

2017/18

THE UGANDA MICROFINANCE

DIRECTORY

8th Edition

Over
300,000
Readership



Inside

Highlights of the  4 Microfinance Institutions and Money Lenders Act, 2016



AMFIU

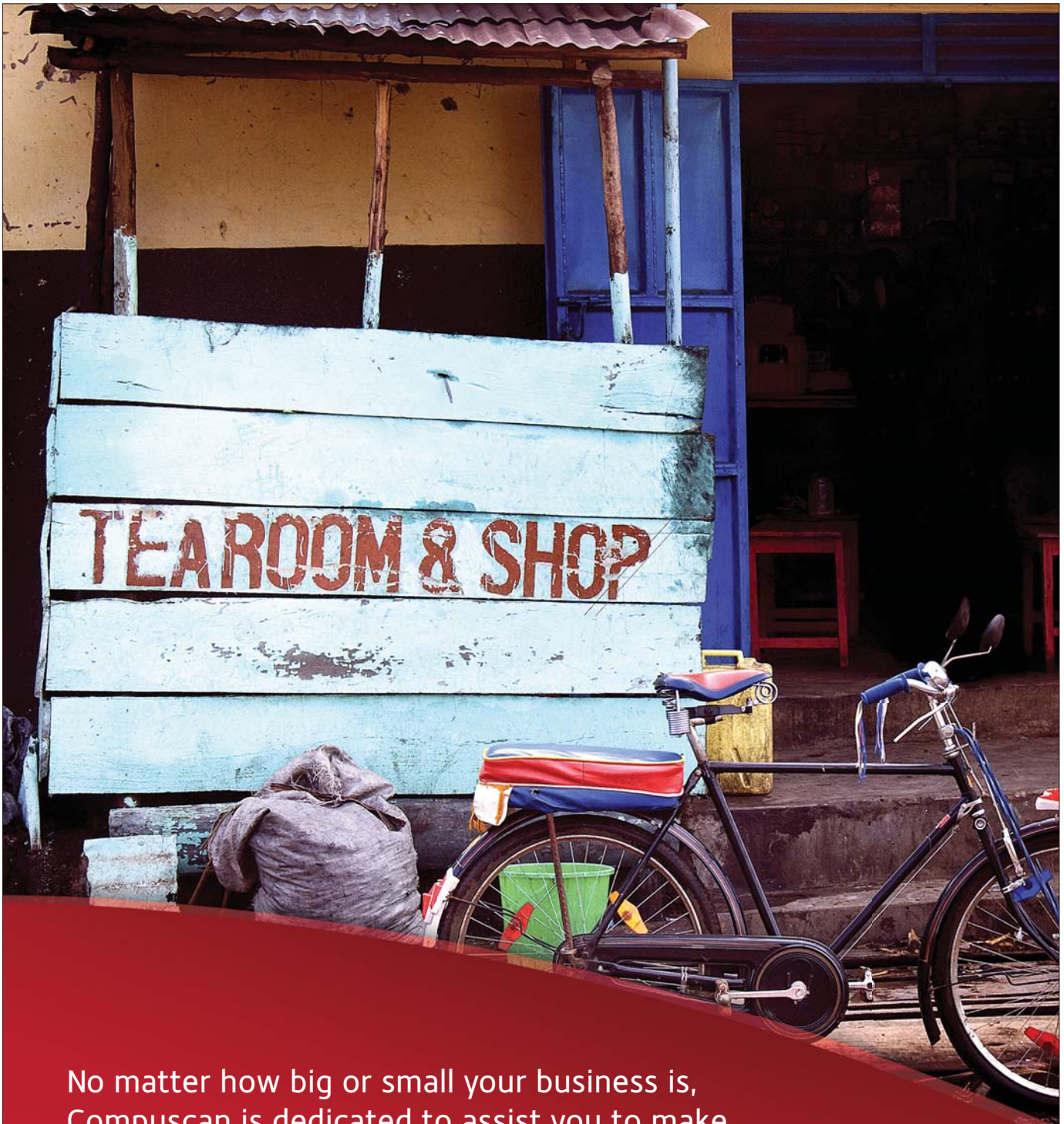
ASSOCIATION OF MICROFINANCE INSTITUTION OF UGANDA

Article

Agriculture value chain financing in Uganda

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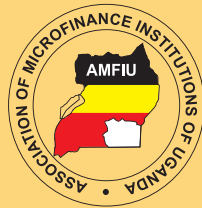
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AMFIU

ASSOCIATION OF MICROFINANCE INSTITUTIONS OF UGANDA

THE UGANDA MICROFINANCE DIRECTORY

2017 / 2018

8TH EDITION

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WORD FROM THE EDITOR



Dear Reader,

It is a pleasure once again to present to you the 8th edition of the Uganda Microfinance Directory 2017. The directory has continued to be one of the most sought after publication on issues of microfinance among stakeholders both national and internationally. 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.

To ease usage, institutions have been listed alphabetically according to the names of the financial institutions. 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 directory also carries highlights on the Tier 4 Microfinance Institutions and Money lenders Act 2016, and agriculture financing in Uganda.

Whereas there has been notable increase in the loan portfolios and savings, there are still several districts where outreach is still low. We hope that the information provided in this directory will support in developing appropriate interventions.

Lastly, I wish to thank all the member institutions that have continuously shared their information and allowed us to publish it in this directory. This shows that they are committed to transparency and are proud of their work from which the rest can benefit.

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

A handwritten signature in blue ink, appearing to read 'Robert Ntalaka'.

Robert Ntalaka
Information Officer

WORD FROM THE EXECUTIVE DIRECTOR



On behalf of AMFIU Board and Secretariat, I am delighted to present this 8th 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.

As in previous editions, we highlight key information about MFIs/SACCO contacts, business information such as portfolio, products outreach in different regions of Uganda. This edition has been improved to feature sector articles to offer readers more information about the microfinance sector in 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 therefore would 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.



AMFIU

ASSOCIATION OF MICROFINANCE INSTITUTION 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; 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 85 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/sound practices.



Pride Microfinance Limited (MDI)

Pride Smart Savings

Unlimited access to your savings

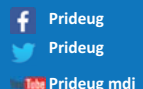


For more details, visit the nearest Pride Microfinance Branch

Bukoto, Victoria Office park, Block B | Plot 6-9 Ben Kiwanuka Okot Close | P.O. Box 7566 Kampala-Uganda
Tel: (0)75-4346 930 / (0)75-2262 366 / (0)75-4258 150 Fax: +256-414 346147 | Email: pml@pridemicrofinance.co.ug
Website: www.pridemicrofinance.co.ug

Pride is supervised and regulated by Bank of Uganda

'Your Growth is Our Pride'



CODE OF CONDUCT FOR AMFIU MEMBERS

The microfinance industry as a whole is guided by the following key principles which underlie the operations of actors in the industry:

A. Sustainability

MFIs should carry out business in a financially sustainable way – to ensure that MFIs are able to meet the needs of their clients in the longer term.

B. Outreach

Microfinance is basically described as a social business with a double bottom line i.e. they must remain financially sustainable but have a positive impact on the lives of their clients. Therefore, MFIs are expected to expand financial services to an increasing number of Uganda's low income entrepreneurs, particularly in rural areas using innovative ways of delivering financial services, to the target group originally considered as "unbankable" by the conventional banking sector.

C. Legal framework

The current (2015) legal framework has mandated only Tier 1 (Commercial Banks), Tier 2 (Credit Institutions) and Tier 3 (Micro-Deposit taking Institutions – MDIs) to mobilize savings from the public. Tier 4 institutions are not allowed to mobilize and intermediate savings from the public, except the SACCOs that can mobilize and inter-mediate savings from their members. MFIs have to comply with the law accordingly to avoid negative sanctions. MFIs not permitted to mobilize saving by law should not claim to offer such service to its members.

D. Consumer Protection

i. Appropriate product design and delivery Channels

- a) Suitable product design relates to financial institutions gathering sufficient information from clients to ensure the product is likely to meet the customers' needs and capacity
- b) Suitable product delivery relates to product design taking into account the processes by which products will be sold
- c) Ensure that clients are not asked to waive rights, such as the right to sue the provider, receive information, cancel use of the product, maintain privacy etc
- d) Minimize the possibility that product changes such as unexpected changes in pricing, terms or fees, will become necessary during the course of the product life
- e) Affordability relating to ensuring that the costs of a financial product fit reasonably within a client's paying capacity.

ii. Prevention of over-indebtedness

- a) The institution conducts and analysis of a client's repayment capacity and methodologies for assessing credit worthiness
- b) Loan terms and conditions; This relates to the appropri-

ate use of collateral, ensuring loan repayment schedules correspond with the clients' cash flow or procedures for evaluating a guarantor's credit worthiness and relationship to the client

- c) Institution discourages aggressive and misleading sales techniques
- d) Staff incentives, such as compensation do not encourage over-indebtedness
- e) Institution has mechanisms for on-going monitoring of the repayment capacity of clients, individually and the market as a whole
- f) The institution uses market level initiatives such as a credit reference bureau and financial education programs to prevent over-indebtedness

iii. Transparency

- a) Cost information about products. The institution provides explanation about interest rates, exchange rates, penalties, premiums and fees in a way that is accurate and understandable
- b) Non-cost information about products: Institution discloses product attributes such as switching barriers, effects of delinquency or default etc. Also relates to information about client rights, process for making complaints and privacy of information
- c) Use of clear language: Effectiveness of communication between the institution and the client eg use of simple language and multiple ways of delivering information
- d) Appropriate timing of disclosures: Provision of timely accurate information before, after, and at the time of establishing a relationship
- e) Mechanism for confirming client understanding: Double-checking that clients understand the products offered and disclosures made by the financial institution

iv. Responsible Pricing

- a) Institution has a formal (internal) pricing procedure for each product to ensure competitive and efficient prices
- b) Ensure that fees are to provide a reasonable coverage of the financial institution's costs and to encourage responsible repayment by the client (e.g. late repayment fees that encourage on-time payment)

v. Fair and Respectful Treatment of Clients

- a) Commitment to code of ethics: The institution commits to a code of ethics, stating the institution's mission and articulating its organization values, such as fair treatment of clients
- b) Non-discrimination: All clients are treated equally, regardless of their race, gender, religion, ethnicity, political affiliation, disability or gender
- c) Appropriate incentive structure and sales practices: Staff compensation is aligned with responsible behavior
- d) Responsible use of agents: Financial institution is help responsible for the behavior of agents



- e) Preventing staff from obtaining money or other favors from clients in return for providing products, creating a corporate culture where employees feel safe to be whistle blowers and systems for detecting and correcting corruption
- f) Informing clients of their rights: Institution provides information to clients about their rights, including what is not acceptable behavior by the institution's staff and how to make complaints
- g) Client Feedback: Institution obtains feedback from clients on quality of its services through client surveys, third party interviews, mystery shopping and effective system to address client complaints

vi. Privacy of Client data

- a) Complete policy and procedures: Institution has internal policies and procedures to keep client data private unless otherwise mandated by the law
- b) Institution ensures the security of written and electronic information
- c) Clients are furnished with information about the institution's privacy policy and procedures, as well as each clients' rights and responsibilities
- d) Institution has restrictions on collecting data that could be used for discriminatory purposes, such as information about ethnicity, religion, or political affiliations

vii. Effective Complaints Resolution

- a) Policy and procedures: Institution has internal policy and procedures for complaint resolution
- b) Institution ensures that complaint resolution systems are effective, including escalating serious complaints to senior management for attention and resolution, staff training, providing clients easy, accessible and safe ways to make complaints, resolving complaints in a timely manner and learning from complaints
- c) Provide clients with simple and clear information about their right to complain, how to register complaints, the steps that take place after a complaint is filed, the time frame within which clients should expect their complaints to be addressed and the steps to follow if they are dissatisfied with how their complaint is handled.

E. Monitoring and Reporting

All members are required to submit monthly or quarterly PMT reports to AMFIU, which will go through a further analysis using the Performance Monitoring System (PMS) and feedback on the institution's performance provided by AMFIU.

F. Governance

Institutions must incorporate a formal governance system that is transparent and professional and adopts the following sound practices of corporate governance:

1. Observe high standards of governance by inducting persons with good and sound reputation as members of Board of Directors
2. Endeavour to induct independent persons to constitute atleast 1/3rd of the Board

3. Appoint an audit committee of the Board with an independent Director as Chairperson
4. Ensure transparency in the maintenance of the books of accounts and reporting/disclosure of financial statements by qualified auditors
5. Produce a compliance report indicating the extent of compliance with the code of conduct
6. Ensure that the institution abides by the laws of the land, the laws of the legal status under which it is registered and the bye-laws of the institution

G. Specific Provisions for SACCOs

In particular, to preserve their cooperative identity, the Savings and Credit Cooperatives (SACCOs) shall uphold the following operating principles as derived from co-operative principles articulated by the International Co-operative Alliance in 1995;

1. Voluntary Membership

SACCOs are voluntary, cooperative organizations, offering services to people willing to accept the responsibilities and benefits of membership, without gender, social, racial, political or religious discrimination. SACCO members are drawn from defined fields of membership.

2. Democratic Member control

Cooperatives are democratic organizations owned and controlled by their members, one member one vote, with equal opportunity for participation in setting policies and making decisions.

3. Members' Economic Participation

Members are the owners. As such they contribute to, and democratically control, the capital of the cooperative. This benefits of members in proportion to the transactions with the cooperative rather than on the capital invested.

4. Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If the cooperative enters into agreements with other organizations or raises capital from external sources, it is done so based on terms that ensure democratic control by the member and maintains the cooperative autonomy.

5. Education, Training and Information

Cooperatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of the cooperative.

6. Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, state, regional, national, and international structures.

7. Concern for Community


While focusing on member needs, cooperatives work for the sustainable development of communities, including people of

modest means, through policies developed and accepted by the members.


H. Criteria for Accession to AMFIU Board

To become a member of AMFIU's Board of Directors the prospective candidate shall be;

1. Having no criminal record against one's name, be a person of honesty and impeccable integrity.
2. Having strong practical governance experience;
3. A team player with a demonstrated track record of working collaboratively with diverse stakeholders;
4. Having a variety of management and leadership skills including financial, communications, legal, human resource development, strategic planning, international, and government relations.
5. Willing and able to regularly attend Board meetings and to step down if absent from three consecutive meetings without sending apologies.
6. Willing to adhere to the provisions of AMFIU's constitution.
7. Representing an Institution/organisation with a Board of Directors
8. From a member organisation whose financial statements have regularly been examined by an independent certified external auditor for previous 3 years.
9. Representing a legally registered institution/organisation engaged in good practices.



AMFIU



MICROFINANCE AND HIV

It is a reality that HIV can affect the performance of your institution and that of your clients

How your institution and clients could get affected?

- Increased delinquency and default among clients leading to increased client drop outs
- Increased burden to both staff and clients as a result of caring to dependants
- Diversion of loans for emergency medical care
- Staff absenteeism due to emergency medical obligations leading to reduced out put
- Low morale among affected staff
- High staff turnover and its associated costs
- Increased company expenditure on medical bills (for institutions that provide medical care to staff)

What can smart MFIs do?

- Develop and implement an HIV work place policy to prevent the spread of HIV and associated stigma to protect your staff, discourages discrimination of affected staff
- Establish partnerships with local HIV support organizations to support your clients on HIV challenges
- Through these partnerships, ensure your staff have enough information about facts on HIV prevention, care and stigma
- Explore ways you can increase your outreach by including entrepreneurs living with HIV without necessarily compromising your business principles.

Integrate HIV into your Business

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	24
Tier 2	Credit Institutions	Financial Institutions Act, 2004	Bank of Uganda	4
Tier 3	Micro-deposit taking institutions (MDIs)	MDI Act, 2003	Bank of Uganda	5
Tier 4	Other MFIs and SACCOs	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 (2015)	No. of AMFIU Members (2016)
A	Not less than 20,000 clients with a loan portfolio of not less than 800 million shillings	16	19
	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	15	15
	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	52	37
	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	11	14
	OR Not less than 100 clients with a loan portfolio of not less than 100 million.		

HIGHLIGHTS OF THE TIER 4 MICROFINANCE INSTITUTIONS AND MONEY LENDERS ACT, 2016

The Act establishes the Uganda microfinance regulatory authority;

- a) To provide for the licensing and management for tier 4 microfinance institutions;
- b) To provide management and control of money lending business;
- c) To establish a SACCO saving protection scheme;
- d) To provide for a central finance facility;
- e) To provide for licensing of money lenders;
- f) To provide for self-help groups and commodity microfinance;
- g) To provide for receivership and liquidation of a tier 4 microfinance institution;
- h) To repeal the money lenders act

Application of Act

- a) The Act applies to Tier 4 microfinance institutions; and Money lenders.

Purpose of Act

The purpose of this Act is to regulate tier 4 microfinance institutions by-

- a) Facilitating the microfinance industry to promote social and economic development
- b) Promoting legitimacy and building the confidence of members, customers and investors in the microfinance business'
- c) Establishing prudential standards for microfinance institutions in order to safe guard the deposits of members, prevent financial system instability of the funds of depositors and ensure stability of the financial system;
- d) Applying non-prudential standards to tier 4 microfinance institutions by-
 - i. Defining sources of capital
 - ii. Establishing default protection mechanisms;
 - iii. Enforcing compliance with generally accepted accounting practices; and
 - iv. Instituting mechanisms for the prevention of fraud and financial crimes; and.
- e) Providing a framework for the management and control of money lending business.

Classification of tier 4 microfinance institutions

- a) SACCOs
- b) Non deposit taking microfinance institutions;

- c) Self-help groups; and
- d) Community based microfinance institutions.

Establishment of the authority

There shall be an established autonomous body to be known as the Uganda Microfinance Regulatory Authority.

Functions of the authority

The authority is responsible for regulating, licensing and supervising tier 4 microfinance institutions and money lenders.

SACCOs to be registered societies and licensed under this Act

- (1) A SACCO shall not carry on the business of financial services unless it is-
 - (a) a registered society; and
 - (b) licensed under this Act.
- (2) A SACCO shall provide financial services only to its members.
- (3) Subject to subsection (1) a SACCO may carry on the business of financial services if-
 - (a) It is operating on a probationary period pending registration under the cooperatives Act; or
 - (b) It has applied for a licence under this Act.

Powers of a SACCO

- (1) A SACCO shall-
 - (a) Mobilize and receive savings from members; and
 - (b) Borrow in an aggregate amount not exceeding a limit prescribed by the authority.
- (2) A SACCO-
 - (a) Shall provide loans to its members;
 - (b) May serve as a fiscal agent for and receive payments or deposits from a government body on behalf of the members;
 - (c) May acquire and hold property in trust for its members;
 - (d) May purchase or make available various forms of insurance or risk management programs for its members, either on an individual or group basis in compliance with relevant laws; and
 - (e) May exercise such powers as may be

necessary to enable it to carry out the purposes for which it is established.

Licensing of SACCOs

- 1) A SACCO that intends to carry on the business of financial services among its members shall apply to the authority for a SACCO licence.
- 2) An application shall be accompanied by-
 - a) A certified copy of the certificate of registration of the SACCO issued under the cooperatives societies Act;
 - b) Evidence that the SACCO meets the minimum equity
 - c) Information on the prospective place of business, indicating the head office and branches;
 - d) Evidence of payment of the prescribed fees;
 - e) A statement on the objectives of the registered society in relation to offering financial services;
 - f) Evidence of the membership and the shareholding of the members;
 - g) A statement on the economic and financial environment of the registered society;
 - h) The organizational structure and management of the registered society;

- i) The business plan of the registered society; and
- j) The credit policies and lending procedures of the registered society.

