups and 181 individuals
Percentage of female borrowers	32%
Total Number of clients	11,881 clients
Percentage of female clients	54%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	Shs 1 million
Current Average loan size	shs 1,497,132
Minimum Loan size	shs 500,000
Maximum Loan size	shs 50 million
Minimum Loan Period	1 month
Max Loan Period	3 years

PRODUCTS OFFERED

Loan Products	Savings Products
School fees loan product	Ordinary Savings Products
Housing Microfinance loans	Youth savings product
Emergency loan	Savings for investment
Development loan	Online savings products and services

Agriculture and value addition loans	Diaspora savings accounts
Cottage industry loans	Retirement Golden Plan
Online loan products and services	Fixed Deposit Accounts
Medical Insurance services	Payment services
Consumption/social loan	
Renewable Energy	
Other products If any	
CBS PEWOSA Health Insurance	
Financial literacy trainings	
Digital services, payment, USSD codes	

BRANCH NETWORK

No. of Branches: 6		
Town	Branch Address	District
Gayaza	Gayaza town	Wakiso
Katabi	Kawuku town	Wakiso
Mende	Mende parish	Wakiso
Mityana	Wabigalo village	Mityana
Gomba	Bukandula town	Mpigi
Buwama	Buwama town	Mpigi

C



AMFIU

MICROFINANCE CLIENT PROTECTION PRINCIPLES

Did you know that it is good for your institutional growth and sustainability?

- 1. Appropriate product design and delivery:** Take adequate care to design products and delivery channels in such a way that they do not cause clients harm. Products and delivery channels will be designed with client characteristics taken into account.
- 2. Prevention of over-indebtedness:** Take adequate care in all phases of their credit appraisal processes to **determine that clients have the capacity to repay without becoming over-indebted**. Have **internal systems that support prevention of over-indebtedness** and will foster efforts to **improve market level credit risk management** (such as credit information sharing).
- 3. Transparency:** Communicate clear, sufficient and timely information in a manner and language that clients can understand, so that clients can make informed decisions.
- 4. Responsible pricing:** Pricing, terms and conditions should be set in a way that is affordable to clients while allowing for financial institutions to be sustainable. Strive to provide positive real returns on deposits.
- 5. Fair and respectful treatment of clients:** Financial service providers and their agents should treat their clients fairly and respectfully. They should not discriminate. Ensure adequate safeguards to detect and correct corruption as well as aggressive or abusive treatment by their staff and agents, particularly during the loan sales and debt collection processes.
- 6. Privacy of client data:** The privacy of individual client data should be respected in accordance with the laws and regulations of individual jurisdictions. Such data should only be used for the purposes specified at the time the information is collected or as permitted by law, unless otherwise agreed with the client.
- 7. Mechanism for complaints resolution:** Have in place timely and responsive mechanisms for complaints and problem resolution for their clients and will use these mechanisms both to resolve individual problems and to improve their products and services.



CBS PEWOSA

Eyeeterekera Nsindika Njake Cooperative Society

Plot 905, Kabakanjagala Road, Bulange Mengo, Kampala
Tel: +256789428207/+256756191100
Email: info@cbspewosacoop.com
Website: <https://cbspewosacoop.com>

CBS PEWOSA Nsindika Njake Eyeeterekera Co-operative Society Ltd's (CBS PEWOSA SACCO) Head office is located at Kabakaajagala Rd. Bulange Mengo, the Seat of Buganda Kingdom, in Kampala District Uganda. It operates in all Buganda kingdom Counties. Our primary target is CBS PEWOSA Groups numbering 2,281 Members. The SACCO was formed in 2013 and registered on 22/08/2013.

Its primary purpose is to encourage the members to save and advance them credit facilities and other complimentary services on a sustainable basis. The SACCO enhances the capacity of its members to access quality financial services from the grassroots.

Vision

To be a leading savings and credit society providing sustainable financial services that lead to a dignified life in Uganda.

Mission

To provide appropriate financial and non-financial services which reduce vulnerability and enhance socio-economic wellbeing in Uganda.





CENTENARY BANK

C

Tier	Tier 1
Category	A
Legal status	Limited by shares
Name of CEO or Manager:	Fabian Kasi
Percentage of Female staff	26%
Physical address of MFI Headquarter	Mapeera House Plot 44-46 Kampala Road.
District	Kampala
Office Telephone Number (s):	+256 317202315, +256 417 202 002
Mobile Telephone Number:	0800 200555
Email	info@centenarybank.co.ug
Website:	www.centenarybank.co.ug

PRODUCTS OFFERED

Loan Products

Micro loans	Land loans
Home improvement loans	Education loan
Agricultural loans	Savings Products
Salary loans	Saving account
Commercial/ Corporate loans	Current account
Mortgage loans	Fixed deposit a/c
Leasing	CentePlus Account
Solar loans	CenteJunior Account

Other products

E- Banking- CenteMobile, CentePoint, CenteLine, PC Banking

Money Transfer Services- Western Union, Telegraphic, Real Time Gross Settlement, Electronic Funds Transfer, Inter-Branch Funds Transfer, EFT Direct Debit Transfers Option, MTN Mobile Money, Airtel Money

E-Payments- e-Water Payment Service, e-Tax Payment, e-NSSF Contribution Collection Service, e-USA VISA Fees Collection Service

BRANCH NETWORK

No. of Branches 71

Branch	Address
Adjumani	LVR 3176 Folio 18 Plot 20, Manyi Road Tel: +256 414 697 877 +256 414 697 885
Apac	Plot 22, Akokoro Road Apac Town Tel: +256 414 663 185 +256 414 663 211
Arua	Plot 3, Avenue Road P.O Box 246 Arua Tel: +256 414 699 595 +256 414 699 596
Branch	Location & Contact
Bugiri	Plot 117, Grant street Iganga - Tororo Highway P.O BOX 137, Bugiri Tel: +256 414 699 598 +256 414 699 600
Bundibujjo	Plot II, Block D, Bundibugyo Town council Fort Portal Road Highway Tel: +256 414 698 460 +256 414 698 461

Bwaise	Plot 526 Kawempe - Bwaise Bombo Road P.O Box 1982, Kampala Tel: +256 414 691 867 +256 414 691 873
Bwera	Plot 102, Bukonjo Block Bwera Town Tel: +256 414 663 197 +256 712 751 729
Entebe Road	Plot 7, Entebbe Road Talenta House Plot 1892, Kampala Tel: +256 414 506 009 Plot 7, Entebbe Road Talenta House Plot 1892, Kampala Tel: +256 414 506 009
Entebe Road Annet	Plot 18/20 Entebbe Road P.O Box 1892, Kampala Tel: +256 414 506 009
Fort Portal	Golden Jubilee Building Fort Portal - Kasese Road P.O Box 124 Fort Portal Tel: +256 414 691 804 +256 414 691 816
Gulu	Plot 426, Gulu Street P.O Box 957 Gulu Tel: +256471432498 +256471432572
Gulu Market	Plot 2, Oliya Road Gulu Town Tel: +256 414 699 546 +256 414 691 759
Hoima	Pax Arcade, Plot 41/43, Fort Portal Road P.O Box 472, Hoima Tel: +256 465 440 193 +256 414 663 198
Ibanda	Plot 4, Main Street P.O Box 395, Ibanda Tel: +256 414 697 882 +256 414 697 896
Iganga	Plot 43, Main Street Iganga Town P.O Box 101, Iganga Tel: +256 434 242 143
Ishaka	Plot 9, Cell C - Ward IV Rukungiri Road, Ishaka Town Tel: +256 414 663 230 +256 414 697 886
Isingiro	Plot 17A, High Street Isingiro Town Council P.O Box 1892, Kampala Tel: +256 414 663 235 +256 414 697 880
Jinja	Plot 6, Nizam West Road OPP. Uganda Telecom Office P.O Box 1767, Jinja Tel: +256434122007 +256434122012
Kabalagala	Block 245, Plot 551, Kabalagala Town, P.O Box 1892, Kampala Tel: +256 414 691 879 +256 414 697 899
Kabale	Plot 129, Kabale Road P.O Box 385, Kabale Tel: +256 414 699 594 +256 414 699 548
Kagadi	Plot 69, Prime House Fort Portal - Kyenjojo Road Kagadi Town Council P.O Box 35 Kagadi Tel: +256 414 691 883 +256 414 691 904
Kamuli	Plot 4, Kitimbo Road Kamuli Town Council P.O Box 168 Tel: +256 414 663 226
Kanungu	Kanungu - Kihhi Road Kanungu Town Council P.O Box 20 Tel: +256414663194
Kapchorwa	Plot 35, Riwo Lane P.O Box 286, Kapchorwa Tel: +256 414 663 208 +256 414 663 124
Kasese	Plot 213, Portal Street P.O Box 87 Kasese Tel: +256 483 444 041
Kawempe	Plot 125, Block 204, Kawempe Town Tel: +256 414 691 900 +256 414 691 903



C

Kawuku	Plot 309, Immaculate Heart of Mary Reparatrix Building Tel: +256 414 699 542 +256 414 698 459
Kayabwe	Plot 64, Kayabwe Masaka Road P.O. Box 1063 Masaka Tel: +256414663223
Kayunga	Block 123, Plot 300 Main Street, Kayunga Central P.O. Box 18257, Kayunga Tel: +256 414 663 207
Kiboga	Plot 101, Hoima Road P.O. Box 28 Kiboga Tel: +256 414 697 889 +256 414 633 224
Kikuubo	Ist Floor Unifam Plaza Plot 15, Nakivubo Road Tel: +256 414691852 +256 414691865
Kireka	Plot 1653, Kireka Tel: +256 414 663 193 +256 414 697 879
Kisoro	Plot 27, Kabale - Kisoro Road P.O. Box 10 Tel: +256 414 698 458 +256 414 698 455
Kitgum	Plot 7/8 Ogwok Road P.O. Box 147 Kitgum Tel: +256 414 663 200 +256 414 698 463
Koboko	Plot 19, Central Road, Koboko Town P.O. Box 194 Tel: +256 414 598 648
Kotido	Block 20, Moroto Road, Kotido Town P.O. Box 88 Kotido Tel: 256 414 598 648
Kumi	Plot 39, Ngora Road, Kumi P.O. Box 228 Tel: 256 414 663 222
Kyenjojo	Plot 6, Kyenjojo Road P.O. Box 1077, Kyenjojo Tel: +256 414 663 196
Kyotera	Plot 6, Kyotera P.O. Box 116 Tel: +256 414 691 757 +256 414 691 898
Lira	Obote Avenue Plot 4-7, Soroti Road P.O. Box 817, Lira Tel: +256 414 691 778 +256 414 691 784
Lugogo	Plot 3A2 and 3 A3 Forest Mall, Ground floor Tel: +256 414 663 220 +256 414 255 533
Lyantonde	Plot 226, Lyantonde Town Council P.O. Box 49 Tel: +256 414 697 878 +256 414 697 883
Makerere	St. Augustine Student Centre Tel: +256 414 691 802 +256 414 535 748
Mapeera	Mapeera House Branch Plot 44/46, Kampala Road Plot 2, Burton Street P.O. Box 1892, Kampala Tel: +256 317 202 287
Masaka	Plot 6, Edward Avenue P.O. Box 1063, Masaka Tel: +256 481 421 197 +256 481 420 406
Masindi	Plot 48, Commercial Road Tel: +256 414 699 544
Mbale	Plot 54, Republic Street P.O. Box 818, Mbale Tel: +256 454 434 002 +256 454 434 495
Mbarara	Plot 25/27, High Street P.O. Box 1352 Mbarara Tel: +256 414 667 266 +256 485 420 492 +256 485 421 540
Mbarara Corporate	Plot 28, Masaka Road P.O. Box 662, Mbarara Tel: +256 414 697 888 +256 414 697 890

Mityana	Plot 50, Corner House P.O. Box 156 Mityana Tel: +256 414 663 215 +256 464 442 791
Moroto	Plot 25, Lira Street Moroto Town Tel: +256 414 663 202 +256 414 697 884
Mpigi	Plot 106, Butambala Road Mpigi Town Tel: +256 414 664 508 +256 414 664 513
Mubende	Plot 20, Main street Mubende Town P.O. Box 332 Tel: +256 464 444 059 +256 464 444 068
Mukono	Jinja Road P.O. Box 790, Mukono Tel: +256 414 697 887
Najjanankumbi	Plot 1032, Entebbe Road Freedom City Mall Tel: +256 414 698 456 +256 414 698 457
Nakivubo	Nakivubo Road Branch Mukwano Arcade Tel: +256 414 507 047 +256 414 507 046 +256 414 699 543
Namirembe Road	Namirembe Road Branch Plot 16, Namirembe Road P.O. Box 25229, Kampala Tel: +256414691830 +256 414 691 833 +256 414 667 269
Nansana	Plot 2536, Nansana Town Wakiso District Tel: +256 414 696 098 +256 414 691 752
Nateete	Plot 3, Old Masaka Road Tel: +256 414 660 637 +256 414 660 631
Nebbi	Plot 1/3/5 Bishop Orombi Road P.O. Box 179 Nebbi Tel: +256 414 699 547 +256 414 699 602
Ntinda	Plot 36-38 Ntinda Capital Shoppers Building Tel: +256 414 667 273 +256 414 667 281
Ntungamo	Plot 4C New Mbarara - Kabale Road P.O. Box 136 Tel: +256 414 663 227 +256 414 663 189
Paidha	Plot 16, Arua Road Tel: +256 716 420 013 +256 414 597 091
Pallisa	Plot 38, Outa Road Pallisa Town Council Tel: +256 414 697 900 +256 414 697 881
Rubaga	Rubaga Cathedral Admission Block Tel: +256 414 691 848 +256 414 698 462
Rukungiri	Plot 13, Republic Road P.O. Box 395, Rukungiri Tel: +256 414 697 897 +256 486 442 177
Soroti	Plot 36, Gweri Road P.O. Box 420, Soroti Tel: +256 414 663 205 +256 454 461 547
Tororo	Plot 3, Uhuru Drive P.O. Box 1146 Tororo Tel: +256 414 667 279 +256 414 667 274
Wakiso	Plot 249, Wakiso District Road P.O. Box 69, Wakiso Tel: +256 414 667 284 +256 414 698 454
Wobulenzi	Kasana Luweero Diocese Plot 249, Gulu Road P.O. Box 186 Wobulenzi Tel: +256 414 663 216 +256 414 697 898 +256 414 620 468



UGAFODE Microfinance Limited (MDI)



Introducing SME suite on Bombo road to serve you better

Convenient banking services

Up to 14% interest on Fixed deposits

Loan products	Saving Products	Other services
<ul style="list-style-type: none"> • Business Loans • Housing Loans • Agriculture loans • Personal Development loans 	<ul style="list-style-type: none"> • Ordinary savings Account • Target savings account • Institutional savings account • Junior savings account • Fixed Deposit account • Group save account 	<ul style="list-style-type: none"> • UGAFODE Mobile banking • MTN/Airtel Mobile Money • Western Union • MoneyGram • Express Money • RTGS/EFT

HEAD OFFICE

Silva Arcade, Plot 62, Bombo Road
 P.O.Box 30815, Kampala
 Tel: +256 414 257 181, +256 414 235 771/8
 Toll Free; 0800223 900
www.ugafode.co.ug

+256 753 119 107

UgafodeMDI

UGAFODE Microfinance Limited MDI

Regulated by Bank Of Uganda



CLIMAXX MICROFINANCE LIMITED

C

Tier:	Tier 4
Category	C
Legal status	Company limited by shares
Name of CEO or Manager:	Ddungu Jimmy
Number of female staff	08
Percentage of Female staff	53%
Percentage of Female Board members	0%
Postal Address of MFI headquarter	P.O.Box 15107 Kampala
Physical address of MFI Headquarter	Plot 385, Sentema Road, Mengo
District	Kampala
Office Telephone Number (s):	0393-208924
Mobile Telephone Number:	0786- 736690
Email	info@climaxxmicrofinance.co.ug
Website:	www.climaxxmicrofinance.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,214,565,904
Total compulsory savings	323,206,244
Total Number of active savers	3,202
Percentage of female savers:	72%
No. of active Borrowers	4,037

Percentage of female borrowers	78%
Total Number of clients	4,037
Percentage of female clients	78%
Interest rate calculation (flat or declining)	flat
Average 1st loan:	Ugx 200,000
Current Average loan size	Ugx 300,858
Minimum Loan size	Ugx 100,000
Maximum Loan size	Ugx 10,000,000
Minimum Loan Period	3 months
Max Loan Period	12 months

PRODUCTS OFFERED

Loan Products	Savings Products
Agricultural loans	n/a
Solidarity group loans	
Individual loans	
Salary loan	
Solar loans	

BRANCH NETWORK

No. of Branches: 2		
Town	Branch Address	District
Kampala	Plot 385, Sentema Road, Mengo	Kampala
Gulu	St Jude Village, Mican Parish, Bardege Division	Gulu

COMMUNITY DEVELOPMENT MICRO CREDIT FINANCE COMPANY LIMITED.

Tier:	Tier 4
Category	C
Legal status	SHARES
Name of CEO or Manager:	Atuhaire Francis
Number of female staff	5
Percentage of Female staff	45%
Percentage of Female Board members	40%
Postal Address of MFI headquarter	P.O Box 21010, Kampala
Physical address of MFI Headquarter	Busiika Trading Centre
District	Luwero
Office Telephone Number (s):	0705418000
Mobile Telephone Number:	0772418328
Email	ftuhaire@yahoo.co.uk

BUSINESS INFORMATION

Outstanding Loan Portfolio	391,813,711
No. of active Borrowers	658
Percentage of female borrowers	44%

Total Number of clients	1567
Percentage of female clients	46%
Interest rate calculation (flat or declining)	4% (Flat rate)
Average 1st loan:	500,000
Current Average loan size	500,000
Minimum Loan size	100,000
Maximum Loan size	15,200,000
Minimum Loan Period	3months
Max Loan Period	24months

PRODUCTS OFFERED

Loan Products	
Motor cycle loans	Employee guarantee loans
Back to school loans	Capital Asset loans
Working capital loans	Micro corporate credit loans

BRANCH NETWORK

No. of Branches: 1		
Town	Branch Address	District
Busiika	Busiika Trading Centre P.O.Box 21010, kampala	Luwero



COMMUNITY FUND

Tier	Tier 4
Category	C
Legal status	Company Ltd by shares
Name of CEO or Manager:	Mukasa John Ssozi-Operations Manager
Number of female staff	4
Percentage of Female staff	60%
Percentage of Female Board members	30%
Postal Address of MFI headquarter	P.O Box 24820 Kampala
Physical address of MFI Headquarter	Bombo Road, May Centre Building Opposite Makerere Eastern Gate
District	Kampala
Office Telephone Number (s):	0312102852
Mobile Telephone Number:	0772647889
Email	communityfunduganda@gmail.com
Website:	http://www.communityfunduganda.org

BUSINESS INFORMATION

Outstanding Loan Portfolio	728,824,538
Total compulsory savings	81,699,100
No. of active Borrowers	762

Percentage of female borrowers	68%
Total Number of clients	1,020
Percentage of female clients	82.3%
Interest rate calculation (flat or declining)	3.3% per month (flat)
Average 1st loan:	400,000
Current Average loan size	1,000,000
Minimum Loan size	100,000
Maximum Loan size	10,000,000
Minimum Loan Period	1 Months
Max Loan Period	6 Months

PRODUCTS OFFERED

Loan Products

Agricultural Loans	Individual Loans
Business Loans	Group Loans
Climatic Change Loan (Tanks and Bio-gas Loans)	

BRANCH NETWORK

No. of Branches 3		
Town	Branch Address	District
Community Fund Limited	Kiboga Town	Kyankwanzi Kiboga
Community Fund Limited	Bombo Road/ Head Office	Kampala
Community Fund Limited	Lwamata Branch	Kiboga

DESTINY MICROFINANCE LIMITED

Tier:	4
Category	C
Legal status	Shares
Name of CEO or Manager:	Ssebuufu Ronald
Number of female staff	7
Percentage of Female staff	58%
Percentage of Female Board members	72%
Postal Address of MFI headquarter	P. O. Box 23754 Kampala, Uganda
Physical address of MFI Headquarter	Bulaga Trading Centre, 9, Miles Mityana Road,
District	Wakiso
Office Telephone Number (s):	0414692015
Mobile Telephone Number:	0782341345
Email	destinymicrofinance@gmail.com / info@dmf.co.ug

Website:	www.dmf.co.ug
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BUSINESS INFORMATION

Outstanding Loan Portfolio	674,898,435
Total Loan guarantee Fund	101,059,997
Total Number of active savers	1,178
Percentage of female savers:	92%
No. of active Borrowers	1,178
Percentage of female borrowers	92%
Total Number of clients	1,178
Percentage of female clients	92%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	1,000,000
Current Average loan size	600,000
Minimum Loan size	300,000
Maximum Loan size	5,000,000
Minimum Loan Period	3months
Max Loan Period	24months

C

D

**PRODUCTS OFFERED**

Loan Products	
Individual Business Loans	Individual Agricultural Loans
Group Business Loans	Salary Loans
Group Agricultural Loans	Solar Loans
Quick Loans	Water and Sanitation Loans
Savings Products	
Loan Guarantee Funds	

BRANCH NETWORK

No. of Branches 2		
Town	Branch Address	District
Destiny Microfinance Ltd	Ibanda	Ibanda
Destiny Microfinance Ltd	Bulaga	Wakiso

DEVELOPMENT MICROFINANCE LIMITED

D

Tier:	Tier 4
Category	A
Legal status	Company Limited by Shares
Name of CEO or Manager:	Agaba Allyson Katobe
Number of female staff	32
Percentage of Female staff	41%
Percentage of Female Board members	40%
Postal Address of MFI headquarter	P.O. Box: 12155, Kampala
Physical address of MFI Headquarter	Hunter's Complex, Plot 145, Namugongo-Seeta Road, Sonde Trading Center, Mukono District.
District	Mukono
Office Telephone Number (s):	0759-082997
Mobile Telephone Number:	0772-348581
Email	info@developmentmicrofinance.com
Website:	www.developmentmicrofinance.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	5,228,660,608
Total voluntary Savings	3,092,685,987
Total compulsory savings	365,692,012
Total Number of active savers	46,285
Percentage of female savers:	66%
No. of active Borrowers	3,865

Percentage of female borrowers	55%
Total Number of clients	46,285
Percentage of female clients	66%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	1,700,000
Minimum Loan size	100,000
Maximum Loan size	250,000,000
Minimum Loan Period	6 months
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products	
Business loans	Home improvement loans
Group loans	Staff loans
Agriculture loans	Emergency loans
Transport loans	Voluntary Savings
Construction loans	Savings Products
School fees loans	Compulsory Savings

BRANCH NETWORK

No. of Branches: 9		
Town	Branch Address	District
Sonde Trading Center	P.O.Box:12155, Kampala	Mukono
Seeta	P.O.Box:12155,Kampala	Mukono
Kisozi	P.O.Box:12155,Kampala	Kamuli
Kaliro	P.O.Box:12155,Kampala	Kaliro
Irundi	P.O.Box:12155,Kampala	Buyende
Mwengura	P.O.Box:355,Bushenyi	Bushenyi
Rwentuha	P.O.Box:355,Bushenyi	Bushenyi
Bukungu	P.O.Box:12155,Kampala	Buyende
Busembatya	P.O.Box:12155,Kampala	Bugweri



DIVINE MICROFINANCE LIMITED

Tier:	Tier 4
Category	B
Legal status	Company Limited by shares
Name of CEO or Manager:	Mr Ssenyonjo Godfrey (CEO)
Number of female staff	4
Percentage of Female staff	50%
Percentage of Female Board members	50%
Postal Address of MFI headquarter	P0 Box 25935 Kampala(U)
Physical address of MFI Headquarter	Nansana, Yesu Amala Ochieng Zone 7/8
District	Wakiso District
Office Telephone Number (s):	+25783481032 / +25707999139
Mobile Telephone Number:	0752-497302
Email	divinemicrofinance@gmail.com
Website:	https://divine.pearlhosts.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,182,638,465
Total compulsory savings	45,304,318

Total Number of active savers	395
Percentage of female savers:	100%
No. of active Borrowers	395
Percentage of female borrowers	54.4%
Total Number of clients	2,784
Percentage of female clients	54.4%
Interest rate calculation (flat or declining)	3%
Average 1st loan:	600,000
Current Average loan size	2,994,000
Minimum Loan size	300,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 months
Max Loan Period	2 years

PRODUCTS OFFERED

Loan Products :

1. Asset financing loans(Land, vehicles, motorcycles, home assets etc)
2. Capital financing loans(Business loans)
3. Small And Medium Enterprise Loans (SMEs- mainly for women)
4. School fees loans.
5. Emergency loans.

EAST AFRICAN PREMIER INVESTMENTS LTD (EAPIL)

Tier:	Tier 4
Category	B
Legal status	Shares
Name of CEO or Manager:	Joan Rutaroh
Number of female staff	04
Percentage of Female staff	66%
Percentage of Female Board members	66%
Postal Address of MFI headquarter	P.O Box 7713, Kampala
Physical address of MFI Headquarter	Plot 73 Kira Road, Kamwokya
District	Kampala
Office Telephone Number (s):	0393517176
Mobile Telephone Number:	0772-481945
Email	eapil@eapil.co.ug
Website:	www.eapil.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	4,810,343,479
No. of active Borrowers	225

Percentage of female borrowers	36%
Total Number of clients	225
Percentage of female clients	36%
Interest rate calculation (flat or declining)	18% and 20% p.a (declining)
Average 1st loan:	UGX 10,000,000
Current Average loan size	UGX 30,680,763
Minimum Loan size	UGX 1,000,000
Maximum Loan size	UGX400,000,000
Minimum Loan Period	3 months
Max Loan Period	48 months

PRODUCTS OFFERED

Loan Products

SMEs	Micro loan
Salary Loan	Education

BRANCH NETWORK

No. of Branches 1

Branch Name	Branch Address	District
Kamwokya/ Head Office	Kamwokya Suburb	Kampala

Building on Women's potential to achieve a better future beyond the Covid-19 challenge.



Mama's Safe Savings

The Mama's Safe Savings account is specifically tailored to women, aged 18 years and above. It is a safe and affordable account that can be opened for individuals and groups.

Women's Business Loan

The Women's Business loan is for women engaged in micro, small and medium businesses who wish to borrow as individuals for long and short term Investments such as adding capital into business, purchase of shares, import and export business.

Group loans

The Trust VSLA savings account is for registered Village Savings and Loan Associations (VSLAs) who wish to have a safe place to keep their money and access Loans at any Finance Trust Bank branches countrywide.

For more details, please call our toll free number ☎ **0800220500**

Email: customercare@financetrust.co.ug or visit any of our 35 branches countrywide.

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Regulated by Bank of Uganda. *Customer Deposits are protected by the Deposit Protection Fund.*





EBO FINANCIAL SERVICES

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Mugume Joseph Kazooba
Percentage of Female staff	50%
Percentage of Female Board members	30%
Postal Address of MFI headquarter	P.O BOX 384 MBARARA
Physical address of MFI Headquarter	BWIZIBWERA TOWN COUNCIL
District	MBARARA
Office Telephone Number (s):	0393240363
Mobile Telephone Number:	0782339989
Email	ebosacco2yld@yahoo.com
Website:	www.ebo.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	32,670,155,993
Total voluntary Savings	18,361,259,290
Total Number of active savers	73,657
Percentage of female savers:	35%
No. of active Borrowers	15,750
Percentage of female borrowers	27%
Total Number of clients	75,870
Percentage of female clients	35%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	4,400,000
Current Average loan size	4,500,000
Minimum Loan size	100,000
Maximum Loan size	350,000,000
Minimum Loan Period	1 Month
Max Loan Period	60Months

PRODUCTS OFFERED

Loan Products

Agriculture loans	Commercial loans
School fees loans	Solar loans
Emergency loans	Water harvest loans
EBO Dairy Loan	EBO Kyappa Loan
Biogas Loan	

Savings Products

Individual savings	Junior accounts
Joint accounts	Group accounts
Institutional accounts	

Other products if any

None financial products/services like Clients sensitisation and Training, Internership, Environment protection awareness , other cross cutting issues, Wallet 2 Bank & Bank 2 Wallet digital channel

BRANCH NETWORK

No. of Branches 12

Branch	Branch Address	District
Bwizibwera Branch	Bwizibwera Town Board	Mbarara
Igorora Branch	Igorora Town Council	Ibanda
Ibanda Branch	Ibanda Town	Ibanda
Kashaka Branch	Kashaka Town Council	Mbarara
Mbarara Town Branch	Mbarara	Mbarara
Rushere Branch	Rushere Kiruhura	Kiruhura
Ishongororo Branch	Kamwengye Town	Kamwengye
Kazo Branch	Kazo Town Council	Kazo
Kinoni Branch	Kinoni Town Council	Kiruhura
Rubindi Branch	Rubindi Town Council	Mbarara
Kabwohe Branch	Sheema Municipality	Sheema/ Bushenyi
Mwizi Branch	Mwizi Town Council	Rwampala

ECUMENICAL CHURCH LOAN FUND LTD (ECLOF)

Tier:	Tier 4
Category	Category C
Legal status	Company Limited by Guarantee
Name of CEO or Manager:	Jennifer B. Mugalu
Number of female staff	16
Percentage of Female staff	64%
Percentage of Female Board members	44%
Postal Address of MFI headquarter	P.O. Box 22886 Kampala

Physical address of MFI Headquarter	Plot 2 Kyaggwe Road, Kati House, Ground Floor
District	Kampala
Office Telephone Number (s):	+256 414 344249
Mobile Telephone Number:	0701 127 127
Email	office@eclofuganda.com
Website:	www.eclof.org

**PRODUCTS OFFERED**

Loan Products	7. Home improvement loan
1. Agribusiness loans for: Farm clearing and ploughing, Seed inputs, Pesticides, Harvesting, Livestock rearing, Machinery acquisition, Biogas digester construction.	8. Salary loans
2. Horticulture Value Chain loan	9. Solar Loans
3. Livestock loan	10. Institutional loans
4. Asset financing loan	Savings Products

5. Business	Loan Guarantee fund
6. School fees loan	

BRANCH NETWORK

No. of Branches 3 branches		
Town	Branch Address	District
Kampala	Plot 2 Kyaggwe Road, Kati House Ground Floor	Kampala
Luweero	Kaludo Complex, Kasana Luwero	Luweero
Kigumba	Kigumba Town	Kiryandongo

E

EFC UGANDA LIMITED (MDI)

Tier	3 (MDI)
Legal status	Limited Liability Company
Name of Managing Director	Shem E. Kakembo
Percentage of female staff	44%
Percentage of female board members	25%
Postal address	5th & 6th Floor, Rashida Towers, Plot 6B, Mabua Road, Kololo, Kampala, Uganda.
Telephone number (s)	+256 393 202 556 /557
Email	info@efcug.com
Website	www.efcug.com

Total number of clients	8,765
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BRANCHES

Branch	Town	District
Ndeeba branch	Master Wood Plaza, 1156 Masaka Road, Ndeeba	Kampala
Kololo branch	Ground Floor, Acacia Place, Plot 6, Acacia Avenue, Kololo	Kampala

BUSINESS SERVICE CENTRES

No.	Branch	Address	District
1	Kalerwe BSC	Ntantale Plaza Gayaza Road, Kalerwe	Kampala
2	Kireka BSC	Uda House Jinja Road, Kireka	Wakiso
3	Nansana BSC	Opposite Nansana Inn Hoima Road, Nansana	Wakiso
4	Nateete BSC	Covenant Hardware Building Masaka Road, Nateete	Kampala
5	Mukono BSC	Highway Hostel Building Jinja Road, Mukono	Mukono

BUSINESS INFORMATION

Outstanding Loan portfolio	57,388,307,038
Total voluntary savings	3,220,837,579
Total compulsory savings	114,407,899
Total number of active savers	6,110
Percentage of female savers	3,220
Number of active borrowers	2,655

ELEGLANCE FINANCE LIMITED

Tier:	Tier 4- Non deposit Taking Institution.
Category	C
Legal status (Company Ltd by shares/guarantee, SACCO etc)	Company Limited by shares
Name of CEO or Manager:	Paul Okurut
Number of female staff	Eleven (11)
Percentage of Female staff	41%
Percentage of Female Board members	33%

Postal Address of MFI headquarter	P.O BOX 764
Physical address of MFI Headquarter	PLOT 16 Fulu Road Entebbe
District	Wakiso
Office Telephone Number (s):	0776 626 749 / 0758 202 749 /0393 202 749
Mobile Telephone Number:	0776813000
Email	info@eleglancefinance.co.ug
Website:	www.eleglancefinance.co.ug

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	449,0443,556
Total compulsory savings	1,203,570
Total number of active savers	0.0
No. of active Borrowers	1,237
Percentage of female borrowers	441
Total Number of clients	1,237
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	2,000,000
Current Average loan size	3,000,000
Minimum Loan size	200,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 Month
Max Loan Period	12 Month

SECTION C: PRODUCTS OFFERED

Loan Products	• Twezimbe Loans
• Business Loans	Other products If any
• Salary Loans	• Agency Banking

BRANCH NETWORK

No. of Branches Four (4)		
Town	Branch Address	District
Entebbe	Plot 16 Fulu Road-Kitooro	Wakiso
Soroti	Ariyet House Market Street- Soroti Town	Soroti
Lira	Ebowa House- Maruzi Road Lira Town	Lira
Kamwokya	Cooper House	Kampala

ENCOT MICROFINANCE LIMITED

Tier:	Tier 4
Category	B
Legal status	Company Limited By Shares
Name of CEO or Manager:	Paschal Mandhawun
Number of female staff	22
Percentage of Female staff	38%
Percentage of Female Board members	28%
Postal Address of MFI headquarter	P.O.Box 389, Masindi
Physical address of MFI Headquarter	Plot 88 Masindi Port Road, Masindi Municipality.
District	Masindi
Office Telephone Number (s):	+256 393 224462
Mobile Telephone Number:	0772 362265
Email	info@encot.org
Website:	www.encot.org

Minimum Loan size	100,000
Maximum Loan size	60,000,000
Minimum Loan Period	1month
Max Loan Period	12months

PRODUCTS OFFERED

Loan Products	Working capital loans
Group Enterprise Micro Loans	Group salary loans
Group Agro enterprise loans	Village Savings and Loan Associations (VSLA)
Business asset loans	Farm asset loans
Agro production loans	Rent financing
Home Improvement Loan	Personal development loans
Water supply and sanitation loans	Sugar cane harvest loans
Motor vehicle/cycle loans	Emergency loans
School fees loans	Agriculture value chain financing

Savings Products

Compulsory Loan Insurance Fund

BUSINESS INFORMATION

Outstanding Loan Portfolio	5,854,551,501
Total compulsory savings	324,617,107
Total Number of active savers	17,417
Percentage of female savers:	56.2%
No. of active Borrowers	5,361
Percentage of female borrowers	48.78%
Total Number of clients	5,361
Percentage of female clients	48.78%
Interest rate calculation (flat or declining)	3% calculated on flat basis
Average 1st loan:	1,346,120
Current Average loan size	1,085,088

BRANCH NETWORK

No. of Branches 6		
Branch	Branch Address	District
Masindi	Plot 88, Masindi Port Road Masindi Municipality	Masindi
Kigumba	Kigumba Town Council	Kiryandongo
Hoima	Hoima Municipality	Hoima
Nakasongola	Nakasongola town	Nakasongola
Kagadi	Kagadi Town Council	Kagadi
Kawempe branch	Kim Arcade plot 2597, Kawempe	Wakiso



EXPRESS SACCO

Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Kyazike Barbara
Number of female staff	3
Percentage of Female staff	75%
Percentage of Female Board members	50%
Postal Address of MFI headquarter	P.O.Box 34670 Kampala
Physical address of MFI Headquarter	Kireka Along Namugongo Road
District	Wakiso –Kira Municipality
Office Telephone Number (s):	0782366002 / 0705985482
Email	express.sacco@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	969,302,900
Total voluntary Savings	200,071,250
Total compulsory savings	70,700,000
Total Number of active savers	800
Percentage of female savers:	60%
No. of active Borrowers	750

Percentage of female borrowers	65%
Total Number of clients	6648
Percentage of female clients	65%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000=
Current Average loan size	1,500,000=
Minimum Loan size	500,000=
Maximum Loan size	40,000,000=
Minimum Loan Period	3 months
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products:

Express Asset Acquisition Loans,	Express Business Loans,
Express Go Back To School Loans,	Express Agro-Related Loans,
Express Boda –Boda Loans,	Express Emergency Loans

Savings Products:

1. Express Voluntary Savings
2. Express Save As You Earn A/C
3. Express Young –Savers A/C

FINANCE TRUST BANK

Tier	Tier 1
Category	A
Legal status	Ltd by shares
Name of CEO or Manager:	Annet Nakawunde Mulindwa
Number of female staff	355
Percentage of Female staff	43%
Percentage of Female Board members	46%
Postal Address of MFI headquarter	P.O.BOX 6972
Physical address of MFI Headquarter	Plot 115& 121 Katwe
District	Kampala
Office Telephone Number (s):	0414255146 / 0414341275
Toll Free line:	0800220500
Email	Customercare@financetrust.co.ug
Website:	www.financetrust.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	203,169,989,000
Total voluntary Savings	233,479,372,245
Total compulsory savings	17,094,754
Total Number of active savers	205,699
Percentage of female savers:	38%
No. of active Borrowers	32,985
Percentage of female borrowers	35%
Total Number of clients	570,182
Percentage of female clients	40%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	7,346,488.20
Current Average loan size	7,588,413.86
Minimum Loan size	50,000
Maximum Loan size	1.6BN
Minimum Loan Period	One Month
Max Loan Period	60 Months

**PRODUCTS OFFERED****Loan Products**

Women's choice loan products - Women in Business loan - Women's renewable energy loan

Business loans (individual)	School fees loans
Personal development loans	Staff loans
Salary loans	Asset Finance Loans
Bank overdrafts	Bank Guarantees
Cash Collateral Loans	Insurance Premium loans
SACCO loans	Smart Home loans
Solar loans	Agriculture Loans (across the value chain)

Savings Products

Trust Savers Accounts	Current Accounts
No - Fee Deposit Accounts	Youth progress savings Accounts
Mama's safe savings Accounts	Junior savers Accounts
Girls Choice savings Accounts	Teen classic savings Accounts
Fixed deposit accounts	SACCO savings and current accounts
Forex savings and Current accounts	Investment club savings and current accounts

BRANCH NETWORK

No. of Branches:35

Branch	Address	District
Central	Sure House Bombo Road	Kampala
Entebbe	Plot 29, Kampala Road	Entebbe
Jinja	Plot 83 West Main Street	Jinja
Kalerwe	Plot 61 Kalerwe	Kampala
Kampala Road Branch	Plot 4 Kampala Road	Kampala
Katwe	Plot 121, Katwe	Kampala
Kikuubo	Plot 21 Nakivubo Road	Kampala

Kitintale	Plot 1315 Kitintale Trading Centre	Kampala
Nakivubo	Plot 30-32 Mackay Road	Kampala
Nansana	Plot 6003 Nansana	Kampala
Nateete	Plot 1246 Kibuga, Nateete	Kampala
Owino	Plot 769 Kafumbe Mukasa Road	Kampala
Arua	Plot 2 Duka Road	Arua
Bugiri	Plot 74 Grant Street	Bugiri
Busia	Plot 53, Custom Road	Busia
Gomba	Plot 117, Kanoni Trading Centre	Gomba
Iganga	Plot 74, Main Street	Iganga
Ishaka	Rukungiri Road	Bushenyi
Fortportal	Plot 3, Rukidi Drive	Kabarole
Kalangala	Plot 52/3, Main Road	Kalangala
Kamuli	Plot 1 Kitimbo Road	Kamuli
Kamwenge	Plot 10 Station Road	Kamwenge
Kapchorwa	Kapchorwa Road	Kapchorwa
Kayunga	Kayunga Town council	Kayunga
Kumi	Plot 26A Ngora Road	Kumi
Lugazi	Plot 65, Lugazi Trading Centre	Buikwe
Lwengo	Mbirizi Trading Centre	Lwengo
Masaka	Edward Avenue	Masaka
Mbale	Plot 23, Republic Street	Mbale
Mbarara	Plot 31, High Street	Mbarara
Mukono	Plot 35, Jinja High way	Mukono
Ntungamo	Plot 18, Old Kabale Road	Ntungamo
Pallisa	Plot 41B Kasodo Road	Pallisa
Soroti	Plot 49, Gweri Road	Soroti
Tororo	Plot 7 Bazaar Street	Tororo

E
F**FINCA UGANDA LIMITED (MDI)**

Tier:	Tier 3
Category	A
Legal status	Limited by shares/ Guarantee
Name of CEO or Manager:	James Onyutta
Number of female staff	245
Percentage of Female staff	52%
Percentage of Female Board members	20%
Postal Address of MFI headquarter	P.O.Box 24450 Kampala

Physical address of MFI Headquarter	Plot 11A Acacia Avenue Kololo
District	Kampala
Office Telephone Number (s):	+256-312227800
Mobile Telephone Number:	0772 429904
Email	customersupport@ fincaug.org
Website:	www.FINCA.ug
Toll Free	0800 262 262



BUSINESS INFORMATION	
Outstanding Loan Portfolio	106,576,360,530
Total voluntary Savings	100,427,339,343
Total compulsory savings	1,053,983,117
Total Number of active savers	108,253
Percentage of female savers:	48.8%
No. of active Borrowers	22,512
Percentage of female borrowers	39.5%
Total Number of clients	112,422
Percentage of female clients	49.2%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	3,500,650
Current Average loan size	4,734,202
Minimum Loan size	950,000
Maximum Loan size	350,000,000
Minimum Loan Period	6 Months
Max Loan Period	36 Months

PRODUCTS OFFERED	
Loan Products	
Micro Lending this includes Finca Easy Loans and Self Managed Groups	Business Loans.
Small Enterprise Loans	Agriculture Loans
School Fees Loans	
Savings Products	
Finca Easy Account.	Finca Target Account
Corporate Account	Group savings Account
Smart Start Account	Junior Account
Finca Fixed Account	

BRANCH NETWORK		
No. of Branches 27		
Town	Branch Address	District
Acacia	Plot 11A Acacia Avenue ,Kololo	Kampala

Arua	Taban Lane, Arua	Arua
Ben Kiwanuka	Ben Kiwanuka Street ,Kampala Below the Old Taxi Park	Kampala
Busia	Jinja Road, Busia	Busia
Fort Portal	Rukidi III Street ,Fort Port	Fort Portal
Gulu	Labwor Road, Gulu	Gulu
Hoima	Old Toro Road, Hoima	Hoima
Iganga	Main Street ,Iganga	Iganga
Jinja	Lubas Road, Jinja	Jinja
Kabale	Kisoro Road, Kabale	Kabale
Kamuli	Kitimbo Road, Kamuli	Kamuli
Katwe	Katwe Road, Kampala	Katwe
Kawempe	Bombo Road, Next to Kawempe Police Station	Kampala
Kireka	Jinja Road, Next to Shell Malindi	Kampala
Koboko	Central Road ,Koboko	Kpboko
Kyotera	bukoba Road, Kyotera	Kyotera
Lira	Obote Avenue ,Lira	Lira
Masaka	Edward Avenue ,Masaka	Masaka
Masindi	Masindi Port Road, Masindi	Masindi
Mbale	Republic Street, Mbale	Mbale
Mbarara	Masaka Road, Mbarara	Mbarara
Mityana	Station Road, Mityana	Mityana
Mukono	Jinja Road ,Mukono Next to Town Council	Mukono
Nakasongola	Lwampanga Road	Nakasongola
Nakulabye	Hoima Road, Nakulabye towards Kasubi Tombs	Kampala
Ntinda	Ntinda Road, Opposite Ntinda Mosque	Kampala
Sembabule	Mubende Road, Sembabule	Sembabule

FIVE TALENTS UGANDA

Tier:	4
Category	C
Legal status	Company Limited by Guarantee
Name of CEO or Manager:	Esther Nakamate Mbaziira
Number of female staff	7
Percentage of Female staff	22%
Percentage of Female Board members	33%

Postal Address of MFI headquarter	P.O.BOX 34653
Physical address of MFI Headquarter	Plot 839, Grace Road, Namirembe
District	Kampala
Office Telephone Number (s):	0750493680
Mobile Telephone Number:	0772643519
Email	ftuganda@ googlemail.com

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	209,618,371
Total compulsory savings	29,811,888
No. of active Borrowers	181
Percentage of female borrowers	135
Total Number of clients	181
Percentage of female clients	75%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	250,000
Current Average loan size	285,367
Minimum Loan size	100,000
Maximum Loan size	15,000,000
Minimum Loan Period	4 months
Max Loan Period	24 months

Loan Products	Savings Products
Group Business Loan	Compulsory savings
Individual Business Loan	
Individual Salary loan	
Other products If any	
Business skills Training	
Holistic Development Services	

BRANCH NETWORK

No. of Branches: 5		
Town	Branch Address	District
Kigezi	Kabale	Kabale
Kisoro	Kisoro	Kisoro
Namirembe	Kampala	Kampala
Kasese	Kasese	Kasese
Kitgum	Kitgum	

FRANCISCAN SACCO

Tier:	Tier 4
Category	C
Legal status	Multi-Purpose Co-operative Society
Name of CEO or Manager:	Mrs. Mercy Tumukunde Agaba
Number of female staff	5
Percentage of Female staff	72%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	Po Box 7062 Kampala
Physical address of MFI Headquarter	St. Francis Chapel Makerere University. Plot 102, Mary Stuart Road
District	Kampala
Office Telephone Number (s):	0772939121
Mobile Telephone Number:	0772939121
Email	franciscaninvestment@gmail.com
Website:	www.ficsociety.org

BUSINESS INFORMATION

Outstanding Loan Portfolio	8,228,525,042
Total voluntary Savings	5,778,907,125
Total Number of active savers	2215
Percentage of female savers:	46%

No. of active Borrowers	536
Percentage of female borrowers	43%
Total Number of clients	2215
Percentage of female clients	46%
Interest rate calculation (flat or declining)	Declining amortised
Average 1st loan:	19,9259,959
Minimum Loan size	100,000/=
Maximum Loan size	3 times member savings
Minimum Loan Period	one month
Max Loan Period	60 months

PRODUCTS OFFERED

Loan Products	Savings Products
Contract financing	
Business loans	Other products If any
Home development loans	Savings Products
School fees_ loans	Student account
Asset acquisition loans	Young savers Account
Salary loans	Non- Students Account
Agricultural loans	Fixed deposit
Emergency loans	Investment Clusters Account
Weekend loans	Group (family, fellowship, cell) account



MUHAME

FINANCIAL SERVICES CO-OPERATIVE LIMITED

REG No. 6350 Bank Code No. 13006

HEAD OFFICE: KABWOHE Tel: 0772 571 306 Email:Info@muhame.co.ug

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- Active Muhame Savings Account
- Active Telephone Number Airtel/MTN



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GLORY COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Joy Kabanda
Number of female staff	11
Percentage of Female staff	84.6%
Percentage of Female Board members	42.8
Postal Address of MFI headquarter	P.O.Box 9543
Physical address of MFI Headquarter	Glory Of Christ Church Building Kawaala Road
District	Kampala
Office Telephone Number (s):	+256752129501
Mobile Telephone Number:	+256704050229
Email	glorysavingsandcredit@gmail.com
Website:	www.glorysavingsandcredit.org

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,141,265,402
Total voluntary Savings	1,080,400,499
Total compulsory savings	
Total Number of active savers	3467
Percentage of female savers:	63.9%
No. of active Borrowers	234
Percentage of female borrowers	53%

Total Number of clients	3489
Percentage of female clients	64%
Interest rate calculation (flat or declining)	3% per month flat
Average 1st loan:	2,011,434
Current Average loan size	5,453,768
Minimum Loan size	500,000
Maximum Loan size	30,000,000
Minimum Loan Period	3month
Max Loan Period	36 month

PRODUCTS OFFERED

Loan Products	Savings Products
Group loans	Voluntary savings
Business loans	Compulsory savings
Development loans	Term deposits
School fees loans	
Emergency loans	
Other products if any	
Land accuission for members	

BRANCH NETWORK

No. of Branches: 2		
Town	Branch Address	District
Kawaala	Glory of Christ church building kawaala	Kampala
Kasubi	Kasibi police road	Kampala

HAKASHENYI SACCO

Tier:	TIER 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Mubangizi Deo
Number of female staff	8
Percentage of Female staff	44%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O.Box 771 Kabale
Physical address of MFI Headquarter	Kicumbi Trading Centre Kamuganguzi Sub County
District	Kabale
Mobile Telephone Number:	0782 87 67 18
Email	Mubangizideo83@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,987,508,097
Total voluntary Savings	1,055,906,799
Total Number of active savers	8,041
Percentage of female savers:	37%
No. of active Borrowers	1,825
Percentage of female borrowers	40%
Total Number of clients	8,104
Percentage of female clients	36%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	700,000=
Current Average loan size	1,089,045=
Minimum Loan size	200,000=
Maximum Loan size	25,000,000=
Minimum Loan Period	2 months
Max Loan Period	24 months

**PRODUCTS OFFERED**

Loan Products	Savings Products
Agriculture loans	Voluntary accounts
Business loans	Fixed accounts
Home improvement loans	Junior accounts
School fees loans	
Emergency loans	
Other products If any	
Mobile banking.	

BRANCH NETWORK

No. of Branches: 4		
Town	Branch Address	District
Kicumbi Branch (Head Office)	Kicumbi Trading Centre Kamuganguzi Sub County	Kabale.
Katuna Branch	Katuna Town Council	Kabale
Ryakarimira Branch	Ryakarimira Town Council	Kabale
Rubanda Branch	Rubanda Town Council	Rubanda.

HOFOKAM LTD

Tier:	Tier 4
Category	A
Legal status	Shares
Name of CEO or Manager:	Isingoma Charles
Number of female staff	56
Percentage of Female staff	42.4%
Postal Address of MFI headquarter	Lugard Rd P.O Box 228 Fortportal
Physical address of MFI Headquarter	Lugard Road
District	Fortportal
Office Telephone Number (s):	0483422234
Mobile Telephone Number:	0772474747
Email	info@hofokam.co.ug
Website:	www.hofokam.co.ug

Max Loan Period	36 months
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PRODUCTS OFFERED

Loan Products	
Group guarantee loans (village and solidarity lending)	Micro business and commercial loans
Housing loans	Solidarity loans
Solar loans	School fees loans
Salary loans	Agriculture loans
Small and medium enterprise loan	Water and sanitation loans
Biogas	
Savings Products	Compulsory Savings

Other products If any : Training**BRANCH NETWORK**

No. of Branches 10		
Town	Branch Address	District
Fort Portal	Fort Portal	Fort Portal City
Bundibugyo	Bundibugyo	Bundibugyo
Kasese	Kasese	Kasese
Hoima	Hoima	Hoima
Masindi	Masindi	Masindi
Kagadi	Kagadi	Kagadi
Kamwenge	Kamwenge	Kamwenge
Kyenjejo	Kyenjejo	Kyenjejo
Bwera	Bwera	Kasese
Ibanda	Ibanda	Ibanda

BUSINESS INFORMATION

Outstanding Loan Portfolio	25,328,518,755
Total compulsory savings	911,401,413.51
No. of active Borrowers	13,199
Percentage of female borrowers	38.9%
Total Number of clients	13,199
Percentage of female clients	38.9%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	500,000
Current Average loan size	1,869,769
Minimum Loan size	50,000
Maximum Loan size	100,000,000
Minimum Loan Period	3 months

IKWERA SACCO

Tier:	TIER 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Oguna Felix
Number of female staff	01
Percentage of Female staff	20%
Percentage of Female Board members	22%
Postal Address of MFI headquarter	P.O Box 48 Aduku-Kwania
Physical address of MFI Headquarter	Ikwerera SACCO, Aduku Township, Teduka Ward, Aduku Towncouncil, Kwania District. Located Off Kwania Street, Daudi Odora Lane.
District	KWANIA
Office Telephone Number (s):	0392177333
Mobile Telephone Number:	0772356033
Email	ikwerasacco@gmail.com.

BUSINESS INFORMATION

Outstanding Loan Portfolio	95,482,300
Total voluntary Savings	121,148,165
Total compulsory savings	16,962,950

Total Number of active savers	1156
Percentage of female savers:	17%
No. of active Borrowers	92
Percentage of female borrowers	18%
Total Number of clients	1195
Percentage of female clients	18%
Interest rate calculation (flat or declining)	3% (Flat)
Average 1st loan:	291,151 =
Current Average loan size	929,076 =
Minimum Loan size	50,000 =
Maximum Loan size	10,000,000 =
Minimum Loan Period	1 month
Max Loan Period	6 months

PRODUCTS OFFERED

Loan Products

Agricultural Loan	Business Loan
Emergency Loan	School Fees Loan
Development Loan (Home Improvement)	

Savings Products

Voluntary Savings	Time Deposits
Compulsory Savings	

INVESTORS FINANCIAL SERVICES (UG) LTD (IFSU)

Tier:	Tier-4
Category	C
Legal status	Company limited by shares
Name of CEO or Manager:	Mr. Gasana John
Number of female staff	2
Percentage of Female staff	28.57%
Percentage of Female Board members	33.33%
Postal Address of MFI headquarter	25450
Physical address of MFI Headquarter	Equatorial Shopping Mall Room No.111 William street
District	Kampala
Office Telephone Number (s):	+256705327536 / 0771650828
Mobile Telephone Number:	+256787683732
Email	investorsfinancialservice-sug@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	243,084,080
Total voluntary Savings	22,032,500
Total Number of active savers	105
Percentage of female savers:	41.90%
No. of active Borrowers	134
Percentage of female borrowers	23.52%
Total Number of clients	570
Percentage of female clients	16.63%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	Ugx 500,000
Current Average loan size	Ugx 2,000,000
Minimum Loan size	Ugx 100,000
Maximum Loan size	Ugx 5,000,000
Minimum Loan Period	One (1) day
Max Loan Period	Twelve (12) months



PRODUCTS OFFERED	
Loan Products	
Salary	Kibina loan
Business (Micro-Invest loans)	Agriculture loan
Boda Boda	Savings Products
Emergency	Investors club
Other products If any	
Chap Chap Loan	

BRANCH NETWORK		
No. of Branches: 01		
Town	Branch Address	District
Mpanga	Mpanga Town Opposite Mpanga Market	Kamwenge

IRYARUVUMBA DEVELOPMENT COOPERATIVE SACCO

Tier:	4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Kwiringira Amos
Number of female staff	2
Percentage of Female staff	40%
Percentage of Female Board members	22.2%
Postal Address of MFI headquarter	P.O.Box 32 Kisoro
Physical address of MFI Headquarter	Kashija Rubuguri Kisoro
District	Kisoro
Mobile Telephone Number:	0773357428
Email	iryaruvumbasacco@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	532,095,188
Total voluntary Savings	207,158,688
Total compulsory savings	40,127,266
Total Number of active savers	976
Percentage of female savers:	46%

No. of active Borrowers	316
Percentage of female borrowers	32%
Total Number of clients	1,580
Percentage of female clients	42.5%
Interest rate calculation (flat or declining)	DECLINING
Average 1st loan:	500,000
Current Average loan size	2,000,000
Minimum Loan size	50,000
Maximum Loan size	30,000,000
Minimum Loan Period	1MONTH
Max Loan Period	18 MONTHS

PRODUCTS OFFERED	
Loan Products	Savings Products
Business loan	Fixed savings
Agriculture loans	Voluntary savings
Motorcycle loans	School fess savings
School fees loans	
Asset financing loans	
Home improvement loans	

ISSIA SACCO

Tier:	Tier 4
Category	A
Legal status	Sacco
Name of CEO or Manager:	Felix Mugisha
Number of female staff	13
Percentage of Female staff	34%
Percentage of Female Board members	66%
Postal Address of MFI headquarter	272 Ibanda
Physical address of MFI Headquarter	Butangaya Road

District	Ibanda
Office Telephone Number (s):	0772454297
Mobile Telephone Number:	0701454297
Email	issiasacco@yahoo.com
Website:	www.issia-sacco.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	7,532,103,152
Total voluntary Savings	7,592,792,929
Total Number of clients	20194



Interest rate calculation (flat or declining)	declining
Average 1st loan:	3,000,000
Current Average loan size	50,100,000
Minimum Loan size	20,000,000
Maximum Loan size	100,000,000
Minimum Loan Period	1 months
Max Loan Period	12 months

PRODUCTS OFFERED**Loan Products**

Business Loan / Individual	Agriculture Loan
Salary Loan	Emergency Loan
ISSIA Chapa Loan	Bull Fattening Loan
Motocycle Loan	School Fees Loan

Savings Products

Voluntary Savings	Fixed
Compulsory	
Other products If any	
Mobile Banking	
Mobile Money	

BRANCH NETWORK

No. of Branches 5		
Branch name	Branch Address	District
Ibanda main branch	Ibanda	Ibanda
Kazo	Kazo	KAZO
Ishongororo Branch	Ishongororo T/C	Ibanda
Rubindi	Rubindi	Ibanda
Kinoni Branch	Kinoni	Kiruhura

JENNIS FINANCE COMPANY

Tier	TIER 4
Category	C
Legal status	LIMITED BY SHARES
Name of CEO or Manager:	NAMUTAMBA EVE
Number of female staff	5
Percentage of Female staff	62.5%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P,O BOX 25239 KAMPALA
Physical address of MFI Headquarter	NAKIFUMA- KAYUNGA ROAD
District	MUKONO
Mobile Telephone Number:	0759330715 / 0772859874
Email	jennisfinance@yahoo. com

BUSINESS INFORMATION

Outstanding Loan Portfolio	460,810,821
Total compulsory savings	85,175,509
Total Number of active savers	1692
Percentage of female savers:	58%
No. of active Borrowers	612
Percentage of female borrowers	63%

Total Number of clients	2677
Percentage of female clients	58%
Interest rate calculation (flat or declining)	flat
Average 1st loan:	605,739
Current Average loan size	1,015,969
Minimum Loan size	200,000
Maximum Loan size	20,000,000
Minimum Loan Period	4 months
Max Loan Period	12 months

PRODUCTS OFFERED

Loan Products	Emergency loan
Business loans	Boda boda
Staff loans	School fees
Asset financing	Agriculture
Savings Products	
Compulsory	
Other products If any	None

BRANCH NETWORK

No. of Branches 1		
Town	Branch Address	District
Nakifuma	Vision House, Nakifuma Town Council	Mukono



KAGADI WOMEN FINANCE TRUST LTD

Tier:	Tier4
Category	C
Legal status	Company Ltd By Guarantee
Name of CEO or Manager:	Wanyana Gorretti
Number of female staff	5
Percentage of Female staff	83
Percentage of Female Board members	100
Postal Address of MFI headquarter	Po Box 29 Kagadi
Physical address of MFI Headquarter	Kagadi Kibaale-Kampala Road
District	Kagadi
Mobile Telephone Number:	0753002993
Email	kagadiwomen@yahoo.co.uk

BUSINESS INFORMATION

Total compulsory savings	6,502,900
Total Number of active savers	153
Percentage of female savers:	65%
No. of active Borrowers	524
Percentage of female borrowers	59%
Total Number of clients	659

Percentage of female clients	68%
Interest rate calculation (flat or declining)	flat
Average 1st loan:	1000000
Current Average loan size	1600000
Minimum Loan size	200000
Maximum Loan size	30000000
Minimum Loan Period	1month
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products

Business Loans	School Fees Loans
Asset Acquisition Loans	Salary Loans
Emergency Loan	

Savings Products

Compulsory savings

Other products If any

Training of members	Mobile money services
---------------------	-----------------------

BRANCH NETWORK

No. of Branches 1		
Town	Branch Address	District
Kagadi	29 Kagadi	Kagadi

K

KAHUNGE RURAL COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Kamurinde Richard
Number of female staff	1
Percentage of Female staff	25%
Percentage of Female Board members	42%
Postal Address of MFI headquarter	P .O BOX 1425 KAMWENGE
Physical address of MFI Headquarter	Kahunge Town Council along Kyabenda S.S.S Road
District	Kamwenge
Office Telephone Number (s):	0483-427686
Mobile Telephone Number:	0772-911-469/0772-392-523.
Email	karusacco2010@gmail.com

Current Average loan size	
Minimum Loan size	
Maximum Loan size	5,000,000
Minimum Loan Period	1 months
Max Loan Period	18 months

PRODUCTS OFFERED

Loan Products

Agriculture loans	School fees loans
Business loans	Asset acquisition loans
Boda Boda Loans	Emergency loans

Savings Products

Voluntary savings.	Compulsory savings .
Time deposits	Minors savings

BRANCH NETWORK

No. of Branches. ONE (1)		
Town	Branch Address	District
Kahunge	Kahunge T/C	Kamwenge



KASHONGI FARMERS' SACCO

Tier:	Tier 4
Category	B
Legal status	Sacco
Name of CEO or Manager:	Twinamatsiko Rose
Number of female staff	14
Percentage of Female staff	58%
Percentage of Female Board members	42%
Postal Address of MFI headquarter	Po Box, 35 Rushere
Physical address of MFI Headquarter	Kashongi Central, Kashongi County, Ruhumba-Kaswa Road
District	Kiruhura
Office Telephone Number (s):	0777660043
Mobile Telephone Number:	0772636616
Email	Kashongisacco@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	4,034,965,888
Total voluntary Savings	1,447,780,093
Total Number of active savers	10069
Percentage of female savers:	25.5
No. of active Borrowers	1810
Percentage of female borrowers	25
Total Number of clients	10069
Percentage of female clients	25.5
Interest rate calculation (flat or declining)	Declining

Current Average loan size	2,229,262
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	2 months
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products

Agriculture loans	Commercial loans
The Booster loans(Kanyisa & Juuba juan loans)	Emergency/Soft loans
Boda Boda loans	Village Mix loans
Water tank loans	Solar loans

Savings Products

Voluntary	Fixed
Village savings & loans Association(VSLA)	Toto savings a/c

Other products If any

MSACCO Mobile banking

BRANCH NETWORK

No. of Branches: 5		
Town	Branch Address	District
Kashongi	Kashongi Central	Kiruhura
Rwemamba	Rwemamba Trading Centre	Kiruhura
Rwanyangwe	Rwanyangwe Trading Centre	Kiruhura
Kyenshama	Kyenshama Trading Centre	Mbarara
Rwetanu	Rwetanu T/C	Kiruhura

KATI YOUTH SOCIAL VENTURE

Tier:	Tier 4
Category	C
Legal status	Company Ltd by share/ guarantee
Name of CEO or Manager:	Busobozi Fred
Number of female staff	03
Percentage of Female staff	37.5%
Percentage of Female Board members	28.5%
Postal Address of MFI headquarter	KATI Youth Social Venture Ltd PO BOX 950 LIRA-Uganda
Physical address of MFI Headquarter	Olwol Road plot No.7 Lira City
District	Lira
Office Telephone Number (s):	
Mobile Telephone Number:	256-780-706-666/0772- 343770
Email	Katiyouth@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	517,849,222
Total compulsory savings	673,451
Total Number of active savers	100
Percentage of female savers:	47%

No. of active Borrowers	948
Percentage of female borrowers	64.7%
Total Number of clients	948
Percentage of female clients	65%
Interest rate calculation (flat or declining)	Flat rate
Average 1st loan:	300,000
Current Average loan size	500,000
Minimum Loan size	100,000
Maximum Loan size	10,000,000
Minimum Loan Period	1 Month
Max Loan Period	24 Month

PRODUCTS OFFERED

Loan Products

Business loans	Home improvement Loans
Agricultural loans	Salary loans
Asset acquisition loans	Savings Products
	Compulsory savings

Other products If any

Clients training in consumer financial education

K

Who We Are

Management Information System for Micro-finance & Group based institutions with modules like shares & dividends, savings, investments & loans with an inbuilt chart of accounts, teller management, messaging module, and a highly built report center.