3) ASACCO which is licensed under this Act shall include the words “savings and credit cooperative society” or “SACCO” in its name.

SACCO stabilization fund

- (1) There will be a SACCO stabilization fund to be managed by the authority
- (2) Every SACCO shall subscribe to the SACCO stabilization fund.

Licensing of Non Deposit Taking Institutions

- a) Non Deposit Taking Institutions that intends to carry on the business of financial services shall apply to the authority for a SACCO licence.
- b) A non deposit taking institutions shall pay an annual license fee and will annually apply for renewal of license
- c) Licensed non deposit taking institutions shall be published in a gazette and at least one news paper with wide circulation once every year.

Tier 4 Microfinance Institutions and Money Lenders Act 2016: Implications for Financial Cooperative Movement in Uganda

The Tier 4 microfinance institutions and money lenders Act 2016 is the second microfinance law in Uganda after the microfinance deposit-taking institutions (MDIs) Act 2013. The MDI Act 2013 had created a regulatory duality that bisected the microfinance subsector into the regulated microfinance institutions (MDIs) and the non-regulated segment comprising of a catch-all group, the tier 4 microfinance institutions. The new microfinance law mirrors this heterogeneity.

The law establishes the Uganda microfinance regulatory authority (UMRA) as an independent body responsible for licensing, regulation supervision of tier 4 microfinance institutions and money lenders. Self-help groups and commodity based microfinance institutions will be licensed but will also be regulated and supervised by UMRA.

Key Implications for Financial Cooperative Movement in Uganda

This section looks at the implications of the new law for SACCOs, umbrella bodies, and department of cooperatives.

Savings & credit cooperatives

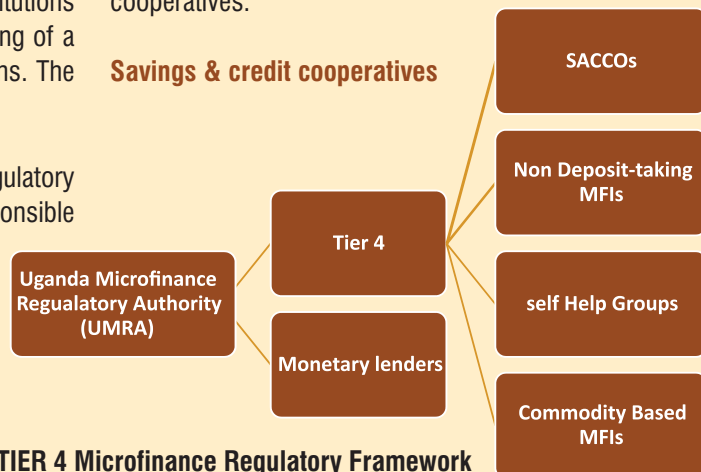


FIGURE 1: TIER 4 Microfinance Regulatory Framework Savings and Credit Cooperative Society Societies (SACCO)

Savings and credit cooperatives (SACCOs) are financial cooperatives registered under the department of cooperatives in the ministry of trade industry and commerce. Thirty (30) people can form a SACCO with no minimum capital requirement for registration. Currently, SACCOs are only mandated to conduct external audit and Annual general meeting of membership and thereafter submit annual returns to the department of cooperatives. The new law introduces many changes with great implications as discussed below.

i. Restrictions on the use of word “savings and credit cooperative society” or “SACCO”.

Only registered societies which are licensed are permitted to use “savings and credit cooperative society” or (SACCO). It is therefore currently illegal to use this word or abbreviation if a SACCO is not licensed and convicted offenders are liable to fine.

ii. Financial services defined

Financial services to be provided by SACCOs include accepting of deposits from and provision of loans to members. Additionally, SACCOs can now be fiscal agents to receive payments or deposits from a government body on behalf of its members. Furthermore, SACCOs can provide insurance or risk management programmed for its members. However, the law makes no mention of other important services SACCOs provide including mobile money services, salary payment services, and school fees collection.

iii. Provision of financial services regulated

Only licensed SACCOs are allowed to provide financial services to its members. Exception is given to SACCOs serving the probationary period under the cooperatives societies Act or has already applied for license under the new law.

iv. SACCO Funds:

The law recognizes 6 funds related to the management and operations of the SACCOs as depicted in figure 2 below.

SACCOs are required to establish a reserve fund and a share transfer fund created through appropriation of annual surplus of 10% and not more than 5% respectively. Furthermore, SACCOs are also permitted to create other services as they deem necessary.

Additionally, law establishes the SACCO stabilization fund financed by annual contribution by SACCO (0.5 % average total assets of liquidated. Also set up is the savings protection fund co-funded by tax payers and annual contribution by SACCOs. Finally, two or more SACCOs to establish central financial facility to serve member institutions liquidity needs.

These mechanisms will greatly improve the integrity of the financial cooperative system and strengthen public confidence because the SACCOs and their depositors have additional lines of defense in time of distress.

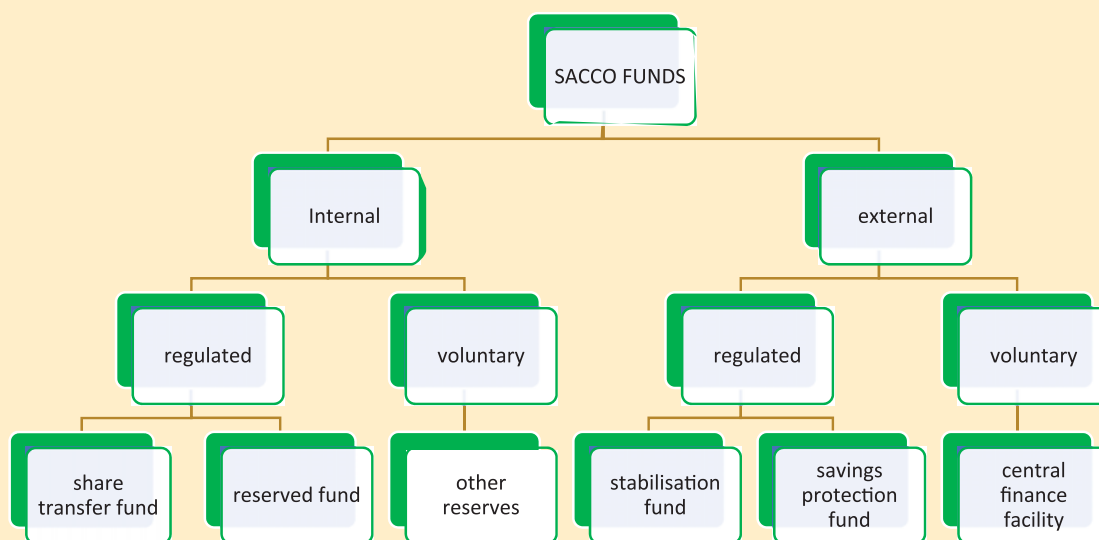


FIGURE 2: SACCO FUNDS

v. **Publication of SACOs:**

The list of SACCOs will be published annually in the Gazette and at least one newspaper of a wide circulation in Uganda. This will provide some positive publicity for licensed SACCOs. Secondly, the exact number of SACCOs in Uganda will be known and can be planned for guided by reliable information as opposed to rumored facts and figures.

vi. **Quarterly reporting:**

SACCOs are required to submit quarterly reports to UMRA as opposed to the annual frequency.

Uganda Co-operative saving and credit union (UCSCU) is a secondary cooperative whose membership is currently voluntary and comprises of SACCOs. Since all SACCOs must now comprise only licensed SACCOs. This provision has a huge implication not only on the subscribed membership but also the very survival of UCSCU. For now, the law makes UCSCU a union of illegal SACCOs who have only 6 months to legalise their status.

Uganda Cooperative Alliance (UCA) is an apex body for secondary and tertiary cooperatives in Uganda but it has many SACCO affiliates. UCA faces a similar but it lesser dilemma than UCSCU because it can easily do without the SACCOs and concentrate on its true calling- minding

the cooperative unions.

The association of microfinance institutions of Uganda (AMFIU) brings together all microfinance players but SACCOs form the majority (56.8%) of its ordinary membership of 95 microfinance providers. This is a very big number of members to lose should they fail the member SACCO test for licensing! However, AMFIU does not need the SACCOs for its primary survival.

The department of cooperative has effectively lost all its supervisory and oversight roles over financial cooperatives. Even where the cooperative societies Act is applicable such as governance and funds, any act previously requiring the registrar of cooperatives shall now be done by registration function of SACCOs.

CONCLUSION

Tier 4 microfinance institutions and money lenders Act 2016 establishes a milestone marking the beginning of a new era. The full impact of the law on the microfinance actors and financial inclusion cannot be predicted now. We only can wait to see what demons the regulations will unleash. The regulations are finally drafted. But SACCOs and their promoters have the huge task ahead clearly cut out.

Adopted from the Financial Services Magazine September 2016

AGRICULTURE VALUE CHAIN FINANCING IN UGANDA

In Uganda, agriculture continues to be the backbone of the economy. It is estimated that 80% of the population relies upon agriculture for its livelihood. Recent reports indicate that the GDP from Agriculture has continued to increase hitting 3732.52 UGX Billion in the third quarter of 2016 from 3018.78 UGX Billion in the second quarter of 2016. Because of this, there is a renewed recognition of the fundamental importance of agriculture to Uganda's economy and the central role it has to play in development, particularly economic growth and poverty reduction.

However, it is generally acknowledged that for the sector to thrive there is need to address access to finances by all actors throughout the value chain to ensure effective production and improved output that can compete on the global markets. In Uganda like many other sub-Saharan Africa countries, small farmers continue to have limited access to formal and adequate financial services.

The central bank has tirelessly articulated the role of and need for agricultural finance, partly as a means to achieving food self-sufficiency and at the macro levels, as a vehicle to economic growth, improving balance of payment (and foreign reserves) through increased volume of quality-value added exports.

In a key-note address to a high-level meeting on the topic "developing approaches for financing smallholder in Uganda" on 20th April 2016, Dr. Louis Kasende, the deputy governor bank of Uganda noted that:

- The majority of the farmers in Uganda are smallholders
- 96% of the total agricultural output in Uganda is produced on farms of five hectares or less
- The 2012/2013 Uganda national household survey indicated that 2/3 of farmers are classified as subsistence farmers.

He further observed that although Ugandans believed they are “blessed by nature”, land and labor productivity had been stagnant over the decades, attributing this to limited extension service, weak land rights, poor rural infrastructure and lack of access to finance. The first three constraints, it is noted, are mainly in the realms of other players.

Attempts to address agriculture financing challenges

In 2009, AMFIU carried out a study on agricultural finance products and produced a catalogue of the agricultural products available on the market among a sample of MFIs. The results of that study revealed that more than 70% of the products reported as agricultural finance products were actually business loans because their product features were not any different from those of business loans.

A follow up study that looked at agriculture financing from the perspective of the client and other non-finance actors was carried out to provide information to the MFIs on what exactly are the clients’ needs and the most suitable financing options at each stage of the value chain. This study aimed at assisting the stakeholders in the industry to assess the supply of financial services and develop strategies and appropriate models for increasing access to finance by the agricultural sector in a cost effective manner. The study focused on the range and quantity of services provided, the challenges in delivering services efficiently and effectively as well identified the missing or underdeveloped services and financial markets in the agricultural sector.

Financiers, both private and public (government and its agencies as well as donors) have found it difficult to sustainably finance agriculture because it is costly, especially where the population is scattered (social infrastructure) and when road (and other means of transport) as well as telecommunication (physical infrastructure) are poor or non-existent.

Secondly, rudimentary approaches to agricultural production and surviving barely at the mercy of nature expose farmers to wide swings in quality as well as quantity of output.

In order for concept of value chain financing to operate efficiently, the entrepreneurs identify the component activities in these systems and subsystems, with the purpose of establishing how to carry them efficiently. In

agriculture value chain financing, the major player are categorized as input suppliers, producers (farmers), processors, aggregators and wholesalers or exporters. Each of these players has specific financial needs.

There are efforts to enhance value chain financing among stakeholders that include among other aBi Trust, GIZ, Agricultural rural finance (AGRUFIN), IPC, AYANI, Agricultural credit facility, ACF, one Acre Fund and Rural Change Fund.

Agricultural Insurance

Among the initiatives taken in the insurance industry to improve services are; (i) streamlined claims handling requirements to ensure seamless claims payment (ii) increased public education initiatives through media and one-on-one engagement to increase the understanding and appreciation of insurance (iii) Customer Satisfaction surveys which feed into product design and delivery (iii) the Online agents licensing system to create more efficiency in the licensing process; (iv) the establishment of the Motor Third Party Mobile Payment Platform that will help in reducing the gaps associated with the current method of distribution; (iv) establishment of the Oil and Gas Co-Insurance syndicate for the industry to effectively underwrite risks associated with the Oil and Gas industry locally (v) the establishment of the Agriculture Insurance Consortium (AIC) to ensure that the industry provides the requisite expertise to underwrite agricultural insurance (vi) the development of bancassurance regulations to enable insurers to sell their products through bank distribution channels

More recently, Government of Uganda has introduced an agricultural insurance premium subsidy scheme that will be implemented over a five year period, effective FY 2016/17. The Uganda Agricultural Insurance Scheme (UAIS) is a Public Private Partnership (PPP) arrangement with the Government of Uganda, Private Sector players, Non Governmental Organisations, with Uganda Insurers Association (UIA) as the implementing agency. Ugx.5billion has been provided for the Financial Year 2016/17.

The general objective of the UAIS is to ensure that a Ugandan farmer is largely protected against the effects of agriculture production risks by introducing measures which shall ensure compensation at least sufficient to keep the farmer in business. The specific objectives of the Scheme are to; (i) make agriculture insurance

affordable to farmers in Uganda; (ii) increase access of farmers to credit by protecting agriculture loans disbursed by financial institutions from the effects of specified agriculture risks; (iii) to improve household incomes; (iv) to increase farming exports. Under the

UAIS, a premium subsidy is provided to farmers who directly purchase agriculture insurance and those that access agriculture loans through financial institutions. The scheme will cover a broad range of farms from the smallest rural farms to the largest commercial farms.

FINANCIAL PERFORMANCE MONITORING USING THE PERFORMANCE MONITORING TOOL (PMT)

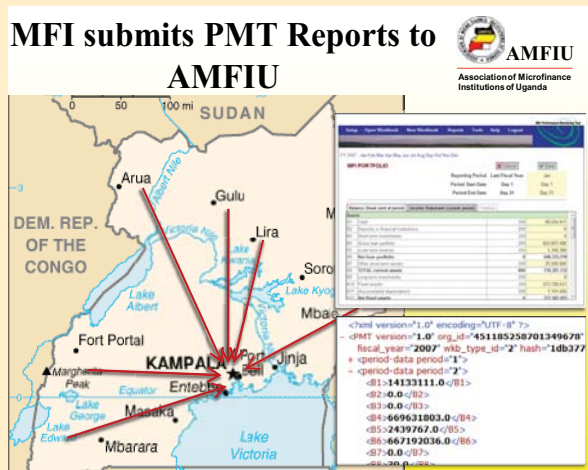
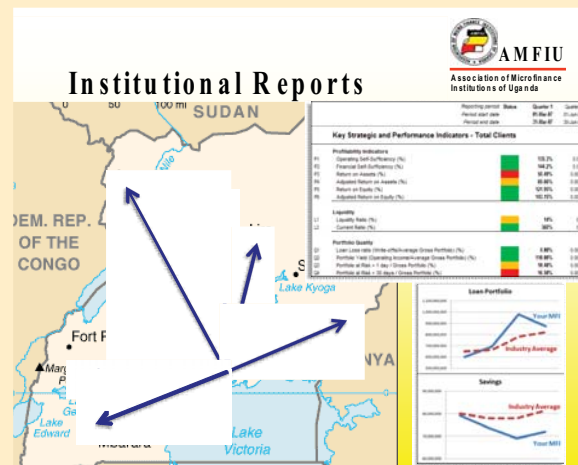
Efficient performance monitoring is crucial for the success of any institution. In the Microfinance sector, AMFIU is spearheading the process of sensitizing MFIs to use the standardized reporting tool - Performance Monitoring Tool 'PMT'. The PMT is a software which is used by the MFIs to capture data from an institution's accounting and portfolio system to create standardized reports. The system helps to create financial reports such as the Income Statement, Balance Sheet and Cash Flow Analysis. The system then calculates all important indicators which help the institutions to make informed decisions.

How the Performance Monitoring Tool (PMT) works

Microfinance institutions (MFIs) voluntarily use the PMT to report on their financial performance. The tool captures data from an institution's accounting and portfolio reports, then aggregates this data to produce meaningful information that is easy for board members, staff, and other key stakeholders to understand and interpret. The reports are then sent to AMFIU. Once AMFIU receives an organization's data from the PMT, it is stored in the central database, the PMS, for further analysis.

Performance Monitoring System (PMS)

The PMS merges data from all institutions, allowing for easy calculation of indicators and comparisons across the entire sector or between specific peer groups. At its core, the PMS database is intended to assist in performance assessment of the financial institutions against set benchmarks and other performance targets. To this end, it produces three key reports:

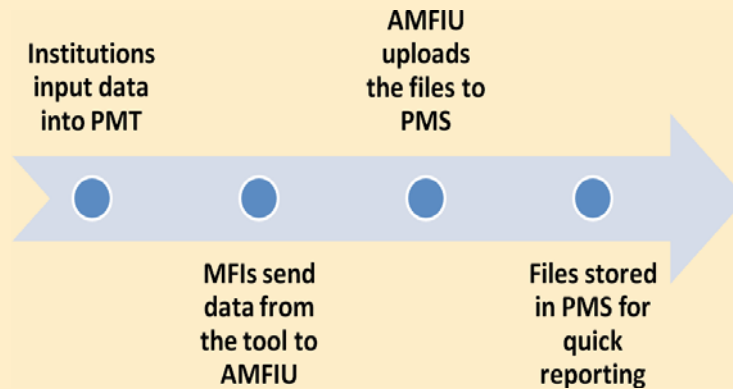


- Institutional Report:** Provides an analysis of each institution's individual performance. Institutions that have reported data to the PMT receive this report highlighting their performance in key indicators. To make it more accessible, the performance for each indicator color-coded: green for good performance, yellow for fair performance, and red for poor performance.
- Peer Group Report:** Compares the performance of the institution with other peers in the sector.

3. **Industry Report:** Produces aggregated industry performance data based on indicators agreed upon by the stakeholders in the industry. The report is produced on an annual basis.

The popularity of the Performance Monitoring Tool (PMT) has increased in the microfinance industry not only in Uganda but also regionally in countries of Rwanda, Sudan, Kenya and Tanzania. The Association of Microfinance Institutions of Rwanda (AMIR) recently adopted PMT as the official reporting tool for microfinance institutions of Rwanda.