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- Shares And Dividends Management Module
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- Money lenders
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Who We Are

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KEBISONI SACCO

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Ainembabazi Advin
Number of female staff	05
Percentage of Female staff	50%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O Box 47, Rukungiri
Physical address of MFI Headquarter	Kebisoni Town, Rukungiri
District	Rukungiri
Mobile Telephone Number:	0774537439
Email	kebisoni.sacco@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	3,543,367,090
Total voluntary Savings	1,707,366,048
Total Number of active savers	4,703
Percentage of female savers:	31.3%
No. of active Borrowers	922
Percentage of female borrowers	27%
Total Number of clients	4,946

Percentage of female clients	32%
Interest rate calculation (flat or declining)	2% flat & 2.833% decline
Average 1st loan:	1,000,000
Current Average loan size	size 1,500,000
Minimum Loan size	200,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 month
Max Loan Period	3 years

PRODUCTS OFFERED

Loan Products	Agriculture Business
Emergency	School Fees
Savings Products	
Voluntary Savings	Fixed Deposit
Junior Savings	Compulsory Savings
Other products If any	
Agency Banking	

BRANCH NETWORK

No. of Branches 02		
Town	Branch Address	District
Kebisoni	Kebisoni SACCO- Main	Rukungiri
Mabanga	Mabanga	Rukungiri

K

KIBOGA FOOD FARMERS INITIATIVE – SACCO LTD

Tier:	4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Nalugya Sarah
Number of female staff	4
Percentage of Female staff	70%
Percentage of Female Board members	71%
Postal Address of MFI headquarter	C.O Hunger Project, P. O Box 26393, Kampala
Physical address of MFI Headquarter	Bugabo L.C.1, Kyayimba Parish, Kapeka Sub County,
District	Kiboga District
Mobile Telephone Number:	0772343283 / 0777 222 269.
Email	kiffisacco@gmail.com / snalugya@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	659,793,525
Total voluntary Savings	14,527,099
Total compulsory savings	60,678,950
Total Number of active savers	2,386
Percentage of female savers:	56%
No. of active Borrowers	757
Percentage of female borrowers	57%
Total Number of clients	2,892
Percentage of female clients	62%

Interest rate calculation (flat or declining)	Flat rate basis
Average 1st loan:	600,000
Current Average loan size	512,000
Minimum Loan size	100,000
Maximum Loan size	5,000,000
Minimum Loan Period	3 months
Max Loan Period	18 months

PRODUCTS OFFERED

Loan Products	
Normal loan product	Asset Finance loans (water tanks, motorcycles, solar loans etc...)
School fees loan	Micro leasing loan (Dairy cows, Maize hullers, Water tanks)
Savings Products	
Voluntary savings	Compulsory savings
Fixed Deposit savings	

BRANCH NETWORK

No. of Branches _2		
Town	Branch Address	District
Dwaniro Branch	Bukomero town	Kiboga



KIGARAMA FARMERS SACCO

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Mutungu Wycliffe
Number of female staff	2
Percentage of Female staff	33.3%
Percentage of Female Board members	33.3%
Postal Address of MFI headquarter	P. O Box 26, Kabwohe
Physical address of MFI Headquarter	Kanyeganyegye Trading Centre, Masheruka Sub-County
District	Sheema
Office Telephone Number (s):	0775193014
Mobile Telephone Number:	0753193014
Email	wycliffeemutungu@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	4,106,378,905
Total voluntary Savings	1,986,130,271
Total Number of active savers	4,454
Percentage of female savers:	34.8
No. of active Borrowers	1,121

Percentage of female borrowers	33
Total Number of clients	4,460
Percentage of female clients	36.2
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	400,000
Current Average loan size	1,200,000
Minimum Loan size	50,000
Maximum Loan size	30,000,000
Minimum Loan Period	1
Max Loan Period	24

PRODUCTS OFFERED

Loan Products	
Solar Loans	School fees
Emergency loans	Agriculture loans
Bodaboda loans	Business loans
Medical loans	Home improvement loans
Micro leasing	
Savings Products	
Voluntary	Fixed deposit
Minor Savings	

BRANCH NETWORK

No. of Branches 1		
Town	Branch Address	District
Kigarama farmers	Kanyeganyegye	Sheema



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- ◆ Improve image of the sector

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K



KIGARAMA PEOPLES SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Kyosiimire Juliet
Number of female staff	14
Percentage of Female staff	46%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	Po Box 35 Kabwohe
Physical address of MFI Headquarter	Kanyeganyegye. Masheruka T/C
District	Sheema
Office Telephone Number (s):	0784315088
Mobile Telephone Number:	0784315088
Email	kigaramapeoplesacco@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	4,831,423,808
Total voluntary Savings	2,374,107,631
Total compulsory savings	295,248,108
Total Number of active savers	15,142
Percentage of female savers:	25%
No. of active Borrowers	2075
Percentage of female borrowers	22%
Total Number of clients	15142
Percentage of female clients	31%
Interest rate calculation (flat or declining)	declining

Average 1st loan:	100,000
Current Average loan size	50,000,000
Minimum Loan size	100,000
Maximum Loan size	100,000,000
Minimum Loan Period	1 month
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products:

Over draft loan product	Asset loan
Business loan	Agriculture loan
Emergency loan	Development loan
School fees loan	Staff loan
Water tank loan	Chaapa loan

Savings Products:

Voluntary savings	Youth saving scheme 5% savings
Fixed deposit	

Other products

Savings with a purpose

BRANCH NETWORK

No. of Branches: 7

Town	Branch Address	District
Kanyeganyegye	Kanyeganyegye T/C	Sheema
Bwayegamba	Bwayegamba T/C	Sheema
Nyakambu	Nyakambu T/C	Sheema
Karungu	Karungu T/C	Buhweju
Butare	Kajani Butare	Buhweju
Itendero	Itendero-Kabwohe	Sheema
Ibanda	Ibanda-Ibanda Town	Ibanda

KIHANGA MPARO SACCO

Tier:	SACCO
Category	A
Legal status	Company Ltd By Shares
Name of CEO or Manager:	Birungi Gideon
Number of female staff	7
Percentage of Female staff	21%
Percentage of Female Board members	44%
Postal Address of MFI headquarter	22 Mparo Kabale
Physical address of MFI Headquarter	Mparo Town Council
District	Rukiga
Office Telephone Number (s):	0782890178/0393206734
Email	kihanga017@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	4,459,881,864
Total voluntary Savings	2,615,672,644
Total Number of active savers	8697
Percentage of female savers:	45%
No. of active Borrowers	3891
Percentage of female borrowers	38%
Total Number of clients	8697
Percentage of female clients	45%
Interest rate calculation (flat or declining)	2%declining
Average 1st loan:	100,000=
Current Average loan size	100,000=
Minimum Loan size	100,0000=
Maximum Loan size	10,000,000=



Minimum Loan Period	6months
Max Loan Period	18months
PRODUCTS OFFERED	
Loan Products	Savings Products
School fees	Voluntary savings
Agriculture loan	Fixed savings
BodaBoda loan	Minor savings
Business loan	Institutional savings
Emergency loan	GROUP savings
Asset Acquisition loan	Retirement savings
Home development loan	

Institutional fees	
Other products If any	
Training and education to members	Internship training

BRANCH NETWORK		
No. of Branches: 4		
Town	Branch Address	District
Kihanga mainBranch	Mparo Town Council	Rukiga
Nyamweru	Nyamweru trading centre	Rubanda
Hamurwa	Hamurwa Town Council	Rubanda
Kabale	Kabale	Kabale

KIJOMORO FARMERS SACCO

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager	Mr. JURUGA SAM
Number of female staff	2
Percentage of Female staff	20%
Percentage of Female Board members	30%
Postal Address of MFI headquarter	Po.Box 14, Maracha
Physical address of MFI Headquarter	Aia Cell, Dranzipi Ward, Okokoro Town Council.
District	Maracha
Office Telephone Number (s):	0392001502
Mobile Telephone Number:	0782677047 / 0780598031
Email:	kijomorofarmerssacco2006@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	235,735,850
Total voluntary Savings	265511,850
Total compulsory savings	17,760,000
Total Number of active savers	1766

Percentage of female savers:	30.8%
No. of active Borrowers	341
Percentage of female borrowers	25%
Total Number of clients	2003
Percentage of female clients	38%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	300,000
Current Average loan size	2,000,000
Minimum Loan size	50,000
Maximum Loan size	20,000,000
Minimum Loan Period	One month
Max Loan Period	24 Months

PRODUCTS OFFERED	
Loan Products	
Agricultural loan.	Micro business loan.
School fees loan.	Bodaboda loan
Home improvement loan	Emergency loan.
Other products If any	
Mobile money services	Tractor hire services.
Tailored business training.	Agent banking.
Member education.	

KIJURA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Bamuhigire Martin
Number of female staff	12
Percentage of Female staff	58%
Percentage of Female Board members	22%
Postal Address of MFI headquarter	P.O.Box 701
Physical address of MFI Headquarter	Kijura Town Council Burahya Sub-County

District	Kabarole
Office Telephone Number (s):	+256-772878418/
Mobile Telephone Number:	+256-788667094
Email	kijurasavingsacco@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	1,109,175,715
Total voluntary Savings	877,039,015
Total compulsory savings	230,111,886



Total Number of active savers	3,173
Percentage of female savers:	17.3%
No. of active Borrowers	728
Percentage of female borrowers	33.0%
Total Number of clients	4,309
Percentage of female clients	30%
Interest rate calculation (flat or declining)	2.5% Declining
Average 1st loan:	1,000,000
Current Average loan size	1,000,000
Minimum Loan size	100,000
Maximum Loan size	30,000,000
Minimum Loan Period	03
Max Loan Period	12

PRODUCTS OFFERED**Loan Products**

Agricultural	Business
--------------	----------

Emergency	School fees
Investment	Home Improvement
Savings Products	
Voluntary	Compulsory
Fixed Deposit	Minor account
Free Savings A/cs	
Other Services If any	
Mobile Money Services	Tents and Chairs hiring
Mobile and Agent Banking	Conference Hall
Internship trainings	Corporate Social Responsibility

BRANCH NETWORK

No. of Branches: 1

Sacco Name	Branch Address	District
Kijura Sacco	Kijura Town council	Kabarole District
Kijura Sacco-Kigoyera Branch	Kigoyera Sub County	Kyenjojo District

KITGUM SACCO

K

Tier:	4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Otto John Bosco
Number of female staff	13
Percentage of Female staff	46%
Percentage of Female Board members	44%
Postal Address of MFI headquarter	P.O. Box 32
Physical address of MFI Headquarter	Kitgum Municipality
District	Kitgum
Mobile Telephone Number:	0772945623
Email	kitsacco2006@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	3,403,649,126
Total voluntary Savings	5,347,349,369
Total compulsory savings	427,144,000
Total Number of active savers	8678
Percentage of female savers:	38.7%
No. of active Borrowers	3178
Percentage of female borrowers	35.3%
Total Number of clients	22,305
Percentage of female clients	33.07%

Interest rate calculation (flat or declining)	2.5% and 2% Flat Rate declining)
Average 1st loan:	150,000
Current Average loan size	1,070,000
Minimum Loan size	150,000
Maximum Loan size	50,000,000
Minimum Loan Period	6Months
Max Loan Period	24Months

PRODUCTS OFFERED**Loan Products:**

Commercial Loans	Agricultural Loans,
School Fees Loans	Animal Traction Loan
In-put Loan	Salary Loan
Savings Products:	
Voluntary Savings	Compulsory Savings
Youth Savings	

BRANCH NETWORK

No. of Branches 6

Town	Branch Address	District
Kitgum Municipality	Kitgum Main Branch	Kitgum
Agoro S/C	Agoro Branch	Lamwo
Lamwo T/C	Lokung Branch	Lamwo
Palabek Kal S/C	Palabek Branch	Lamwo
Pajule T/C	Pajule Branch	Pader
Omiya Anyima S/C	Omiya Anyima Branch	Kitgum



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KOBOKO MUNICIPAL COUNCIL SACCO LTD

Tier:....	Tier 4
Category (e.g. A, B, C, D, E)* *	C
Please see attached categorised criteria to determine the right category of your institution	
Legal status (Company Ltd by shares/guarantee/SACCO)	SACCO
Name of CEO or Manager:	HAWA DAIFA
Number of female staff	01
Percentage of Female staff	44.5%
Percentage of Female Board members	11.2%
Postal Address of MFI headquarter	P.O BOX 115,KOBOKO
Physical address of MFI Headquarter	MOYO ROAD,KOBOKO TOWN COUNCIL
District	KOBOKO
Mobile:	0794541540 / 077413644 / 0782541540
Email	kacsacco@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	460200010
No. of active Borrowers	602

Percentage of female borrowers	38.6%
Total Number of clients	2989
Percentage of female clients	40.4%
Interest rate calculation (flat or declining)	flat
Average 1st loan:	500,000
Current Average loan size	1,500,000
Minimum Loan size loan:	50,000
Maximum Loan size	30,000,000
Minimum Loan Period	06 months
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products

Business loans	School fees loans
Agricultural loans	Solar loans
Group loans	Salary loans
Asset loans	Emergency loan/environmental loan
Commercial loans	Home improvement/development loans

Savings Products

Voluntary	Fixed savings
group savings	Junior savings
Institutional savings	Liquid savings

K

KOBOKO UNITED SACCO

Tier	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Alema Alfred
Number of female staff	5
Percentage of Female staff	40%
Percentage of Female Board members	44.4%
Postal Address of MFI headquarter	P.O Box 107, Koboko
Physical address of MFI Headquarter	Plot 3 Central Road, Koboko Town
District	Koboko
Office Telephone Number (s):	+256392964703
Mobile Telephone Number:	+256774943910
Email	koboko.sacco@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,835,698,666
Total voluntary Savings	2,485,832,221
Total compulsory savings	28,205,000
Total Number of active savers	5,474
Percentage of female savers:	43.3%
No. of active Borrowers	552
Percentage of female borrowers	40.4%
Total Number of clients	5,641
Percentage of female clients	45%
Interest rate calculation (flat or declining)	Flat

Average 1st loan:	500,000/=
Current Average loan size	2,500,000/=
Minimum Loan size	100,000/=
Maximum Loan size	60,000,000=
Minimum Loan Period	2 MONTHS
Max Loan Period	18 Months

PRODUCTS OFFERED

Loan Products

Agricultural Loan	Motorcycle Loan
Commercial Loan	Asset Loans
Solar Loan	Group Loan (Limu Limu)
Land Title Loan	Water Credit
Salary Loans	School Fees Loan
Emergency Loan	

Savings Products

Current A/C	Group Account
Institutional Account	Fixed Deposit A/C
Infant Savings A/C	Vsla Savings A/C

Other products

Mobile Money	Cash Disbursement to Refugees.
Post Bank Services	Chairs For Hire
Agent Banking	

BRANCH NETWORK

No. of Branches 01		
Town	Branch Address	District
Keri	Keri Trading Centre, Kuluba Sub-County.	Koboko

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Plot 6B, Mabua Road, Kololo,
P.O Box 33667, Kampala- Uganda,
Telephone (256) 393 202 556/7,
Email:info@efcug.com, www.efcug.com

Ndeeba Branch:

Master Wood Plaza, 1156 Masaka Road,
Block 7, Ndeeba, Tel.No (256)393 202 981

Kololo Branch:

Ground Floor, Acacia Place,
Plot 6, Acacia Avenue, Kololo.
Tel. No (256)393 202 556/57

Business Service Centres:

Kalerwe: Plot No220. Gayaza Road,

Kireka: Yuda House, Plot No 108, Jinja Road

Nansana: Ntate Building, Nabweru Trading Centre

Nateete: Plot No 1396/ 1148, Masaka Road

Mukono: Plot 125, Highway Hostel Building



KOLPING MICROFINANCE UGANDA LIMITED (KMF)

Tier:	Tier 4
Category	C
Legal status	Company by Guarantee
Name of CEO or Manager:	Mrs. Byarugaba Dorothy
Number of female staff	12
Percentage of Female staff	41.3%
Percentage of Female Board members	16%
Postal Address of MFI headquarter	P.O Box 76 Hoima
Physical address of MFI Headquarter	Plot 1/3 Rwetuma Road Hoima Municipality
District	Hoima
Office Telephone Number (s):	+256707071500
Mobile Telephone Number:	+256772463751
Email	info@kmfug.com/ kmfheadoffice@gmail.com
Website:	www.kmfug.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	3,665,286,007
Total compulsory savings	227,098,865
Total Number of active savers	2,518
No. of active Borrowers	2,518
Percentage of female borrowers	39.6
Total Number of clients	2,518
Percentage of female clients	39.6

Interest rate calculation (flat or declining)	Flat and declining
Average 1st loan:	300,000
Current Average loan size	1,500,000
Minimum Loan size	200,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 months
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products

Commercial Loan	Agriculture Loan
Home Improvement	Personal Development loan
Asset Acquisition Loan	

Savings Products

Loan Security Fund	
--------------------	--

BRANCH NETWORK

No. of Branches 4

Town	Branch Address	District
Hoima	+256707071501 kmfhoima@gmail.com	Hoima
Mityana	+256707071502 kmfmityana@gmail.com	Mityana
Kagadi	+256707071503 kmfkagadi@gmail.com	Kagadi
Bukwiri	+256707071504 kmfbukwiriscentre@gmail.com	Kyankwanzi

KYAMUHUNGA PEOPLES' COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD (KYAPS)

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or General Manager:	Mr. Atwijukire Johnbosco
Number of female staff	24
Percentage of Female staff	40%
Percentage of Female Board members	28.5%
Postal Address of MFI headquarter	P.O Box 371, Bushenyi
Physical address of MFI Headquarter	Butare Trading Centre, 8 Kms On Ishaka-Kasese Highway
District	Bushenyi
Office Telephone Number (s):	0776-914015
Mobile Telephone Number:	0702-755313

Email	kyapeco@yahoo.com
Website:	www.kyaps.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	18,251,689,949
Total voluntary Savings	10,320,160,465
Total compulsory savings	157,012,325
Total Number of active savers	28,062
Percentage of female savers:	22.5%
No. of active Borrowers	6084
Percentage of female borrowers	21.1%
Total Number of clients	28,062
Percentage of female clients	22.5%
Interest rate calculation (flat or declining)	BOTH
Average 1st loan:	2,023,469
Current Average loan size	2,999,949



Minimum Loan size	50,000
Maximum Loan size	200,000,000 For individuals and 500,000,000 For institutions or companies
Minimum Loan Period	1 week
Max Loan Period	24 Months

PRODUCTS OFFERED**Loan Products**

Agriculture Loans	Amaizi supa Loans
Business Loans	Boda Boda Loans
School Fees Loan	Solar System Loans
Emergency loan	Kyaapa loan
Home improvement loan	Rural Mix Loans
Staff loans	

Savings Products

Kyapsave Savings Account	Abatosave Account
--------------------------	-------------------

Focosave Account	Fixed Deposit Account
Compulsory Savings Account	
Other products	
Kyaps Mobile Banking	

BRANCH NETWORK

No. of Branches 4

Town	Branch Address	District
Main Branch	Butare – Kyamuhunga Town Council	Bushenyi
Katerera Branch	Katerera - Town Council	Rubirizi
Rutookye Branch	Rutookye –Town Council	Mitooma
Ishaka Branch	Ishaka-Bushenyi Municipality	Bushenyi

LETSHEGO UGANDA

Tier	Tier 4
Category	A
Legal status	Company Ltd by shares
Name of CEO or Manager:	Mr. Giles Aijukwe
Postal Address of MFI headquarter	Plot 9 wampweo Avenue

Physical address of MFI Headquarter	Kololo
Office Telephone Number (s):	0414237330/0414237331
Mobile Telephone Number:	0716594526
Email	info@letshego.com
Website:	www.letshego.com

**AMFIU**

ASSOCIATION OF MICROFINANCE INSTITUTIONS OF UGANDA

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Contact Us

Association of Microfinance Institutions of Uganda
AMFIU House, Plot 679, Wamala Road, Najjanankumbi
Tel: (256) 414 259176 Email: amfiu@amfiu.org.ug | Website: www.amfiu.org.ug



LIBERATION COMMUNITY FINANCE LTD

Tier	Tier 4
Category	D
Legal status (Company Ltd by shares
Name of CEO or Manager:	Christine Nakimera
Number of female staff	16
Percentage of Female staff	66%
Percentage of Female Board members	14%
Postal Address of MFI headquarter	www.lcf-ltd.com
Physical address of MFI Headquarter	Natete
District	Kampala
Office Telephone Number (s):	0707720720
Mobile Telephone Number:	0751465798
Email	patrick.batenze@lcf-ltd.com
Website:	www.lcf-ltd.com

BUSINESS INFORMATION

Outstanding Loan	382,518,477
Total voluntary Savings	n/a
Total compulsory savings	22,893,732
No. of active Borrowers	1,328
Percentage of female borrowers	67%
Total Number of clients	2,788
Percentage of female clients	72%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	UGX 300,000
Current Average loan size	288,041

Minimum Loan size	UGX 100,000
Maximum Loan size	UGX 10,000,000
Minimum Loan Period	4 weeks
Max Loan Period	6 months

PRODUCTS OFFERED	
Loan Products	
Agricultural loans.	School fees loans.
Katale loans.	Salary loans.
Business loans.	Clean energy loans.
Group loans	Kasoli loans
Other products	
Agency banking	Airtel Money
Financial literacy trainings.	Business advisory.
Community Social responsibility.	

BRANCH NETWORK

No. of Branches 4		
Town	Branch Address	District
Natete Branch	On Covenant Building	Kampala
Matuga Branch	On Kiwa Hardware Building	Wakiso
Nakifuma Branch	Next to Jenis Finance	Mukono
Kiwoko Branch	Opposite Police	Nakaseke
Kakira Branch	Kakira Town next to Kakira Sugar Ltd	Jinja

LORO OYAM SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Odur Jacob
Number of female staff	2
Percentage of Female staff	40%
Percentage of Female Board members	44%
Postal Address of MFI headquarter	Po.Box 36,Loro
Physical address of MFI Headquarter	Akaoidebe,Centarl Ward, Loro Town Council
District	Oyam
Office Telephone Number (s):	0774504917
Mobile Telephone Number:	0774504917, 0392125991

Email	odurjacobalele@gmail.com; lorooyamsacco6@gmail.com
Website:	www.lorooyamsacco.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	550,433,350
Total voluntary Savings	213,010,400
Total compulsory savings	89,421,600
Total Number of active savers	1808
Percentage of female savers:	20.3%
No. of active Borrowers	742
Percentage of female borrowers	32%
Total Number of clients	2,877
Percentage of female clients	46%
Interest rate calculation (flat or declining)	Flat



Average 1st loan:	800,000
Current Average loan size	1,000,000
Minimum Loan size	100,000
Maximum Loan size	500,000
Minimum Loan Period	1 Month
Max Loan Period	12 month

PRODUCTS OFFERED**Loan Products**

Agricultural Loan	Business Loan
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School Fees	Emergency Loan
Groups and institutional Loans	Water and Sanitation Loan
Savings Products	
Voluntary Savings	Compulsory Savings
Fixed Deposit Savings	Groups Savings (VSLA)
Cente Education Savings	

LUZIRA ALLIANCE SACCO

Tier:	2
Category	C
Legal status	SACCO
Name of CEO or Manager:	Mutesasira Kenneth Isaiah
Number of female staff	5
Percentage of Female staff	45%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O. Box 8720 Kpl
Physical address of MFI Headquarter	Plot 301, Lakeside Zone Luzira
District	Kampala
Office Telephone Number (s):	0414 696 960
Mobile Telephone Number:	0759 244743 / 0775 317163
Email	Lascco2008@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	638,935,389
Total voluntary Savings	447,854,699
Total Number of active savers	1900
Percentage of female savers:	60%

No. of active Borrowers	400
Percentage of female borrowers	64%
Total Number of clients	2,300
Percentage of female clients	62%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	10,000,000
Minimum Loan size	100,000
Maximum Loan size	20,000,000
Minimum Loan Period	6 Months
Max Loan Period	18 Months

PRODUCTS OFFERED

Loan Product	Saving Product
School Fees Loan	Voluntary Savings
Business Loan	Long-term Savings
Asset Acquisition Loan	Kids Savings
Home Improvement	Other products
Emergency Loan	Capacity Building
Weekend Loans	

BRANCH NETWORK

No. of Branches <u>1</u> (Outlet)		
Town	Branch Address	District
Mutungo	Mutungo – Kiduuka	Kampala

LWENGO MICROFINANCE COOPERATIVE SOCIETY LTD

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Waliggo Stephen
Number of female staff	1
Percentage of Female staff	14%
Percentage of Female Board members	28%
Postal Address of MFI headquarter	P.O.Box 1849 MASAKA

Physical address of MFI Headquarter	Lwengo Town Council,
District	Lwengo District
Office Telephone Number (s):	0392909011
Mobile Telephone Number:	0782307274
Email	waliggostephen@yahoo.com
Website:	



BUSINESS INFORMATION	
Outstanding Loan Portfolio	942,768,092
Total compulsory savings	471,679,295
Total Number of active savers	0.0
Percentage of female savers	3,163
No. of active Borrowers	899
Percentage of female borrowers	403
Total Number of clients	0.0
Percentage of female clients	3592
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	600,000
Current Average loan size	1,100,000
Minimum Loan size	50,000

Maximum Loan size	30,000,000
Minimum Loan Period	1month
Max Loan Period	12months

PRODUCTS OFFERED	
Loans	
Agriculture loan	Business Loan
Emergency loan	Motorcycle loan
School fees loan	
Savings	
Voluntary savings	Time deposit
Money transfer	Mtn Mobile money
Airtel Money	Agency Banking
School fees	Water bills

LYAMUJUNGU CO-OPERATIVE FINANCIAL SERVICES LTD

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Byamukama Dicky
Number of female staff	21
Percentage of Female staff	39%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O. Box 1100, Kabale
Physical address of MFI Headquarter	Lyamujungu cell, Nyakasharara Parish, Kaharo Sub-County, Ndorwa-East, Kabale District
District	Kabale
Office Telephone Number(s):	0751114211
Mobile Telephone Number:	0772475869 /0706387257
Email	lyamujungu@yahoo.com
Website:	www.lyamujungusacco.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	9,081,018,230
Total voluntary Savings	4,279,089,387
Total compulsory savings	N/A
Total Number of active savers	20,585
Percentage of female savers:	53%
No. of active Borrowers	3,791
Percentage of female borrowers	39%
Total Number of clients	25,369
Percentage of female clients	43%
Interest rate calculation (flat or declining)	2% declining
Average 1st loan:	800,000

Current Average loan size	2,000,000
Minimum Loan size	50,000
Maximum Loan size	100,000,000
Max Loan Period	2 years

PRODUCTS OFFERED	
Loan Products	
Agricultural Loans	Medical Loans
Emergency Loans	Business Loans
Motorcycle Loans	Inventory Loans
Institutional Loans	Home Improvement Loans
Environment Loans	Solar loans
School Fees Loans	WASH (Water and Sanitation Hygiene) Loan Product
Savings Products	
Sight Savings	Target Savings
Fixed Savings	Kids Account Savings
Young Savers Clubs (Savers Clubs formed in Primary and Secondary Schools)	
Other products	
Mobile Money Services, Membership Trainings, Mobile Banking, Custodial Services of Members' Valuables e.g Academic Documents, Land Titles, etc.	

BRANCH NETWORK		
No. of Branches:8		
Town	Branch Address	District
Head Office branch	Head Office Branch located in Lyamujungu village , Nyakasharara Parish , Kaharo subcounty , Norwa East, Kabale.	Kabale
Kahondo branch	Kahondo Trading Centre, Maziba subcounty, Ndorwa.	Kabale



Buhara branch	Branch located in Buhara Trading Centre, Buhara Subcounty, Ndorwa East with an Outreach located in Katuna Town Council, Ndorwa West.	Kabale
Kamwezi branch	Branch located in Kashekye Trading Centre with Outreach in Rwamatunguru Trading Center both in Kamwezi Sub-county, Rukiga District.	Rukiga
Kyanamira Branch	Kyanamira Trading Centre, Kyanamira subcounty, Ndorwa-East, Kabale.	Kabale

Rubaya Branch	Branch located in Ryakarimira Town Council, in Ryakarimira Trading Centre. With an Outreach Centre in Habubaare Trading Centre, Butanda.	Kabale
Kabale Town Branch	Kigongi, Kabale Municipality along Kabale-Mbarara High way	Kabale
Rubanda Branch	Located in Rubanda Town Council, Rubanda District	Rubanda

MADFA COOPERATIVE SAVINGS AND CREDIT SOCIETY

Tier:	Tier 4
Category	A
Legal status	Cooperative Society
Name of CEO or Manager:	Bob Muzoora
Number of female staff	16
Percentage of Female staff	13
Percentage of Female Board members	30%
Postal Address of MFI headquarter	P.O Box 301, Masindi
Physical address of MFI Headquarter	Plot 140, Masindi Port Rd
District	Masindi
Office Telephone Number (s):	0393-215318
Mobile Telephone Number:	0782-853719
Email	madfasacco@yahoo.com
Website:	www.madfasacco.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	3,279,230,481
Total voluntary Savings	2,053,014,144
Total compulsory savings	198,512,257
Total Number of active savers	14,292
Percentage of female savers:	42%
No. of active Borrowers	1,831
Percentage of female borrowers	32%
Total Number of clients	14,292
Percentage of female clients	42%
Interest rate calculation (flat or declining)	Flat rate
Average 1st loan:	500,000
Current Average loan size	1,696,991
Minimum Loan size	100,000

Maximum Loan size	60,000,000
Minimum Loan Period	1 month
Max Loan Period	36 months

PRODUCTS OFFERED

Loan Products	
Lima Loan	Youth in Agriculture Loan
Commercial agriculture loan	Green financing
Savings Products	
SME loan product	VSLAs and group Savings Account
Biashara loans	Programmed savings accounts
Livestock farming loan	Demand deposits accounts
Tooza Akatale loan	School fees Savings accounts
Micro leasing	Fixed deposit accounts
School fees loan	Institutional accounts
Women in Agro-Production	Bonus Savings Accounts
Women in Groups Loan	

BRANCH NETWORK

No. of Branches: 4		
Town	Branch Address	District
Masindi	Plot 140, Masindi Port, Rd	Masindi
Kiryandongo	Kampala Gulu Highway Next to Kisorosoro Road	Kiryandongo
Bulima	Masindi – Hoima Road	Bulima
Kijunjubwa	Masindi – Nakaseke Road Opposite Police	Kijunjubwa





MASAKA MICRO FINANCE AND DEVELOPMENT COOPERATIVE TRUST

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Kalemeera Julius
Number of female staff	31
Percentage of Female staff	50%
Percentage of Female Board members	22%
Postal Address of MFI headquarter	918 Masaka
Physical address of MFI Headquarter	Nyendo T/C Adjacent Total Central Station
District	Masaka
Office Telephone Number (s):	0486 660030
Mobile Telephone Number:	0772 859217/0755816444
Email	info@mamidecot.co.ug/ juliuskalemeera@gmail.com
Website:	www.mamidecot.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	12,565,080,253
Total voluntary Savings	6,129,388,343
Total Number of active savers	28,798
Percentage of female savers:	36%
No. of active Borrowers	3,613
Percentage of female borrowers	37%
Total Number of clients	28,798
Percentage of female clients	36%
Interest rate calculation (flat or declining)	Below 10m (Flat) Above 10m (Declining)
Average 1st loan:	500,000
Current Average loan size	3,477,742

Minimum Loan size	100,000
Maximum Loan size	100,000,000
Minimum Loan Period	1 month
Max Loan Period	36 months

PRODUCTS OFFERED

Loan Products

Emergency	Agriculture, Fishing and Forestry
Trade	School fees
Development	Transport and communication
Electricity and water	Group loans
Mining and Quarrying	Manufacturing
Mortgages	Business services
Personal loans	

Savings Products

Individual/Joint savings	Group savings
Target savings	Fixed deposit
School fees	Student Savings scheme
Company/Institution accounts	

Other products

Agriculture and business advisory	
Soil testing and Climate change mitigation	

BRANCH NETWORK

No. of Branches 5		
Branch	Branch Address	District
Nyendo	Nyendo T/C	Masaka
Lukaya	Lukaya T/C	Kalungu
Kalungu	Kalungu T/C	Kalungu
Bukomansimbi	Bukomansimbi T/C	Bukomansimbi
Bukunda	Bukunda T/C	Kyotera

MATEETE MICROFINANCE COOPERATIVE TRUST LTD

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Busuulwa Lawrence
Number of female staff	15
Percentage of Female staff	44.7%
Percentage of Female Board members	43%
Postal Address of MFI headquarter	P.O. Box 30014
Physical address of MFI Headquarter	Plot 95, Mateete Town Council
District	Sembabule
Office Telephone Number (s):	0393252303

Mobile Telephone Number:	0782465195 / 0752465195
Email	mateetemicrofinance@yahoo.com ; busuulwa.l.mateetemicrofinance@gmail.com
Website:	www.mateetemicrofinance.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	3,521,404,714
Total voluntary Savings	1,728,177,412
Total Number of active savers	15598
Percentage of female savers:	34%
No. of active Borrowers	2631
Percentage of female borrowers	34%



Total Number of clients	16083
Percentage of female clients	33.3%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	1,000,000
Current Average loan size	3,000,000
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	1 month
Max Loan Period	24 months

PRODUCTS OFFERED**Loan Products**

MATEE Agriculture	MATEE Vehicle loan
MATEE Business loan	MATEE Housing Loan
MATEE Water and Sanitation loan (WASH)	MATEE Land Loan
MATEE Farm Asset Loan	MATEE Solar Loan
MATEE Education loan	Emergency loan

Institutional loan	
Savings Products	
Ordinary savings	Fixed deposits
Kamukamu	Young Savers
Other products	
Mobile banking	
Agency Banking	
Coffee Collective Marketing	

BRANCH NETWORK

No. of Branche 6

Town	Branch Address	District
Mateete	Mateete Trading Centre	Sembabule
Lwebitakuli	Lwebitakuli Trading Centre	Sembabule
Buyanga	Buyaga	Lyantonde
Kinoni	Kinoni	Lwengo
Nabitanga	Nabitanga trading centre	Sembabule
Kyabi	Kyabi trading centre	Sembabule

MICRO CREDIT FOR DEVELOPMENT & TRANSFORMATION (MCDT) SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Cissy Namukwaya .Zizinga
Number of female staff	27
Percentage of Female staff	65%
Percentage of Female Board members	100%
Postal Address of MFI headquarter	P.O.BOX 8110 KAMPALA
Physical address of MFI Headquarter	PLOT 660 Mengo, Kampala,
District	Kampala
Office Telephone Number (s):	0392908895 , 0700110205
Mobile Telephone Number:	0788 59 39 26
Email	mcdd02@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,986,752,500
Total voluntary Savings	306,052,135
Total compulsory savings	852,134,072
Total Number of active savers	8053
Percentage of female savers:	100%
No. of active Borrowers	8,053
Percentage of female borrowers	100%
Total Number of clients	12,941
Percentage of female clients	100%

Interest rate calculation (flat or declining)	flat
Average 1st loan:	125,000
Current Average loan size	246,710
Minimum Loan size	50,000
Maximum Loan size	3,000,000
Minimum Loan Period	4months
Max Loan Period	12months

PRODUCTS OFFERED

Loan Products	
Business (General) loan	School fees loan
Bridge loan	Home improvement loans
Savings Products	
Compulsory savings	Voluntary savings
Other products	
Eyeterekerera savings product	

BRANCH NETWORK

No. of Branches 6

Branch	Branch Address	District
Kampala A	Mengo	Kampala
Kampala B	Mengo	Kampala
Kampala C	Mengo	Kampala
Luwero	Luwero	Luwero
Masaka	Butenga Trading Centre	Bukomansimbi
Mukono	Mukono	Mukono



MOYO SACCO

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Indema Henry
Number of female staff	05
Percentage of Female staff	20.8%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O Box 161
Physical address of MFI Headquarter	Plot 10, Okudi Road
District	Moyo
Mobile Telephone Number:	0782636593 / 0772915255
Email	moyosacco@yahoo.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	6,518,130,675
Total voluntary Savings	7,762,419,526
Total compulsory savings	190,224,426
Total Number of active savers	12,890
Percentage of female savers:	29.6%
No. of active Borrowers	1,834
Percentage of female borrowers	24.6%

Total Number of clients	12,890
Interest rate calculation (flat or declining)	FLAT
Average 1st loan:	3,000,000
Current Average loan size	50,000,000
Minimum Loan size	100,0000
Maximum Loan size	3000,000,000
Minimum Loan Period	3 months
Max Loan Period	18 months

PRODUCTS OFFERED	
Loan Products	
Agricultural Loan	School Fees Loan
Group Loan	Business Loan
Staff Salary Loan	Asset Acquisition Loan
Corporate Loan	Health Loan
Amatu Housing Loan	Health Loan
Emergency Loan	Boda Boda Loan
Land Title Processing Loan	

BRANCH NETWORK		
No. of Branches: 2		
Town	Branch Address	District
Moyo Town	Okudi Road	Moyo
Obongi	Obongi Town Council	Obongi

MT OTCE METU SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Dratele Dominic
Number of female staff	6
Percentage of Female staff	30%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O BOX 227, MOYO
Physical address of MFI Headquarter	Along Moyo-Gulu Road, Metu TC, Metu S/C
District	Moyo
Office Telephone Number (s):	0392080240
Mobile Telephone Number:	0777713283
Email	metusacco@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	1,535,525,662
Total voluntary Savings	1,810,339,235
Total compulsory savings	307,105,132
Total Number of active saver	4,219
Percentage of female savers:	33.4%
No. of active Borrowers	1,161
Percentage of female borrowers	39%
Total Number of clients	6,604
Percentage of female clients	29%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	2000,000

Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	3months
Max Loan Period	24months

PRODUCTS OFFERED	
Loan Products	
Commercial Loan	Asset Acquisition Loan
Agriculture Loan	Home Improvement Loans
School Fees Loan	Health Care Loan
Construction Loan	Group Loan
Emergency Loan	Animal-traction and inputs loan

Savings Products	
Personal Savings	Fixed Deposit A/C
Group A/C	Infant/Junior A/C
Corporate Savings A/C	Retirement Savings A/C

Other products	
Mobile Money Services ie MTN and Airtel Money, Agent Banking	

BRANCH NETWORK		
No. of Branches 2		
Town	Branch Address	District
Metu Branch (Head Office)	Metu Trading Centre	Moyo
Laropi Branch	Laropi Trading Centre	Moyo



MUBUGA SACCO LTD

Tier:	Tier4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Mubangizi Pancrasio
Number of female staff	08
Percentage of Female staff	57%
Percentage of Female Board members	37%
Postal Address of MFI headquarter	P.O. B O X 99 Kisoro
Physical address of MFI Headquarter	Nyakinama S/C Kisoro
District	Kisoro
Office Telephone Number (s):	0775364011
Mobile Telephone Number:	0705472884
Email:	pacrasm28@gmail.com; pacrasm@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	4,779,053,261
Total voluntary Savings	1,976,564,875
Total compulsory savings	235,006,500
Total Number of active savers	5302
Percentage of female savers:	34%
No. of active Borrowers	1,273
Percentage of female borrowers	42%
Total Number of clients	5302
Percentage of female clients	38%
Interest rate calculation (flat or declining)	Flat

Average 1st loan:	3,000,000
Current Average loan size	4,500,000
Minimum Loan size	50,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 Months
Max Loan Period	24 Months

PRODUCTS OFFERED

Loan Products (1.8 %)	Savings Products
Agriculture (03 Grace period)	Voluntary
Business	Ordinary
School fees /Education loan	Fixed 13.2 p.a
Boda Boda	Junior/Minor
Medicare	School fees collection account
Development/Home improvement	VSLA Savings
Quick and Instant loan	
Auto mobile and Asset acquisition	
Biogas	
Other products if any	
Agency Banking (Centenary, Equity, Post Bank)	
Mobile Banking (MTN, Airtel)	
Internship trainings	

BRANCH NETWORK

No. of Branches: 2		
Town	Branch Address	District
Head Office	Mubuga Trading Centre	Kisoro
Kisoro Branch	Opposite Municipal Offices	Kisoro

MUHAME FINANCIAL SERVICES COOPERATIVE LTD

Tier:	4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Namara Amon
Number of female staff	24
Percentage of Female staff	38%
Percentage of Female Board members	44%
Postal Address of MFI headquarter	P.O. Box 33, Kabwohe
Physical address of MFI Headquarter	Masheruka Road, Kabwohe, Division, Sheema Municipality
District	Sheema District
Office Telephone Number (s):	0772571306
Mobile Telephone Number:	0782637278/0756792811
Email:	muhamefinancial@yahoo.com /info@muhame.co.ug
Website:	www.muham.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	14,384,461,466
Total voluntary Savings	7,529,677,062
Total compulsory savings	n/a
Total Number of active savers	17,899
Percentage of female savers:	33
No. of active Borrowers	4,563
Percentage of female borrowers	30
Total Number of clients	23,468
Percentage of female clients	32
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	1,000,000

Current Average loan size	3,000,000
Minimum Loan size	100,000
Maximum Loan size	200,000,000
Minimum Loan Period	1 month
Max Loan Period	3 Years

PRODUCTS OFFERED

Loan Products	Savings Products
Agriculture Rain	School Fees Loans
Business loans	Diary loan
Boda boda loans	Micro- Lease
Commercial loans	Savings Products
water harvest loans	Voluntary savings
Solar loans	Fixed Deposits
Home improvement loans	School fees collection
Institutional loans	Pure save
Solidarity Group Loan	Smart Start Account

Other products if any	
Bursary scheme	Financial Advice
Member education/ Financial Literacy education	Mobile Money
	Mobile banking

BRANCH NETWORK

No. of Branches 6		
Town	Branch Address	District
Nsiika Branch	Nsiika T/C	Buhweju
Rubindi Branch	Rubindi T/C	Mbarara
Kaberebere Branch	Kaberebere T/C	Isingiro
Kabwohe Branch	Kabwohe Division	Sheema
Kakindo Branch	Kakindo T/C	Sheema
Mbaare branch	Mbaare Sub County	Isingiro
Rwebikoona Branch	Mbarara Town	Mbarara City
Mugarutsya Branch	Bubare Subcounty	Mbarara District



MUSHANGA SACCO THE RURAL DIGITAL FINANCIAL CHAMPION



Left-Right: Mr Gordon Natukunda, CEO Mushanga SACCO, Mr Vincent Tumwujukye, CEO - Future Link Technologies, Mr Alex Kwesiga - IT Manager Mushanga SACCO

According to the 2018 Finscope Study, 22% of adult Ugandans have no form of Financial access, and only 5% have access to credit from formal lenders. This situation has mostly affected the rural population who live in hard to reach areas. Mushanga SACCO and Future Link Technologies working together, have demonstrated the role of appropriate Technology in driving both the uptake and usage of digital financial access in rural areas. In this article, we examine the lessons

learnt from the several partnerships with the Mastercard Foundation Fund for Rural Prosperity, and the Project for Financial Inclusion in Rural Areas (PROFIRA) under the Ministry of Finance in Uganda.

With many unsuccessful but costly projects done by many other stakeholders, the case study of Mushanga SACCO, a rural SACCO that has woken up to claim its place among the great, offers great insights on how Technology could be harnessed to achieve a 95% financial inclusion within the next 4 years.

Why SACCOS?

Uganda has a Private sector drive economy with government's intervention limited to policy framework. The cost of credit is very high, with some money lenders going as high as 20% per month or 240% per annum. All this sucks money from the rural communities. SACCOS on the other hand, are community sensitive since they are owned by the members from the same communities. The net profit of these SACCOS is shared by the members and stays within the communities. This is unlike other stake holders who take all the profits from the communities. A well governed SACCO therefore, is the most efficient way to empower communities to take charge of their economic prosperity.

Understanding the Right Financial Technology for your Institution

Many institutions have previously procured Management Information systems that ended up being being unsustainable due to high cost of maintenance and misaligned expectations. Below are key considerations for the choice of a Financial Technology for SACCOS and Microfinance.

1. Ability to support market growth

By the nature of the environment within which rural SACCOs operate, they must adopt flexible technology to enable them recruit and serve customers located in hard to reach areas while maintaining a lean administration cost. With about 75% membership growth over a period of 3 years, Mushanga SACCO has demonstrated that members will be attracted to an institution that enables them self-service at anytime from anywhere. MSACCO Mobile banking has made this possible, and ensures that members keep track of their account activities, thereby building confidence in the institution. With the possibility to register members from the field through satellite branches, the SACCO is now no longer limited to the expensive brick and mortar branches.

2. Governance and the Right People

A Financial Technology very often involves many stakeholders within and outside the institution. Some of the external stakeholders include MTN Uganda, Airtel Uganda for Mobile Money. In order to have smooth operations, it is critically important to have an efficient and competent Governance and Management structure in place. These become critical in change management. The change begins with an attitude transformation of all stakeholders, including members. This change therefore cannot be achieved by just installing a Management Information system. Very often we find the need for some policies and processes to change in order to optimally benefit from the financial technology. With Board or management misaligned, it would be useless to invest in technology since the investment would never achieve its purpose.

At Mushanga SACCO, both Board and senior management are well aligned with the Digital transformation agenda. Each branch manager is also an MSACCO Agent, responsible for the subscription and usage of Digital financial services by the members of their branch. This consequently has freed up their time and improved efficiency in loan Administration since a growing number of members can now serve themselves.

3. Ability to increase Revenue for Sustainability

An appropriate Financial technology should also present a mechanism to make additional

revenue. This is important to be able to meet the system maintenance costs, without compromising institutional growth. If a technology does not offer additional revenue stream, it will in the long run be very expensive and unsustainable. This has been a major reason why technology platforms have been abandoned in the rural setting.

The SACCO makes additional revenue from MSACCO. This revenue takes care of all the costs of the IT Infrastructure with the balance contributing to the Net Profit.

4. Ability to mobilize savings as the most affordable source of financing

The essence of SACCOs in communities, is to mobilise people to pool together savings, which then is lent out to the members at a reasonable cost. The members savings is the most affordable source of financing, since the cost of credit is determined by the members themselves. The absence of members savings in communities, exposes the individual borrowers to high cost of credit, a cost that is determined by external authorities.

Mushanga SACCO now moves about UGX 1 Billion per month through MSACCO alone. This means that even when the SACCO is closed on Sunday or after 5pm, members are able to save to their respective accounts. The SACCO has indeed grown its savings balance by over 100% over the last 3 year period due to the use of MSACCO.

5. Must have the Right Strategy

In order to roll-out a successful Financial Inclusion platform, there is need for the end users to be psychologically prepared. Mushanga's Management together with Future Link Technologies, have run successful campaigns aimed at promoting the adoption and usage of MSACCO. The staff are open to opinions. They understand their customers and are passionate to serve them. We believe that the lack of strategy in some of the traditional big institutions will be the core reason why they will lose their leading positions in the next 3 years.

By Vincent Tumwujukye
Chief Executive Officer
Future Link Technologies



MUSHANGA SACCO

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Nankunda Gorden
Number of female staff	27
Percentage of Female staff	31.03%
Percentage of Female Board members	33.33%
Postal Address of MFI headquarter	Po Box 197, Kabwohe
Physical address of MFI Headquarter	Nyamufumura trading Centre Along Mbarara Ishaka Road
District	Sheema
Office Telephone Number (s):	0392910579
Mobile Telephone Number:	0772363573
Email	Mushangasacco@gmail.com/mushangasacco@yahoo.com
Website:	www.mushangasacco.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	20,434,117,331
Total voluntary Savings	13,634,471,994
Total Number of active savers	30,000
Percentage of female savers:	35.37%
No. of active Borrowers	9,726
Percentage of female borrowers	32.69%
Total Number of clients	33,319
Percentage of female clients	35.64%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	2,000,000
Current Average loan size	150,050,000
Minimum Loan size	100,000
Maximum Loan size	300,000,000

Minimum Loan Period	1 month
Max Loan Period	48 months

PRODUCTS OFFERED

Loan Products	
Agriculture Loan	School Fees Loan
Construction Loan	Boda Boda Loan
Home Improvement Loan	Emergency Loan
Solar Loan	Business Loan.
Savings Products	
Fixed Accounts	Voluntary Accounts
Sight(Current) Accounts	Junior Accounts,
Students Accounts	
Other products	
Mobile Banking(MSACCO)	
Mobile money	
Agency Banking (Stanbic & Centenary)	

BRANCH NETWORK

No. of Branches: 11		
Town	Branch Address	District
Nyamufumura	Along Mbarara Ishaka Road	Sheema
Kabwohe	Along Mbarara Ishaka Road	Sheema
Kigarama	Kanyeganyegye town council Masheruka	Sheema
Butare	Akajani Butare	Buhweju
Rwentuha	Along Mbarara Ishaka Road	Bushenyi
St Kagwa	Along Mbarara Ishaka Road	Bushenyi
Burere	Nyakashaka Burere	Buhweju
Kyanyenyeni	Kakindo town council	Sheema
Shuuku	Shuuku town council	Sheema
Marinde	Marinde trading centre Engaju subcounty	Buhweju
Mbarara	Rwebikona along Mbarara Ishaka Road	Mbarara

MWIZI CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LTD

Tier	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Ntegyerize Aron
Number of female staff	14
Percentage of Female staff	47.3%
Percentage of Female Board members	43%
Postal Address of MFI headquarter	P.O.Box 349 Mbarara

Physical address of MFI Headquarter	Kabura cell, Mwizi kabura town council, Rwampala District
District	MBARARA
Office Telephone Number (s):	0758001464
Mobile Telephone Number:	0704287684
Email	mwizisacco@gmail.com
Website:	www.mwizisacco.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	5,179,443,105
Total voluntary Savings	1,206,031,158



Total compulsory savings	191,480,196
Total Number of active savers	11,239
Percentage of female savers:	21.9%
No. of active Borrowers	2173
Percentage of female borrowers	18.3%
Total Number of clients	11295
Percentage of female clients	22.1%
Interest rate calculation (flat or declining)	3 declining
Average 1st loan:	1,200,000
Current Average loan size	3,500,000
Minimum Loan size	100,000
Maximum Loan size	60,000,000
Minimum Loan Period	1 month
Max Loan Period	3 years

PRODUCTS OFFERED**Loan Products**

School Fees Loan	Agriculture Loan
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Solar Loan	Emergency Loan
Business Loan	Boda-Boda Loan
Savings Products	
Savings on fixed deposit account	Compulsory savings
Voluntary savings	
Other products If any	
Mobile Money Transfers(AIRTEL AND MTN MOBILE MONEY)	
Agency Banking(CENTENARY BANK)	

BRANCH NETWORK

No. of Branches 4

Town	Branch Address	District
Mwizi SACCO Head office	Kabura Mwizi	Rwampara
Bugamba Branch	Byanamira Bugamba	Rwampara
Nyamuyanja Branch	Nyamuyanja .T.C	Isingiro
Isingiro Branch	Isingiro Town	Isingiro

NAZIGO COOPERATIVE SAVING AND CREDIT SOCIETY LTD

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Mutebi Mustapher
Number of female staff	6
Percentage of Female staff	35%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	18208 Kayunga
Physical address of MFI Headquarter	Old Nazigo, Nazigo Trading Centre
District	Kayunga
Mobile Telephone Number:	0788 162198
Email: nazigosacco@yahoo.com	

PRODUCTS OFFERED

Loan Products: Commercial Loan, Agric Devt Loan, Agric Production Loan, Agric Marketing Loan, School Fees Loan, Teachers Devt Loan, Group Loans and Agric Processing Loan.

Savings Products: Voluntary Savings, Compulsory Savings, Yankee Savings and Fixed Deposit

Other products If any: Munno Scheme.

Branch Network

Town	Branch Address	District
Nazigo Trading Centre	18208 Kayunga	Kayunga
Kangulumira Trading C	18208 Kayunga	Kayunga

NILE MICROFINANCE (U) LTD

Tier:	4
Category	C
Legal status	Company Ltd by shares
Name of CEO or Manager:	Alex Matua
Number of female staff	6
Percentage of Female staff	24%
Percentage of Female Board members	17%
Postal Address of MFI headquarter	P. O Box 540, Arua

Physical address of MFI Headquarter	Plot 45 Go down Road, Arua,
District	Arua District
Office Telephone Number (s):	0781160476
Email	nilemicrofinance@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	2,066,457,713
No. of active Borrowers	1,133
Total Number of clients	1,133



Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	1,800,000
Minimum Loan size	100,000
Maximum Loan size	20,000,000
Minimum Loan Period	1 Month
Max Loan Period	24 Month

PRODUCTS OFFERED**Loan Products**

Business (working capital) loans	Land titling loans
Home Improvement Loans	Agriculture loans
School fees (educational) loans	Micro productive asset/ bodaboda loans

Clean Energy loans	Group Solidarity loans
Other products	
1. Digital Financial Services (Agency Banking and Mobile Money services).	
2. Financial Literacy	
3. International Labour Organization (ILO) Certified trainings	
a) Generate Your Business Idea (GYBI)	
b) Start Your Business (SIYB)	
c) Start and Improve Your Business (SIYB)	

BRANCH NETWORK

No. of Branches: Only Head office and other Points of Sale spread over West Nile Districts

Town	Branch Address	District
Nile Microfinance Ltd	P.O. Box 540, Arua, Plot 45 Go Down Road, Arua	Arua

NYAKAYOJO PEOPLES SACCO

Tier:	Tier IV
Category	C
Legal status	SACCO
Name of CEO or Manager:	Natuhwera Patience
Number of female staff	10
Percentage of Female staff	53%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O Box 1837, Mbarara
Physical address of MFI Headquarter	Karama I -Nyakayojo
District	Mbarara
Office Telephone Number (s):	0392174302
Mobile Telephone Number:	0776342508
Email	nyakayojo7093@gmail.com
Website:	nyakayojosacco.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	3,016,103,012
Total voluntary Savings	1,189,595,741
Total compulsory savings	89,756,929
Total Number of active savers	5349
Percentage of female savers:	25
No. of active Borrowers	938
Percentage of female borrowers	23
Total Number of clients	7815
Percentage of female clients	31

Interest rate calculation (flat or declining)	Declining
Average 1st loan:	2,000,000
Current Average loan size	4,300,000
Minimum Loan size	300,000
Maximum Loan size	60,000,000
Minimum Loan Period	3
Max Loan Period	24
Fixed deposits	503,357,124

PRODUCTS OFFERED**Loan Products:**

Agriculture	Business Loans
School Fees Loans	Development Loans
Emergency Loans	Boda Boda Loans
Solar Loans	Water Tank Loans
Kyappa Loans	Safe Water and Sanitation loans

Savings Products

Voluntary Savings	Fixed Deposits
Minor Savings	Compulsory Savings

Other products

Training of groups	Mobile money
Government intermediary e.g. CDD funds	

BRANCH NETWORK

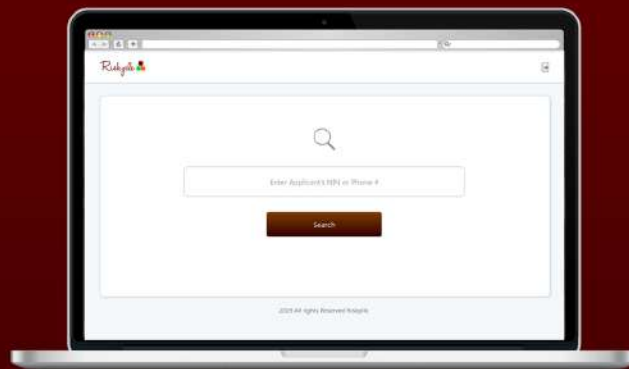
No. of Branches: 3

Town	Branch Address	District
Karama	Nyakayojo Division Hqtrs	Mbarara
Ruti	Ruti T/C	Mbarara
Kichwamba	Kichwamba	Mbarara

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NYARAVUR FARMERS' SACCO

Tier:	IV
Category	B
Legal status	SACCO
Name of CEO or Manager:	Okumu Richard
Number of female staff	4
Percentage of Female staff	22%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O Box 109, Nebbi (U)
Physical address of MFI Headquarter	Nyaravur - Angal Town Council
District	Nebbi
Office Telephone Number (s):	0476-421923
Mobile Telephone Number:	0777280042
Email	nyaravursacco@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	735,942,832
Total voluntary Savings	248,482,938
Total compulsory savings	178,181,321
Total Number of active savers	11,912
Percentage of female savers:	39%
No. of active Borrowers	3,992
Percentage of female borrowers	49%
Total Number of clients	11,912
Percentage of female clients	44%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	1,000,000
Current Average loan size	1,183,113
Minimum Loan size	20,000
Maximum Loan size	15,000,000
Minimum Loan Period	1
Max Loan Period	18

PRODUCTS OFFERED

Loan Products;

1. Agricultural loan; It has a grace period of 3-4 months, interest rates of 2% - 2.5% per month depending on enterprise selection.