Producing Reports in 4 Easy Steps



AMFIU has continued to build the capacity of financial institutions in performance monitoring using **PMT** to ensure that the management and staff are able to keep track of their performance against sector standards. Financial monitoring is a key ingredient in supporting institutional strategic and operational strengthening. For the sector as a whole, it promotes transparency not as an end in itself but as a means to efficiency and effectiveness within the microfinance sector.


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.



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General Manager



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	BUSIU SACCO	BRANCH	10
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	BRAC UGANDA	BRANCH	7
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	BRAC UGANDA	BRANCH	7
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	FIVE TALENTS	HEAD OFFICE & BRANCH	21
	RICA LTD	HEAD OFFICE & 4 BRANCH	46
	REAL PEOPLE FINANCIAL SERVICES UGANDA LTD	HEAD OFFICE & 2 BRANCHES	45
	LETSHEGO UGANDA LTD	HEAD OFFICE	32
	MICRO CREDIT FOR DEVELOPMENT ANDTRANSFORMATION (MCDT)	HEAD OFFICE & 2 BRANCHES	35
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KASESE			
	BRAC UGANDA	4 BRANCHES	7
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KAYUNGA			
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	KASHONGI FARMERS' SACCO	HEAD OFFICE & 3 BRANCHES	26
KIRYANDONGO			
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	AGARU SACCO	BRANCH	3
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KOBOKO			
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KOLE			
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KUMI			
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KYEGEGWA			
	BANYAKYAKA SACCO	HEAD OFFICE & BRANCH	5
	BRAC UGANDA	BRANCH	7
KYENJEJO			
	BRAC UGANDA	BRANCH	7
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KYOTERA			
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LAMWO			
	KITGUM COOP SAVINGS & CREDIT SOCIETY	2 BRANCHES	
LIRA			
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	FINCA	BRANCH	20
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LUWEERO			
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LWENGO			
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	MATEETE SACCO	BRANCH	34
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DISTRICT	FINANCIAL INSTITUTIONS OPERATING IN THE DISTRICT	HEAD OFFICE OR BRANCH	PAGE
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MASINDI			
	ACROSS INTERNATIONAL MICROFINANCE LIMITED	HEAD OFFICE & BRANCH	2
	ENCOT	HEAD OFFICE & BRANCH	18
	BRAC UGANDA	2 BRANCHES	7
	CENTENARY BANK	BRANCH	11
	HOFOKAM	BRANCH	21
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MAYUGE			
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MBALE			
	BRAC UGANDA	3 BRANCHES	7
	BUSIU SACCO	BRANCH	10
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	BRAC UGANDA	5 BRANCHES	7
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NTUGAMO			
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OYAM			
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PADER			
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SIRONKO			
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ZOMBO			
	BRAC UGANDA	BRANCH	7



AMFIU

Having unresolved Complaints within your Microfinance Institution (MFI)?

AMFIU set up a system to help Microfinance Institutions and their Clients with any unresolved complaints.

Advantages for the Microfinance Institutions

- ◆ Resolve complaints and restore relationships with clients
- ◆ 'Third party arbitration' to solve problems before cases go to police, court or media
- ◆ Increase consumer confidence and satisfaction
- ◆ Improve image of the sector



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B	4	Butuuro Peoples SACCO	10
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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..

MFI's 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 MFI's?

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.

Individual Associate Members

NO	NAME INDIVIDUAL ASSOCIATE	PAGE
1.	Clare Wavamunno (Mrs.)	

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AMFIU

AMFIU MEMBER MFIs



A

ACROSS INTERNATIONAL MICROFINANCE LIMITED

BASIC INFORMATION	
Tier	4
Category	D
Legal status	Company Ltd by guarantee
Name of CEO or Manager	Mukurasi Julius
Number of female staff	4
Percentage of Female staff	30.8%
Percentage of Female Board members	43%
Postal Address	P.O. Box 416 Masindi
Physical address	Masindi port road plot No. 45 Masindi Municipal council, Masindi District
Telephone Number	0392900474 / 0772511095/ 0772725145
Email	acrossinc@gmail.com; mukurasijulius2@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	108,109,231
Total voluntary Savings	22,462,370
Total compulsory savings	0
Total Number of active savers	1582
Percentage of female savers:	N/A
No. of active Borrowers	565
Percentage of female borrowers	68.3%
Total Number of clients	1582

Percentage of female clients	65.4%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	200,000
Current Average loan size	303,281
Minimum Loan size	50,000
Maximum Loan size	5,000,000
Minimum Loan Period	1 month
Max Loan Period	10 month

PRODUCTS OFFERED	
Loan Products	Special Loans
Solidarity enterprise group loan	Quick and instant loan
Small and medium enterprise loan,	Ordinary salary loan,
School fees loan	Special opportunity loan
Automobile and Asset acquisition loan	Agricultural enterprises farmers loan and
Community tourism development loan	Savings Products- Financial services linkage to commercial bank (FSL voluntary savings)

BRANCH NETWORK 1		
Branch	Town	District
Masindi	Masindi port road plot 45 central division Masindi municipality	Masindi-District

ADJUMANI TOWN COUNCIL

BASIC INFORMATION	
Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	Maku M Patrick
Number of female staff	4
Percentage of Female staff	40%
Percentage of Female Board members	42%
Postal Address	ATC-Sacco, P.O.Box 3 Adjumani
Physical address	Adjumani Town Council Local Government Premies, District Adjumani
Telephone Number	0773177216
Email	atcsacco@yahoo.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	2,185,102,900
Total voluntary Savings	690,578,648
Total compulsory savings	539,174,100
Total Number of active savers	3,991

Percentage of female savers	46%
No. of active Borrowers	1,306
Total Number of clients	1397
Percentage of female borrowers	48%
Percentage of female clients	49%
Interest rate calculation	FLAT
Average 1 st loan	2,500,000
Current Average loan size	2,290,000
Minimum Loan size	100,000
Maximum Loan size	40,000,000
Minimum Loan Period	3 months
Max Loan Period	24 Months

PRODUCTS OFFERED	
Loan Products	Group loan
Agricultural	School fees
Salary	Emergency loan
Micro business	Cooperate loan
Environmental loan	Home improvement/ construction
Asset	

**Savings products**

Voluntary Savings	Periodic / Time Savings
Investment Savings	Target Savings
Restricted Savings	Group Savings
Fixed Deposit Savings Account	School Fees Collection Account
Child / Minor Save	Village Savings and Loan Association Account

Other products

1. Business management skills training
2. Advisory(Business Related)
3. Mobile money services
4. Technical Agricultural Advisory Services
5. Safe Guard of all kind of Important Documents

ADVANCE UGANDA MICROFINANCE LTD**BASIC INFORMATION**

Tier	4
Category	A
Legal status	Company Ltd by guarantee
Name of CEO or Manager	Kasibante Michael Makumbi
Number of female staff	18
Percentage of Female staff	51%
Percentage of Female Board members	28%
Postal Address	P.O. Box 9946 Kampala UG
Physical address	Nansana Town Council, Wakiso District
Telephone Number	0772466201
Mobile	0772466201
Email	mkasibante@advance.co.ug
Website	www.advance.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	3.1 Billion
Total compulsory savings	750 Million
No. of active Borrowers	3,048
Percentage of female borrowers	55%
Total Number of clients	3048
Percentage of female clients	55%

Interest rate calculation	Flat and Declining
Average 1st loan:	300,000
Current Average loan size	1,001,524
Minimum Loan size	50,000
Maximum Loan size	100,000,000
Minimum Loan Period	4 months
Max Loan Period	24 Months

PRODUCTS OFFERED

Loan Products	Special Loans
Group Loans	Agricultural Loans
School Fees Loan	Institution Loans
Business Loans	Other Products Mobile Money Transfer

BRANCH NETWORK

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

AGARU COOPERATIVE SAVINGS & CREDITS SOCIETY LTD**BASIC INFORMATION**

Tier	4
Category	B
Legal status	SACCO
Name of CEO or Manager	Okot Johnson
Number of female staff	4
Percentage of Female staff	33%
Percentage of Female Board members	22%
Postal Address	P.O Box 58, Kalongo Town Council, Agago District, UGANDA
Physical address	Plot 53/4, EY Komakech Road, Pader Town Council, Pader District

Telephone	+256776184166
Email	agarusacco@gmail.com or jokot2006@yahoo.com
Website	http://www.agarusacco.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	856,113,898
Total voluntary Savings	2,396,158,739
Total Number of active savers	6,991
Percentage of female savers	23%
No. of active Borrowers	724
Percentage of female borrowers	22%
Total Number of clients	10,398
Percentage of female clients	26%
Interest rate calculation	Flat
Average 1 st loan	500,000

A

Current Average loan size	1, 500,000
Minimum Loan size	250, 000
Maximum Loan size	No Limit, but the biggest amount ever given is UGX 75,000,000
Minimum Loan Period	30 days
Max Loan Period	36 months

PRODUCTS OFFERED
Loan Products

Agricultural Loans	Motor Cycle Loans
Personal Loans	KATI War Child UK Loan Fund
Business	Salary Earners Loans Scheme
Mothers in Business	

Savings Products

Regular (Voluntary)	Institutional Savings
Special (Investment) Savings	Time Deposit

Other products Interbank Money Transfers, Mobile Money Transfers, Business Skills Trainings, Members Educations and Safe Custody services.

BRANCH NETWORK

 No. of Branches **Four (4)**

Branch name	Town	District
Kalongo	Kalongo Town Council	Agago
Pader Town Branch	Pader Town	Pader
Lacekocot	Atanga, Lacekocot	Pader
Namokora	Namokora Trading Centre	Kitgum

ALUTKOT SACCO

BASIC INFORMATION

Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	Opiny Francis Jimmy.
Number of female staff	10
Percentage of Female staff	33%.
Percentage of Female Board members	30%.
Postal Address	P.O.Box 11 Loro, oyam.
Physical address	Aweikwo Village, Odike T.C, Alutkot Parish, Loro Sub County, Oyam District.
Telephone	0392918303
Mobile	0772945627.
Email	alutkotsacco@yahoo.com/ opinyfrancisjimmy@yahoo.com
Website	www.alutkotsacco.org

BUSINESS INFORMATION

Outstanding Loan Portfolio	437,909,086
Total voluntary Savings	22,768,150
Total compulsory savings	597,258,055
Total Number of active savers	6,167
Percentage of female savers	38%
No. of active Borrowers	484
Percentage of female borrowers	32%
Total Number of clients	6,475
Percentage of female clients	38%
Interest rate calculation	FLAT.
Average 1 st loan	550,000
Current Average loan size	550,000
Minimum Loan size	50,000
Maximum Loan size	15,000,000
Minimum Loan Period	2 Months
Max Loan Period	12 Months

PRODUCTS OFFERED

Loan Products	Savings Products
Commercial	Ordinary
Agriculture	Jo-Otego Investment / Fixed
Emergency/Short Term	
Youth Enterprise Loan	
Salary Loan	

BRANCH NETWORK

No. of Branches : 1

Branch name	Town	District
Aboke	Aboke Township	Kole.

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for complaints re-dress



BAGEZZA SACCO

BASIC INFORMATION	
Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	Nakyanzi Jacent
Number of female staff	7
Percentage of Female staff	58%
Percentage of Female Board members	33%
Postal Address	P.O BOX, 292, MUBENDE
Physical address	Main Street Lc1, Lubanga Rd, Mubende Town Council, Mubende District
Telephone	0782890180
Mobile	0701890180
Email	bagezzasacco@yahoo.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	1,245,455,838
Total voluntary Savings	357,803,419
Total compulsory savings	49,221,025
Total Number of active savers	6,238
Percentage of female savers:	30.3%
No. of active Borrowers	1,425
Percentage of female borrowers	29.6%
Total Number of clients	5,785

Percentage of female clients	30%
Interest rate calculation	FLAT RATE
Average 1 st loan	2,000,000
Current Average loan size	873,755
Minimum Loan size	50,000
Maximum Loan size	10,000,000
Minimum Loan Period	1 MONTHS
Max Loan Period	24 MONTHS

PRODUCTS OFFERED	
Loan Products	Savings Products
Agriculture Loan	Individual Savings A/C
Solar Loan	Group Savings A/C
School Fees Loan	Joint Savings A/C
Rural Modern Pack	Fixed Deposit A/C
Asset Acquisition	Other Services
Emergency Loan	Mobile money
Commercial Loan	

BRANCH NETWORK		
No. of Branches 3		
Town	Branch Address	District
Mubende Town	Head Office	Mubende
Ngabano Trading Centre	Madudu Branch	Mubende
Kanyegaramire Trading Centre	Kitenga Branch	Mubende

BANYAKYAKA SACCO

BASIC INFORMATION	
Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	Kabarangi Harriet.
Percentage of Female staff	44%
Number of female staff	4
Percentage of Female Board members	43%
Postal Address	P. O. Box 43 Kyegegwa
Physical address	Kampala Fortportal High Way Road Opposite In Between Kyegegwa Town Council Offices And Kyegegwa Police Station, Kyegegwa District
Telephone Number	0772561927 / 0702561927
Email	banyakyakasacco@yahoo.co.uk, kabarangiharriet@yahoo.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	446,801,637
Total voluntary Savings	106,832,229
Total value compulsory savings	5,622,749=
Total Number of active savers	1431
Percentage of female savers	26%

Total Number of clients	232
Percentage of female clients	20%
Total Number of clients	1154
Percentage of female clients	30%
Average 1 st loan	1,000,000
Interest rate calculation	FLAT
Current Average loan size	3,000,000
Minimum Loan size	100,000
Maximum Loan size	15,000,000
Minimum Loan Period	1 months
Max Loan Period	18 months

PRODUCTS OFFERED	
Loan Products	Savings Products
Commercial Loans	Voluntary savings
Agriculture Loans	Loan Savings
Emergency Loans	Fixed savings
School Fees Loans	Compulsory savings
Timeless loan	
Salary loans	

BRANCH NETWORK		
No. of Branches 1		
Branch name	Town	District
Karwenyi Trading Center	Ruyonza Sub county	Kyegegwa

B



BRAC Uganda Microfinance Limited

Over the past 10 years of active service provision, BRAC has realised tremendous growth and expansion of its microfinance services to primarily Uganda's poor.

BRAC Uganda Microfinance Limited now operates **147 branches across 80 districts** with a **clientele over 260,000** and **loan book of over UGX158 billion, UGX 30.9 billion profits after tax**, and is still growing with advanced plans to become a bank.



**disbursement figures from 2006 to 2016*

Number of registered members

Dec 2013	159,794members
Dec 2014	191,469members
Dec 2015	230,869members
Nov 2016	261,235members

BRAC's microfinance clients use financial services for a range of reasons, from funding various income generating activities, to investing in small assets, ensuring stable cash flows for consumption, building up resilience against financial shocks, to simply saving for the future.

Village organisations

Empowering the poor is at the heart of our work. Our village organisations (VOs) consist of around 15 to 25 women from the local community. Not only do they provide an accessible and supportive environment through which we manage loans and savings, VOs offer a space for poor women to come together, share information, raise awareness on issues concerning their daily lives, and receive support on health, social and legal issues.

Microloans and small enterprise loans

Our services include collateral-free microloans ranging from UGX 0.3million–2.5million, given exclusively to individual women who are served by the village organisations. We also provide small enterprise loans ranging from UGX 0.2million – 35million given to entrepreneurs of both genders to support and help expand existing small enterprises, which are too small to qualify for credit from mainstream banks.

Microloans for youth

We have a customized microloan product for older adolescent girls aged 16-21 years, who we train in livelihoods and financial literacy, and who operate income generating activities. The young entrepreneurs access microloans in the range of UGX 0.3million – 1million to fund their activities.

More than microfinance

BRAC Uganda operates a holistic development model, which encompasses financial access, health, food security and livelihoods, agriculture, youth empowerment and education through secondary school scholarships and early childhood development, and a unique poverty graduation initiative for the youth. We are striving to alleviate poverty and improve the lives of disadvantaged Ugandans, through our innovative and effective programmes.

The combination of expanding outreach and deepening services is a key element for the success of BRAC's operations. BRAC Uganda keeps clients at the center of its activities and in doing so, prioritises social performance management.

Out of the 11 countries where BRAC operates, Uganda is its largest operation outside Bangladesh.

BRAC UGANDA MICROFINANCE LIMITED

BASIC INFORMATION	
Tier	4
Category	A
Legal status	Limited By Guarantee
Name of CEO or Manager	Adiga Onesmus Jimmy
Number of female staff	1,719
Percentage of Female staff	87%
Postal Address	P. O. Box 31817 (Clock Tower), Kampala Uganda.
Physical address	Plot 90 Busingiri zone off Entebbe Road Nyanama., Kampala District
Telephone	+256(0) 714274201
Mobile	+256 (0) 706785204, +256 (0) 756218438
Email	bracuganda@brac.net
Website	www.brac.net

BUSINESS INFORMATION	
Outstanding Loan Portfolio	UGX.157Bn
Total compulsory savings	UGX 28.4Bn
No. of active Borrowers	213,709
Percentage of female borrowers	98%
Total Number of clients	256,138
Percentage of female clients	98%
Interest rate calculation	FLAT
Average 1 st loan	475,000
Current Average loan size	1,020,000
Minimum Loan size	125,000
Maximum Loan size	35,000,000
Minimum Loan Period	4 Months
Max Loan Period	12 Months

PRODUCTS OFFERED	
Loan Products	
Micro loan for adult individuals in a group	
Micro loan for Youth individuals in a group	
Small Enterprise loan (Individual loan)	

Sl.No.	Branch	Town	District
1	Zzana	Zzana	Wakiso
2	Abayita Ababiri	Abayita Ababiri	Wakiso
3	Kajjansi	Kajjansi	Wakiso
4	Entebbe Kitoro	Entebbe Kitoro	Wakiso
5	Kireka	Kireka	Wakiso
6	Kitintale	Kitintale	Kampala
7	Seeta	Seeta	Mukono
8	Kisaasi	Kisaasi	Kampala
9	Kira	Kira town	Kampala
10	Makindye	Makindye	Kampala
11	Kabuusu	Kabuusu	Kampala
12	Kibuli	Kibuli	Kampala
13	Ggaba	Ggaba	Kampala
14	Bulenga	Bulenga	Wakiso
15	Mityana	Mityana	Mityana
16	Kiyinda	Kiyinda	Mityana
17	Nateete	Nateete	Kampala
18	Kasusu	Kasusu	Kabarole
19	Fort Portal	Fort Portal	Kabarole
20	Bundibugyo	Bundibugyo	Bundibugyo
21	Kibiito	Kibiito	Kabarole
22	Nyahuka	Nyahuka	Bundibugyo
23	Mubende	Mubende	Mubende

24	Kisekende	Kisekende	Mityana
25	Kasambya	Kasambya	Mubende
26	Kiganda	Kiganda	Mityana
27	Kyegegwa	Kyegegwa	Kyegegwa
28	Kasese	Kasese	Kasese
29	Rwiimi	Rwiimi	Kabarole
30	Rukoki	Rukoki	Kasese
31	Bwera	Bwera	Kasese
32	Kisinga	Kisinga	Kasese
33	Kyenjojo	Kyenjojo	Kyenjojo
34	Kamwenge	Kamwenge	Kamwenge
35	Kagadi	Kagadi	Kagadi
36	Kibaale	Kibaale	Kibaale
37	Iganga	Iganga	Iganga
38	Pallisa	Pallisa	Pallisa
39	Kaliro	Kaliro	Kaliro
40	Namutumba	Namutumba	Namutumba
41	Luuka	Luuka	Luuka
42	Kamuli	Kamuli	Kamuli
43	Jinja	Jinja	Jinja
44	Namwendwa	Namwendwa	Jinja
45	Musita	Musita	Mayuge
46	Mayuge	Mayuge	Mayuge
47	Bugiri	Bugiri	Bugiri
48	Busia	Busia	Busia
49	Iganga Nkono	Iganga Nkono	Iganga
50	Idudi	Idudi	Iganga
51	Namayingo	Namayingo	Namayingo
52	Mukono	Mukono	Mukono
53	Lugazi	Lugazi	Bwikwe
54	Buikwe	Buikwe	Bwikwe
55	Mukono Central	Mukono Central	Mukono
56	Nkokonjeru	Nkokonjeru	Mukono
57	Njeru	Njeru	Bwikwe
58	Buwenge	Buwenge	Jinja
59	Kayunga	Kayunga	Kayunga
60	Kangulumira	Kangulumira	Kayunga
61	Buyala	Buyala	Jinja
62	Kasangati	Kasangati	Wakiso
63	Ziobwe	Ziobwe	Luwero
64	Nakifuma	Nakifuma	Mukono
65	Kasawo	Kasawo	Kayunga
66	Arua	Arua	Arua
67	Arua Hill	Arua Hill	Arua
68	Arua Manibe	Arua Manibe	Arua
69	Odia	Odia	Arua
70	Gulu	Gulu	Gulu
71	Layibi	Layibi	Gulu
72	Kalongo	Kalongo	Agago
73	Kitgum	Kitgum	Kitgum
74	Lacor	Lacor	Gulu
75	Kam dini	Kam dini	Oyam
76	Adjumani	Adjumani	Adjumani
77	Anaka	Anaka	Nwoya
78	Koboko	Koboko	Koboko
79	Yumbe	Yumbe	Yumbe
80	Maracha	Maracha	Maracha
81	Moyo	Moyo	Moyo
82	Paidha	Paidha	Zombo
83	Nebbi	Nebbi	Nebbi
84	Pakwach	Pakwach	Nebbi
85	Arivu	Arivu	Arua
86	Mbale	Mbale	Mbale
87	Sironko	Sironko	Sironko
88	Kapchorwa	Kapchorwa	Kapchorwe
89	Nakaloke	Nakaloke	Mbale
90	Soroti	Soroti	Soroti
91	Kumi	Kumi	Kumi

B

92	Ngora	Ngora	Ngora
93	Serere	Serere	Serere
94	Katakwi	Katakwi	Katakwi
95	Lira	Lira	Lira
96	Ojwina	Ojwina	Lira
97	Apac	Apac	Apac
98	Aduku	Aduku	Apac
99	Dokolo	Dokolo	Dokolo
100	Bugema	Bugema	Mbale
101	Tororo	Tororo	Tororo
102	Budaka	Budaka	Mbale
103	Bududa	Bududa	Mbale
104	Magale	Magale	Manafua
105	Mbarara	Mbarara	Mbarara
106	Ntungamo	Ntungamo	Ntungamo
107	Rubindi	Rubindi	Mbarara
108	Lyantonde	Lyantonde	Lyantonde
109	Isingiro	Isingiro	Isingiro
110	Nyendo	Nyendo	Masaka
111	Kyotera	Kyotera	Rakai
112	Kinoni	Kinoni	Masaka
113	Kalisizo	Kalisizo	Rakai
114	Masaka	Masaka	Masaka
115	Ibanda	Ibanda	Ibanda
116	Ishaka	Ishaka	Bushenyi
117	Kabwohe	Kabwohe	Kabwohe
118	Rubirizi	Rubirizi	Rubirizi
119	Ishongororo	Ishongororo	Ibanda

120	Kabale	Kabale	Kabale
121	Rukungiri	Rukungiri	Rukungiri
122	Muhanga	Muhanga	Rukungiri
123	[UBuyanja	Buyanja	Rukungiri
124	Kisoro	Kisoro	Kisoro
125	Kalerwe	Kalerwe	Kampala
126	Maganjo	Maganjo	Wakiso
127	Matugga	Matugga	Wakiso
128	Kawempe	Kawempe	Kampala
129	Wobulenzi	Wobulenzi	Luwero
130	Luwero	Luwero	Luwero
131	Bombo	Bombo	Luwero
132	Bweyale	Bweyale	Kiryandongo
133	Kigumba	Kigumba	Kiryandongo
134	Hoima	Hoima	Hoima
135	Kinubi	Kinubi	Hoima
136	Kiboga	Kiboga	Kiboga
137	Kijura	Kijura	Masindi
138	Masindi	Masindi	Masindi
139	Nansana	Nansana	Wakiso
140	Kasubi	Kasubi	Kampala
141	Wakiso	Wakiso	Wakiso
142	Busunju	Busunju	Wakiso
143	Kyengera	Kyengera	Wakiso
144	Lukaya	Lukaya	Kalungu
145	Buwama	Buwama	Mpigi
146	Mpigi	Mpigi	Mpigi
147	Nsangi	Nsangi	Wakiso



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BUIKWE TWEZIMBE SACCO

BASIC INFORMATION

Tier	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Settuba Eddie Abdullah
Number of female staff	3
Percentage of Female staff	50%
Percentage of Female Board members	42%
Postal Address of MFI headquarter	P. O. Box 260 Lugazi
Physical address of MFI Headquarter	Buikwe Town
District	Buikwe
Office Telephone Number (s):	078962925 / 071876548
Mobile Telephone Number:	0772317501
Email:	Buikwetwezimbessacco2017@yahoo.com; natsonem@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	492,121,554
Total voluntary Savings	398,563,524

Total compulsory savings	246,060,777
Total Number of active savers	2291
Percentage of female savers:	35.1%
No. of active Borrowers	331
Percentage of female borrowers	37.5%
Total Number of clients	2291
Percentage of female clients	35.1%
Interest rate calculation (flat or declining)	2.5% Flat
Average 1st loan:	1,000,000
Current Average loan size	1,486,772
Minimum Loan size	100,000
Maximum Loan size	60,000,000
Minimum Loan Period	1 month
Max Loan Period	60 months

PRODUCTS OFFERED

Loan Products	Savings Products
Agricultural Loan	Voluntary Savings
Business Loan	Fixed Savings
Emergency Loan	

BUNYARUGURU DEVELOPMENT SACCO

BASIC INFORMATION

Tier	4
Legal status	SACCO
Name of CEO or Manager	Byaruhanga Narsisio
Number of female staff.	6
Percentage of Female staff	54.5%
Percentage of Female Board members	28.5%
Postal Address	P. O. Box 12 Rubirizi, Bushenyi
Physical Address	Rubirizi Town Council, Rubirizi District
Telephone	0392880935
Mobile	0703903122
Email	Saccobunyaruguru@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,007,867,274
Total voluntary Savings	491,565,385
Total Number of active savers	8,226
Percentage of female savers	19.9%

No. of active Borrowers	1,847
Percentage of female borrowers	27.2%
Total Number of clients	4,848
Interest rate calculation	Declining
Average 1 st loan	500,000
Current Average loan size	1,800,000
Minimum Loan size	100,000
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products	School fees loan
Commercial loans	Youth loan
Solar loans	Emergency
Agriculture loans	Savings Products
Salary earners loan	Voluntary savings
Bodaboda loans	Fixed savings 9% per anum

BRANCH NETWORK

No. of Branches 2		
Branch name	Town	District
Kambura	Kyambura	Rubirizi

B

BUSIU SACCO

B

BASIC INFORMATION	
Tier	Tier-4
Category	
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	busiusaco@yahoo.co.uk

BUSINESS INFORMATION	
Outstanding Loan Portfolio	286,686,300
Total voluntary Savings	144,189,164
Total compulsory savings	28,668,630
Total Number of active savers	2,474
Percentage of female savers	35%
No. of active Borrowers	228
Percentage of female borrowers	24%
Total Number of clients	2474
Percentage of female clients	35%

Interest rate calculation	3% flat
Average 1st loan:	500,000/-
Current Average loan size	1,000,000/-
Minimum Loan size	50,000/-
Maximum Loan size	15,000,000/-
Minimum Loan Period	2 days
Max Loan Period	24 months

PRODUCTS OFFERED	
Loan Products	Savings Products
Agricultural loans	Fixed deposits savings
Business Loans	Minor (kids) savings
Bodaboda Loans	Regular savings
Biogas Loans	School collection Accounts
School Fees Loans	Other products
Solar Loans	Solar lighting systems
Emergency Loans	Purifaya Water filters
Quick Loans	Biogas plant construction
	Power saver stoves

BRANCH NETWORK		
Town	Branch Address	District
Busiu Town Council	Busiu Town Council	Mbale
Himutu	Nalusaga Trading Centre	Butalejja

BUTUURO PEOPLES' SACCO LTD

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

BUSINESS INFORMATION	
Outstanding Loan Portfolio	2,031,092,904
Total voluntary Savings	443,431,152
Total value compulsory savings	54,622,642
Total Number of active savers	4,857

Percentage of female savers	31%
No. of active Borrowers	1,321
Percentage of female borrowers	22%
Total Number of clients	4,857
Percentage of female clients	31%
Interest rate calculation	Declining
Average 1 st loan	1,627,124
Current Average loan size	1,364,855
Minimum Loan size	100,000
Maximum Loan size	40,000,000
Minimum Loan Period	1 Week
Max Loan Period	18 months

PRODUCTS OFFERED	
Loan Products	Savings Products
Agriculture loans	Savings accounts
Commercial loans	Group accounts
Motor cycle loans	Collection account
Home improvement loan	Joint accounts
School fees loan	Fixed account
Solar loans	Junior account and Nyentsya account

**PRODUCTS OFFERED**

Loan Products	Savings Products
Emergency loans	Other products Funeral services product
Salary loans	Health insurance scheme

BRANCH NETWORK

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

CENTENARY BANK

C

BASIC INFORMATION

Tier	1
Category	A
Legal status	Limited by Shares.
Name of CEO or Manager	Fabian Kasi
Percentage of Female staff	26%
Postal Address	P.O Box 1892 Kampala
Physical address	Mapeera House Plot 44-46 Kampala road. Kampala_District
Telephone Number(s)	Office 0414 251276/7
Fax	0414251273
Email	info@centenarybank.co.ug
Website	www.centenarybank.co.ug

Mortgage loans	Electronic fund transfers(EFT)
Leasing	Foreign a/c
Solar loans, Land loans and Education loan	Real Time gross settlements(RTGS)

BRANCH NETWORK

No. of Branches 58			
Apac	Kyenjojo	Kamuli	Namirembe
Arua	Kyotera	Kanungu	Natete
Bugiri	Lira	Kapchorwa	Nebbi
Bwaise	Lugogo	Kasese	Ntinda
Entebbe	Lyantonde	Kayabwe	Ntungamo
Fort Portal	Mapeera	Kayunga	Rubaga
Gulu	Masaka	Kiboga	Rukungiri
Hoima	Masindi	Kikuubo	Soroti
Ibanda	Mbale	Kireka	Tororo
Iganga	Mbarara	Kisoro	Wakiso
Ishaka	Mityana	Kitgum	Wobulenzi
Isingiro	Moroto	Koboko	Kagadi
Jinja	Mubende	Kotido	
Kabalagala	Mukono	Kumi	
Kabale	Najjanankumbi	Nakivubo	

SECTION C PRODUCTS OFFERED

Loan Products	Savings Products
Micro loans	Saving account
Home improvement loans	PC banking 1
Agricultural loans	Current account 5
Salary loans	Mobile money transfers
Commercial/ Corporate loans	Fixed deposit a/c

CLIMAXX MICROFINANCE**BASIC INFORMATION**

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	40%
Postal Address of MFI headquarter	15107 Kampala
Physical address of MFI Headquarter	Plot 78 William Street, Zion Plaza
District	Kampala
Office Telephone Number (s):	0414 598531
Mobile Telephone Number:	0701 699109
Email	climaxxinv@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	732,089,000
Total voluntary Savings	none
Total compulsory savings	64,076,000
Total Number of active savers	428
Percentage of female savers:	89%
No. of active Borrowers	641
Percentage of female borrowers	72%
Total Number of clients	702
Percentage of female clients	74%
Interest rate calculation	Flat rate
Average 1st loan:	500,000/=
Current Average loan size	1,142,105/=
Minimum Loan size	100,000/=
Maximum Loan size	15,000,000/=
Minimum Loan Period	3 months
Max Loan Period	12 months

PRODUCTS OFFERED	
Loan Products	School fees loans
Solidarity group loans	Agricultural loans
Individual loans	Savings Products
Salary loans	Compulsory savings

BRANCH NETWORK		
Town	Branch Address	District
Kampala	Plot 78, William Street Zion Plaza	Kampala
Gulu	Plot 2, Onono road, Corner Kitgum, Senior Quarters	Gulu

C

COMMUNITY DEVELOPMENT MICRO CREDIT FINANCE

BASIC INFORMATION	
Tier	4.
Category	D
Legal status	Company Limited by shares
Name of CEO or Manager:	Atuhaire Francis
Number of female staff	6
Percentage of Female staff	60%
Percentage of Female Board members	25%
Postal Address	P.O.BOX 7833 KAMPALA
Physical address	Busiika – Kalagala Sub County, Luwero District
Telephone	0778009387
Mobile	0772418328
Email:	ftuhaire@yahoo.co.uk

BUSINESS INFORMATION	
Outstanding Loan Portfolio	333,746,150
No. of active Borrowers	604
Percentage of female borrowers	41.9%

Total Number of clients	2430
Percentage of female clients	41.9%
Interest rate calculation	Flat.
Average 1st loan	737,500
Current Average loan size	936,342
Minimum Loan size	100,000
Maximum Loan size	9,000,000
Minimum Loan Period	3 months
Max Loan Period	24 years

PRODUCTS OFFERED	
Loan Products	Working capital loan / Micro corporate credit
	Employee guarantee loan, Individual guarantee loan
	Motorcycle loan, Capital Asset loans, Back to school loans

BRANCH NETWORK		
No. of Branches	1	
Branch name	Town	District
Busiika	Busiika	Luwero

COMMUNITY FUND

BASIC INFORMATION	
Tier	4.
Category	D
Legal status	Company Limited by shares
Name of CEO or Manager:	Emmanuel Lutaaya
Number of female staff	11
Percentage of Female staff	70%
Percentage of Female Board members	30%
Postal Address	PO BOX 28564 KAMPALA
Physical address	Rubaga Road Kabusu Plot 800B, Kampala
Telephone	0312102852
Mobile	0772647889
Email:	communityfunduganda@gmail.com
Website:	http://www.communityfunduganda.org

BUSINESS INFORMATION	
Outstanding Loan Portfolio	693,951,895
Total compulsory savings	88,499,000
Total Number of active savers	2,450
Percentage of female savers:	85%
No. of active Borrowers	2,450

Percentage of female borrowers	85%
Total Number of clients	1,269
Percentage of female clients	85%
Interest rate calculation	Flat.
Average 1st loan	300,000
Current Average loan size	500,000
Minimum Loan size	100,000
Maximum Loan size	2,000,000
Minimum Loan Period	6 months
Max Loan Period	12 months

PRODUCTS OFFERED	
Loan Products	School fees Loans
Agricultural Loans	Group Loans
Individual Loans	Climatic Change Loan (
Business Loans	Tanks and Bio-gas Loans)

BRANCH NETWORK		
No. of Branches	3	
Branch name	Town	District
Community Fund Ltd	Kiboga Town	Kyankwanzi Kiboga
Community Fund Ltd	Rubaga Road	Kampala
Community Fund Ltd	Lwamata Branch	Kiboga



DESTINY MICROFINANCE LIMITED

BASIC INFORMATION

Tier	4
Category	D
Legal status	Company Limited by shares
Name of CEO or Manager:	Ssebuufu Ronald
Number of female staff	7
Percentage of Female staff	58%
Percentage of Female Board members	60%
Postal Address	P. O. Box 23754 Kampala, Uganda
Physical address	Bulaga Trading Centre, 9 Miles Mityana Road, Wakiso District
Telephone	0414692015
Mobile	0782341345
Email:	destinymicrofiance@gmail.com / info@dmf.co.ug
Website:	www.dmf.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	293,583,765
Total Loan guarantee Fund	52,253,980
Total No. of active savers	652
Percentage of female Savers	92%

No. of active Borrowers	652
Percentage of female borrowers	92%
Total Number of clients	652
Percentage of female clients	92%
Interest rate calculation	Flat/Straight Line Method
Average 1st loan	500,000
Current Average loan size	1,000,000
Minimum Loan size	300,000
Maximum Loan size	8,000,000
Minimum Loan Period	4 months
Max Loan Period	12 months

PRODUCTS OFFERED

Loan Products

Individual Business Loans
Individual Agricultural Loans
Group Business Loans
Salary Loans
Group Agricultural Loans and Solar Loans

BRANCH NETWORK

No. of Branches	Two	
Branch name	Town	District
Destiny Microfinance Ltd	Ibanda	Ibanda
Destiny Microfinance Ltd	Bulaga	Wakiso

EAST AFRICAN PREMIER INVESTMENTS LIMITED (EAPIL)

BASIC INFORMATION

Tier	4
Category	E
Legal status	Company Ltd by shares
Name of CEO or Manager	JOAN RUTAROH
Number of female staff	3
Percentage of Female staff	60%
Percentage of Female Board members	50%
Postal Address	P.O. Box 7713, KAMPALA
Physical address	Plot 73, kiira Road Kamwokya, Opposite Kamwokya market, Kampala District
Telephone	0312-517176
Mobile	0772481945
Email	eapil@eapil.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	3,179,784,706
No. of active Borrowers	190

Total Number of clients	192
Percentage of female clients	40%
Interest rate calculation	Declining
Average 1 st loan	300,000
Current Average loan size	16,735,708
Minimum Loan size	300,000
Maximum Loan size	400,000,000
Minimum Loan Period	3 months
Max Loan Period	60 months

PRODUCTS OFFERED

Loan Products

SMEs
Micro loan
Education loans
Salary loans

BRANCH NETWORK

No. of Branches	01	
Branch name	Town	District
Kamwokya/HEAD OFFICE	Kamwokya Suburb	Kampala

D
E

EBO FINANCIAL SERVICES

BASIC INFORMATION	
Tier	4
Category	A
Legal status	SACCO
Name of CEO or Manager	Joseph Mugume
Number of female staff	42
Percentage of Female staff	45%
Percentage of Female Board members	30%
Postal Address	P.O Box 384 Mbarara
Physical address	Bwizibwera Town, Board, Kashari, Mbarara District
Telephone	0701339989 / 0782339989
Email	ebosacco2yltd@yahoo.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	14,548,987,000
Total voluntary Savings	4,786,509,000
Total compulsory savings	398,754,650
Total Number of active savers	22,466
Percentage of female savers	39%
No. of active Borrowers	3900
Percentage of female borrowers	29%
Total Number of clients	25,000
Percentage of female clients	39%
Interest rate calculation	Declining
Average 1 st loan	1,000,000
Current Average loan size	3,00,000
Minimum Loan size	100,000
Maximum Loan size	50,000,000