2. School fees loan has interest rate of 3% per month with maximum lending period of 6months
3. Business loan has interest rates of 3% per month with maximum lending period of 12months.
4. Construction loan has interest rate of 2% per month with maximum lending period of 18 months.
5. Cash Canteen Loan (Emergency Loan)
6. Youth Entrepreneurship Support (interest rate of 2% per month)
7. Women Empowerment Loan (interest rate of 2% per month)
8. Irish seed multiplication loan has interest rates of 2.5% per month with grace period of 4 months.
9. Abicamu Kane Loan has interest rate of 2.5% per month and maximum lending period of 12months.
10. WASS Loan Products have interest rate of 2.5% per month with maximum lending period of 12 months.

11. Animal Traction Loan Product: This loan product finances the purchase of ox ploughs, yokes and/ or oxen for ploughing. The loan is offered at interest rate of 3% per month with maximum repayment period of 9 months for both individuals and group loan.

12. Solar Loan Product: This loan product attracts interest rate of 2.5% per month.

Saving Products

1. Voluntary savings Account
2. Group savings account for both men and women
3. Institutional savings account for fees collection,
4. Compulsory savings account for loan borrowers.
5. Fixed deposit account.

BRANCH NETWORK

No. of Branches: 1

Town	Branch Address	District
10 Kms from Paidha Town	Akwani Trading Centre, Nyapea Sub County	Zombo



NZURI TRUST LIMITED

Tier:	Tier 4
Category	C
Legal status	Company Limited by Shares
Name of CEO or Manager:	Consolanta Ahereza
Number of female staff	15
Percentage of Female staff	71.4%
Percentage of Female Board members	57.1%
Postal Address of MFI headquarter	PO Box 29913, Kampala
Physical address of MFI Headquarter	2nd Floor, Green House Flat, after Zana Roundabout, Entebbe Road
District	Wakiso
Office Telephone Number (s):	0392177014
Mobile Telephone Number:	0703801066
Email	nzuri.trust@gmail.com info@nzuritrust.com
Website:	www.nzuritrust.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,079,213,732
Total compulsory savings	8,497,020
Total Number of active savers	30
Percentage of female savers:	83%

No. of active Borrowers	1,267
Percentage of female borrowers	60%
Total Number of clients	2,043
Percentage of female clients	60%
Interest rate calculation (flat or declining)	5% per month, declining
Average 1st loan:	600,000/=
Current Average loan size	851,787
Minimum Loan size	100,000
Maximum Loan size	10,000,000
Minimum Loan Period	1 day
Max Loan Period	6 months

PRODUCTS OFFERED

Loan Products	Personal Loans
Express Loans	Group Loans
Business Loans	Kalunaku Loan

BRANCH NETWORK

No. of Branches: 2		
Town	Branch Address	District
Zana Branch and Head office	2nd Floor, Green House Flat, after Zana Roundabout, Entebbe Road	Wakiso
Kasubi Branch	Hoima Road (Petrol City), Immediately after Kasubi Market;	Kampala

OFFAKA SACCO

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Dratele Denis
Number of female staff	3
Percentage of Female staff	33%
Percentage of Female Board members	44.4%
Postal Address of MFI headquarter	P.O BOX 1554 Arua
Physical address of MFI Headquarter	Alibu Dimu/TC village Offaka sub county
District	Arua
Office Telephone Number (s):	0392000633
Mobile Telephone Number:	0777289323
Email	offakasacco@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	700,643,953
Total voluntary Savings	413,762,708
Total compulsory savings	94,823,150
Total Number of active savers	3746

Percentage of female savers:	32%
No. of active Borrowers	2766
Percentage of female borrowers	38
Total Number of clients	5542
Percentage of female clients	33
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	100,000
Current Average loan size	245,000
Minimum Loan size	50,000
Maximum Loan size	15,000,000
Minimum Loan Period	1 month
Max Loan Period	12 months

PRODUCTS OFFERED

Loan Products	Business Loan
Agriculture Loan	Eva Loan For Women
Asset Loan	School Fees Loan
Ode Ecora Loan For Youths	Boda Boda Loan
Savings Products.	
Voluntary Savings	Mandatory Savings,
Toto Savings	Fixed Savings Accounts



OLEBA SACCO

Tier	Tier 2
Category	C
Legal status	SACCO
Name of CEO or Manager:	Mr.Drabo Leku Charles/Asiku Robert Matovu
Number of female staff	02
Percentage of Female staff	33%
Percentage of Female Board members	28%
Postal Address of MFI headquarter	P.O.Box. 1, Maracha
Physical address of MFI Headquarter	Oleba Trading Centre, Central Ward, Oleba Town Council.
District	Maracha
Mobile Telephone Number:	0772198604/0779162727/0784777182
Email	olebasaccold@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	443,006,432
Total voluntary Savings	377,871,100
Total compulsory savings	22,150,000
Total Number of active savers	1,171
Percentage of female savers:	23%
No. of active Borrowers	208
Percentage of female borrowers	30%

Total Number of clients	2,215
Percentage of female clients	22.6%
Interest rate calculation (flat or declining)	Flat rate
Average 1st loan:	500,000
Current Average loan size	8,250,000
Minimum Loan size	100,000
Maximum Loan size	20,000,000
Minimum Loan Period	1 month
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products	Savings Products
Commercial or business loans	Voluntary savings
School fees loan	Fixed deposit savings
Emergency loan	Investment savings
Asset acquisition loan	Junior savings
Corporate loan	Group savings
Group loan	School fees collection account
Home improvement/ Construction loan	Village savings and Loan Association
Other products	
Mobile money services	Agent banking services.

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The Board of directors, the staff, and the entire membership of **Masaka Micro Finance and Development Cooperative Trust Ltd (MAMIDECOT)**

Since 1999, we are committed to providing quality financial and social services to the currently 38,000 members.

We offer

- Savings and credit
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- Access to water, power, and sanitation products (Water plus-loan)
- Building improved latrines
- MAMIDECOT health insurance
- Agricultural advisory services
- Financial literacy trainings

5 branches

Nyendo Main branch, Lukaya, Bukomansimbi, Kalungu and Bukunda



We invite all people with a zeal to develop to join our membership.

CONTACTS:

Tel: 256755816444/256706326479 | Email: info@mamidecot.co.ug

Website: www.mamidecot.co.ug



OMIPA COOPERATIVE SAVINGS & CREDIT SOCIETY LTD.

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Ainomuhangi Barnabas
Number of female staff	6
Percentage of Female staff	50%
Percentage of Female Board members	28%
Postal Address of MFI headquarter	P.O Box 1240 Mbarara.
Physical address of MFI Headquarter	Located In Isingiro Town Council
District	ISINGIRO
Office Telephone Number (s):	0757293788
Mobile Telephone Number:	0752159884
Email	omipa_micro@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,801,040,059
Total voluntary Savings	749,632,725
Total Number of active savers	2,923
Percentage of female savers:	25.9%
No. of active Borrowers	650
Percentage of female borrowers	24.6%
Total Number of clients	2,923
Percentage of female clients	25.9%
Interest rate calculation (flat or declining)	declining
Average 1st loan:	300,000

Current Average loan size	500,000
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	3 months
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products

Agricultural Loan (Individual & Group)	Water Tank Loans
Commercial Loans (Individual & Group)	Solar Loans
School Fees Loans (Individual & Group)	Bonanza Loans
Motorcycle Loans	Salary Loans
Institutional Loans	Land Title Acquisition Loans

Savings Products

Voluntary savings
Fixed/time deposits
Compulsory (not well separated from voluntary yet)

BRANCH NETWORK

No. of Branches 4		
Town	Branch Address	District
Kabuyanda Branch	Kabuyanda Town Council	Isingiro
Kashumba Branch	Kashumba Bukanga	Isingiro
Main Branch	Isingiro Town Council	Isingiro
Kikagate	Kikagate Boarder	Isingiro

OPPORTUNITY BANK UGANDA LIMITED

Tier:	Tier 2
Category	A
Legal status	Company Limited by shares
Name of CEO or Manager:	Mr. Tinayi Emmanuel Mawocha
Number of female staff	144
Percentage of Female staff	53%
Percentage of Female Board members	27%
Postal Address of MFI headquarter	Po. Box 33513, Kampala
Physical address of MFI Headquarter	Plot 1259, Old Kira Road, Kamwokya
District	Kampala
Office Telephone Number (s):	0414236724
Mobile Telephone Number:	0754680049

Email	customerservice@opportunitybank.co.ug
Website:	www.opportunitybank.co.ug

PRODUCTS OFFERED

Loan Products

Group loans
Individual loans
SME loans
Agriculture loans
Education loans
Water and sanitation loans
Housing loans
Clean energy loans
VSLA loan

Savings Products

Ordinary savings account	Fixed deposit account
Child saving account	Target account
Extra Save account	

Other products If any

Bancassurance	Money remittance
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Foreign Exchange	Celpone banking	
Bill payment		
BRANCH NETWORK		
No. of Branches 23		
Town	Branch Address	District
Kira branch-Kamwokya	Plot 1259, Block 29 Kanjokya	Kampala
Kawempe branch-Kawempe	Plot 204, Block 494, Goshen House, Kawempe	Kampala
Parkview branch-Old taxi park	Park Nkadde Mall ,2 nd Floor (This is the only Branch without an ATM)	Kampala
Natete branch-Natete	Plot 1106 Block 18 Masaka Road- Nateete	Kampala
City Branch-Kampala	Plot 1, Entebbe road (Lloyd Building)	Kampala
Nansana-Nansana	Nansana East, 1 Zone, Nabweru, Nansana Trading Centre, Wakiso	Wakiso
Gayaza branch-Gayaza	Gayaza Zone A Gayaza Trading Centre, Gayaza	Wakiso
Kalagi branch-Kalagi	Kalagi Trading Centre, Kalagi,	Mukono
Mukono branch-Mukono	Plot 43, Block 530, Agip Zone, Jinja Road Highway, Mukono	Mukono

Jinja branch- Jinja	Plot 9, Scindia Road, Jinja	Jinja
Iganga branch-Iganga	Plot 1, Mugumba Road, Iganga	Iganga
Mayuge branch-Mayuge	Plot 83, Iganga Road, Mayuge	Mayuge
Mbale Branch	Plot 1-3, Manafwa Road, BCU Building, Mbale	Mbale
Soroti Branch	Plot 46, Gweri Road, Soroti	Soroti
Mityana Branch	Plot 79 Mityana Road 1 st floor	Mityana
Lira Branch	Plot number 39-41 Lira Avenue	Lira
Kamdini branch-Corner Kamdini	Block 1, plot 203	Oyam
Masaka Branch-Masaka	Plot 23/25, Edward Avenue,	Masaka
Mbarara Branch-Mbarara	Plot 64, High Street,	Mbarara
Kyenjojo Branch-Kyenjojo	Plot 3, Nyantungo Road,	Kyenjojo
Mubende Branch-Mubende	Plot 103, Lubanga Road	Mubende
Hoima Branch-Hoima	Plot 15, Main Street,	Hoima
Entebbe branch-	Abaita- Ababiri	Wakiso

PALMA MICROFINANCE LIMITED

Tier:	Tier 4
Category	D
Legal status	Company Limited By Shares
Name of CEO or Manager:	Masiga Isaac Sirongo
Number of female staff	5
Percentage of Female staff	63%
Percentage of Female Board members	20%
Postal Address of MFI headquarter	P.O.Box 23122 Kampala
Physical address of MFI Headquarter	Kyagwe Road Mukwano Mall Kla
District	Kampala Central
Office Telephone Number (s):	0414696533
Mobile Telephone Number:	0776348403 / 0704642751
Email:	Palma.microfinance@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	549,999,885
No. of active Borrowers	502
Percentage of female borrowers	51%
Total Number of clients	502

Percentage of female clients	51%
Interest rate calculation (flat or declining)	FLAT
Average 1st loan:	600,000
Current Average loan size	1,100,000
Minimum Loan size	50,000
Maximum Loan size	20,000,000
Minimum Loan Period	One Month
Max Loan Period	Eight Months

PRODUCTS OFFERED

Loan Products	Group Loan
Quick Loan	Individual Business Loan
School Fees Loan	Salary Loan
Savings Products	

BRANCH NETWORK

No. of Branches: 2		
Town	Branch Address	District
Busia	Jinja Road	Busia
Kampala	Kyagwe Road	Kampala



PLATINUM CREDIT

Tier:	Tier 4
Category	A
Legal status	Company Ltd by Guarantee
Name of CEO or Manager:	Abaasa Albert
Postal Address of MFI headquarter	4 th Floor Prime Plaza
Physical address of MFI Headquarter	Jinja Road
District	Kampala
Office Telephone Number (s):	0414342857

PRODUCTS OFFERED

Loan Products

Civil service loans	Business/SME loans
Log book Finance	Jipe Cash
Personal loans	

BRANCH NETWORK

No. of Branches: 46

Town	Branch Address	District
Lira	Plot 7 - Elong Jani Close, Olwol Road, Lira Municipality Tel: 0779272387	Lira
Koboko	Moyo Rd, opposite LOMS Forex Bureau Tel: 0779084054	Koboko
Yumbe	Plot 16/18 Main Street, next to Post Office Tel: 0200905545	Yumbe
Adjumani	Moyo, Gulu road, opposite next Town Council Tel: 0778109371	Adjumani
Arua	KKT plaza Block A, Duka road, Arua Tel: 0200900561	Arua
Kitgum	Ogwok road opposite GAPCO petrol station, next to Pepsi depot Tel: 0200906320	Kitgum
Nebbi	Plot 13/14 Paidha Road, opp. Centenary Bank Tel: 0200905544	Nebbi
Gulu	Plot No. 3A Airfield road, opposite Gulu District Tel: 0392177595	Gulu
Pader	Off Komakech EY Rd Plot 2 opp Pacmecs Tel: 0200906034	Pader

Masindi	Hajji Nuru Building Next to Shell Petrol Station Opposite Uganda Prisons Masindi Tel: 0392175590	Masindi
Hoima	Muganwa House, 1st Floor, Main Street Next to Pride Microfinance Hoima Tel: 0200903065	Hoima
Dokolo	Ebenezer House, Plot 2, Kaberamaido Rd Tel: 0779690877	Dokolo
Soroti	Gweri Road, Annex to Equity bank, opposite Opportunity Bank Tel: 0200906585	Soroti
Moroto	Moroto road opposite Nakapiripirit DLG near Panoara Hotel Tel: 0707444163	Moroto
Kapchorwa	Plot 25, Market Street, Kapchorwa Tel: 0200905933	Kapchorwa
Kumi	Ongodia House, Ongino Road, Annex to Post office Tel: 0779646489	Kumi
Bukwo	Main Street opposite Electral Commission, next to Bukwo CPS Tel: 0393241793	Bukwo
Mbale	Cathedral Avenue, Plot 56 opposite shell petro station Tel: 0707444161	Mbale
Kamuli	Plot 14 Kitimbo Road, opposite main mosque, Kamuli Tel: 0200905384	Kamuli
Luwero	Africel Offices Building Next to Equity Bank Tel: 0392002212	Luwero
Kagadi	Kibale Road Next to Pride Microfinance Kagadi Tel: 0778172289	Kagadi
Kyenjojo	Kyenjojo District HeadQuarters Opposite Brac Bank along Fort Portal Highway Tel: 0779185197	Kyenjojo
Fort Portal	Rukiidi 3 Street Opposite Airtel Service Centre, next to Pride Microfinance Tel: 0200901002	Fort Portal
Mubende	Lubanga road, next to Mubende town mosque Tel: 0200901003	Mubende
Kasese	Ak Complex, plot 20, Kilembe road, Kasese Tel: 0200905326	Kasese



Ibanda	Iraka Radio Building First Floor Opposite Former Ibanda Central Police Station Tel: 0200902398	Ibanda
Ishaka	Ishaka Mitooma Road Next to NSSF Offices Tel: 0392175593	Ishaka
Rukungiri	Taifa Arcade Ground Floor, below URA Tel: 0393217040	Rukungiri
Kisoro	Along Mutanda Road Opposite New Hill Base Road Tel: 0776888438	Kisoro
Kabale	Bambo House Ground Floor Next to Full Gospel Church Kabale Kisoro Road Tel: 0200900562	Kabale
Mbarara	1st Floor, Adit Mall Opposite Bank Of Uganda Tel: 0707444160	Mbarara
Lyantonde	Main Street Opp. Taxi Part Next to Pepsi Depot Tel: 0393241794	Lyantonde
Masaka	Twin Tower First Floor Upper One Opposite Stanbic Bank Kampala Road Masaka Tel: 0200901001	Masaka
Kyotera	Main Street Opp. Citizen oil filling station Tel: 0200902121	Kyotera

Tororo	Nangongera road opposite Stanbic Bank Tel: 0200903359	Tororo
Iganga	Kampala Rd Opp. Post Office, Iganga Town Tel: 0200906467	Iganga
Jinja	Ground Floor - Green summer Building, Clive Road West, Jinja Tel: 0434124980	Jinja
Busia	Biyinzika House Jinja road Tel: 0392175599	Busia
Mukono	M City Complex 1st Floor Off UCU Road after NSSF Offices Mukono Tel: 0392002207	Mukono
Kabalagala	2nd Floor Salin Plaza Kabalagala off Muyenga Road Tel: 0200300500	Kabalagala
Nakawa	Upper Floor Premier Complex Nakawa opposite Spear Motors Tel: 0707444162	Nakawa
Ntinda	4th Floor Mukisa Building Ntinda Junction Tel: 0707444130	Ntinda
Head Office	4th Floor Prime Plaza, Jinja road - Kampala Tel: 0200300500	Head Office
Kikuubo	2nd Floor New Taxi park Acade New Park Opp Mukwano Acade, Mackey Road Tel: 0707444126	Kikuubo

MacroFinance Performance Monitoring Tool

Reports generated

The solution to your reporting and monitoring needs

Do you use the Performance Monitoring Tool (PMT)?

PMT is a system that captures data from an institution's accounting and portfolio reports, then aggregates this data to produce meaningful information

ARE YOU LOOKING FOR?

- Policies that cover financial losses to you, your family or a member of a group as a result of death, disabilities, critical illness and accidental death.
- Savings plans for the future of your loved ones including children's Education Insurance.
- Protection against loan repayment failure due to death, disability.
- Group / individual funeral polices.
- Retirement planning and annuity plans.
- Policies that shall protect you against all financial risks and liabilities associated with workers, third party, the public, product or your profession.
- Policies that shall protect your property against all risks associated with damage i.e fire, theft and others.
- Protection against financial losses and liabilities caused by dishonest employees, machinery breakdown and other.
- Accident and injury policies like medical and hospitalisation covers for you, your family or for a group.

Then look no further, than our members...





POST BANK UGANDA

Tier:	TIER 2
Category	A
Legal status	POSTBANK UGANDA LTD
Name of CEO or Manager:	JULIUS KAKEETO
Number of female staff	388
Percentage of Female staff	0.41
Percentage of Female Board members	28.57
Postal Address of MFI headquarter	P.O BOX 7189 KAMPALA, UGANDA
Physical address of MFI Headquarter	PLOT 4/6 NKURUMAH ROAD
District	KAMPALA
Office Telephone Number (s):	0414258551
Mobile Telephone Number:	N/A
Email	customerservice@postbank.co.ug
Website:	https://www.postbank.co.ug/

BUSINESS INFORMATION

Outstanding Loan Portfolio	334,690,357,332
Total voluntary Savings	448,976,619,444
Total compulsory savings	N/A
Total Number of active savers	656,905
Percentage of female savers:	0.45
No. of active Borrowers	56,886
Percentage of female borrowers	0.19
Total Number of clients	1,160,055
Percentage of female clients	0.41
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	N/A
Current Average loan size	9200000
Minimum Loan size	140000
Maximum Loan size	8000000000
Minimum Loan Period	1 YEAR
Max Loan Period	15 YEARS

PRODUCTS OFFERED

Loan Products	Savings Products
Secured Business Loans	Personal Transactional Accounts
Small Business Loans	General Business Account

Agriculture loans	Summit Personal Account
Warehouse Receipt Financing (WHRF)	Summit Business Account
School Loan	Diaspora Account
Workplace Banking Loans	Fixed Deposit Account
Group Loan	Foreign Currency Accounts
Water ,Sanitation and Hygiene Loans	Early Start Account
Quick Cash Loan	Youth Save Account
Kyapa Loan	Save As You Earn Account
Solar Loans	Refugee Transactional Account
Education loan	Refugee SAYE
Village Savings and Loan Associations (VSLA)	
Individual account (VSLAI)	
Women Progress Group Account (WIPG)	
Government Entity Accounts	
Other products	
Money Transfer Services	Agency Banking
Safe Custody	Field Payments
Mobile Phone Banking	Bancassurance
Online Banking	
Automated Teller Machines	

BRANCH NETWORK

No. of Branches: 49		
Branch Name	Branch Address	District
City Branch	Plot 4/6 Nkrumah Road P.O Box 7189, Kampala	Kampala
Kampala Road Branch	The Plaza, Plot 2/2B Kampala Road	Kampala
Bugolobi Branch	Plot 69/71, Spring Kampala	Kampala
Wandegeya Branch	Plot 359 Bombo Road	Kampala
Entebbe Branch	Plot 20 Airport Road	Entebbe
Kakiri Branch	Plot 272/273 Hoima Road Balibaseka complex	Wakiso
William Street Branch	Plot 68/70 William Street Kampala	Kampala
Bombo Branch	Plot 23 Kalagala Road	Kampala
Usafi Branch	Grand plaza building Plot 10B, Luzige Road	Kampala



Masaka Branch	Plot 23/25 Edward Avenue	Masaka	Kayunga Branch	Plot 654 Bugerere Road	Kayunga
Ndeebe Branch	Plot 479 Masaka Road, Kampala	Kampala	Gulu Branch	Plot 22 Labor Road, Gulu Municipality	Gulu
Mukono Branch	Plot 42/44 Kampala Jinja HighWay	Mukono	Lira Branch	Plot 4, Soroti Road Lira Municipality	Lira
Forest Mall Branch	1st Floor Forest Mall	Kampala	Amolatar Branch	Plot 22 Apwony Kali Road	Amolatar
Bishop Stuart University Branch	Bishop Stuart University, Mbarara	Mbarara	Anaka Branch	Anaka Gulu Road	Nwoya
Kabale Branch	Plot 151 Kabale Kisoro Road	Kabale	Yumbe Branch	Yumbe Mark Tivu Building, Plot 03, Yumbe Town Council Abiringa Road	Yumbe
Kamwenge Branch	Plot 8 Fort-Portal Road Kamwenge Town council	Kamwenge	Arua Branch	Plot 78/84, Avenue Road	Arua
Hoima Branch	Plot 39 FortPortal Road	Hoima	Kitgum Branch	Plot 15/16 Ogowok Road	Kitgum
Kagadi Branch	Starlight Fuel Station Building, Isunga Road	Kagadi	Lacor Branch	Plot 170-196 Juba Road	Gulu
Kanungu Branch	KBS Plaza Independence Street	Kanungu	Packwach Branch	Plot 2B Pakwach Road	Packwach
Kasese Branch	Plot 68, Margherita Street Kasese	Kasese	Bweyale Branch	Plot 233 Kampala Gulu Road	Kiryandongo
Mbarara Branch	Plot 19 High Street Mbarara	Mbarara	Nakasonogla Branch	Plot 95/96 Lwampanga Road	Nakasonogla
FortPortal Branch	Plot 13 Rukiidi III Street, Fort Portal	FortPortal	Kamdini Branch	Kamdini Centre, Gulu-Karuma Road	Oyam
Masindi Branch	Plot 46/47 Commercial Street	Masindi	Makerere University Branch	Makerere University Kampala	Kampala
Ntugamo Branch	Plot 77, Kabale Mbarara Old Road	Ntugamo	Moroto Branch	Plot 72 -74 Lia Street At Bazaar, Moroto	Moroto
Mubende Branch	Plot 14 Main Street, Mubende Municipality	Mubende			
Rushere Branch	Kaguta Road, Rushere Town Council	Rushere			
Butogota Branch	Kanungu-Bwindi Road, Butogota Town Council	Butogota			
Soroti Branch	Plot 32, Gweri Road	Soroti			
Mbale Branch	Plot 39/41 Republic Street Mbale	Mbale			
Jinja Branch	Plot 49 Lubas Road Jinja	Jinja			
Kotido Branch	Plot 43, Senior Quarters Road	Kotido			
Kapchorwa Branch	Plot 73, Mbale Kitale Road	Kapchorwa			
Bukedea Branch	Plot 10, Block D, Main Street	Bukedea			
Iganga Branch	Plot 102 Main Street	Iganga			

Do you have a complaint with your microfinance Institution?



Call AMFIU Toll Free Line 0800133033 for complaints re-dress



The Together for Inclusion (TOFI) is a three years (2020 - 2023) collaborative project initiative aimed at promoting inclusion of persons with disabilities. TOFI is coordinated by a consortium of 13 different Norwegian organizations that joined together in country groups in Mozambique, Niger, Somalia, South Sudan and Uganda. The initiative is delivered through three (3) facets namely; Human Rights Advocacy, Inpartnerclusive Education and Economic Empowerment. The consortium is coordinated by NAD – Norwegian Association of Disabled.

Specifically, the economic empowerment project component of TOFI is only implemented in Uganda with a vision to **“Enhance economic empowerment of persons with disabilities”**.

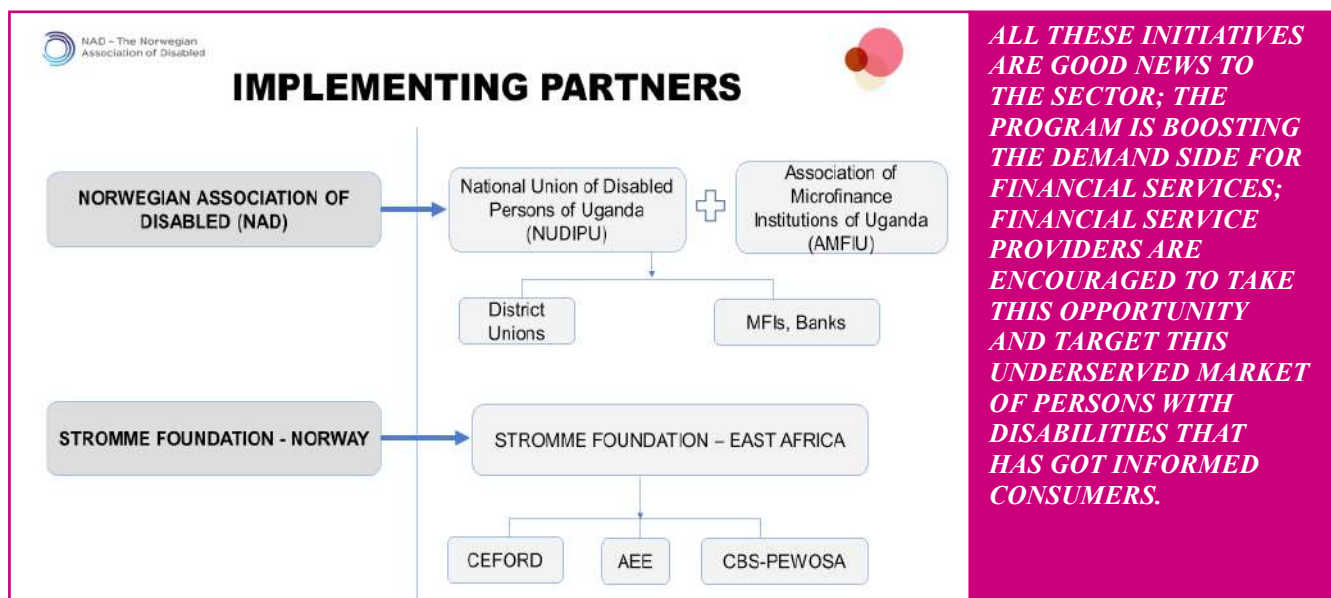
This project is premised on the existing iSAVE Inclusive Economic Empowerment Program model that was developed after years of experience working with the microfinance and disability sector in over 25 districts in Uganda.

AMFIU partners with NAD, Stromme Foundation and the National Union of Disabled Persons of Uganda (NUDIPU) to deliver the TOFI economic empowerment project in the five (5) districts of Yumbe, Moyo,

Mayuge, Luuka and Mpigi respectively.

Under this arrangement, AMFIU is directly contributing to one of the Project Outcomes; i.e., **“Improved ability of persons with disabilities to earn money and manage resources”** through among other things:

-
- 1. Promoting formal financial linkages: Under this component awareness sessions are held with formal financial service providers supporting them to understand disability and be prepared to serve persons with disabilities. On the other hand, individual persons with disabilities and iSAVE group members are exposed to information about formal financial services as well as holding meetings with staffs of formal Financial institutions to create a working relationship among the parties.
- 2. Capacity building on financial literacy ; trainings in financial literacy are conducted both directly to the iSAVE group members and training of trainers’ sessions for the field promoters to enhance sustainable knowledge sharing.
- 3. Entrepreneurship and BDS skilling for established Saving Groups under the project.



“An informed consumer, is the best customer”



AMFIU



PREMIER CREDIT

Tier:	Tier 4
Category	A
Legal status	Limited Liability Company
Name of CEO or Manager:	Mr Sammy Kandie
Number of female staff	181
Percentage of Female staff	61.5%
Percentage of Female Board members	0%
Postal Address of MFI headquarter	P.O.Box 6608, Kampala, Uganda
Physical address of MFI Headquarter	Kisozi Complex, Plot 8 Nakasero, Off- Kyagwe Road, Kampala
District	Kampala
Office Telephone Number (s):	0414343842/0200-305000
Mobile Telephone Number:	0751111742
Email	info@premiercredit.co.ug
Website:	https://www.premiercredit.co.ug/

BUSINESS INFORMATION

Outstanding Loan Portfolio	27,402,713,020
Total Number of clients	21,948
Interest rate calculation (flat or declining)	Declining Balance
Average 1st loan:	500,000
Current Average loan size	1,248,529
Minimum Loan size	100,000
Maximum Loan size	130,000,000
Minimum Loan Period	1 month
Max Loan Period	36 months

PRODUCTS OFFERED

Loan Products

Supakwik Loans	Asset Finance Loans
Group Loans	Salary Loans
SME Loans	Staff Loans

BRANCH NETWORK

No. of Branches: 47

Branch	Branch Address	District
Adjumani	Adjumani	Adjumani
Apac	Apac	Apac
Arua	Arua	Arua
Bugiri	Bugiri	Bugiri

Bundibugyo	Bundibugyo	Bundibugyo
Busia	Busia	Busia
Bwera	Bwera	Kasese
Dokolo	Dokolo	Dokolo
Fortportal	Fortportal	Fortportal
Gulu	Gulu	Gulu
Hoima	Hoima	Hoima
Ibanda	Ibanda	Ibanda
Iganga	Iganga	Iganga
Ishaka	Ishaka	Ishaka
Jinja	Jinja	Jinja
Kabale	Kabale	Kabale
Kagadi	Kagadi	Kagadi
Kakiri	Kakiri	Waakiso
Kamuli	Kamuli	Kamuli
Kapchorwa	Kapchorwa	Kapchorwa
Kasese	Kasese	Kasese
Kayunga	Kayunga	Kayunga
Kiboga	Kiboga	Kiboga
Kisoro	Kisoro	Kisoro
Kisozi	Kisozi	Kampala
Koboko	Koboko	Koboko
Kyenjojo	Kyenjojo	Kyenjojo
Kyotera	Kyotera	Kyotera
Lira	Lira	Lira
Luwero	Luwero	Luwero
Lyantonde	Lyantonde	Lyantonde
Masaka	Masaka	Masaka
Masindi	Masindi	Masindi
Mayuge	Mayuge	Mayuge
Mbale	Mbale	Mbale
Mbarara	Mbarara	Mbarara
Moyo	Moyo	Moyo
Mpigi	Mpigi	Mpigi
Mukono	Mukono	Mukono
Nebbi	Nebbi	Nebbi
Pader	Pader	Pader
Pallisa	Pallisa	Pallisa
Rukungiri	Rukungiri	Rukungiri
Sironko	Sironko	Sironko
Soroti	Soroti	Soroti
Tororo	Tororo	Tororo



PRIDE MICROFINANCE LTD (MDI)

Tier:	Tier 3
Category	A
Legal status	Company Limited by Shares
Name of CEO or Manager:	Ms Veronicah Gladys Namagembe
Number of female staff	339
Percentage of Female staff	46%
Percentage of Female Board members	57%
Postal Address of MFI headquarter	Ben Kiwanuka Okot Close, Victoria Office Park P.O Box 7566, Kampala, Uganda
Physical address of MFI Headquarter	Bukoto, Victoria Office Park, Block B, Plot 6-99
District	Kampala
Office Telephone Number (s):	+ 256(0) 75 4346 930 / 75 2262 366 / 75 4258 150
Customer care Number:	0800 333 999
Email	pml@pridemicrofinance.co.ug
Website:	www.pridemicrofinance.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	191,351,788,126
Total voluntary Savings	82,310,802,297
Total Number of active savers	604,304
No. of active Borrowers	78,804
Interest rate calculation (flat or declining)	Flat

PRODUCTS OFFERED

Loan Products	Savings Products
Agricultural Loan Product	Pride Save As You Earn
Mortgage and Asset Finance Loan	Pride Raising Stars Account
Group Guaranteed Loan Scheme	Pride Akiba
Business Loan Scheme	Pride Smart
School fees loan	Pride Fixed Deposit Account
Community banking loan scheme	Pride Save For A Target
Housing Loan	
Clean Energy Loan	
Other products if any	
Services:	Airtel
International Money Transfer	UTL
Money Gram	Africell
Western Union	Pay As You Go Services
Xpress Money	Payway services
Mobile Money Service	Mobile Phone Banking Product
MTN	Pride mobile

BRANCH NETWORK

No. of Branches 33 and 7 Contact offices		
Town	Branch Address	District
ARUA	ARUA	ARUA
BUKOTO	KAMPALA	KAMPALA
BUGIRI	BUGIRI	BUGIRI
BUWENGE	JINJA	JINJA
BUSHENYI	BUSHENYI	BUSHENYI
CITY CENTER	KAMPALA	KAMPALA
ENTEBBE ROAD	KAMPALA	KAMPALA
FORT PORTAL	KABAROLE	KABAROLE
GULU	GULU	GULU
HOIMA	HOIMA	HOIMA
IGANGA	IGANGA	IGANGA
ISHAKA	MBARARA	MBARARA
JINJA	JINJA	JINJA
KABALAGALA	KAMPALA	KAMPALA
KABWOHE	KABWOHE	
KASESE	KASESE	KASESE
KATWE	KAMPALA	KAMPALA
KAWEMPE	KAMPALA	KAMPALA
LIRA	LIRA	LIRA
LUGAZI	LUGAZI	LUGAZI
MASAKA	MASAKA	MASAKA
MBALE	MBALE	MBALE
MBARARA	MBARARA	MBARARA
MUKONO	MUKONO	MUKONO
NAKAWA	NAKAWA	KAMPALA
NANKULABYE	NANKULABYE	KAMPALA
NATEETE	NATEETE	KAMPALA
RUKUNGIRI	RUKUNGIRI	RUKUNGIRI
SOROTI	SOROTI	SOROTI
WANDEGEYA	KAMPALA	KAMPALA
KABALE	KABALE	KABALE
PADER	PADER	PADER
NANSANA	NANSANA	NANSANA
CONTACT OFFICES		
ISINGIRO	ISINGIRO	SHEEMA
IBANDA	IBANDA	MBARARA
NAMAYINGO	NAMAYINGO	NAMAYINGO
KAMULI	KAMULI	KAMULI
KAYUNGA	KAYUNGA	MUKONO
KAGADI	KAGADI	HOIMA
ABAYITA ABABIRI	ABAYITA ABABIRI	ENTEBBE



PRO-BUSINESS AFRICA LIMITED

Tier:	Tier 4
Category	Category C
Legal status	Company Limited by Shares
Name of CEO or Manager:	Robert Noah Wakabi
Number of female staff	8
Percentage of Female staff	53%
Percentage of Female Board members	28%
Postal Address of MFI headquarter	730 Kampala Uganda
Physical address of MFI Headquarter	Plot 403, Mawanda Road Serinya
District	Wakiso
Office Telephone Number (s):	+256 707 404040
Mobile Telephone Number:	+256 704 768336
Email	wakabi.robert@gmail.com
Website:	www.pbamicrofinance.net

BUSINESS INFORMATION

Outstanding Loan Portfolio	UGX 1,854,000,000
No. of active Borrowers	2,236
Percentage of female borrowers	62%
Total Number of clients	3,656
Percentage of female clients	68%

Interest rate calculation (flat or declining)	32% per Annum (Declining)
Average 1st loan:	UGX 500,000
Current Average loan size	UGX 700,000
Minimum Loan size	UGX 200,000
Maximum Loan size	UGX 5,000,000
Minimum Loan Period	60 Days
Max Loan Period	6v Months

PRODUCTS OFFERED

Loan Products	Other services
Group Loans	School Fees Loans
Agricultural Loans	Boda Boda Motorcycle Loans
Individual Loans	Micro Assets Leasing Loans
Micro Housing Loans	Financial Literacy Education
Micro Business Loans	

BRANCH NETWORK

No. of Branches: 4		
Town	Branch Address	District
Serinya	Plot 403 Mawanda Road	Wakiso
Nakulabye	336 Kiwunya Road	Kampala
Buwuni	Kibimba House, Tororo Road	Bugiri
Baaka	Opp. Baaka Police Station	Wakiso

REAL PEOPLE FINANCIAL SERVICES UGANDA LTD

Tier:	4
Category	B
Legal status	Company Ltd by shares
Name of CEO or Manager:	Don Twine
Number of female staff	30
Percentage of Female staff	43%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P. O. Box 31724, Kampala
Physical address of MFI Headquarter	Plot 6, Johnson Street, Prime Complex Building Kampala
District	Kampala
Office Telephone Number (s):	+256 414 252045
Mobile Telephone Number:	0776212255
Email	dtwine@realpeople.co.ug
Website:	www.realpeople.co.ug

Interest rate calculation (flat or declining)	Flat
Average 1st loan:	7,000,000
Current Average loan size	7,200,000
Minimum Loan size	2,500,000
Maximum Loan size	30,000,000
Minimum Loan Period	6 months
Max Loan Period	15 months

PRODUCTS OFFERED

Loan Products
Micro Enterprise Finance

BRANCH NETWORK

No. of Branches 3		
Branch	Branch Address	District
Kampala Branch	Kampala City Centre	Kampala
Katwe Branch	Katwe	Kampala
Mukono Branch	Mukono Municipality	Mukono



Sigma Data & Computers (U) Ltd.

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Email: info@sigmadc.com, Lachmayya@yahoo.co.in
Website: <http://sigmadc.com>
Skype: sigmadc or lachmayya



Software for Microfinance Institutions (MFIs) and SACCOs

"Managing Financial Data has never been easier"

Sigma Data & Computers Ltd is a Limited Liability Company that was registered in August 2000. It is an Information Technology Company (Software Development and Services) with competencies in ICT systems analysis, systems design, systems supplies, systems testing, systems deployment, systems maintenance and training.



According to **Mr. Odorah Richard (Marketing Manager),**

for a Financial institution, the key to success in such a demanding market situation, is being equipped with a proven and versatile IT

solution (Software/Application), having the capability of defining new products/services, managing Loan Portfolio, Savings, Shares and Accounting, coupled with the ability to access and manage information on continuous real-time basis in today's era of technology.

Finance Solutions® is one of the innovative banking automation software developed with state-of-the-art software engineering techniques. It is designed to be flexible and User friendly, Finance Solutions® is a comprehensive on-line system for automating Financial Institutions' Front & Back-office activities.

Finance Solutions® entered the Ugandan market in October 2003, today it is being used by over 500 Institutions in Africa and world over. Finance Solutions® is multilingual i.e. English, Russian, Spanish, French, Portuguese, Luganda, Kiswahili, and User-definable.

Finance Solutions® is multi-currency, multi-user, multi-lingual software. It enables you track all your transactions in all currencies, to make comparisons, between sessions, to keep backups of transactions, statutory reporting to

loss reports for all currencies cumulatively and individually.

Mr. Akol Mike (Operations Manager)

adds that Finance Solutions® is fully integrated so that all the modules work together. (Savings, Loans, Shares, Mobile/SMS Banking and Accounting), each aware of what the other



is doing. This integration creates operational efficiencies, making it easier to move between modules and to consolidate customer information.

He further assures that Finance Solutions® does more than just process information efficiently. Finance Solutions® is designed to give financial institutions greater control of their operations, to better serve customers and to increase revenues through new fee income opportunities. It also gives Financial institutions new tools to handle their operations and management challenges.

Finance Solutions® among other features, supports the following:- Inter-branch connectivity, ATM, Mobile Banking (push and pull), SMS alerts, Fingerprints etc

The software is used worldwide with our presence in Uganda, Kenya, Tanzania, Rwanda, Burundi, Democratic Republic of Congo, Ghana, Nigeria, Zambia, Burkina Faso, Mozambique, Cameroon, Tchad, Azerbaijan, Cape Verde etc.

Support:

No matter how easy-to-use and how good the online Help, users always find questions that need a direct answer. Quite often, this means a large recurrent expense paid to the software vendor to have one-on-one direct support. Sigma Data & Computers Ltd. offers 24 x 7 days support on-site or via e-mail, fax and telephone.



ROLEM MICROFINANCE LIMITED

Tier:	Tier 4
Category	D
Legal status	Company limited by shares
Name of CEO or Manager:	Olema Robert
Number of female staff	3
Percentage of Female staff	60%
Percentage of Female Board members	30%
Postal Address of MFI headquarter	P.O BOX 5363 Kampala
Physical address of MFI Headquarter	Bwaise opp Eden Service Park Kakooza's House 2 nd Floor Above Jusu Link Pepsi Colla Depot
District	Kampala
Office Telephone Number (s):	0393193816/ 0200900835
Mobile Telephone Number:	0772564103
Email	rolema73@gmail.com
Website:	NIL

BUSINESS INFORMATION

Outstanding Loan Portfolio	504,000,000
Total voluntary Savings	81,434,650
Total compulsory savings	NIL

Total Number of active savers	653
Percentage of female savers:	58%
No. of active Borrowers	357
Percentage of female borrowers	63.8%
Total Number of clients	854
Percentage of female clients	63.8%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	400,000
Current Average loan size	1,500,000
Minimum Loan size	100,000
Maximum Loan size	45,000,000
Minimum Loan Period	1 month
Max Loan Period	12 months

PRODUCTS OFFERED

Loan Products	Asset financing loan
School fees loan	Salary loan
Individual loan	Agriculture loan
Group loan	Other Products
Emergency loan	Agency Banking

BRANCH NETWORK

No. of Branches: 1		
Town	Branch Address	District
Kasubi	Main Entrance Kasubi New Market	Kampala

RUBABO PEOPLES SACCO

Tier:	Tier 4
Category	B
Legal status (SACCO
Name of CEO or Manager:	Nimwesiga Joan
Number of female staff	12
Percentage of Female staff	52.17%
Percentage of Female Board members	33.3%
Postal Address of MFI headquarter	Po Box 58, Rukungiri
Physical address of MFI Headquarter	Nyarushanje Stage, Rubabo
District	Rukungiri
Mobile Telephone Number:	0782088416 / 0772- 441288
Email	rubabopeoplesbank@ gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	4,144,183,917
Total voluntary Savings	1,923,136,772
Total compulsory savings	73,950,000

Total Number of active savers	8,377
Percentage of female savers:	12%
No. of active Borrowers	1,832
Percentage of female borrowers	9%
Total Number of clients	15,618
Percentage of female clients	20%
Interest rate calculation (flat or declining)	2.5% declining
Average 1st loan:	5,000,000
Current Average loan size	15,000,000
Minimum Loan size	50,000
Maximum Loan size	50,000,000
Minimum Loan Period	1 month
Max Loan Period	18 months

PRODUCTS OFFERED

Loan Products	Savings Products
❖ Agriculture loan	❖ Individual savings
❖ Commercial loan	❖ Joint savings
❖ Motorcycle loan	❖ Group savings



❖ School fees loan	❖ Institutional savings
❖ Solar loan	
Other products if any	Fixed Savings
BRANCH NETWORK	
1. No. of Branches FOUR	
Town	Branch Address
Nyarushanje stage	Nyarushanje, Rubabo county
	District
	Rukungiri

Nyakishenyi Sub-county	Nyakishenyi, Rubabo county	Rukungiri
Kiyenje stage	Bwanga, Rubabo county	Rukungiri
Kyempene stage	Kyempene, Rugarama county	Ntungamo

RURAL FINANCE INITIATIVE, (RUFİ)

Tier:	Tier 4
Category	C
Legal status	Company Limited by shares
Name of CEO or Manager:	Lokule Edward Yengi
Number of female staff	7
Percentage of Female staff	30%
Percentage of Female Board members	25%
Postal Address of MFI headquarter	N/A
Physical address of MFI Headquarter	Sakari Road Opposite Koboko Pentecostal Church, Koboko Uganda
District	Koboko
Office Telephone Number (s):	0778646275
Mobile Telephone Number:	0775925286 / 0782227315
Email	info@rufimfi.com
Website:	www.rufimfi.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	1,377,987,627
Total compulsory savings	241,834,535 Shillings
No. of active Borrowers	2,374
Percentage of female borrowers	44%
Total Number of clients	3,207
Percentage of female clients	67%
Interest rate calculation (flat or declining)	Declining

Average 1st loan:	300,000 shillings
Current Average loan size	1.5 million
Minimum Loan size	250,000 shillings
Maximum Loan size	90 Million
Minimum Loan Period	3 Months
Max Loan Period	24 Months

PRODUCTS OFFERED	
Loan Products.	
1. Group Loans to micro entrepreneurs and its group guaranteed.	
2. Personal loans which is collateral based	
3. Agricultural Loans to commercial farmers	
4. SME Loans	
Other products	
Agents of centenary Bank	

BRANCH NETWORK		
No. of Branches: 4		
Town	Branch Address	District
Koboko	Sakari Road Opposite Koboko Pentecostal Church	Koboko
Morobi Refugee settlement Camp	Konyo-konyo Market	Obongi
Adjumani	Behind Adjumani Central II Primary School	Adjumani
Bweyale	Diika Road Next to Pride Microfinance	Bweyale

RUHIIRA MILLENNIUM SACCO

Tier:	4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Mucunguzi Cleophus
Number of female staff	9
Percentage of Female staff	39%
Percentage of Female Board members	44%

Postal Address of MFI headquarter	P. O Box 683 Mbarara
Physical address of MFI Headquarter	Ngoma Ruhiira Town Council
District	Nsingiro
Mobile Telephone Number:	0752444845
Email:	Ruhiiramelleniumsacco07@gmail.com

R

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	2,632,778,426
Total voluntary Savings	996,412,490
Total compulsory savings	249,648,982
Total Number of active savers	7274
Percentage of female savers:	24%
No. of active Borrowers	1296
Percentage of female borrowers	22%
Total Number of clients	7267
Percentage of female clients	24%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	5,000,000
Current Average loan size	10,000,000
Minimum Loan size	100,000
Maximum Loan size	60,000,000
Minimum Loan Period	3 Months
Max Loan Period	36 months

PRODUCTS OFFERED

Loan Products	Savings Products
Business Loan	Voluntary Savings

School Fees Loan	Fixed deposit Savings
Agriculture Loan	Junior Savings
Emergency Loan	Compulsory Savings
Boda Boda Loan	Other products
Asset Acquisition Loan	Mobile Money
Dairy Loan	Mobile banking
Refugee loan	

BRANCH NETWORK

No. of Branches: 4		
Town	Branch Address	District
Ruhira Town Council	Ngoma Ruhira	Isingiro
Nyakitunda	Town Cell, Nyakitunda Sub County	Isingiro
Ngarama	Ruhiira Ngarama	Isingiro
Kashumba Sub County Headquarter	Nyaruti Kashumba	Isingiro

RUKIGA SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Abaho John Bosco
Number of female staff	10
Percentage of Female staff	34.5%
Percentage of Female Board members	30%
Postal Address of MFI headquarter	37 Kabale
Physical address of MFI Headquarter	Muhanga Town Council
District	Kabale
Office Telephone Number (s):	0392902848
Mobile Telephone Number:	0706933182
Email: rukigasacco@yahoo.com	

BUSINESS INFORMATION

Outstanding Loan Portfolio	11,403,851,600
Total voluntary Savings	7,812,340,230
Total Number of active savers	21,754
No. of active Borrowers	4,157
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	500,000
Current Average loan size	1,564,286
Minimum Loan size	50,000

Maximum Loan size	30,000,000
Minimum Loan Period	3 months
Max Loan Period	18 Months

PRODUCTS OFFERED

Loan Products	Savings Products
Agriculture Loans	Voluntary Savings
School Fees Loan	Fixed Deposits
Business Loan	Target Savings
Emergency Loan	Minors Savings
Boda Boda Loan	Youth Saving Clubs
Household Improvements	
Chapa loan	
Other products If any	
Mobile money services.	

BRANCH NETWORK

No. of Branches 6		
Branch	Branch Address	District
Main Branch	Muhanga Town Council	Kabale
Kamwezi Branch	Kamwezi Trading Centre	Kabale
Rwamucucu	Rushebeya Trading Centre	Kabale
Kashamya Branch	Kitanga	Kabale
Nyanuziba Branch	Nyanuziba Trading Centre	Kabale
Kisiizi Branch	Kisiizi Hospital	Rukungiri

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Branches;

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Ishaka | Jinja | Kabale | Kagadi | Kakiri | Kaliro | Kamuli
Kamwokya | Kapchorwa | Kasese | Kawempe | Kayunga
Kireka | Kisozi | Kitgum | Koboko | Kyaliwajjala | Kyengera
Kyenjojo | Kyotera | Lira | Luweero | Luzira | Lyantonde
Masaka | Masindi | Mbale | Mbarara | Mityana | Moyo
Mpigi | Mubende | Mukono | Nakasongola | Nebbi
Ntungamo | Palisa | Sironko | Soroti | Tororo | Yumbe
Zana

Physical Address and Contacts:

📍 Plot 8 | Nakasero | Kisozi Complex
Off Kyagwe Road

✉ P.O. Box 6608 Kampala - Uganda

☎ +256 200 305 000

📞 +256 751 111 742

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RUSCA LTD

Tier	Tier 4
Category	C
Legal status	Shares
Name of CEO or Manager:	Ndyamuba Amon
Number of female staff	10
Percentage of Female staff	53%
Percentage of Female Board members	50%
Postal Address of MFI headquarter	P.O Box 226, Ntungamo
Physical address of MFI Headquarter	Plot 10,Rubaare Town Council Off Kisizi Road
District	Ntungamo
Office Telephone Number (s):	0393224591
Mobile Telephone Number:	0772673237
Email	ruscald@yahoo.com
Website:	www.ruscauganda.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	3,041,221,803
Total voluntary Savings	1,416,745,912
Total compulsory savings	1,416,745,912
Total Number of active savers	8,980
Percentage of female savers:	53%
No. of active Borrowers	2038
Percentage of female borrowers	22%
Total Number of clients	9,000
Percentage of female clients	53%
Interest rate calculation (flat or declining)	2.7% declining
Average 1st loan:	1,000,000

Current Average loan size	5,000,000
Minimum Loan size	50,000
Maximum Loan size	100,000,000
Minimum Loan Period	7days
Max Loan Period	36m

PRODUCTS OFFERED

Loan Products

Solar	Emergency
Commercial	School Fees
Agricultural	Boda Boda
Asset Acquisition	Rain Water Tanks
Energy saving stoves	Dairy loan products: Lisa Ente, Gaburira Ente, Yonja Ente and Gaburira Ente loan
Staff Salary Loan	

Savings Products

Time Savings	Target savings
Voluntary Savings	

Other products

Member and Non Member Sensitisation
Internship programs
Safe custody of documents like land titles

BRANCH NETWORK

No. of Branches: 03		
Town	Branch Address	District
Rusca ltd Head Office	Rubare Town Council	Ntungamo
Kitwe Branch	Kitwe Town Council	Ntungamo
Kashenyi	Ngoma subcounty	Ntungamo

RUSERE SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Patience Twinomuhangi
Number of female staff	20
Percentage of Female staff	45.7%
Percentage of Female Board members	22%
Postal Address of MFI headquarter	P.O. Box 9, Rushere, Kiruhura
Physical address of MFI Headquarter	Rushere Town Board
District	Kiruhura
Office Telephone Number (s):	+256 751 00 06 91
Mobile Telephone Number:	+256 770 71 86 56

Email	ruseresacco@gmail.com
Website:	www.ruseresacco.co.ug

BUSINESS INFORMATION

Outstanding Loan	7,100,000,000
Total voluntary Savings	4,500,000,000
Total compulsory savings	4,400,000
Total Number of active savers	14,717
Percentage of female savers:	24%
No. of active Borrowers	3,083
Percentage of female borrowers	30.6%
Total Number of clients	15,613
Percentage of female clients	24.6%
Interest rate calculation (flat or declining)	Declining



Average 1st loan:	2,400,000
Current Average loan size	2,300,000
Minimum Loan size	100,000
Maximum Loan size	80,000,000
Minimum Loan Period	1 Month
Max Loan Period	24 Months

PRODUCTS OFFERED**Loan Products**

Agricultural Loans	Business/Commercial Loans
Motorcycle (Boda Boda) Loan	Solar Loan
School Fees Loans	Emergency/Special Loan
Home Improvement Loans	Milk Advance Payment Loans

Savings Products

Voluntary Savings	Compulsory Savings
Fixed Deposit Savings	Junior Savings
Group/Institutional Savings Accounts	

Other products if any

Mobile Money Services
Rushere Sacco Mobile Banking

Agency Banking – Centenary Bank and DFCU Bank
Bulk Payments (Milk Payments Processing)

BRANCH NETWORK

No. of Branches: 6 and 4 outreach centres.

Branch	Branch Address	District
Rushere Head office	Rushere	Kiruhura
Kinoni Branch	Kinoni	Kiruhura
Rwemikoma Branch	Rwemikoma	Kazo
Kyeibuza Branch	Kikatsi	Kiruhura
Nyakasharara Branch	Kiruhura	Kiruhura
Sanga Branch	Sanga Town Council	Kiruhura
Outreach Centre		
Kinuuka – attached to Rushere Branch	Kinnuka	Lyantonde
Kyera – attached to Kinoni Branch	Kyera	Sembabule
Igwanjura - attached to Nyakasharara Branch	Kyenshama	Mbarara
Akageti- attached to Sanga Branch	Akageti	Lyantonde-Mbarara road.

RWANYAMAHEMBE SACCO

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Mr Asimwe Henry
Number of female staff	14
Percentage of Female staff	41
Percentage of Female Board members	22
Postal Address of MFI headquarter	14
Physical address of MFI Headquarter	Plot 134, 15 km along Mbarara-Ibanda Road
District	Mbarara
Office Telephone Number (s):	256 782 378 716
Mobile Telephone Number:	256 782 378 716
Email: rwanyamahembesacco@yahoo.com	
Website: www.rwanyamahembesacco.co.ug	

BUSINESS INFORMATION

Outstanding Loan Portfolio	3,872,952,445
Total voluntary Savings (Ushs)	1,301,605,229
Total compulsory savings (Ushs)	73,371,814
Total Number of active savers	11050
Percentage of female savers:	32
No. of active Borrowers	1815
Percentage of female borrowers	30
Total Number of clients	11352

Percentage of female clients	41
Interest rate calculation (flat or declining)	Declining
Current Average loan size (Ushs)	2,500,000
Minimum Loan size (Ushs)	100,000
Maximum Loan size (Ushs)	100,000,000
Minimum Loan Period (Months)	1
Max Loan Period (Months)	48

PRODUCTS OFFERED**Loan Products**

Ekanungi Women Loans	Commercial Loans
Teachers' Loans	Agricultural Loans
Chapa Loans	Parallel Loans
Emergency Loans	Savings Products
Boda Boda Loans	Junior Savings
Home Improvement Loans	Compulsory Savings
School Fees Loans	Fixed Deposits
Asset Acquisition Loans	Voluntary Savings

Other products

Members' Sensitization/Training
Safe custody of our Members' valuables

BRANCH NETWORK

No. of Branches: 3

Town	Branch Address	District
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Bwizibwera Town Council	Plot 134, Bwizibwera, 15 km along Mbarara- Ibanda Road	Mbarara
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Kyenshama Town Board	Kyenshama Town along Mbarara-Kacwangobe Road	Mbarara
Kazo Town Council	Kazo Town along Ibanda-Rushere Road	Kazo

S&C FINTECH MICROFINANCE

Tier	Tier 4
Category	D
Legal status	Company limited by Shares
Name of CEO or Manager:	Ssenteza Godfrey
Number of female staff	3
Percentage of Female staff	60%
Percentage of Female Board members	57%
Postal Address of MFI headquarter	P.O.BOX 29539 KAMPALA
Physical address of MFI Headquarter	Plot 1500, Block 10 Makerere Hill Road Nakulabye
District	Kampala
Office Telephone Number (s):	+256701890046 / +256775065098
Mobile Telephone Number:	+256701890046 / +256775065098
Email:	godfrey.ssenteza@scfintechmicrofinance.com
Website:	www.scfintechmicrofinance.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	100,000,000
Total voluntary Savings	1,150

Total compulsory savings	80,000,000
Total Number of active savers	987
Percentage of female savers:	44%
No. of active Borrowers	200
Percentage of female borrowers	42%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	Ugx300,000
Current Average loan size	Ugx 500,000
Minimum Loan size	Ugx 100,000
Maximum Loan size	Ugx 5,000,000
Minimum Loan Period	3months
Max Loan Period	2years

PRODUCTS OFFERED

Loan Products	Savings Products
Group loans	Loan Repayment account
Individual Working Capital	
School fees	
Wezimbe(Solar, Home improvement, construction, renovation, Household items)	

BRANCH NETWORK

No. of Branches: 1		
Town	Branch Address	District
Nakulabye	Makerere Hill road	Kampala

SHUUKU COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Ahimbisibwe Herbert
Number of female staff	14
Percentage of Female staff	42%
Percentage of Female Board members	22%
Postal Address of MFI headquarter	P.O. Box 65 Kabwohe
Physical address of MFI Headquarter	Kishabya Town Board

District	Sheema
Office Telephone Number (s):	0382278695
Mobile Telephone Number:	0776431859
Email:	shuukusacco@gmail.com
Website:	www.shuukusacco.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	6,579,622,230
Total voluntary Savings	3,032,148,833
Total Number of active savers	10,027
Percentage of female savers:	24.3%



No. of active Borrowers	2,593
Percentage of female borrowers	24.9%
Total Number of clients	9,510
Percentage of female clients	25%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	1,000,000
Current Average loan size	2,000,000
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	01 Month
Max Loan Period	24 Months

PRODUCTS OFFERED

Loan Products	Agricultural Loan
Education (School Fees) Loan	Business Loan

Asset Loan & Motorcycle Loan	Emergency & Express Loan
Savings Products	
Liquid Savings	Fixed Term Deposits
Other products If any	
Mobile Money, Collection Accounts, Mobile Banking (*284*141#), Stanbic Agency Banking.	