Minimum Loan Period	1 month
Max Loan Period	36 months

PRODUCTS OFFERED	
Loan Products	
Agriculture loan	Savings Products
School fees loan	Individual savings
Commercial Loan	Junior accounts
Solar loans	Joint accounts
Emergency loans	Group accounts
Water harvest loans	Institutional accounts
EBO Dairy Loan	
EBO Kyappa Loan	

BRANCH NETWORK		
No. of Branches 4 Branches		
Branch name	Town	District
Bwizibwera Branch	Bwizibwera Town Board	Mbarara
Igorora Branch	Igorora Town Council	Ibanda
Kashaka Branch	Kashaka Town Council	Mbarara
Ibanda Branch	Ibanda Town	Ibanda
Mbarara Town Branch	Mbarara	Mbarara
Rushere Branch	Rushere Kiruhura	Mbarara
Kamwengye Branch	Kamwengye Town	Kamwengye

Other products:
None financial products/services like Clients sensitisation and Training, Internership, Environment protection awareness and other cross cutting issues

ECUMENICAL CHURCH LOAN FUND (ECLOF)

BASIC INFORMATION	
Tier	4
Category	A
Legal status	LIMITED BY GUARANTEE
Name of CEO or Manager	MS.JENNIFER B. MUGALU
Number of female staff	9
Percentage of Female staff	50%
Percentage of Female Board members	50%
Postal Address of MFI headquarter	P.O.BOX 22886.
Physical address of MFI Headquarter	Plot 2 Kyagwe Road, Ground Floor, Kati House, Kampala District
Telephone	0414344249
Mobile	0704584806

Email	office@eclofuganda.com
Website	www.eclof.org

PRODUCTS OFFERED	
Loan Products	
Individual Agricultural Loans	
Institutional Loans	
Group Agricultural Loans	
Group Business Loans	
Salary Loans	

BRANCH NETWORK		
No. of Branches 3		
Branch name	Town	District
Kampala	Kampala	Kampala
Kigumba	Kigumba Town	Kiryandongo
Luwero	Luwero Town	Luwero



EFC UGANDA LIMITED (MDI)

BASIC INFORMATION

Tier	MDI
Category	C
Legal status	Limited by Shares
Name of CEO or Manager	Claude Lafond
Percentage of Female staff	63%
Percentage of Female Board members	37.5%
Postal Address of MFI headquarter	P.O.BOX 22886.
Physical address of MFI Headquarter	2nd Floor Acacia place, Plot 6 Acacia Avenue, Kololo
Telephone	+256 393 202 556 /557
Email	info@efcug.com
Website	www.efcug.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	21,111,958 ,794
Total voluntary savings	3,320,117,672
Total compulsory savings	1,473,162,846
Total number of active savers	4407
Percentage of female savers	35.1%
No. of active Borrowers	1316
Total Number of clients	1316
Percentage of female clients	31.9%

Average 1 st loan	11.8 million
Current Average loan size	16.04 million
Minimum Loan size	1 million
Maximum Loan size	1 % of the core capital as per the regulation
Minimum Loan Period	6 Months
Max Loan Period	60 Months

PRODUCTS OFFERED

Loan Products	
Individual Agricultural Loans	Group Business Loans
Institutional Loans	Salary Loans
Group Agricultural Loans	

BRANCH NETWORK

No. of Branches 3		
Branch name	Town	District
Ndeeba branch	Ndeeba	Kampala
Kololo branch	Kololo	Kampala
Business Service Centers		
Kalerwe BSC	Kalerwe	Kampala
Kireka BSC	Kireka	Wakiso
City center BSC	Nkurumah road	Kampala
Nansana BSC	Nansana	Wakiso
Nateete BSC	Nateete	Kampala

EMESCO DEVELOPMENT FOUNDATION MICROFINANCE LTD

BASIC INFORMATION

Tier	4
Category	B
Legal status	COMPANY LTD
Number of female staff	06
Percentage of Female Board members	8.
Postal Address	P.O. BOX 32 KARUNGUUZA
Physical address	MUZIZI ROAD KIBAALÉ T/C, KIBAALÉ District
Telephone	0772393912
Email	emescofinance@iwayafrica.com

PRODUCTS OFFERED

Loan Products
Small and Medium Scale Business Loans

School Fees.
Small Scale Farmer Loans
Solar Kit Loans
Asset Acquisition Loans
Other products Non financial products; Training of chiefs/ group in loan management, Record keeping, Business plan preparations, savings Credit group development etc.

BRANCH NETWORK

No. of Branches 3		
Branch name	Town	District
Edf Micro Finance Karuguuza	Karuguuza	Kibaale
Edf Microfinance Kagadi	Kagadi T/C	Kibaale
Edf Microfinance	Kisiita T/C	Kibaale



Stromme Microfinance East Africa Ltd.

Plot 25, Block LRV 235, Folio 3, Bukoto Street
P.O. Box 27200 Kampala, Uganda
Email: smfaceo@stromme.org
Website: stromme-mfea-microfinance

STROMME MICROFINANCE EAST AFRICA LTD

SMF EA Ltd is owned by Stromme Microfinance AS in Norway, Stromme Foundation Regional Office in East Africa, Solidarite Internationale pour le Developpement et l'Investissement (SIDI) in France and Catholic Organisation for Relief and Development Aid (CORDAID) in Holland. Shareholders are keen and open to bring on board likeminded investors who share in the Ultimate goal of alleviating poverty.

The operations of SMF EA Ltd cover the countries of Uganda, Kenya and Tanzania.

Vision

SMF EA Ltd.'s vision is "A world Free from Poverty".

Mission

SMF EA Ltd.'s Mission statement is "To provide, on a sustainable basis, market responsive, financial and capacity building support to financial and business service providers to enhance access to financial Services by the enterprising poor in the East African region".

Philosophy

SMF EA Ltd.'s philosophy is "Financial services for the poor".

Core Values

Dignity: We believe in all people realizing their rights, respect and healthy self-esteem.

Justice: We strive for social rights of individuals and communities and access to resources and Power

Solidarity: We empathically identify ourselves with the plight of marginalized and discriminated Groups.

Target Market and Strategic partners

SMF EA Ltd partners with and nurtures small and emerging MFIs with potential to become strong and viable MFIs or link them with larger MFIs to benefit from the financial Services and experiences of large MFIs. SMF EA Ltd also serves medium to large MFI's and MDI's that serve the poor people.

SMF EA Ltd also works with practitioner networks of microfinance institutions to enhance knowledge sharing, facilitate their lobby activities, encourage creativity and support networks to build the capacity of the network members to deliver better and innovative financial services to the enterprising poor.



Through Zero grazing dairy cows, I am able to sustain my family.” This has been possible through an agricultural loan for dairy development from ECOLF



family sitting in front of their house which is under construction acquired through a loan support from ENCOT. ENCOT in partnership with SMF EA LTD

Product & Services

SMF EA Ltd provides wholesale funding in terms of loans to established and upcoming MFIs at competitive interest rates with the purpose of increasing access to financial services by the enterprising poor.

Financial Products include;

- **Housing Microfinance Loans:** Support partners to increase access to affordable housing finance by the target group for both better living standards and income generation through rental units.
- **Institutional Development Loans:** Strengthen institutions’ internal operational capacity to deliver quality and affordable services.
- **General Institutional business loans:** General loans extended to partners for purposes of growing all other products offered targeting the poor.
- **Under Development and Pilot:** it’s an institutional agriculture value chain financing that aims to serve small holder farmers.

Non- Financial Products include;

- **Capacity Building Support:** Small grant assistance for training, purchase of equipment, payment for consultancies in conducting institutional assessments, assisting institutions deal with relevant issues such as product development, system enhancements, the development of policy and procedure manuals. The Company also provides technical assistance to MFIs during onsite visits in the area of business planning, financial management, operating procedures and policies manuals, portfolio management, systems and processes that are identified.



An ENCOT partner client in his Ground nut garden which he started with an agricultural loan support through partnership with SMF EA LTD

Other Services;

- **Support to MFIs:** SMF EA Ltd collaborates with strategic networks of microfinance such as AMFI (Kenya), AMFIU (Uganda), TAMFI (Tanzania), Social Performance Task Force(SPTF), etc. as strategic partners in areas of capacity building through co-founding of training programs and promoting product development.
- **Strategic Alliances:** Through information sharing, credit referencing and consortium lending arrangements with other apexes to share the lending risks, SMFEA LTD collaborates with other wholesale lenders and development organizations in the countries of operation to ensure coordinated support to the microfinance industry with reduced risks.

ENTERPRISE SUPPORT AND COMMUNITY DEVELOPMENT TRUST (ENCOT)

E

BASIC INFORMATION	
Tier	4
Category	C
Legal status	Limited By Guarantee
Name of CEO or Manager	Paschal Mandhawun
Number of female staff	17
Percentage of Female staff	33.3 %
Percentage of Female Board members	14.2%
Postal Address	P.O.Box 389, Masindi
Physical address	Plot 47 B Masindi Port Road, Masindi Town, Masindi District
Telephone	+256 465 420672
Mobile	0772 362265
Email	paschal.mandhawun@encot.org
Website	www.encot.org

BUSINESS INFORMATION	
Outstanding Loan Portfolio	6,378,824,249
Total compulsory savings	484,875,422
Total Number of active savers	12,066
No. of active Borrowers	7,943
Percentage of female borrowers	49.7%
Interest rate calculation	Flat

Average 1 st loan	350,000
Current Average loan size	513,119
Minimum Loan size	50, 000
Maximum Loan size	10, 000,000
Minimum Loan Period	3 Months
Max Loan Period	12 Months

PRODUCTS OFFERED	
Loan Products	
Group Enterprise Micro Loans	Home Improvement Loan
SME Individual Business Loan	Solar Energy Loans
Agricultural Enterprise Loan	
Savings Products	
Compulsory Loan Insurance	

BRANCH NETWORK		
No. of Branches	05	
Branch name	Town	District
Kigumba Branch	Kigumba Town	Kiryandongo
Hoima	Hoima	Hoima
Buliisa	Buliisa	Buliisa
Masindi	Masindi	Masindi
Kagadi	Kagadi	Kagadi

EXPRESS COOPERATIVE SAVINGS & CREDIT SOCIETY LTD

BASIC INFORMATION	
Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	KYAZIKE BARBARA
Number of female staff	4
Percentage of Female staff	40%
Percentage of Female Board members	38%
Postal Address	P.O BOX 26935, KAMPALA.
Physical address	KIREKA, ALONG NAMUGONGO ROAD, KIRA TOWN COUNCIL, WAKISO District
Telephone Number(s) Office	0772 303883
Mobile	0782 366002 / 0705 985482
Email	express.sacco@yahoo.com

PRODUCTS OFFERED	
Loan Products	Young Savers
Business Loan	Fixed Deposit Savings
Property Acquisition Loan	Save as You Earn Savings
School Fees Loan	Savings Products
Salary Loan	Voluntary Individual Savings
Boda - Boda Loan	Young Savers
Village Group Loan	Fixed Deposit Savings
Savings Products	Save as You Earn Savings
Voluntary Individual Savings	
Other Products Mobile Money Services	

BRANCH NETWORK		
No. of Branches	TWO	
Branch name	Town	District
Kireka Along Namugongo Rd	Kireka	Wakiso
Kazo	Kazo, Nansana	Wakiso Town Council

FINANCE TRUST BANK

BASIC INFORMATION

Tier	1
Category	A
Legal status	Shares
Name of CEO or Manager	Anne Nakawunde Mulindwa
Number of female staff	296
Percentage of Female staff	43%
Percentage of Female Board members	46%
Postal Address of MFI headquarter	Box 6972, Kampala.
Physical address	Plot 115& 121 Katwe, Kampala District
Telephone	0414255146 / 0414341275
Email	contact@financetrust.co.ug
Website	www.financetrust.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	106.2bn
Total voluntary Savings	102.6bn
Total compulsory savings	0.6bn
Total Number of active savers	360,928
Percentage of female savers:	39.31%
No. of active Borrowers	24,588
Percentage of female borrowers	38.41%
Total Number of clients	360,928
Percentage of female clients	42.9%
Interest rate calculation (flat or declining)	Flat and Declining
Average 1st loan:	500,000
Current Average loan size	1,300,000
Minimum Loan size	100,000
Maximum Loan size	500,000,000
Minimum Loan Period	3 months
Max Loan Period	36 months

PRODUCTS OFFERED

Loan Products

Women in Business loan	Cash Collateralised Loans
Women in Agriculture loan	Solar loans
Women's health loan	Agriculture Loans (across the value chain)
Women's renewable energy loan	Solar loans
Women's housing purchase loan	SACCO loans
Women's home improvement loan	Smart Home loans
Women's land purchase loan	Staff loans
Women's salary loan	Salary loans
Business loans (individual)	Youth loans(individual)
School fees loans	Asset Finance Loans

Personal development loans	Bank overdrafts
Insurance Premium loans	Bank Guarantees

Savings Products

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

BRANCH NETWORK

No. of Branches **36**

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
Kijura	Plot 117, Kijura Trading Centre	Kabarole

F

BRANCH NETWORK
No. of Branches 36

Kumi	Plot 26A Ngora Road	Kumi
Lugazi	Plot 65, Lugazi Trading Centre	Buikwe
Lwengo	Mbirizi Trading Centre	Lwengo District
Masaka	Edward Avenue	Masaka
Mbale	Plot 23, Republic Street	Mbale

BRANCH NETWORK
No. of Branches 36

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

FINCA UGANDA LTD.

F
BASIC INFORMATION

Tier	3
Category	A
Legal status	Limited By Shares
Name of CEO or Manager	James Onyutta
Number of female staff	311
Percentage of Female staff	69%
Postal Address	P.O. Box 24450, Kampala
Physical address	11 A, Acacia Avenue, Kololo, Kampala
Office Telephone	0312262373 / 312227888
Mobile	+256772 429904 / 0800262262 (toll free)
Email	finca@fincaug.org
Website	www.finca.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio (as of 31st December 2016):	97,648,209,158/-
Total voluntary Savings	74,654,030,990/-
Total compulsory savings	554,885,382/-
Total Number of active savers	138,976
Percentage of female savers:	48%
No. of active Borrowers	49,984
Percentage of female borrowers	46.1%
Total Number of clients	188,754
Percentage of female clients	46%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	500,000
Current Average loan size	6,000,000 (Individual Business loans) & 30,000,000 for SMEs
Minimum Loan size	500,000
Maximum Loan size	300,000,000
Minimum Loan Period	3 months
Max Loan Period	36 months

PRODUCTS OFFERED

Loan Products	Savings Products
Individual Lending	FINCA Target Account
Agricultural Loans	FINCA Junior Account

Village Group Lending	FINCA Smart Start Account
Renewable Energy Loans	FINCA Fixed Deposit Account
School Fees loans	FINCA Easy Account
	FINCA Corporate Account
	FINCA Group Account

Other products If any

Western Union Money Transfer, Money Gram
 - Electronic Funds Transfers (EFTs),
 - Real Time Gross Settlements (RTGs)

BRANCH NETWORK

No. of Branches	27	
Branch name	Town	District
Kabale	Kabale	Kabale
Mbarara	Mbarara	Mbarara
Kyotera	Kyotera	Masaka
Ssembabule	Ssembabule	Ssembabule
Masaka	Masaka	Masaka
Fort Portal	Fort Portal	Kabarole
Hoima	Hoima	Hoima
Masindi	Masindi	Masindi
Nakasongola	Nakasongola	Nakasongola
Koboko	Koboko	Koboko
Arua	Arua	Arua
Gulu	Gulu	Gulu
Lira	Lira	Lira
Mbale	Mbale	Mbale
Busia	Busia	Busia
Iganga	Iganga	Iganga
Kamuli	Kamuli	Kamuli
Jinja	Jinja	Jinja
Mukono	Mukono	Mukono
Kireka	Kireka	Kampala
Ntinda	Ntinda	Kampala
Mityana	Mityana	Mityana
Ben Kiwanuka street	Kampala	Kampala
Katwe	Kampala	Kampala
Acacia	Kampala	Kampala
Kawempe	Kawempe	Kampala
Nakulabye	Nakulabye	Kampala



FIVE TALENTS UGANDA LTD.

BASIC INFORMATION	
Tier	4
Category	B
Legal status	Company Limited by Guarantee
Name of CEO or Manager	Esther Nakamatte Mbaziira
Number of female staff	7
Percentage of Female staff	22%
Percentage of Female Board members	33%
Postal Address	P. O. Box 34653, Kampala
Physical address	Plot 351C Balintuma Rd, Nakulabye, Kampala District
Telephone	0414531366
Mobile	0772643519
Email	ftuganda@googlemail.Com

PRODUCTS OFFERED	
Loan Products	Savings Products
Group Business Loan	Compulsory Savings
Individual Business Loan	Other Services
Individual Salary Loan	Business Skills Training
Business	Holistic Development Services

BRANCH NETWORK		
No. of Branches 5		
Branch Name	Town	District
Kigezi	Kabale	Kabale
Kigezi	Kisoro Extension	Kisoro
Namirembe	Kampala	Kampala
South Rwenzori	Kasese	Kasese
Kitgum	Kitgum	Kitgum

FRANCISCAN SACCO

BASIC INFORMATION	
Tier	4
Category	C
Legal status (Company Ltd by shares /guarantee / SACCO etc)	SACCO
Name of CEO or Manager	Mrs. Mercy Tumukunde Agaba
Number of female staff	3
Percentage of Female staff	75%
Percentage of Female Board members	30%
Postal Address	P.O. Box 7062, Kampala
Physical address	St. Francis Chapel Makerere University, Plot 102, Mary Stuart Road, Kampala

Telephone	0414 531 871
Mobile	0782 234 244
Email	franciscaninvestment@gmail.com
Website	www.stfrancismakerere.org

PRODUCTS OFFERED	
Loan Products	Emergency loans
Business loans	School fees loans
Home development loans	Asset acquisition loans
Savings Products	Normal Fixed deposit
Student account	Non- Students Account
Toto Fixed deposit	Young savers
School fees account	

HOFOKAM LTD

BASIC INFORMATION	
Tier	4
Category	A
Legal status	Limited by Shares
Name of CEO or Manager	Isingoma Charles
Number of female staff	75
Percentage of Female staff	49%
Percentage of Female Board members	29%
Postal Address	Lugard Rd, Po Box 228 Fort Portal
Physical address	Lugard Rd, Fortportal District
Telephone	0483422234
Mobile	0772474747
Email	info@hofokam.co.ug
Website	www.hofokam.co.ug

BUSINESS INFORMATION	
Outstanding Loan Portfolio	21,559,000,741
Total compulsory savings	1,576,889,699
Total Number of active savers	10,120
Percentage of female savers	51%
No. of active Borrowers	17,331
Percentage of female borrowers	52%
Total Number of clients	20,121
Percentage of female clients	54%
Interest rate calculation	Declining
Average 1 st loan	1,000,000
Current Average loan size	1,044,568
Minimum Loan size	50,000
Maximum Loan size	30,000,000
Minimum Loan Period	4 Months
Max Loan Period	36 Months

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

BRANCH NETWORK		
No. of Branches	8	
Branch name	Town	District
Fortportal	Fortportal	Kabarole
Bundibugyo	Bundibugyo	Bundibugyo
Kasese	Kasese	Kasese
Hoima	Hoima	Hoima
Kyenjojo	Kyenjojo	Kyenjojo
Kamwenge	Kamwenge	Kamwenge
Masindi	Masindi	Masindi
Kagadi	Kagadi	Kagadi

HOPE MICROFINANCE LIMITED

BASIC INFORMATION	
Tier	4
Category	C
Legal status	Limited by Shares
Name of CEO or Manager	Leku James
Number of female staff	3
Percentage of Female staff	30%
Percentage of Female Board members	10%
Postal Address	P.O.Box 74703 Kampala
Physical address	Plot No: 3 8 th Street Industrial Area, City Star Building 1St Floor, Next To Monitor Publications, Kampala District
Telephone	0200905313
Mobile	0702387914 / 0772437922
Email	hopemicrofinance2010@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	511,115,906
Total compulsory savings	29,778,421
No. of active Borrowers	816
Percentage of female borrowers	53%

Total Number of clients	1634
Percentage of female clients	55%
Interest rate calculation	FLAT
Average 1 st loan	100,000
Current Average loan size	626,368
Minimum Loan size	100,000
Maximum Loan size	2,000,000
Minimum Loan Period	3 Months
Max Loan Period	12 Years

PRODUCTS OFFERED	
Loan Products	
Group Loans	
Salary Loans	
Commercial Individual loans	
Savings Products	
No Savings	

BRANCH NETWORK		
No. of Branches	2	
Branch name	Town	District
Hope Microfinance Ltd	Kisoro	Kisoro
Hope Microfinance Ltd	Arua	Arua

H

Legal and Regulatory Framework

PostBank Uganda Ltd (PBU) was born out of the restructuring of the Uganda Posts and Telecommunications under the Communications Act of 1997 to take over the operations of the former Post Office Savings Department which had been in existence since 1926.

PostBank Uganda was duly incorporated in February 1998 as a Limited Liability Company 100% owned by the Government of Uganda and regulated by The Central Bank of Uganda.

Our Vision 'To become the leading financial institution for the mass market'

Mission 'To empower our customers by offering financial services in a sustainable manner'

Our Values are summarized with the acronym '**SPORT**', translating into the daily guiding behaviours below:

Serve with a smile while providing the high quality products and services at all times.

Act with **Professionalism** and **integrity** in everything we do and the way we do it.

Commit to **Objective accountability** and self-motivation in all our work and dealings.

Run sustainable operations to deliver outstanding **Results** to our stakeholders.

Unite through **Teamwork** to foster knowledge transfer and mutual success.

National Coverage

PostBank has 40 fully self-sustaining branches supported by 8 mobile banking vans that reach unbanked communities within 48 districts. We also have cash points across the country, saving customers the costs of travel and disruption to their livelihood activities.

Flexible Banking Channels

We offer phone banking, internet banking and ATM services linked by the Interswitch platform to over 423 partner banks' ATM's.

Products and Services

Money Transfer

Speedy Money Transfer.
Speedie International Money Transfer.
Western Union Money Transfer.
M-Sente, Airtel Money, MTN Mobile Money.

Loan Facilities

Salary Loans
Personal Loans
MFI/SACCO Loan
Business Loans
Kyappa Loans
Solar Loans
School Loans
Quick Loans
Group Loans

Savings Products

Early Start Account
Save As You Earn
Fixed Deposit

Transaction Accounts

Personal Transaction Account
Business Account
Joint Account
Group Accounts/SACCO's
YouthSave Account
Village Saving Loan Association Account

Bill Collection

Free Umeme Collection
Salary Payments
School Fees Collection
National Water & Sewerage Corporation Payments
Uganda Revenue E-Tax Payments
Traffic Penalty Payments
Passport Fees
Dstv, GoTV, Star Times TV payments
NSSF



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PostBank Uganda Limited, Plot 4/6 Nkrumah Road
P.O. Box 7189 Kampala. Tel: +256 417 157 200
Email: info@postbank.co.ug
web: www.postbank.co.ug

ISSIA SACCO LTD

BASIC INFORMATION	
Tier	4
Category	B
Legal status	SACCO
Name of CEO or Manager	Mugisha Felix
Number of female staff	5
Percentage of Female staff	22%
Percentage of Female Board members	23%
Postal Address	P.O.BOX 272,IBANDA
Physical address	PLOT NO 8 BATARINGAYA ROAD. IBANDA District
Telephone	0772454297
Mobile	0701454297
Email	issasacco@yahoo.com / mugishaf@yahoo.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	2,618,320,212
Total voluntary Savings	1,367,249,083
Total compulsory savings	341,812,271
Total Number of active savers	14,191
Percentage of female savers	19.8%

No. of active Borrowers	1910
Percentage of female borrowers	19.6%
Interest rate calculation	Declining
Average 1 st loan	10,000,000
Current Average loan size	2,000,000
Minimum Loan size	200,000
Maximum Loan size	10,000,000
Minimum Loan Period	1 months
Max Loan Period	24 months

PRODUCTS OFFERED	
Loan Products	Savings Products
Agriculture loans	Voluntary Saving
Business Loan / Individual	Compulsory
Emergency loans	Fixed
Salary Loan	

BRANCH NETWORK		
No. of Branches	3	
Branch name	Town	District
Ibanda Mount	Ibanda	Ibanda
Kazo	Kazo	Kiruhura
Ishongororo Branch	Ishongororo T/C	Ibanda

KAGADI WOMEN FINANCE TRUST LTD

BASIC INFORMATION	
Tier	4
Category	C
Legal status	Company Ltd By Guarantee
Name of CEO or Manager	Wanyana Gorretti
Number of female staff	5
Percentage of Female staff	75%
Percentage of Female Board members	90
Postal Address	P.O Box 29 Kagadi
Physical address	Kibaale - Road, Kagadi Township. Kibaale District
Telephone	0753002993/0772365498/0772538708
Email	kagadiwomen@yahoo.co.uk

PRODUCTS OFFERED	
Loan Products	Savings Products
Commercial Loans	Compulsory savings
Asset Acquisition Loans	Other products
Salary Loans	Counselling and Guidance
School Fees Loans	
Emergency Loans	

BRANCH NETWORK		
No. of Branches	2	
Branch name	Town	District
Kagadi	Kagadi	Kibaale
Mabaale	Mabaale	Kibaale

KAHUNGE RURAL SAVINGS AND CREDIT SOCIETY LIMITED

BASIC INFORMATION	
Tier	4
Category	D
Legal status	SACCO
Name of CEO or Manager	Mugume Julius
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	Kahunge Trading centre, Along Kyebambe SSS Road Iyamugonera LC 1, Kamwenge District
Telephone	0483427686
Mobile	0782-890176 / 0772-911469
Email	karusacco2010@gmail.com

Current Average loan size	861,000
Minimum Loan size	100,000
Maximum Loan size	3,000,000
Minimum Loan Period	1 month
Max Loan Period	18 Months

BUSINESS INFORMATION

Outstanding Loan Portfolio	107,168,802
Total voluntary Savings	53,791,821
Total voluntary Savings	44,414,887
Total Number of active savers	1,715
No. of active Borrowers	119
Interest rate calculation	Declining
Average 1st loan	500,000

PRODUCTS OFFERED

Loan Products	Savings Products
Agriculture Loan	Voluntary savings
Business Loan	Compulsory savings
Asset acquisition Loan	Time deposit
School fees Loan	

BRANCH NETWORK

No. of Branches	1	
Branch name	Town	District
Kahunge	Kahunge Trading Centre	Kamwenge



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K

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MBARARA, ENTEBBE, IGANGA, SOROTI, MBALE,LIRA, ISHAKA,
ARUA, MASINDI, MUBENDE, KYENJOJO

**Head Office: Plot No. 1 Bombo Road, Sure House, P.O. Box 9393, Kampala - Uganda.
Tel: 0414-343403, Email:swico@infocom.co.ug, swico@swico.co.ug
Website: www.swico.co.ug**

KAMULI TWISANIA SACCO

BASIC INFORMATION	
Tier	4
Category	C
Legal status (Company Ltd by shares/guarantee/SACCO etc)	SACCO
Name of CEO or Manager	AWULA EDITH. N
Number of female staff	25
Percentage of Female Board members	28%
Postal Address	P.O.BOX 177 KAMULI
Physical address	Kamuli Town Council Opposite Central Police Saza Rd, Kamuli District

Telephone	0702873486
Email	kamuli.twisania.sacco@gmail.com

PRODUCTS OFFERED	
Loan Products	Emergency.
Agriculture.	Savings Products
Business	Voluntary
Home improvement	Compulsory
Asset Acquisition	Fixed
School fees	Target

KAMWENGE ZIBUMBE SACCO

BASIC INFORMATION	
Tier	4
Name of CEO or Manager	Samson Kabwidi
Number of female staff	Three
Percentage of Female staff	60%
Percentage of Female Board members	42%
Postal Address	Kamwenge Zibumbe Sacco P.O.Box 1404 Kamwenge

Physical address	Kamwenge Town Council
Telephone	0775106333 / 0782194074
Email	kazisacco@gmail.com

PRODUCTS OFFERED	
Loan Products	Salary Loans
Agriculture Loan	Savings Products
Commercial Loans	Compulsory Savings
Emergency Loans	Voluntary Savings

K

KASHONGI FARMERS' SACCO

BASIC INFORMATION	
Tier:	TIER 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Twinamatsiko Rose
Number of female staff	12
Percentage of Female staff	50%
Percentage of Female Board members	44.4%
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:	0772-636616
Email	Kashongisacco@Yahoo.com

Total Number of clients	1,637
Percentage of female clients	18%
Interest rate calculation	Declining
Average 1st loan:	1million
Current Average loan size	1.5million
Minimum Loan size	100,000
Maximum Loan size	50 million
Minimum Loan Period	1 month
Max Loan Period	12 months

PRODUCTS OFFERED	
Loan Products	Water tank loans
Agriculture loans	Solar loans
Commercial loans	Boda Boda loans
The Booster loans(Kanyisa & Juuba Juan loans)	Village Mix loans & Emergency/soft loans
Savings Products	Fixed
Voluntary	Village savings & loans Association (VSLA)

BUSINESS INFORMATION	
Outstanding Loan Portfolio	2,427,864,583
Total voluntary Savings	885,782,525
Total compulsory savings	97,920,000
Total Number of active savers	6,120
Percentage of female savers:	30%
No. of active Borrowers	1,607
Percentage of female borrowers	15%

Branch Network		
Town	Branch Address	District
Kashongi	Kashongi Central	Kiruhura
Rwemamba	Rwemamba Trading Centre	Kiruhura
Rwanyangwe	Rwanyangwe Trading Centre	Kiruhura
Kyenshama	Kyenshama Trading Centre	Mbarara

KATWEYOMBEKE SACCO

BASIC INFORMATION	
Tier:	4
Category	C
Legal status	SACCO
Name of CEO or Manager:	TWIKYIRIZE SULAIT
Number of female staff	6
Percentage of Female staff	60%
Percentage of Female Board members	22.3
Postal Address	PO BOX 24 HOIMA
Physical address	KISIITA, BUGANGAIZI EAST, KIBAALÉ DISTRICT
District	KIBAALÉ DISTRICT
Mobile Telephone Number:	0777558914
Email	Katweyombekesacco@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	534656087
Total voluntary Savings	
Total compulsory savings	

Total Number of active savers	3928
Percentage of female savers:	37%
No. of active Borrowers	605
Percentage of female borrowers	26%
Total Number of clients	4830
Percentage of female clients	30%
Interest rate calculation	flat

PRODUCTS OFFERED	
Loan Products	Emergency loans
Commercial loans	Home development loans
Agricultural loans	Business loans
School fees loans,	Motorcycle loans
Salary	Transport loans
Staff loans	Horticulture loans
Savings Products	
Liquid loans,	Corporate savings,
Fixed term deposits,	School fees loans.

KEBISONI SACCO

BASIC INFORMATION	
Tier	2
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

Mobile	0774537439
Email	Kebisoni.sacco@gmail.com

PRODUCTS OFFERED	
Loan Products	Savings Products
Agriculture	Voluntary Savings
Business	Fixed Deposit
Emergency	Junior Savings
School Fees	Compulsory Savings

BRANCH NETWORK		
No. of Branches	ONE	
Branch name	Town	District
MABANGA BRANCH	MABANGA	RUKUNGIRI

KIBOGA FOOD FARMERS INITIATIVE – SACCO LTD

BASIC INFORMATION	
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	85%
Postal Address	C.O Hunger Project, P. O Box 26393, Kampala

Physical address	Bugabo L.C.1, Kyayimba Parish, Kapekw Sub County, Kiboga District
Mobile	0772343283 / 0782954771.
Email	snalugya@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	569,985,425
Total voluntary Savings	33,419,649
Total value compulsory savings	105,828,850
Total Number of active savers	1,467
Percentage of female savers	59%
No. of active Borrowers	1874

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Percentage of female borrowers	62%
Total Number of clients	2446
Percentage of female clients	57%
Interest rate calculation	Flat Rate basis
Average 1 st loan	500,000
Current Average loan size	350,000
Minimum Loan size	50,000
Maximum Loan size	5,000,000
Minimum Loan Period	3 months
Max Loan Period	12 months

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

BRANCH NETWORK		
Branch name	Town	District
Dwaniro Branch	Bukomero town	Kiboga

KIGARAMA FARMERS SACCO

BASIC INFORMATION	
Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	Mutungi Wycliffe
Number of female Staff	3
Percentage of Female staff	50%
Percentage of Female Board members	33.3%
Postal Address	P.O.BOX 26, KABWOHE
Physical address	Kanyeganyegye Trading Centre, Masheruka Sub-County, Sheema District
Telephone	0775193014
Mobile	0753193014
Email	wycliffeemutungi@gmail.com

No. of active Borrowers	1149
Percentage of female borrowers	32%
Total Number of clients	2901
Percentage of female clients	27%
Interest rate calculation	Flat
Average 1 st loan	250,000
Current Average loan size	492,894
Minimum Loan size	50,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 month
Max Loan Period	12 months

PRODUCTS OFFERED	
Loan Products	Savings Products
School fees	
Agriculture loans	Home improvement loans
Bodaboda loans	
Business loans	Fixed deposit
Solar loans	Compulsory
Emergency Loan	Minor savings
Medical loans, and Micro leasing	Voluntary

BRANCH NETWORK		
Branch name	Town	District
kigarama farmers	Kanyeganyegye	Sheema

BUSINESS INFORMATION	
Outstanding Loan Portfolio	1,806,656,043
Total value voluntary Savings	512,936,075
Total Number of active savers	2901
Percentage of female savers	32%

KIGARAMA PEOPLE'S SACCO

BASIC INFORMATION	
Tier	4
Category	C
Legal status (Company Ltd by shares/guarantee/ SACCO etc)	Company ltd by share
Name of CEO or Manager	Kyosimire Juliet
Number of female staff	22
Percentage of Female staff	54%
Percentage of Female Board members	44%
Postal Address	P.O. Box 35, Kabwohe

Physical address	Kanyeganyegye-Masheruka, Sheema District
Telephone Number(s)	Mobile 0784315088
Email	kigaramapeoplesacco@ymail.com

PRODUCTS OFFERED	
Loan Products	Savings Products
Asset loans	
Agriculture loans	School fees loans
Commercial loans	Development loans
Environmental loans	Solar loans
Voluntary savings	Compulsory saving account
Fixed saving account	Youth saving scheme



Other products MTN Mobile Service, Internet services		
BRANCH NETWORK		
No. of Branches	5	
Branch name	Town	District
Kanyeganyegye branch	Kabwohe	Sheema

Bwayegamba Branch	Kabwohe	Sheema
Nyakambu Branch	Kabwohe	Sheema
Karungu Branch	Karungu	Buhweju
Butare Branch	Butare	Buhweju

KIJURA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED

BASIC INFORMATION	
Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	Bamuhigire Martin
Number of female staff	4
Percentage of Female staff	66.6%
Percentage of Female Board members	33.3%
Postal Address	P.O Box 701 Fortport
Physical address	Kijura Town Council. Kabarole District
Telephone Number(s) Office	0772 878418
Email	kijurasavingsacco@gmail .com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	911,253,252
Total voluntary Savings	684
Total compulsory savings	263,508,499
Total Number of active savers	1,984
Percentage of female savers	34.5%

No. of active Borrowers	851
Percentage of female borrowers	27.8%
Total Number of clients	2,917
Interest rate calculation	Declining
Average 1 st loan	500,000
Current Average loan size	2,000,000
Minimum Loan size	100,000
Maximum Loan size	20,000,000
Minimum Loan Period	3 months
Max Loan Period	12 months

PRODUCTS OFFERED	
Loan Products	Savings Products
Agriculture	Voluntary
Business	Compulsory
School fees	Minor account
Emergency	Fixed Deposit
Other products	Mobile Money Services

BRANCH NETWORK		
No. of Branches	01	
Kijura Sacco	Kijura Town council	Kabarole District

KITGUM COOPERATIVE SAVING & CREDIT SOCIETY LIMITED

BASIC INFORMATION	
Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	OBAUM ROBERT C
Number of female staff	11
Percentage of Female staff	39.3%
Percentage of Female Board members	25%
Mobile Telephone Number	0779563192
Email	Kitsacco2006@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	885632353

Total Number of active savers	7600
Percentage of female savers	31.9%
No. of active Borrowers	878
Percentage of female borrowers	39.9%
Total Number of clients	12410
Percentage of female clients	35.%
Interest rate calculation	FLAT

PRODUCTS OFFERED	
Loan Products	School Fees Loans
Commercial Loans	Savings Products
Agricultural Loans	Liquid Savings

K

KOBOKO TOWN COUNCIL SACCO LTD

BASIC INFORMATION	
Tier	4
Category	C
Legal status	SACCO
Name of CEO/Board Chairperson	HAWA DAIFA
No. of female staff	01
Percentage of female staff	44.5%
Percentage of female board members	11.2%
Postal Address	P.O BOX 115, KOBOKO
Physical Address	Moyo Road, Koboko Town Council, District Koboko
Tel. No.	0794541540c/ 077413644 / 0782541540
Email	ktcsacco@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
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	Commercial loans
Business loans	Home improvement/development loans
School fees loans	Savings Products
Agricultural loans	Voluntary
Solar loans	Fixed savings
Group loans	Group savings
Salary loans	Junior savings
Asset loans	Institutional savings
Emergency loan / Environmental loan	Liquid savings

KOBOKO UNITED SACCO LTD

K

BASIC INFORMATION	
Tier	4
Category	D
Legal status	SACCO
Name of CEO/Board Chairperson	Alema Alfred
No. of female staff	4
Percentage of female staff	40%
Percentage of female board members	44.4%
Postal Address	P.O. BOX 107, KOBOKO
Physical Address	Plot 3 Central Road - Koboko
Tel. No.	+ 256392964703
Mobile	+ 256 774 943 910
Email	koboko.sacco@yahoo.com
Business information	
Total voluntary savings	1,773,255,995
Total No. of active savers	4322
Percentage of female savers	46%
No. of active borrowers	380

Percentage of female borrowers	40%
Total No. of clients	4580
Percentage of female clients	42%
Interest rate calculation	FLAT
Average loan	500,000
Current Average loan	2,500,000
Minimum loan size	50,000
Maximum loan size	60,000,000
Minimum loan period	2 Months
Maximum loan period	36 Months