BRANCH NETWORK

No. of Branches: 6

Branch	Branch Address	District
Head Office	Kishabya T/C Shuuku Town Council	Sheema
Rwanyamukinya	Rwanyamukinya T/C Kashozi Division	Sheema
Nyeihanga	Nyeihanga T/C	Rwampara
Bugamba	Bugamba T/C	Rwampara
Nyamukana	Nyamukana T/C	Ntungamo
Kabwohe	Kabwohe T/C	Sheema

TALANTA FINANCE LIMITED

Tier:	Tier 4
Category	A
Legal status	by shares
Name of CEO or Manager:	Jokkene Timothy Okee
Number of female staff	5
Percentage of Female staff	45%
Percentage of Female Board members	15%
Postal Address of MFI headquarter	619 -Gulu
Physical address of MFI Headquarter	Plot 19, Bank Lane
District	Gulu
Office Telephone Number (s):	0392003646 / 0393216213
Mobile Telephone Number:	0772-423-310
Email: talantafinance@yahoo.com	
Website: www.talantafinance.com	

BUSINESS INFORMATION

Outstanding Loan Portfolio	2,288,958,406
Total compulsory savings	322,906,656
No. of active Borrowers	685
Percentage of female borrowers	24%
Total Number of clients	1,235
Percentage of female clients	14%

Interest rate calculation (flat or declining)	Flat rate
Average 1st loan:	300,000
Current Average loan size	1,500,000
Minimum Loan size	300,000
Maximum Loan size	100,000,000
Minimum Loan Period	1 month
Max Loan Period	24 Months

PRODUCTS OFFERED**Loan Products**

Agricultural Loan	Business Loan
Boda Boda motorcycle loan	Salary loan
Group Business loan	Individual Business loan
Other products If any	
Business Training	

BRANCH NETWORK

No. of Branches: Two (2)

Town	Branch Address	District
Kitgum Municipality	Plot 10, Philip Adonga Road	Kitgum
Gulu City	Plot 19, Bank Lane	Gulu



TUJIJENGE FINANCIAL SERVICES LIMITED

Tier:	Tier 4
Category	B
Legal status	Company Ltd by Shares
Name of CEO or Manager:	Felistas Coutinho
Number of female staff	18
Percentage of Female staff	35%
Percentage of Female Board members	60%
Postal Address of MFI headquarter	P.O Box 1550 Jinja
Physical address of MFI Headquarter	Plot 13 Aryada Street Nkonkojeru
District	Mbale
Office Telephone Number (s):	0392895606
Mobile Telephone Number:	0772326341
Email:	tujijengeu@tujijenge.co.ug
Website:	www.tujijengeafrika.org

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,719,521,732
Total compulsory savings	435,489,461
Total Number of active savers	4,968
Percentage of female savers:	56%
No. of active Borrowers	4,626
Percentage of female borrowers	56%
Total Number of clients	4,968

Percentage of female clients	56%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	200,000
Current Average loan size	700,000
Minimum Loan size	100,000
Maximum Loan size	15,000,000
Minimum Loan Period	3 months
Max Loan Period	18 months

PRODUCTS OFFERED

Loan Products

Agric Loan Product	Business Loan Product
Solar Loan Product	Asset loan Product
Kuroiler Loan Product	Housing Loan Product
Asset Loan Product	WASH Loan product

BRANCH NETWORK

No. of Branches 5		
Town	Branch Address	District
Busia Branch	Plot 4 D Customs road	Busia
Soroti Branch	Plot 35 Haridas Road	Soroti
Namayingo Branch	Namayingo	Namayingo
Mbale Branch	Plot 13 Aryada Street Nkonkojeru Cell	Mbale
Bukedea Branch	Mbale- Soroti Road Kide Ward	Bukedea

UGAFODE MICROFINANCE LIMITED (MDI)

Tier:	Tier 3
Category	A
Legal status	Company Ltd by shares
Name of CEO or Manager:	Mr. Shafi Nambobi
Number of female staff	160
Percentage of Female staff	54%
Percentage of Female Board members	45%
Postal Address of MFI headquarter	P.O Box 30815 Kampala
Physical address of MFI Headquarter	Silva Arcade; Plot 62 Bombo Road
District	KAMPALA
Office Telephone Number (s):	+256414257181 /+256414344177
Mobile Telephone Number:	+256 754467934
Email:	admin@ugafode.co.ug
Website:	www.ugafode.co.ug
Toll Free	0800 223 900
WhatsApp	0753 119 107

BUSINESS INFORMATION

Outstanding Loan Portfolio	ugx54,479,314,881
Total voluntary Savings	ugx27,135,186,352
Total compulsory savings	ugx687,025,181
Total Number of active savers	114,753
Percentage of female savers:	40%
No. of active Borrowers	18,044
Percentage of female borrowers	36%
Total Number of clients	150,194
Percentage of female clients	39%
Interest rate calculation (flat or declining)	Reducing balance
Average 1st loan:	Ugx5,637,193
Current Average loan size	ugx4,356,861
Minimum Loan size	Ugx100,000
Maximum Loan size	ugx120,000,000
Minimum Loan Period	3 months
Max Loan Period	36 months

PRODUCTS OFFERED

Loan Products Loans



Business Loans [Micro business loans, SME loans, Group loans, School development loans]
Housing Loans [Micro mortgage loan, Flexible Housing loan]
Agricultural loans
Personal development loans [School fees Loan, School development, Salary Loans, Asset acquisition loans]
Savings Products
Ordinary Savings Accounts
Institutional Savings Account
Fixed deposit Account
Junior Savings Account
Target Savings Account
GroupSave Account
Other products
Money transfers Services [Western Union, Money Gram]
MTN Mobile Money
Mobile Banking Platform (UGAFODE Mobile)

BRANCH NETWORK

No. of Branches 20 Branches

Branch	Branch Address	District
Head Office/SME Suite	Silva Arcade, Plot 62 Bombo Rd	Kampala
Nakasero Branch	Zainab Aziza Building	Kampala
Bombo Road Branch	Silva Arcade, Plot 62 Bombo Rd	Kampala
Rubaga Road Branch	Rubaga Road	Kampala

Kagadi Branch	Kagadi Town, Kibaale road	Kagadi
Lira	Plot 8A, Soroti Road Lira Town	Lira
Lyantonde Branch	Plot 215/76 Main Street	Lyantonde
Kyotera Branch	Plot 184 Block 753 Mutukura Road	Kyotera
Mbarara Branch	Plot 23 Bananuka Drive	Mbarara
Mpigi Branch	Plot 142 Block 92, Mpigi Town	Mpigi
Ntungamo Branch	Plot 69A Mbarara Road	Ntungamo
Rukungiri Branch	Plot 5 Rubabo Road	Rukungiri
Ishaka Branch	Plot 33 Rukungiri Road	Ishaka
Ibanda Branch	Main street Adam's Building	Ibanda
Rushere	Kazo Road Rushere Trading Centre	Rushere
Sembabule	Sembabule trading centre	Sembabule
Mbale	Plot 8, Manafwa Road Mbale Town	Mbale
Jinja	Plot 4, Clive Road East Jinja	Jinja
Nakivale	Nakivale Base Camp Behind UNHCR offices	Isingiro
Nansana	Opposite Masitoowa Stage	Wakiso

UGANDA MICROCREDIT FOUNDATION LTD

Tier	Tier 4
Category	B
Legal status	
Name of CEO or Manager:	Mr. David Alimubanji
Number of female staff	44
Percentage of Female staff	57,1
Percentage of Female Board members	25
Postal Address of MFI headquarter	P.O.Box 23488 Kampala
Physical address of MFI Headquarter	Plot 160, Sir Apollo Kagwa Road Makerere Kikoni
District	Kampala
Office Telephone Number (s):	+256414663686
Mobile Telephone Number:	
Email	info@umf.co.ug
Website:	umf.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	18,796,456,369
Total voluntary Savings	12,664

Total compulsory savings	2,672
Total Number of active savers	15,336
Percentage of female savers:	61
No. of active Borrowers	5,726
Percentage of female borrowers	57.4
Total Number of clients	5726
Percentage of female clients	57.4
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	2,500,000
Current Average loan size	4,202,986
Minimum Loan size	200,000
Maximum Loan size	2,500,000
Minimum Loan Period	1 month
Max Loan Period	3 years

PRODUCTS OFFERED

Loan Products	Savings Products
Emergency loan	Compulsory savings
Salary loan	LGF
Group loan	



Housing loan	
School fees loan	
Commercial business loan	
Agriculture loan	

BRANCH NETWORK

No. of Branches: 8

Branch	Branch Address	District
Head Office	Sir Apollo Kagwa Road	Kampala

Seeta Branch	Seeta next to Kobil Petro station	Mukono
Bulenga Branch	Bulenga	Wakiso
Nabbingo Branch	Nabbingo	Wakiso
Wobulenzi Branch	Wobulenzi	Luwero
Bweyale Branch	Bweyale	Kiryandongo
Kikyusa	Kikyusa	Luweero
Ngoma	Ngoma	Luweero

ULTRA FINANCE LIMITED

Tier:	TIER 4
Category	C
Legal status	Limited liability company
Name of CEO or Manager:	Sekagya Nuludin
Number of female staff	31
Percentage of Female staff	57%
Percentage of Female Board members	25%
Postal Address of MFI headquarter	P.O.Box, 26597 Kampala Uganda
Physical address of MFI Headquarter	Plot 11, Archer Road , Lower Kololo
District	Kampala
Office Telephone Number (s):	+256-772-656293
Mobile Telephone Number:	+256-772656293
Email	nuldinsekagya@yahoo.com
Website:	www.ultrafinance.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	2,181,058,901
Total compulsory savings	329,158,838
No. of active Borrowers	11,970
Percentage of female borrowers	62%
Total Number of clients	16,620
Percentage of female clients	62%
Interest rate calculation (flat or declining)	FLAT

Average 1st loan:	250,000UGX
Current Average loan size	1,200,000 UGX
Minimum Loan size	50,000UGX
Maximum Loan size	15,000,000 UGX
Minimum Loan Period	3 Months
Max Loan Period	18 Months

PRODUCTS OFFERED**Loan Products**

Group Business Loans
Satellite Group Loans
Individual Business Loans
Asset Acquisition Loans

BRANCH NETWORK

No. of Branches: 7

Town	Branch Address	District
Ruti Branch	Market cell, Kabale Road	Mbarara
Kisoro Branch	Mutanda Road	Kisoro
Migeera Branch	Migeera Town Council	Nakasongola
Luzira Branch	Stage 6, Near Total Petrol	Kampala
Rubaale Branch	Rubaale Town Council	Ntungamo
Nakifuma Branch	Kayunga Road	Mukono
Luweero Branch	Kasana	Luweero

UMOJA MICROFINANCE SMC LTD

Tier:	Tier 4
Category	C
Legal status	Company limited by shares
Name of CEO or Manager:	Mr Mark Mwebaza Bangumya
Number of female staff	28
Percentage of Female staff	85%

Postal Address of MFI headquarter	Plot 11, Ben Okot, Bukoto, Kampala, Uganda
Physical address of MFI Headquarter	Plot 11, Ben Okot, Bukoto, Kampala, Uganda
District	Kampala
Mobile Telephone Number:	0706 542094
Email	info@umojamicrofinance.com



Website:	www.ujamicrofinance.com
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BUSINESS INFORMATION

Outstanding Loan Portfolio	371,000,000
Total Number of active savers	1160
Percentage of female savers:	100%
No. of active Borrowers	1160
Percentage of female borrowers	100%
Total Number of clients	1500
Percentage of female clients	100%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	350,000
Current Average loan size	370,000
Minimum Loan size	250,000
Maximum Loan size	2,000,000

Minimum Loan Period	12 weeks
Max Loan Period	40 weeks

PRODUCTS OFFERED**Loan Products**

Small Loan (SML)

BRANCH NETWORK

No. of Branches: 06

Town	Branch Address	District
Ntinda	Kiwatuli, behind `U save supermarket	Kampala
Nakulabye	Lugala Junction, Nakulabye	Kampala
Wakiso	Near Wakiso district office	Wakiso
Matugga	Matugga town catholic church road	Kampala
Bulenga	9 th street Bulaga, Lwasa road	Kampala
Kasangati	Close to Jibu water supply road	Kampala

USALAMA CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LTD

Tier:	Tier 4
Category	B
Legal status (Company Ltd by shares/guarantee, SACCO etc)	SACCO
Name of CEO or Manager:	Busiku Wabusa Patrick
Number of female staff	11
Percentage of Female staff	45%
Percentage of Female Board members	14%
Postal Address of MFI headquarter	P.O.Box 26800 Kampala
Physical address of MFI Headquarter	Plot 4b Acacia Avenue, Kololo
District	Kampala
Office Telephone Number (s):	0773629992 / 0700629990
Email: saccousalama@yahoo.com ; info@usalamasacco.com	
Website: www.usalamasacco.com	

BUSINESS INFORMATION

Outstanding Loan Portfolio	17,476,256,039
Total compulsory savings	9,430,702,146
Total Number of active savers	2,042
No. of active Borrowers	1,612
Percentage of female borrowers	17.4%
Percentage of female clients	15%
Interest rate calculation (flat or declining)	14% p.a
Average 1st loan:	1,000,000/=
Current Average loan size	30,000,000/=
Minimum Loan size	2,000,000/=
Maximum Loan size	40,000,000/=
Minimum Loan Period	6 months
Max Loan Period	5 years

Loan Products Savings Products

Salary Loan	Fixed deposits
Motorvehicle	Regular Savings deposits
School fees	Staff savings Scheme
Swift loan	Young Savers
Group Loan	



WATERCREDIT ADOPTION PROGRAM

WaterCredit is a comprehensive program of technical assistance that empowers financial institutions to deliver financial products for water and sanitation.

SDG 2030 goal is 100% access to safe water and sanitation for all. Government alone can't achieve this goal and thus the need for financial institutions and other players.



Key Facts

- 23 Million (61%) lack access to safe water
- 27 Million (75%) lack access to safe sanitation
- 2.2 Million (6%) practice open defecation
- 7.4 Million (20%) Ugandans live on less than \$2/day




AMFIU in partnership with **Water.org** is promoting and building capacity of Financial Institutions in Water supply and Sanitation (WSS) loan product to increase access to sustainable water supply and improve sanitation in communities and households.

For Further Information Contact

Association of Microfinance Institutions of Uganda
Plot 679, Wamala Road, Najjanankumbi,
Tel: 256 (0)414259176

Email: amfu@amfiu.org.ug | Website: www.amfiu.org.ug

VISION FUND UGANDA LIMITED

Tier	Tier 4
Category	A
Legal status	Company Limited by Shares
Name of CEO or Manager:	Mercy Sande Ainomugisha
Number of female staff	83
Percentage of Female staff	33%
Percentage of Female Board members	38%
Postal Address of MFI headquarter	P.O Box 24751 Kampala, Uganda
Physical address of MFI Headquarter	Plot 256/257 Bombo Road, Makerere Kavule, Kampala
District	Kampala
Office Telephone Number (s):	+256 393 202 785 / +256 393 202 783
Mobile Telephone Number:	Toll free 0800299933
Email	info@visionfunduganda. co.ug
Website:	www.visionfunduganda. co.ug
Social media contact;	
	

BUSINESS INFORMATION

Outstanding Loan Portfolio	24,137,883,393
Total compulsory savings	990,140,790
No. of active Borrowers	37,443
Percentage of female borrowers	51%
Total Number of clients	37,443
Percentage of female clients	51%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	UGX 743,178
Current Average loan size	UGX 644,657
Minimum Loan size	UGX 100,000
Maximum Loan size	UGX 92,000,000
Minimum Loan Period	3 months
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products

Agriculture loans	Business loans
School fees loans	Asset financing loans.
WASH loans	Eco loans
Saving group Linkage loan	Boda boda loans

Other products

The healthy insurance product is under design to have it operational before end of FY2021.

BRANCH NETWORK

No. of Branches; 21			
BRANCH NAME	BRANCH ADDRESS	DISTRICT	Branch contact
WOBULENZI	Gulu Road, Wobulenzi Town opposite Njovu clinic	Luwero	0781375594
MUKONO	Bishop Stage, Kampala Road.	Mukono	0781375984
MBALE	Plot 23, Naboa Road	Mbale	0750168942
LIRA	Plot 4, Soroti road	Lira	0781652786
ABER	Konakamudin, Gulu Road	Oyam	0781381080
SOROTI	Main street, opposite Shell.	Soroti	0781381216
MPIGI	Main Street, Mpigi Town	Mpigi	0781381244
MASAKA	Edward Avenue	Masaka	0781375868
KYAZANGA	Mbarara Road	Lwengo	0781416844
RAKAI	Old Masaka, Kyotera Town	Rakai	0781375884
MAKERERE	Kalerwe, Gayaza Road	Kampala	0781375906
TORORO	East Sun Hotel Building, Plot 15/17, Nagongera	Tororo	0781376012
WAKISO	Hoima Rd, Wakiso	Wakiso	0781376024
GULU	Gulu Town Council	Gulu	0781376118
ZIGOTI	Main Street, Mityana Road	Mityana	0781381085
KIBALE	Igayaza TC, Kibale	Kibale	0781381111
KAMWENGE	Kahungye Trading Centre, Kamwenge	Kamwenge	0781381158
BUKOMERO	Hoima Road	Kiboga town	0781375991
MUBENDE	Kampala road	Mubende	0707852296
MOYO	Kerulu crescent road	Moyo	0773367222
YUMBE	Abiriga road	Yumbe	0782320088
FIELD OFFICES			
KAWUKU	Cabana sisters building	Kawuku	0750168861
BUHIMBA	Buhimba Town at WV Hoima	Buhimba	0774811860
ARUA	Arua Town	Arua	0782320088
ADJUMANI	Adjumani town	Adjumani	0773367222





WAZALENDO SACCO

Tier	4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Brig. Simon Nicholas Ocan
Percentage of Female Board members	28%
Postal Address of MFI headquarter	P.O.Box 27251 Kampala-Uganda
Physical address of MFI Headquarter	Wazalendo Head office Kiwatule
District	Kampala
Office Telephone Number (s):	256414668650 / +256393206306
Email	info@wazalendo.co.ug
Website:	www.wazalendo.co.ug

PRODUCTS OFFERED

Loan Products

Quick loan	School fees loan
Nyumba loan(housing)	Business (biashara) loan
Agriculture (Kilimo) loan	Special loan
Asset financing	

Savings Product

Savings account	Retirement account
School fees savings account	Minor (TOTO) account
Salary account	Share account

BRANCH NETWORK

No. of Branches 23

Branch Name	Town	District
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Acholi-pii Branch	Paderi	Paderi
Arua Branch	Arua	Arua
Bombo Branch	Bombo	Luwero
Entebbe	Entebbe	Wakiso
Fort Portal Branch	Fort Portal	Kabarole
Gulu Branch	Gulu	Gulu
Jinja Branch	Jinja	Jinja
Kakiri Branch	Kakiri	Wakiso
Kampala Branch	Kampala	Kampala
Kaweweta	Nakaseke	Nakaseke
Kotido	Kotido	Kotido
Masaka Branch	Masaka	Masaka
Masindi Branch	Masindi	Masindi
Mbale Branch	Mbale	Mbale
Mbarara Branch	Mbarara	Mbarara
Moroto Branch	Moroto	Moroto
Mubende Branch	Mubende	Mubende
Muhooti	Fort Portal	Kabarole
Nakasongola Branch	Nakasongola	Nakasongola
Singo	Kapeeka	Nakaseke
Kabamba Liaison Office	Mubende	Mubende
Mburamizi Liaison Office	Kihihi	Kanungu
Moyo Liaison Office	Moyo	Moyo
Mogadishu Liaison Office	Mogadishu	Somalia

Y-SAVE MULTI PURPOSE COOPERATIVE

Tier:	Tier 4
Category	B
Legal status	Multi Purpose Cooperative
Name of CEO or Manager:	Danstan Kisuule
Percentage of Female staff	50%
Percentage of Female Board members	44%
Postal Address of MFI headquarter	P.O BOX 37191 , Kampala
Physical address of MFI Headquarter	Buganda Road Flats, Block 661 Flat E
District	Kampala
Office Telephone Number (s):	0414577233 / 0414250878
Mobile Telephone Number:	0755577233
Email	admin@y-save.org

Website:	www.y-save.org
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PRODUCTS OFFERED

Loan Products

Construction	Investment
Agriculture	Education

Savings Products

Children	School fees
Retirement	fixed deposit

Other products If any

Paying for medical
Personal finance management training



AMFIU

ASSOCIATION OF MICROFINANCE INSTITUTION OF UGANDA

Social Performance Management (SPM) in Microfinance Institutions

What is Social Performance Management?

Social performance management (SPM) is an institutionalized process of translating an MFI's mission into practice. It involves setting clear social goals, monitoring progress towards these, and using this information to improve organizational performance. An MFI that manages its social performance will deliberately:

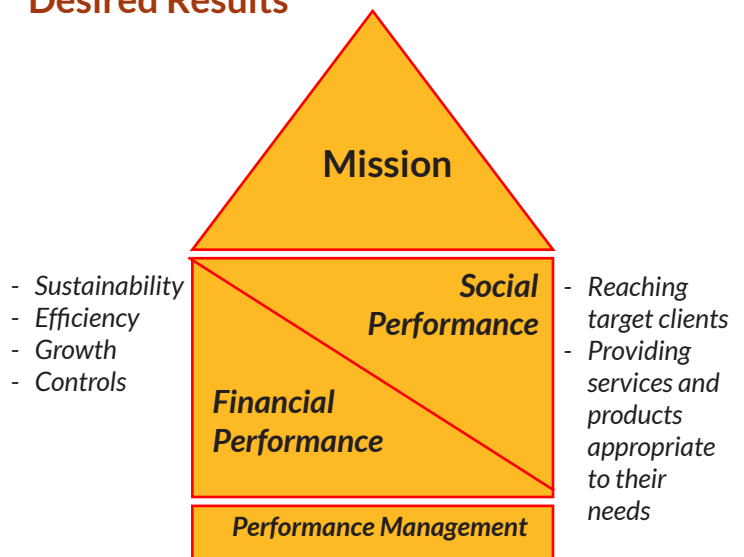
- Translate its mission and values into clear, measurable objectives to capture intentional social benefits.
- Design and implement systems for social responsibility, including client protection.
- Track, understand and report on whether it is achieving its social objectives.
- Align its business processes to achieve both social and financial objectives.
- Ensure that decision-making considers both social and financial outcomes..

MFIs that integrate a social lens into performance management processes will benefit not only from more loyal and satisfied clients, but also the ability to demonstrate social outcomes to external stakeholders, including social investors.

Is SPM Important to MFIs?

Social performance management can significantly improve the effectiveness of an MFI in reducing financial exclusion and poverty. Effective SPM can enhance the MFI's reputation, competitiveness and ability to develop products and services that bring real benefits to its clients

Deliberately Managing to Achieve Desired Results



How does an MFI get started on the use of SPM?

- *Clearly define your social mission*
- *Identify social goals*
- *Set SMART social objectives*
- *Strengthen the Information Systems*
- *Align MFI systems to SPM*

Ready to Get Started?

Before you design your SPM system, remember social performance management is an ongoing, organizational learning process. Whatever your starting point, let your mission guide you, and set your sights on a process through which you can monitor and assess your MFI's progress towards achieving its social goals.



AMFIU

ASSOCIATE MEMBERS (ORGANISATIONS)



ABSA BANK UGANDA LIMITED

Type of Institution:	Bank
Legal status:	Company Limited by Shares
Contact Person:	Managing Director
Address:	1st Floor P. O. Box 7101 Plot 2 Hannington Road Kampala, Uganda P. O. Box 7202, Kampala, Uganda
Telephone	+256 417 122317, +256 (0) 312 218 348
Email	absa.uganda@absa.africa
Website:	www.absa.co.ug

About Absa

Absa Bank Uganda Limited is part of Absa Group Limited, an African financial services group that aims to be the pride of the continent. Absa Group Limited is listed on the JSE in South Africa and is one of Africa's largest diversified financial services groups with a presence in 12 countries across the continent and around 42, 000 employees.

Services Offered

Personal financial Services

- Accounts	- Loans
- Credit cards	- Solutions: Forex and investment solutions, Treasury bills and bonds

Business Financial Services

- Accounts	- Merchant services
- Loans	- Transactional solutions
- Market solutions	

Corporate and investment

- Accounts	- Market solutions
- Finance	- Merchant services
- Transactional solutions	

ADOPS LIMITED, KENYA

Type of Institution:	Wholesaler
Legal status:	Company Ltd by Guarantee
Name of Contact Person:	Impact fund manager
Postal Address of MFI headquarter	2622 – 00606, Nairobi
Physical address of MFI Headquarter:	Kenya, Nairobi, Waiyaki Way, Sanlam Tower 4th Floor
Mobile Telephone Number:	+254724838248
Email	office@adopes.com
Website:	www.adopes.com

Services and Target Groups

- Impact Fund Management – Providing access to capital together with capacity building

DEMIS CONSULT LTD

Type of Institution:	TRAINING AND CONSULTANCY FIRM
Legal status:	(Company Ltd by shares/guarantee): COMPANY LIMITED BY SHARES
Name of Contact Person:	Kagaba Solomon, DIRECTOR
Postal and physical Address (Headquarters):	P. O. BOX 1551, Kampala. 3rd, Floor, Millennium Chambers 960/961, Najjanankumbi, Entebbe Road.
Telephone Number(s):	+256 414 235773, +256 77 2629658
Email:	demis@demisuganda.org Website: www.demisuganda.org

Mission: To promote and facilitate the development of small, medium and large-scale organisations by offering training and technical support services in order to create efficient and effective enterprises for national economic growth

Target:

Individuals	Small and Medium enterprises (SMEs)
Community-based organizations (CBOs),	NGOs,
Financial Institutions,	Local and central government

List of Services Offered

Training and consultancy, some of which include	Value chain development
Institutional development	Product and systems development
Monitoring and evaluation	Policy support and research
Fund management	Technical assistance
Business clinics, online services and information centre	

FINTECH UGANDA LIMITED

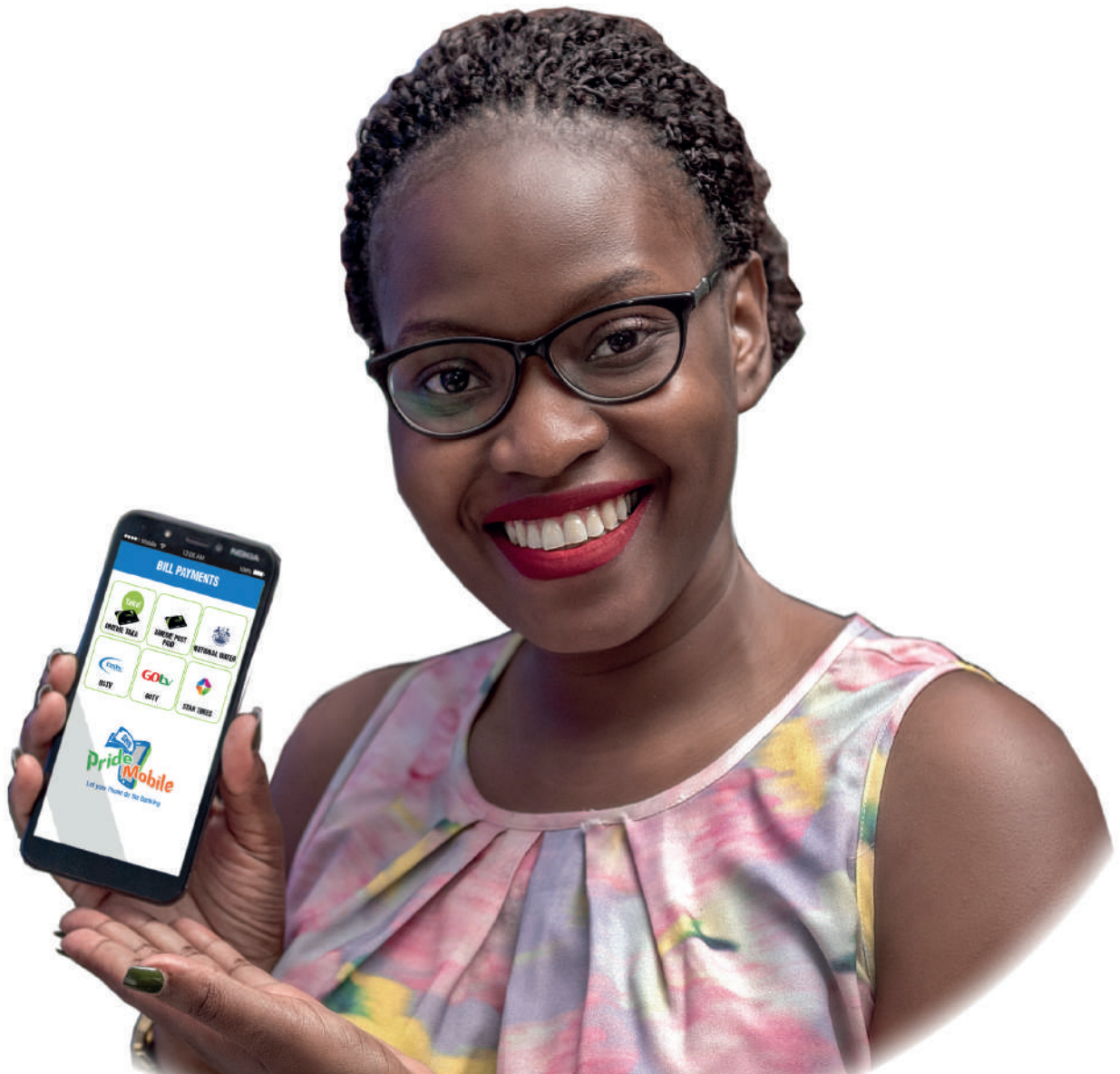
Type of Institution:	Software Provider
Legal status	Registered Company Limited by shares
Name of Contact Person:	Vincent Caroluis Ondiff
Postal Address of MFI headquarter	P.O BOX 26473 Kampala Uganda
Physical address of MFI Headquarter	9 th Floor, Eastern wing, Commercial Plaza, Plot 7 Kampala Road
Office Telephone Number (s):	+256 414340052/60
Mobile Telephone Number:	+256 756304626
Email	Info@fintech-group.com

Services and Target Groups

Services	Support Services
Consultancy	Information Security
Managing IT	



Let your Phone do the Banking



Victoria Office Park, Block B, Plot 6-9, Ben Kiwanuka Okot Close Bukoto, P. O. Box 7566 Kampala - Uganda

Tel: +256 414346297 / 346930 / 258150 Fax: +256 414 346 147, Email: pml@pridemicrofinance.co.ug, Website: www.pridemicrofinance.co.ug

facebook.com/prideug twitter.com/prideug prideug mdi +256 702 096300

'Your Growth is Our Pride'

FINANCIAL SECTOR DEEPENING UGANDA (FSD UGANDA)

Type of Institution:	Donor
Legal status	NGO
Name of Contact Person:	Chief Executive Officer
Postal Address of MFI headquarter	P.O. Box 608 Kampala, Uganda
Physical address of MFI Headquarter	Plot 7A, John Babiha (Acacia) Avenue – Kololo.
Office Telephone Number (s):	0393231260
Email	info@fsduganda.or.ug
Website:	http://fsduganda.or.ug

SERVICES AND TARGET GROUPS

List of Services

About us
FSD Uganda is an independent, not for profit company. We support innovation, conduct research and help promote and improve policy, laws and regulation that shape the financial sector.
Services
Policy, Legal & Regulations: This pillar focuses on macro-level interventions, to provide an enabling regulatory environment, working primarily with the Ministry of Finance, Planning and Economic Development (MoFED), the Bank of Uganda (BoU), the Insurance Regulatory Authority (IRA), regulated financial institutions and financial services apex institutions such as the Uganda Bankers Association and Uganda Insurers Association.
Innovative Financial Services: FSD Uganda provides matching grants to financial service providers, mobile network operators, financial technology companies and non-bank financial service organizations to test, pilot and / or scale up technology driven financial services, products or delivery channels.
Research: This pillar is geared towards realizing the strategic goal of increased knowledge and understanding of the Ugandan financial sector to support more effective decision-making in both public and private sectors.