PRODUCTS OFFERED	
Loan products	Emergency Loan
Commercial Loan	Savings Products
Agricultural Loan	Fixed Deposits
School Fees Loan	Current Savings
Asset Loan	Infant Savings A/C
Solar Loan	Vsla Savings A/C
Motorcycle Loan	Institution A/C
Group Loan (Limu Limu)	Group A/C
Other Products: Mobile Money, Post Bank Services, Chairs for hire tents for hire	



KOLPING MICROFINANCE UGANDA LTD

BASIC INFORMATION

Tier	4
Category	C
Legal status	Company Limited by Guarantee
Name of CEO or Manager	Dorothy Byarugaba
Number of female staff	8
Percentage of Female staff	30%
Percentage of Female Board members	14%
Postal Address	P.O.BOX 76 Hoima
Physical address	Plot 5-13 Misajjamukuru Road – Kiryateete Hoima Municipality, Hoima District
Telephone	0392831482
Email	kmfheadoffice@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	2,687,149,581
Total compulsory savings	320,090,376
Total Number of active savers	2,895
No. of active Borrowers	2,354
Percentage of female borrowers	39%
Total Number of clients	2,354
Percentage of female clients	39%

Interest rate calculation	Both flat and Declining
Average 1st loan	500,000
Current Average loan size	1,000,000
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
Commercial loan	Compulsory savings
Home improvement loan	
Agriculture loan	
Asset Acquisition loan	
School fees loan	

BRANCH NETWORK

No. of Branches	3	
Hoima Branch	Hoima	Hoima
Kagadi Branch	Kagadi	Kibaale
Mityana Branch	Mityana	Miryana

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

BASIC INFORMATION

Tier	4
Category	A
Legal status	SACCO
Name of CEO or Manager	Nahabwe Sharon
Number of female staff	34
Percentage of Female staff	44%
Percentage of Female Board members	42.9%
Postal Address	P.O.BOX 371, Bushenyi
Physical address	Butare Trading Centre, 8Kms on Ishaka-Kasese Highway. Bushenyi District
Telephone Office	0392-668899
Mobile	0703-130130
Email	kyapeco@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	10,414,063,534
Total value voluntary Savings	5,753,957,577
Total Number of active saver	4,921
Percentage of female savers	24.1%
No. of active Borrowers	4921
Percentage of female clients	14.1%
Total Number of clients	21,370
Percentage of female clients	24.1%
Interest rate calculation	Declining

Average 1st loan	2,253,254
Current Average loan size	2,113,857
Minimum Loan size	50,000
Maximum Loan size	50,000,000/= for individuals and 100,000,000/= for Groups, institutions or Companies
Minimum Loan Period	1 Week
Max Loan Period	24 months

PRODUCTS OFFERED

Loan Products	Savings Products
Agriculture	Ordinary Savings Account
Boda Boda Loans	Minor Account
Business/Commercial	Humura Savings Account
Over draft loans	Fixed deposits
Solar System	Focosave Account
Water tanks	Other Loans products
School fees	Humura Loan
Rural mix (beddings)	Youth & Women Group Loan

BRANCH NETWORK

No. of Branches	4	
Branch name	Town	District
Main Branch	Butare T/C Kyamuhunga	Bushenyi
Katerera Branch	Katerera Town /C	Rubirizi
Rutookye Branch	Biteroko Trading /C	Mitooma
Ishaka Branch	Ishaka-Bushenyi Municipality	Bushenyi

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LETSHEGO UGANDA LTD

BASIC INFORMATION

Tier	4
Category	C
Legal status	Company Limited by Shares
Contact Person	Giles German Aijukwe
Postal Address of MFI headquarter	P.O. Box 24527, Kampala, Uganda

Physical address of MFI Headquarter	Plot 9 Wampewo Avenue, Kololo, Kampala District
Telephone	0414 237 330/1
Mobile	0716 594526
Fax	0414 237 332
Email	aijukweg@letshego.co.ug
Website	www.letshego.co.ug

LORO OYAM SACCO

BASIC INFORMATION

Tier	4
Category	D
Legal status	SACCO
Name of CEO or Manager:	Odur Jacob
Number of female staff	1
Percentage of Female staff	33%
Percentage of Female Board members	50%
Physical address of MFI Headquarter	Loro Subcounty
District	Oyam
Mobile Telephone Number:	0774504917
Email	odurjacobalele@gmail.com

Total voluntary Savings	233915150
Total Number of active savers	945
Percentage of female savers:	18.8%
No. of active Borrowers	746
Percentage of female borrowers	13%
Total Number of clients	1360
Percentage of female clients	17%
Interest rate calculation	Flat

BUSINESS INFORMATION

Outstanding Loan Portfolio	370448750
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PRODUCTS OFFERED

Loan Products	Savings Products
Commercial Loan	Voluntary Savings
Agriculture Loan	Compulsory saving
School fees Loan	Fixed Savings
Emergency Loan	

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LWENGO MICROFINANCE COOPERATIVE SOCIETY LTD

BASIC INFORMATION

Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	Waliggo Stephen
Percentage of Female staff	25%
Percentage of Female Board members	29%
Postal Address	P.O.BOX 1849 Masaka
Physical address	Mbirizi Lwengo Town council, Lwengo District
Telephone	0392909011,
Mobile	0782307274
Email	stephenwaliggo@yahoo.co.uk

Total Number of clients	2,881
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	20,000,000
Max Loan Period	12 months

BUSINESS INFORMATION

Outstanding Loan Portfolio	443,114,652
Total voluntary Savings	239,153,909
Total Number of active savers	2,682
No. of active Borrowers	400
Percentage of female borrowers	59%

PRODUCTS OFFERED

Loan Products	Saving Products
Agriculture loan	Free Savings
Emergency loan	Time Deposit
School fees loan	
Solar loan	
Business loan / commercial loan	



LYAMUJUNGU CO-OPERATIVE FINANCIAL SERVICES LIMITED

BASIC INFORMATION	
Tier	4
Category	B
Legal status	SACCO
Name of CEO or Manager	Byamukama Dicky
Number of female staff	15
Percentage of Female staff	42%
Percentage of Female Board members	45%
Postal Address	P.O. Box 1100 Kabale 9.
Physical address	Nyakasharara Parish, Kaharo Sub-County, Ndorwa-East, Kabale District
Telephone	0486426248
Mobile	0772475869 /0772963661/ 0706387257
Email	lyamujungu@yahoo.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	4,410,525,219
Total voluntary Savings	2,255,565,952
Total Number of active savers	13925
Percentage of female savers	48%
Percentage of female borrowers	46%
Total Number of clients	15,346
Percentage of female clients	48%
Interest rate calculation	Declining
Average 1 st loan	1000000
Current Average loan size	3000000
Minimum Loan size	50,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 month

Max Loan Period	24 months
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PRODUCTS OFFERED	
Loan Products	
Agricultural Loans	Solar loans
Medical Loans	School Fees Loans
Emergency Loans	Environment Loans
Business Loans	Savings Products
Motorcycle Loans	Sight Savings
Inventory Loans	Target Savings
Institutional Loans	Fixed Savings
Home Improvement Loans	Kids Account Savings
Other Services: Mobile Money Services, Membership Trainings, Custodial Services of Members' Valuables e.g Documents	

BRANCH NETWORK		
Branch Name	Town	District
Head Office Branch	Lyamujungu Village , Nyakasharara Parish, Kaharo Subcounty, Kabale	Kabale
Kahondo Branch	Kahondo T.center, Maziba Subcounty, Ndorwa	Kabale
Buhara Branch	Buhara T.center, Buhara Subcounty, Ndorwa	Kabale
Kamwezi Branch	Kashekye T.center And Rwamatunguru The. Center In Kamwezi Subcounty, Rukiga District	Rukiga /Kabale
Kyanamira Branch	Kyanamira T.center, Kyanamira Subcounty, Ndorwa	Kabale

MADFA SACCO

BASIC INFORMATION	
Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Bob Muzoora
Number of female staff	9
Percentage of Female staff	41
Percentage of Female Board members	28
Postal Address of MFI headquarter	P.O.BOX 301, MASINDI
Physical address of MFI Headquarter	Masindi Town along Kampala Road Town-Masindi
District	Masindi
Office Telephone Number (s):	046420003
Mobile Telephone Number:	0782853719/0772668294
Email	madfasacco@yahoo.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	1,785,378,122
Total voluntary Savings	766,987,099
Total compulsory savings	317,823,145
Total Number of active savers	16,612
Percentage of female savers	43
No. of active Borrowers	14,849
Percentage of female borrowers	39
Total Number of clients	16,612
Percentage of female clients	43
Interest rate calculation (flat or declining)	Flat
Average 1 st loan:	400,000
Current Average loan size	856,840
Minimum Loan size	50,000
Maximum Loan size	25,000,000
Minimum Loan Period	1 month
Max Loan Period	24 Months

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PRODUCTS OFFERED	
Loan Products	Compulsory savings
Lima (agriculture production) loan	Fixed deposits
Tooza Akatale (Inventory credit) loan	School fees accounts
Animal Fattening loan	Collections accounts
Asset acquisition loan	VSLA accounts
Savings Products	Other products
Programmed savings	E-Saving via MTN mobile money platform
Demand deposits	Crop insurance in partnership with UAP

BRANCH NETWORK		
Town	Branch Address	District
Masindi Municipality	Plot 40, Masindi Port Road	Masindi
Kiryandongo town council	Market Street, Next to Electoral Commission offices.	Kiryandongo
Bulima Town Board	Field office @ Hoima Road, next to Bulima Town Board offices	Masindi
Kijunjubwa Town Board	Field office @ Nakaseke Road, Opposite Kijunjubwa Police Station	Masindi

MASAKA MICRO FINANCE AND DEVELOPMENT COOPERATIVE TRUST

BASIC INFORMATION	
Tier	4
Category	A
Legal status	SACCO
Name of CEO or Manager	Kalemeera Julius
Number of female staff	27
Percentage of Female staff	57%
Percentage of Female Board members	33%
Postal Address	P.O. Box 918 Masaka
Physical address	Nyendo T/C Adjacent Total Central Station, Masaka District
Telephone	0486 660030
Mob	0772 859217/0755816444
Email	info@mamidecot ug.com
Website	mamidcot ug.com

Interest rate calculation	Flat / declining
Average 1 st loan	2,000,000
Current Average loan size	2,016,262
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	1 month
Max Loan Period	18 months

BUSINESS INFORMATION	
Outstanding Loan Portfolio	6,815,851,352
Total voluntary Savings	2,948,059,720
Total Number of active savers	19,419
No. of active Borrowers	3,190
Percentage of female borrowers	37.5%
Total Number of clients	19,419

PRODUCTS OFFERED	
Loan Products	Emergency
Commercial	Savings Products
Agriculture	Ordinary
Motorcycle	Fixed deposit
Development	School fees
Solar	Youth Savings
School Fees	Current / institution accounts
Small / medium enterprises	

BRANCH NETWORK 5		
Branch name	Town	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	Rakai

MATEETE MICROFINANCE COOPERATIVE TRUST LTD

BASIC INFORMATION	
Tier.	4
Category	B
Legal status	SACCO
Name of CEO or Manager	Busuulwa Lawrence
Number of female staff.	13
Percentage of Female staff	43%
Percentage of Female Board members	43%
Postal Address	P.O. Box 30014
Physical address	Mateete Town Council, Sembabule District

Office	0392889941
Mobile	0782465195
Email: mateetemicrofinance@yahoo.com;	
busuulwal.mateetemicrofinance@gmail.com	

BUSINESS INFORMATION	
Total voluntary Savings	1,051,138,828
Total value compulsory savings	163,768,604
Total Number of active savers	11067
Percentage of female savers	27%
No. of active Borrowers	2193
Percentage of female borrowers	30%
Total Number of clients	11468



Percentage of female clients	27%
Interest rate calculation	Flat
Average 1 st loan	1,000,000
Current Average loan size	1,030,000
Minimum Loan size	100,000
Maximum Loan size	25,000,000
Minimum Loan Period	3 months
Max Loan Period	18 months

PRODUCTS OFFERED**Loan Products**

Cattle Loan (Fattening)	Housing & Water Harvest
Business/ Trade/Commerce	Savings Products

Solar	Ordinary savings
Education/ School Fees	Fixed deposits
Agriculture Production	Kamukamu
Transport (Boda Boda & Vehicle)	Savings Clubs

BRANCH NETWORK

Branch name	Town	District
Mateete	Mateete trading centre	Sembabule
Lwebitakuli	Lwebitakuli trading centre	Sembabule
Buyanga	Buyanga trading centre	Lyantonde
Kinoni	Kinoni Town Board	Lwengo
Nabitanga	Nabitanga trading centre	Sembabule
Kyabi	Kyabi trading centre	Sembabule

MICRO CREDIT FOR DEVELOPMENT & TRANSFORMATION SACCO**BASIC INFORMATION**

Tier	4
Category	B
Legal status	SACCO
Name of CEO or Manager	Cissy Zizinga
Number of female staff	22
Percentage of Female staff	65%
Percentage of Female Board members	100%
Postal Address	P.O.BOX 8110 KAMPALA
Physical address	PLOT 660 Mengo, Kampala, District
Telephone	0414534906 / 0392908895
Mobile	0788593926
Email	mcdt@infocom.co.ug / mcdt02@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,938,212,700
Total voluntary Savings	141,994,245
Total compulsory savings	716,416,767
Total Number of active savers	7396
Percentage of female savers:	100%
No. of active Borrowers	7396
Percentage of female borrowers	100%

Total Number of clients	9161
Percentage of female clients	100%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	150,000 Ugx
Current Average loan size	327,000 Ugx
Minimum Loan size	100,000 Ugx
Maximum Loan size	3,000,000 Ugx
Minimum Loan Period	4 months
Max Loan Period	12 months

PRODUCTS OFFERED

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

BRANCH NETWORK

No. of Branches 4		
Branch name	Town	District
Kampala A	Mengo	Kampala
Kampala B	Mengo	Kampala
Kampala c	Mengo	Kampala
Luwero	Luwero	Luwero
Masaka	Butenga Trading Centre	Bukomansimbi

MOYO CO-OPERATIVE SAVINGS & CREDIT SOCIETY LTD**BASIC INFORMATION**

Tier	4
Category	B
Legal status	SACCO
Name of CEO or Manager	Andi Natal Luga
Number of female staff	2
Percentage of Female staff	66.7%
Percentage of Female Board members	44.4%
Postal Address	P.O.Box 161 Moyo
Physical addresss	Plot 10 Okudi Road, Moyo Town Council, Moyo District
Telephone	0392174627

Mobile: 0772694109 / 0774248864/0772540719	
Email	moyo_sacco@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	5,461,457,597
Total savings	5,524,552,089
Total Number of active savers	2757
Percentage of female savers:	30.9%
No. of active Borrowers	2019
Percentage of female borrowers	7%
Total Number of clients	8921
Percentage of female clients	31%
Interest rate calculation	Flat

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Average 1st loan:	500,000
Current Average loan size	1,000,000
Minimum Loan size	100,000
Maximum Loan size	300,000,000
Minimum Loan Period	1 months
Max Loan Period	18 months

PRODUCTS OFFERED

Loan Products	Cooperate loan
School Fees Loan	Staff loan & Board loan
Emergency Loan	Boda boda motorcycle loan
Asset Acquisition Loan	Agriculture Loan

Trade & Commercial Loans	Health loan
Savings Products	
Voluntary Savings	Time deposits
Liquid savings	Compulsory Savings

BRANCH NETWORK

No. of Branches	02	
Branch name	Town	District
Moyo Co-operative saving & credit Society Ltd	Moyo branch, Moyo town council	Moyo
Obongi Branch	Obongi town	Moyo

MT OTCE METU SACCO LTD

BASIC INFORMATION

Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	Vudri Joseph
Number of female staff	4
Percentage of Female staff	30%
Percentage of Female Board members	33%
Postal Address	P.O BOX 227, Moyo
Physical address	Along Moyo-Gulu Road, Metu Tc, Metu S/C, Moyo District
Telephone	0774232930 / 0392080240
Email	metusacco@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	Ugx 1.6 billion
Total value voluntary Savings	Ugx 1,161,659,971
Compulsory savings	Ugx 336,155,098
Total Number of active savers	3,865
Percentage of female savers	47%
No. of active Borrowers	852
Percentage of female borrowers	41%
Total Number of clients	4465
Percentage of female clients	39%
Interest rate calculation	Flat

Average 1st loan:	500,000
Current Average loan size	2,000,000
Minimum Loan size	50,000
Maximum Loan size	50,000,000
Minimum Loan Period	3 months
Max Loan Period	18 months

PRODUCTS OFFERED

Loan Products	Group Loan
Commercial Loan	Savings Products
Asset Acquisition Loan	Personal savings
Agriculture Loan	Fixed deposit a/c
Solar Supply Loan	Group a/c
School Fees Loan	Infant / junior a/c
Health Care Loan	Corporate saving a/c
Construction Loan	Other Services
Salary Loan & Emergency Loan	Mobile money services ie mtn and airtel money

BRANCH NETWORK

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

MUHAME FINANCIAL SERVICES CO-OPERATIVE LTD

BASIC INFORMATION

Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	Namusungu Zuwena
Number of female staff	15
Percentage of Female staff	40%
Percentage of Female Board members	30%
Postal Address	P.O. Box 33, Kabwoh E
Physical address	Masheruka Road, Kabwohe, Itendero Trading Centre, Sheema District

Telephone	0772571306
Email:	muamefinancial@yahoo.com
Website:	www.muame.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	6,766,923,318
Total voluntary Savings	3,154,201,717
Total Number of active savers	9,823
Percentage of female savers:	32%
No. of active Borrowers	3,139
Percentage of female borrowers	20%
Total Number of clients	12,888
Percentage of female clients	35%
Interest rate calculation	Declining

Average 1st loan:	1,000,000
Current Average loan size	3,000,000
Minimum Loan size	250,000
Maximum Loan size	100,000,000
Minimum Loan Period	3 months
Max Loan Period	24 Months

PRODUCTS OFFERED

Loan Products	Savings Products
Agriculture	Voluntary savings
Business loans	Fixed Deposits
Boda boda loans	School fees collection
Commercial loans	Pure save

Institutional loans	Other products
Rain water harvest loans	Bursary scheme
Solar loans	Member education
Home improvement loans	

BRANCH NETWORK

No. of Branches	5	
Branch name	Town	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 Service Center	Kakindo T/C	Sheema

MWIZI SACCO

BASIC INFORMATION

Tier	4
Category	B
Legal status	SACCO
Name of CEO or Manager	MONDAY ELIAS.
Number of female staff	8
Percentage of Female staff	35%
Percentage of Female Board members	33%
Postal Address	P.O.BOX 349 MBARARA
Physical address	Kabura Trading Center, Mwizi Subcounty, Rwampala Couny Mbarara District.
Telephone	0753-558668 / 0787994978
Email	mwizisacco@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio:	3,309,355,894
Total voluntary Savings	932,993,273
Total compulsory savings	78,560,000
Total Number of active savers	7856
Percentage of female savers	47%
No. of active Borrowers	2639
Percentage of female borrowers	43%
Total Number of clients	7856

Percentage of female clients	35%
Interest rate calculation	Flat
Current Average loan size	870,000
Minimum Loan size	100,000
Maximum Loan size	20,000,000
Minimum Loan Period	1 Month
Max Loan Period: one year	24 Months