Target Groups

Target Groups
Ministry of Finance, Planning and Economic Development (MoFED), the Bank of Uganda (BoU), the Insurance Regulatory Authority (IRA), regulated financial institutions and financial services apex institutions

FUTURE LINK TECHNOLOGIES (FLT)

Type of Institution:	Software Provider
Legal status:	Company Limited by Shares
Name of Contact Person:	Tumwijekye Vincent
Postal and physical Address (Headquarters):	Plot 97, Bukoto street, P.O. Box 75408 Kampala, Uganda.
Telephone Number(s):	+256 -414-695 974, +256-774- 638 790
Email:	info@fltug.com ;
Website:	http://fltug.com
Mission:	
To be the world leader in the technological advancement of the developing world	
We will achieve this through the continuous innovation of affordable and effective demand-driven solutions.	
Target:	
<ul style="list-style-type: none"> • Microfinance Institutions, • SACCOs, • Village Banks, • Microfinance Whole Sellers, 	
Services Offered	
Savings Plus Micro finance software – With Loans, Savings, Shares modules and Customisable Chart of Accounts. No need of an external Accounting Package.	

HABITAT FOR HUMANITY UGANDA

Type of Institution:	Housing Non-Government Organization
Legal status:	NGO
Address:	P. O. Box 9873, Kampala
Plot 91, Kira Road Kampala Uganda	
Telephone Number(s):	0414 501457, 0392 760802
Email	noffice@hfuganda.org ;
Website:	www.habitat.ug
About us	
Habitat for Humanity Uganda (HFHU), affiliated to Habitat for Humanity International (HFHI), is a Christian non-profit organization dedicated to the cause of eliminating poverty housing. Since its founding in 1982, HFHU has built, rehabilitated, repaired and/or improved more than 8000 housing units in Uganda, providing simple, affordable shelter to over 48,000 individuals. Its mission is to eliminate poverty housing through provision of access to affordable finance for low income earners	
Services Offered	
<ul style="list-style-type: none"> • Housing Microfinance & Financial Education through direct retail lending operations (at selected Habitat for Humanity Uganda branches). 	



- Housing Microfinance / Wholesale funds (for on-lending to clients) and Capacity Building for partner Microfinance Institutions.
- Construction and Rehabilitation of Houses for orphans and other vulnerable children (OVC)
- Provision of Psychosocial Support and Capacity Building for OVC families among others

HIINGA UGANDA

Type of Institution:	Microfinance Institution
Legal status	NGO
Name of Contact Person:	James Atuhaire Tuhakirwa
Postal Address	Plot 3111 Bukoto-Kisasi Road
Physical address	P.O Box 635, Ntinda-Kampala
Office Telephone Number (s):	0700410028/0700501083
Mobile Telephone Number:	0756632736
Email	admin@hiinga.org

SERVICES

SMEs Financing
Whole selling of funds to MFIs
Financing of schools
Capacity building and evangelism

JUBILEE LIFE INSURANCE COMPANY OF UGANDA LIMITED

Type of Institution:	Insurance Company
Legal status	Company by Guarantee
Name of Contact Person:	Businge Paul- Business development Uganda.com/ Patrick Kimath
Postal Address	P.O.Box 7122, Kampala
Physical address	14Parliament Avenue, Jubilee Insurance centre, East Podium
Office Telephone Number (s):	+256312178800
Mobile Telephone Number:	0701060259/0793803801
Email	lifeug@jubileeeuganda.com

SERVICES

Group life pension
Medical Insurance

MAKERERE UNIVERSITY BUSINESS SCHOOL

Type of Institution:	University/Public
Legal status:	Affiliate College of Makerere University
Contact Person:	Prof Wasswa Balunywa/Dr. Isaac Nkote Nabeta
Address:	P. O. Box 1337, Plot M118, Port Bell Road, Kampala, Uganda
Telephone Number(s):	041 4 338120
Email:	microfinance@mubs.ac.ug ;
Website:	www.mubs.ac.ug
Mission:	To be the leading provider of microfinance skills, knowledge and leadership to our clients and economically active poor thus enhancing the effectiveness of the Microfinance industry.
Target:	Students, Researchers, Consultants and MFIs
	Consultancy, Trainings in MF, Internships, MF Information HUB and Policy Decisions

METROPOL UGANDA LIMITED

Type of Institution:	N/A
Legal status	Limited Company by Guarantee
Name of Contact Person:	Richard Tumusiime
Postal Address of MFI headquarter	P.O.Box 5999 Kampala
Physical address of MFI Headquarter	Kampala, Yusuf Lule Road, Plot9 4 th Floor
Office Telephone Number (s):	+256200516800
Mobile Telephone Number:	0757888190/0772562732
Email	info@metropol.co.ug
Website:	https://metropol.co.ug

SERVICES AND TARGET GROUPS

1. CREDIT REPORTS. Metropol provides a range of credit reports relevant in making credit decisions at the various stages of the credit cycle. These credit reports include:
 - Score report. A Score report highlights a number (score) that predicts the probability of default of a given credit applicant.
 - Compact Report. This report provides a summary of an applicant's identity and credit profile to enable the lender assess quickly whether to proceed with consideration of the loan application or otherwise.
 - Standard Report. The report gives a detailed credit profile of the loan applicant including details of each of

their current and previous credit facilities, guarantors, collateral details and other credit events like online credit applications made, bounced cheques (if any) and so much more.

- Enhanced report. The enhanced report is a combination of both the standard and the score report and is more comprehensive in nature.
2. **VALUE ADDED SOLUTIONS (VASs)** The Value Added Solutions are intended to enable lenders manage the cost of lending and also improve the efficiency of credit operations in general. Metropol offers a range of VASs to lenders, including but not limited to the following;
- Bureau Scrubs. This solution enables the lender to obtain up-to-date and complete information especially on the customer's biodata and contact information.
 - Batch Bureau Inquiries. This is relevant if a credit provider wants to obtain credit information about a batch of customers at once, without necessarily pulling a credit report for each of them.
 - Online Data Validation Tool (DVT). This enables credit providers to validate the credit data they intend to submit to the bureau to determine the extent to which it complies with Bank of Uganda's data submission requirements. This tool is free of charge.
 - The Metro Score. The Metro-Score is a measure of the consumer credit worthiness, the likelihood that they will meet their financial obligations. The score is calculated using mathematical models developed from the behavior patterns of credit data provided to the bureau and is therefore highly predictive in nature.
 - Payment Performance Index (PPI)
 - The PPI is a measure of how promptly customers meet their scheduled contractual financial obligations.
 - The PPI indicates the average number of late payments in days beyond terms measured as a percentage based on all the payment experiences reported to the bureau over the last 12 months.
 - The PPI will help you anticipate your customers' future payment behavior.
 - Data Quality & Quantity Score (Q-Score). The Q-Score is an innovative tool developed by Metropol to help quantify the quality of data. The Q-Score is a measure of the quality of data available on the customer profile as submitted by various data providers.

The specific aspects it measures include:

- Transparency: the extent to which there is sufficient information on the profile.
 - Quantity: the depth and breadth of data, and its homogeneity.
 - Quality: Ability to meet specific attributes e.g. relevance, accuracy, completeness, freshness and consistency.
3. **CRYSTOBOL:** Crystobol is a platform that enables borrowers to have control of their credit information by having direct access to Bureau products conveniently at their disposal via their mobile phones.

MICROFINANCE SUPPORT CENTRE LTD (MSC)

Type of Institution:	Wholesaler
Legal status:	Company Ltd by guarantee
Contact Person:	John Peter Mujuni
Address:	P. O. Box 33711, Kampala, 32 Nakasero Road, Kampala
Telephone Number(s):	+256 312 264 327, 0414 233 665, Toll free: 0800 120 024, Mobile: 0758-551551
Email	msc@msc.co.ug
Website:	https://www.msc.co.ug
Mission:	To provide sustainable financial services to the economically active poor in Uganda through viable Partner Organisations (PO) and build their capacity
Services Offered	
• Agricultural Loan	• Asset Financing Loan
• Group Loan	• Teacher's Sacco Loan
• Commercial Loan	• Islamic Microfinance
Target Groups:	
• SACCOs	• Area Cooperative Enterprises
• Unions	• Village Savings and Loans Associations
• Microfinance Institutions	• Sole Proprietors
• Small and Medium Enterprises	
MSC Regional Offices	
Arua, Gulu, Hoima, Iganfa, Kabale, Kabarole, Kampala, Masaka, Mbale, Mbarara, Moroto, Soroti	

NEPTUNE SOFTWARE GROUP

Type of Institution:	Software Company
Legal status :	Limited Company
Name of Contact Person:	Victor Kerunga
Postal and physical Address (Headquarters):	P O Box 29973, Kampala, Uganda, 2nd Floor, UEDCL Towers, Plot 37 Nakasero Road
Telephone Number(s):	+256 414 237 322.,
Email:	christopherwinji@neptunesoftwaregroup.com
Website:	www.neptunesoftwaregroup.com



About Us: Neptune, founded in 1999 in London is an international financial software and services, company headquartered in London. Has branches in Uganda, Kenya, Nigeria, Zimbabwe, Ethiopia and a development centre in Chennai.

VISION

Empowering clients with sustainable competitive advantage by providing innovative business software solutions and excellent services within a cost effective bottom line

MISSION

Deliver client success through innovation. Harness our deep business domain knowledge and technical expertise to provide end-to-end integration of technology with business processes. Bring trust and personal responsibility to all relationships.

PRODUCTS

EQUINOX/RUBIKON

ORBIT-R /RUBIKON

The Rubikon System is a complete universal banking system, delivered in a centralized web-based architecture.

OUR PRODUCTS – WHY RUBIKON

Executive Management	Audit
Operations	Marketing
Business Development	Customer service
Finance	Information technology

SIGMA DATA & COMPUTERS

Type of Institution:	Software Provider
Legal status:	Limited Company
Contact Person:	Mr. Lachmayya Siddanmane
Address:	P. O. Box 30348, Kampala – Uganda, Bukoto , Plot 2039 Mango, Kyadondo
Telephone:	+256-414-256581, +256-772-496460
Email	info@sigmadc.com ;
Website:	http://www.sigmadc.com

Mission

to deliver user friendly and customizable software for SACCOS and Microfinance Institutions

List of Services Offered:

- We provide Finance Solutions – Microfinance and SACCOs software
- We offer software training in Finance Solutions software
- We customize, implement, data migration Finance Solutions for our clients

SOLUTI FINANCE EAST AFRICA

Type of Institution:	Microfinance Wholesaler
Legal status:	Company Ltd by Shares
Contact:	Chief Executive Officer
Address:	P. O. Box 27200, Kampala Plot 1, Kololo Hill Drive Block A Ground Floor,
Telephone:	+256 414 232010
Email:	soluticeo@solutifinance.org
Website:	www.solutifinance.org
Vision:	
“A world free from Poverty”	

About Soluti:

SOLUTI is a leading, locally based wholesale finance company that provides sustainable, market responsive financial solutions and technical assistance to organizations in the Eastern Africa region. We enhance access to financial solutions to low income people to grow their businesses, create new jobs and improve their livelihoods.

Products & Services

- Institutional business loans
- Institutional development loans
- Institutional Housing Microfinance loans
- Institutional Agriculture loans
- Capacity building/technical assistance

THE HUNGER PROJECT UGANDA

Type of Institution:	Development Agency
Legal status (Company Ltd by shares/guarantee):	NGO
Name of Contact Person:	Owomugisha Daisy
Postal Address of MFI headquarter	P.O.BOX 26393, KAMPALA
Physical address of MFI Headquarter	Kisozi ComplexAnnex Building - 3rd Floor, Nakasero Lane
Office Telephone Number (s):	0414232060
Mobile Telephone Number:	0772726803
Email	thp@thpuganda.org
Website:	www.thp.org
Mission:	The Hunger Project Uganda’s mission is to achieve sustainable end of hunger and extreme poverty

**SERVICES AND TARGET GROUPS****Services**

The Hunger Project epicenter rural banks are registered as Savings and Credit cooperative organizations and regulated by the Registrar of cooperatives and The Tier 4 Microfinance institutions and Money Lenders Act, 2016. THP Uganda Rural banks offer savings and loan products which are voluntary, compulsory and Fixed Deposit savings. The loan products include Individual loans, Group loans, Emergency loans, School fees and Micro lease loan products.

In partnership with the communities and the districts, THP (U) constructs epicenter L-shaped buildings in all areas where it operates. The building comprises of a healthy unit, food processing unit, food store (Food Banks), meeting hall, functional adult literacy, early childhood classrooms and a rural bank.

TRIAS UGANDA

Type of Institution:	Development Agency
Legal status (Company Ltd by shares/guarantee):	NGO
Name of Contact Person:	Januario Ntungwa
Postal Address of MFI headquarter	P.O. BOX 5617, KAMPALA
Physical address of MFI Headquarter	Kiwafu Estate, L-Lugwana Kaggwa Close
Office Telephone Number (s):	0414 266371
Mobile Telephone Number:	0782384060
Email	Januario.Ntungwa@trias.ngo
Website:	www.triasngo.org/trias-worldwide/uganda

Mission:

TRIAS strives to give small-scale entrepreneurs and family farmers in the South and their organizations a more solid means of sustenance, and aims to promote worldwide exchanges and cooperation between individual and organized farmers and entrepreneurs

SERVICES AND TARGET GROUPS**Services**

Capacity Building development organisation

Technical Assistance

Grants

Target Groups

Member based organizations of organized family farmers and small-scale entrepreneurs, especially poor people, women and young people whose aim is sustainable improved livelihood, and want to connect and act collectively

UAP OLD MUTUAL LIFE ASSURANCE UGANDA LIMITED**OLDMUTUAL**

Type of Institution:	LIFE ASSURANCE COMPANY
Legal status (Company Ltd by shares/guarantee):	LIMITED COMPANY
Name of Contact Person:	Mr. STEVEN LUBOWA
Postal and physical Address (Headquarters):	UAP Nakawa Business Park, lock A, 6th Floor, Plot 3-6, New Port bell Road, P.O Box 7185, Kampala, Uganda
Telephone Number(s): Office:	+256 414 332 870, Mobile: +256 776 061 444
Email:	lifecorporateulc@uap-group.com
Website:	www.uapoldmutual.com

Mission:

A leading financial services institution in Uganda and East Africa, seamlessly covering insurance and investment needs of its clients, providing a simple and convenient way of doing business to commercial and retail segments alike as apart of UAP Old mutual East Africa offering.

Target:

UAP Old mutual provides Simple, Inclusive and Relevant Insurance and Financial Services that enhance quality of life. Our positioning is captured in our tag line.

Enabling dreams.**Target Groups:**

- Non-Governmental Organisations	- Micro Finance Deposit-Taking Institutions (MDIs)
- Companies	- Savings and Cooperatives
- Educational Institutions	- Village Savings Groups (VSLAs)
- Banks	- Individuals
- Microfinance Institutions (MFIs)	- And All Insurable Groups

LIST OF SERVICES OFFERED**A. GROUP LIFE**

1.) GROUP TERM ASSURANCE (For employees' peace of mind & increased productivity).In case of death while still in the service of the employer, the policy pays out in a lump sum, such death benefits to the dependants of the deceased employee.

2.) GROUP LAST EXPENSE COVER (For a peace of mind at difficult time).



It covers the employee's funeral expenses in the unfortunate event of death in service.

3.) GROUP CREDIT COVER (For the protection of lending Institutions).

This policy covers Financial Institutions [Banks, Micro Finance, cooperative societies, Saccos and housing finance]. The policy recovers the loan balance due to the policyholder in the event of premature death or total permanent disability of the borrower within the loan period, before completion of loan repayment.

4.) ACCOUNT HOLDERS LIFE PRODUCT

This policy covers Financial Institutions [Banks, Micro Finance, MDIs]. This Life Assurance Plan is offered to the Member of the Institution under Group Term Assurance Scheme for Death, Disability, and Hospital Cash.

5.) SACCO SURE PRODUCT

This Life Assurance policy covers the Members (Borrowers and Savers) of Cooperative Societies and Saccos against Death, Disability and Hospitalisation.

6.) SUNSET PLUS

This funeral plan guarantees a lump sum cash payment or service for a dignified send off for your loved one.

B INDIVIDUAL LIFE

1.) SOMESA PLUS PRODUCT – A Planned Assurance Policy for your child's future Education.

2.) SURE DEAL PRODUCT – A Planned Assurance Savings Policy to achieve personal milestones in the future i.e. 5 Years Plus i.e. Building, Marriage, Education, Travel and Tour, Holidays etc.

C. PENSIONS

1) GROUP PENSION (Employees' savings for retirement and others).

This is a saving plan by the employer for the future benefit of the employees.

2) PERSONAL PENSION (for a comfortable retirement life & other needs).

This plan is used to secure retirement or lump sum benefits after the expiry of a given period or at a given age.

UGANDA CENTRAL CO-OPERATIVE FINANCIAL SERVICES (UCCFS) LTD

Type of Institution:	Wholesalers of funds
Legal status	Co-operative Union
Name of Contact Person:	Bakunda Patrick
Postal and physical Address (Headquarters):	Uganda Co-operative Alliance Building, Ground Floor Room 1; Plot 47/49 Nkrumah Road

Telephone Number(s): +256 701048440

Email: info@uccfs.co.ug

Website: www.uccfs.co.ug

Mission:

Creating opportunities for co-operative growth and services to co-operators through efficiency and economies of scale

Target:

UCCFS works with all types of Co-operatives in Uganda. They include Apexes, Unions, ACEs, SACCOs and other Primary Co-operatives.

List of Services Offered:

- Liquidity management for co-operatives
- Financial Linkage and payment arrangements to co-operatives
- Facilitating savings mobilisation programs and branding campaigns
- Development of viable and sustainable rural financial systems
- Micro Insurance services including credit life, group life and individual life micro insurance
- Credit programs and services such as term loans, whole sale loans, agricultural loans etc.
- Promoting and facilitating other financial services such as investment, money transfer, facilitating joint financial programs with other like-minded organisations
- Lobby and advocacy
- Representation for our members
- Co-operative support services on Gender, HIV/AIDS, Human rights and democracy, Environment, Climate support and capacity building support to members

UGANDA COOPERATIVE ALLIANCE LIMITED

Type of Institution:	Cooperative
Legal status (Company Ltd by shares/guarantee):	Company Ltd by shares.
Name of Contact Person:	Mr. Ivan Asiimwe
Postal and physical Address (Headquarters):	P.O.Box 2215, Plot 47/49 Nkrumah Road, Kampala
Telephone Number(s):	+256 414-258898/48
Email:	ucainfocen@uca.co.ug



Website:	www.uca.co.ug
Mission:	To provide high quality support services to Cooperatives and their members on a sustainable basis.
Target:	Cooperatives and their members
Services Offered	<ul style="list-style-type: none"> - Lobbying and Advocacy - Mobilizing, sensitizing and guiding communities to form cooperatives - Technical Training services - Infrastructure and logistical support - Internal audit and supervisory services

UGANDA COOPERATIVE SAVINGS AND CREDIT UNION (UCSCU) LTD

Type of Institution:	Apex organization for SACCOs
Legal status	Company Ltd by shares
Name of Contact Person:	Mr. Sylvester Ndiroramukama
Postal and physical Address (Headquarters).	Plot 239 Bombo Road – Maganjo. P.O.Box 6203,Kampala
Telephone Number(s):	+256 414 233 601, +256702660205
Email:	info@ucscu.coop
Website:	www.ucscu.coop
Vision:	To be a world class national union for SACCOs in Uganda
Mission:	To promote and empower SACCOs in Uganda by offering high quality specialised financial services for their sustainability
Target:	To foster the organization and development of Savings and Credit Cooperatives in Uganda and to improve their internal operations

List of Services Offered

- Technical Services
- Education and Training services
- Audit services
- Information Technology Services

UGANDA MARTYRS UNIVERSITY, DEPARTMENT OF MICROFINANCE

Type of Institution:	Training Institution
Legal status	Private Institution
Name of Contact Person:	Peter Lugemwa
Postal Address of MFI headquarter	P.O.Box 5498,kampala
Physical address of MFI Headquarter	Nkozi
Office Telephone Number (s):	0382410611/0
Mobile Telephone Number:	0771935270 / 0782524712/0704331229 / 0702524712

Email: micro@umu.ac.ug; umumicrofinance2016@gmail.com

Website: www.umu.ac.ug

Mission:

Our mission is derived from the Christian understanding of the person. We are committed to: develop an integral person by providing high quality education within a conducive environment, in order to produce professionals of varying academic competencies with critical and creative abilities and who will contribute positively to the nation and the world at large while observing values of service and respect. UMU upholds a policy of non-discrimination, especially on the grounds of religion, social status, gender, race, tribe or disability

Services and Target Groups

List of Services
Bachelor of microfinance and Community Economic Development (Distance Learning)
Bachelor of microfinance and Community Economic Development (Part-Time - Rubaga)
Bachelor of microfinance and Community Economic Development (Full-Time - Nkozi)
Masters of Arts in Microfinance Management (Weekend Program - Rubaga) (World Bank Scholarships available)
Masters of Arts in Microfinance Management (Distance Learning)
Masters of Arts in Microfinance Management (Fulltime - Nkozi) (World Bank Scholarships available)

Target Groups

Target Groups
Microfinance practitioners, staff of savings and lending institutions, bankers and loan officers, NGO executives and staff, government regulators, economists, international donor personnel and all those with an interest in learning more about best practice of sustainable microfinance in the development context of present-day Africa
The Bachelor of Microfinance and Community Economic Development targets high school leavers.



INCLUSIVE ECONOMIC EMPOWERMENT PROGRAM

The i-SAVE inclusive economic empowerment program is a program whose goal is for male and female persons with disabilities including youth and their caretakers being economically independent and socially recognized.

The program is implemented by AMFIU in partnership with National Union of Disabled Persons of Uganda, NUDIPU With support from Norwegian Association of Disabled, NAD.

The meaning of i-SAVE;

- Capacity of women and men to participate in,

contribute to and benefit from development processes. It is about contributions being valued, dignity being respected and a fairer distribution of the benefits of development.

- Increased access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.
- Breaking down inclusion barriers as people become more independent, earn respect and actively contribute to the development of their communities.

Implementation Strategies

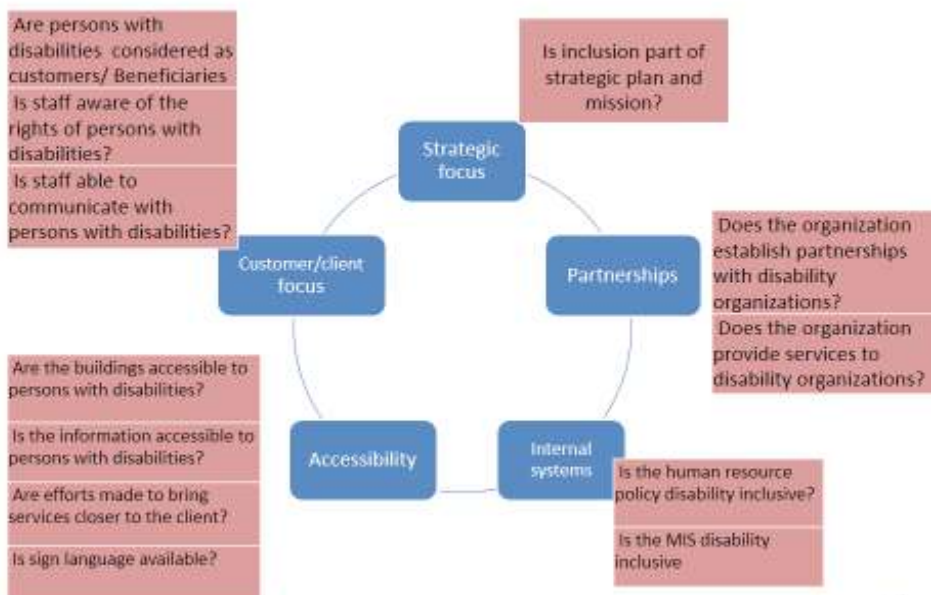


Inclusive formal and informal financial services Entrepreneurship / Business training – profitable SMEs

KEY MESSAGES

- Your organization needs to be informed in order to clear prejudice and have positive attitude
- You don't have to change the products, terms and conditions of service but involve in mainstream financial services.
- Make structures accessible
- Hire a disabled employee if they can do the job
- Your existing policies and procedures apply to disabled persons too.
- Target persons with disabilities in your day-to-day activities such as promotional campaigns

Elements of Disability Inclusion





Want To Supercharge Your **Debt Collection** **Process** With An AI Powered Platform?

WE ARE HERE TO HELP WITH; **TERA COLLECT** | WEB BASED/CLOUD/ ON PREMISE SOFTWARE

WHY CHOOSE TERA COLLECT?

1. Do away with manual uploads by synchronizing data real time to save time
2. Automated workload assignment hence ensuring fair distribution of workload and improved productivity.
3. Parameterized alerts to customers and Bank on due collections allowing the Bank to handle unlimited number of accounts.
4. Customer payment promises reminder for timely follow up
5. Performance analysis for collectors providing insights for performance appraisal.
6. Parameterized and flexible workflows allowing Banks to easily implement new collection strategies.
7. Risk Grading, enabling the Bank to use different strategies for each risk grade
8. Regulatory Provisions report to enhance compliance with regulators.

OUR OTHER OFFERINGS

1. Mobile banking platform:

Allow your customers to transact anytime anywhere with our secure and advanced features Mobile banking solution available on USSD, iOS and Android.



WHY CHOOSE TERA MOBILE ?

1. Reduced cost on implementation, licensing and no revenue shared
2. Full proof security
3. Launch new products with minimal self service configuration
4. Interactive and easy to use administration marketing and reporting portal for customer relationship management



2. Tera Intelligence:

Is a counter fraud management solution that allows financial institutions to Detect, investigate, and Respond to fraud optimally.



3 Reconciliation:

NLS ntellicheck allows you to automate and optimally reduce exposure and time spent on reconciliation processes by over 95%. Some of the existing reconciliation models/modules include: Mobile Money, Clearing, ATM, Money transfer, Nostro etc

Do you want to know more about our solutions? Contact us on:

Email: sales@nlske.com | Tel:+254 20 2632768 | Web: www.nlsbanking.com

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TO PAY **ANYTIME**
ANYWHERE

Features & Benefits

- Card is instantly activated
- Enhanced security
- Enabled for Web, POS and ATM (VISA enabled) transaction
- No monthly fees
- No need to have an account in Centenary Bank
- Convenience in making payments
- Easy to load



For more information call our toll free line
**0800 200555/
0800 335344**



/centenarybank



**Centenary
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Regulated by Bank of Uganda A1.033 | Customer deposits are protected by the Deposit Protection Fund