PRODUCTS OFFERED

Loan Products	Boda-boda loan
School fees loan	Savings Products
Agriculture loan	Savings on fixed deposit account
Solar loan	Voluntary savings
Emergency loan	Compulsory savings
Business loan	Other products: mobile money transfers

BRANCH NETWORK

No. of Branches	3	
Branch name	Town	District
Mwizi Sacco main branch	Kabura Mwizi Rwampara	Mbarara
Bugamba Branch	Byanamira T/c bugamba	Mbarara
Nyamuyanja	Nyamuyanja .T.C	Isingiro
Ngarama branch	Ngarama Bukanga	Isingiro

NILE MICROFINANCE (U) LTD

BASIC INFORMATION

Tier	4
Category	C
Legal status	Company Ltd by shares
Name of CEO or Manager:	Alex Matua
Number of female staff	2
Percentage of Female staff	20%
Percentage of Female Board members	20%
Postal Address	P. O Box 540, Arua
Physical address	Plot 45 Go down Road, Arua,
District	Arua District
Office Telephone	0781160476
Email	nilemicrofinance@gmail.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,475,950,555.4
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No. of active Borrowers	900
Total Number of clients	1,124
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	1,300,000
Minimum Loan size	100,000
Maximum Loan size	60,000,000
Minimum Loan Period	1 Month
Max Loan Period	24 Month

PRODUCTS OFFERED

Loan Products	Agriculture loan
Asset (M/Cycle) Acquisition	Working Capital
Medical Emergency	Home Improvement
School fees loan	Land title certificate processing



Other products If any	
Financial Literacy	

BRANCH NETWORK	
No. of Branches:	1

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

NYARAVUR FARMERS' SACCO

BASIC INFORMATION	
Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	OKUMU RICHARD
Number of female staff	2
Percentage of Female staff	22%
Percentage of Female Board members	33%
Postal Address	P.O. BOX 109, Nebbi. (U)
Physical address	Nyaravur Trading Centre, Nyaravur Sub County, Nebbi District.
Telephone	047642923
Mobile	0777250042
Email	nyaravursacco@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	404,746,000
Total voluntary Savings	101,243,000

Total compulsory savings	63,866,000
Total Number of active savers	4,385
Percentage of female savers	7.7%
No. of active Borrowers	1,272
Percentage of female borrowers	8.8%
Total Number of clients	3,869
Average 1 st loan	150, 000
Current Average loan size	200, 000
Minimum Loan size	20,000
Maximum Loan size	5,000,000
Minimum Loan Period	1 Month
Max Loan Period	12 Months

PRODUCTS OFFERED	
Loan Products	Medical Loans
Agricultural Loans	Savings Products
Cash Canteen / Solar	Voluntary savings
Business Loans	Compulsory Savings Account
Construction Loans	Institutional Savings Account
School Fees Loans	Other products Mobile Money Services

OMIPA CO-OPERATIVE SAVINGS & CREDIT SOCIETY LIMITED

BASIC INFORMATION	
Tier	4
Category	C
Legal status	Company Ltd by shares
Name of CEO or Manager	Ainomuhangi Barnabas
Number of female staff	3
Percentage of Female staff	37.5%
Percentage of Female Board members	28%
Postal Address	P.O. BOX 1240 Isingiro Mbarara
Physical address	Isingiro Town Council - Mbarara - Kigagati Road, Isingiro District
Telephone	0751384144
Mobile	0752159884
Email	omipa_micro@yahoo.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	666,969,760
Total voluntary Savings	143,110,135
Total Number of active savers	927
Percentage of female savers	25.6%
No. of active Borrowers	510
Percentage of female borrowers	35.6%
Total Number of clients	1,661
Percentage of female clients	42.8%

Interest rate calculation	Declining
Average 1 st loan	800,000
Current Average loan size	1,500,000
Minimum Loan size	500,000
Maximum Loan size	50,000,000
Minimum Loan Period	3 Months
Max Loan Period	18 months

PRODUCTS OFFERED	
Loan Products	Salary loans
Water tank loans	Institutional loans
Commercial loans (Individual & Group)	School fees loans (Individual & Group)
Solar loans	Bonanza loans
Motorcycle loans	Group school feesv
Savings Products	
Voluntary savings	Compulsory (not well separated from voluntary yet)
Fixed deposit accounts	Other products: Mobile money services

BRANCH NETWORK		
No. of Branches	01	
Branch name	Town	District
Kabuyanda service centre	Kabuyanda town council	Isingiro

FutureLink

TECHNOLOGIES
BECAUSE WE CARE...



The Most Intuitive Microfinance /SACCO Software



- Inter Branch Connectivity
- Loan Portfolio Management
- Savings and Shares Management
- Accounting
- Internet Banking

Now SACCO members can deposit, withdraw, check mini-statements of their SACCO accounts using the following channels;

- MTN Mobile Banking
- AIRTEL Mobile Banking
- INTER SWITCH ATMs and POS
- MASTER CARD ATMs and POS

As Country Preferred Partner, Supply the following IT Leading Brands



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We manage the operations of your Staff Savings and Credit Cooperative Society, deploying technology to enhance efficiency and facilitating your BOD to remain responsive to the needs of the SACCO members.

Plot 97, Bukoto Street, P. O BOX 75408 Kampala
Phone: +256 414 695974, +256 700832840, +256 392 177587
Email: info@fltug.com, support@savingsplus.info
Web: www.savingsplus.info, www.fltug.com



Savingsplus



FutureLINKTechnologiesLTD

OPPORTUNITY BANK

BASIC INFORMATION	
Tier	2
Legal status	Company Ltd by shares
Name of CEO or Manager	Tineyi Emanuel Mawocha
Number of female staff	152
Percentage of Female staff	55.3%
Percentage of Female Board members	33.3%
Postal Address	P.O. Box 33513, Kampala
Physical address	Plot 7A, John Babiha Avenue, Kampala District:
Telephone	0414 23 67 24
Fax	+256 414 34 87 24
Email	info@opportunitybank.co.ug
Website	www.opportunitybank.co.ug

BUSINESS INFORMATION	
Outstanding Loan portfolio	42,528,019,086
Total voluntary savings	21,218,353,300
Total value compulsory savings	4,315,346,452
Total number of active savers	257,116
Percentage of female savers	30%
No. of active borrowers	29,111
Percentage of female borrowers	42%
Total number of clients	129,835
Percentage of female clients	30%
Interest rate calculation	Flat for group and reducing balance for individual/SME
Average 1 st loan(Group)	300,000
Average 1 st loan(Individual)	1,000,000
Current average loan size	1,491,606
Minimum loan size	500,000
Maximum loan size	750 million
Minimum loan period	3 month
Max loan period	60 months

PRODUCTS OFFERED	
Loan Products	Clean Energy Loans
Solidarity Group loans	Savings Products
School fees loans	Ordinary Savings Accounts
Agriculture loans	Fixed Deposit Accounts
Business loans & SME Loans	Target Savings Accounts
Education finance Loans	Group Savings Accounts
Salary loans % Housing Loans	Staff Savings Accounts
Asset financing loans	Child Savings Accounts
Other products: VSLA Savings and Loans, Cell Phone Banking	

BRANCH NETWORK		
No. of Branches	20	
Branch name	Town	District
City Branch	Kampala	Kampala
Kira road branch	Kampala	Kampala
Kawempe branch	Kampala	Kampala
Owino branch	Kampala	Kampala
Nansana branch	Nansana	Wakiso
Gayaza branch	Gayaza	Wakiso
Kyenjojo branch	Kyenjojo	Kyenjojo
Kalagi branch	Kalagi	Mukono
Mubende branch	Mubende	Mubende
Masaka branch	Masaka	Masaka
Jinja branch	Jinja	Jinja
Iganga branch	Iganga	Iganga
Mayuge branch	Mayuge	Mayuge
Nateete branch	Kampala	Kampala
Mbarara branch	Mbarara	Mbarara
Mukono branch	Mukono	Mukono
Hoima branch	Hoima	Hoima
Mbale branch	Mbale	Mbale
Soroti branch	Soroti	Soroti
Mityana Branch	Mityana	Mityana

**O
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PATONGO SACCO

BASIC INFORMATION	
Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager	Okello Felix
Number of female staff	2
Percentage of Female staff	33%
Percentage of Female Board members	33%
Postal Address	Agago District

Mobile Telephone Number:	0779402223/0777337423
Email	patongosacco@yahoo.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	281522250
Total voluntary Savings	1269
Total Number of active savers	1900
Percentage of female savers	19.6%
No. of active Borrowers	386
Percentage of female borrowers	12.7%



Total Number of clients	2286
Percentage of female clients	18.4%
Interest rate calculation (flat or declining)	Flat

PRODUCTS OFFERED

Loan Products	Savings Products
Commercial loans	Liquid savings
Agricultural loans	Fixed term deposits

Transport loans	Compulsory savings
Horticulture loans	Corporate savings,
Salary/staff loans	Minors and school fees savings
Business loans	Group savings
VSLA loans	Voluntary savings
Emergency loans	Contractual savings
Home development loans.	

PLATINUM CREDIT (U) LTD**BASIC INFORMATION**

Tier	4
Category	A
Legal status	Limited by shares
Name of CEO or Manager	Albert Abaasa
Postal Address	P. O Box 27328, Kampala
Physical address	4th Floor, Prime Plaza – Jinja Road
Telephone	+256-414 342 847 0312 266962
Email	info@platinumcredit.co.ug
Website	www.platinumcredit.co.ug

PRODUCTS OFFERED**Loan Products**

Personal Loans	Group Loans
Emergency Civil Servants loans	Insurance Premiums

BRANCH NETWORK

No. of Branches 25

Branch	Address
ARUA:	KKT Plaza, 1st Floor-Block A, Above DFCU Bank, Duka Road, Arua Town Council. Tel:0200900561
BUSHENYI:	Rukungiri Rd, Kakiga foundation building Opp.DFCU Bank. Tel: 0392175594
BUSIA:	Plot 4, Hadondole Road, Busia Town. Tel: 0392175599
FORTPORTAL:	Ruhandika Street, Opp. Cornerstone Hotel Fortportal. Tel: 0200901002
GULU:	Plot 41, Acholi Road, Next to Pearl Afrique Hotel. Tel: 0200903358
HOIMA:	Main Street, Muganwa House 3rd Floor. Tel: 0200903065
IGANGA:	Kampala Rd Opp. Post Office, Iganga Town. Tel: 0392900744

JINJA:	Kampala Rd, Plot 30 Green Summer Building. Tel: 0434124980
KABALE:	Plot 113, Nakayima Building, Kabale- Kisolo Road. Tel: 0200900562
KAMULI:	Plot 14 Kitimbo Road, Kamuli Town. Tel: 0200905384
KAPCHORWA:	Plot 19, Market Street, Kapchorwa Town Council Tel: 0200905933
KASESE:	Plot 120, Kilembe Rd, Kasese Town Council. Tel:0200905326
KITGUM:	Plot 157/161 Uhuru Drive opp URA, Flamingo hardware building. Tel: 0200906320
KYOTERA:	Main Street Opp. Citizen oil filling station. Tel: 0200906322
LIRA:	Ground floor Rm G6 TipoPacu House, Olwol Street. Tel: 0200900999
MASAKA:	Rm 12, 2nd Floor, Muto Complex, Plot 2 Kampala Road Masaka. Tel: 0200901001
MASINDI:.	Plot 1 Kijumjumbwa Road, Masindi Town Council
MBALE:	Plot 53b, Naboa Road. Tel: 0200906586
MBARARA:	1st Floor, Adit House, Plot 19 High Street. Tel: 0200901000
MUBENDE:	Nakayima Road, Opposite Main Police Station Mubende. Tel: 0200901003
NEBBI:	Plot 13/14 Paidha Road, opp. Centenary Bank. Tel: 0200905544
PADER:	Off Komakech ey Rd Plot 2 opp Pacmecs. Tel: 0200906034
SOROTI:	Central Avenue, next to Post Office opp. Land board offices Tel: 0200906585
TORORO:	Plot 29, Bazzar Street. Tel: 0200903359
YUMBE	Plot 16/18 Main Street, next to Post Office. Tel: 0200905545

POST BANK UGANDA LTD

BASIC INFORMATION

Tier	2 - Credit Institutions,
Category	A
Legal status	LTD
Name of CEO or Manager	Mr. Stephen Mukweli
Number of female staff	427
Percentage of Female staff	43%
Percentage of Female Board members	37.5%
Postal Address	P.O. Box 7189 Kampala Uganda
Physical address	Plot 4/6 Nkrumah Road, Kampala District
Telephone	+256417157200
Email	info@postbank.co.ug
Website	www.postbank.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	185 billion
Total voluntary Savings	247 billion
Total compulsory savings	4.5 billion
Total Number of active savers	586,378
Percentage of female savers:	35.4%
No. of active Borrowers	34,732
Percentage of female borrowers	25%
Total Number of clients	875,192
Percentage of female clients	40.5%
Interest rate calculation	Declining
Average 1st loan:	500,000/=
Current Average loan size	4.5m
Minimum Loan size	100,000/=
Maximum Loan size	1.5 billion
Minimum Loan Period	3 months
Max Loan Period	5 years

PRODUCTS OFFERED

Products and Services	Loan Facilities
	Salary Loans
Money Transfer	Personal Loans
Speedy Money Transfer	MFI/SACCO Loan
Speedie International Money Transfer	Business Loans
Western Union Money Transfer.	Kyappa Loans
M-Sente, Airtel Money, MTN Mobile Money	Solar Loans
Savings Products	School Loans
Save As You Earn	Quick Loans
Fixed Deposit	Group Loans
Group Accounts/SACCO's	Transaction Accounts Early Start Account
Bill Collection	Business Account

Free Umeme Collection	Joint Account
Salary Payments	Personal Transaction Account
School Fees Collection	Student Accounts
National Water & Sewerage Corporation Payments	Village Saving Loan Association Account
Uganda Revenue E-Tax Payments	Youth Account
Traffic Penalty Payments	
Passport Fees	Flexible Channels
Dstv, GoTV, Star Times TV payments	24 Hour ATMs supported by InterSwitch Mobile Banking Vans reaching rural areas Mobile Phone Banking via USSD *263#

BRANCH NETWORK

No. of Branches 40		
Branch	Branch Address	District
City Branch	Plot 4/6 Nkrumah Road	Kampala
Kampala Road Branch	Plot 4 Kampala Road, Orient House	Kampala
Bugolobi Branch	Plot 69/71, Spring	Kampala
Wandegeya Branch	Plot 359 Bombo Road	Kampala
Entebbe Branch	Plot 20 AirPort Road	Kampala
Kakiri Branch	Plot 272/273 Hoima Road	Kakiri
William Street Branch	Plot 68/70 William Street Kampala	Kampala
Ndeeba Branch	Plot 479 Masaka Road, Kampala	Kampala
Kayunga Branch	Plot 654 Bugerere Road	Kayunga
Mubende Branch	Plot 7 Main Street	Mubende
Usafi Branch	Plot 370 Block 12, Kalitunsi Road	Kampala
Masaka Branch	Plot 23/25 Edward Avenue	Masaka
Bombo Branch	Plot 23 Kalagala Road	Bombo
Nakasongola Branch	Plot 95/96 Lwampanga Road	Nakasongola
Makerere University Branch	CCE Building	Makerere University
Jinja Branch	Plot 49 Lubas Road	Jinja
Iganga Branch	Plot 102 Main Street	Iganga
Mbale Branch	Plot 39/41 Republic Street	Mbale
Soroti Branch	Plot 32, Gweri Road	Soroti
Kapchorwa Branch	Plot 73, Mbale -Kitale Road	Kapchorwa
Bukedea Branch	Plot 10, Block D, Main Street	Bukedea



Moroto Branch	Plot 72 - 74 LIA Street at Bazaar	Moroto
Hoima Branch	Plot 39 FortPortal Road	Hoima
Masindi Branch	Plot 46/47 Commercial Street	Masindi
FortPortal Branch	Plot 13 Rukiidi III Street	FortPortal
Kamwenge Branch	Plot 8 Fort-Portal Road	Kamwenge
Mbarara Branch	Plot 19 High Street Mbarara	Mbarara
Ntungamo Branch	Plot 77, Kabale Mbarara Old Road	Ntungamo
Kabale Branch	Plot 151 Kabale -Kisoro Road	Kabale
Kasese Branch	Plot 68, Margherita Street	Kasese

Kanungu branch	KBS-Plaza-Independence Street	Kanungu
Kitgum Branch	Plot 15/16 Ogwok Road	Kitgum
Gulu Branch	Plot number 15/16 Queens Avenue	Gulu
Lira Branch	Plot 13 Soroti Road	Lira
Amolatar Branch	Plot 22 Apwonyo Kali Road	Amolatar
Lacor Branch	Plot 170-196 Juba Road	Lacor
Arua Branch	Plot 78/84, Avenue Road	Arua
Bweyale Branch	Plot 233 Kampala Gulu Road	Bweyale
Anaka Branch	Anaka-Gulu Road	Anaka
Pakwach Branch	Plot 2B Pakwach Road	Pakwach

PREMIER CREDIT

BASIC INFORMATION

Tier:	Tier 4
Category right category of your institution	A
Legal status guarantee, SACCO etc	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	Plot 49/51 Bukoto Street, First Floor
District	Kampala
Office Telephone Number (s):	0414343842
Mobile Telephone Number:	0751111742
Email	info@premiercredit.co.ug
Website:	premierkenya.co.ke/pc-uganda.html

BUSINESS INFORMATION

Outstanding Loan Portfolio	22,478,799,718 bn
Total voluntary Savings	N/A
Total compulsory savings	237,761,922
Total Number of active savers	4018
Percentage of female savers:	76.08%
No. of active Borrowers	9,284
Percentage of female borrowers	59.74%
Total Number of clients	20,900
Percentage of female clients	62.35%

Interest rate calculation (flat or declining)	Declining Balance
Average 1st loan:	500,000
Current Average loan size	2,149,828
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	Salary Loans
Supakwik Loans	SME Loans
Asset Finance Loans	Other products if any
Group Loans	Staff Loans

BRANCH NETWORK

No. of Branches: 20		
Branch	Branch Address	District
Kisozi	Kisozi Complex, Plot 8 Nakasero Lane Off Kyagwe Road, Kampala	Kampala
Nakawa	Nakawa market, Lock up 313, 1st floor facing Naguru, Kampla	Kampala
Nakulabye	Roberta plaza ,Plot 202/203, Hoima road, Kampala	Kampala
Entebbe Road	Plot 1444 ,Kibuye along Masaka Rd, Wansaso Zone 1	Kampala
Kawempe	Kyadondo Block 204, Plot 481 Kawempe, Bombo Rd	Kampala
Kololo	Plot 49/51 Bukoto Street, Kampala	Kampala
Luzira	Old Port Bell Rd, Opp Post Office	Kampala
Mukono	Commercial Building on Mukono Highway, Mukono Division	Mukono
Kyengera	Plot 537, Block 337, Masaka Highway along Kyengera	Wakiso

Gayaza	Gayaza Zirobwe Rd, Next to Busiika stage	Wakiso
Kyaliwajjala	Plot 462, Block 223, Namugongo Rd	Wakiso
Masaka	Plot 39, Zamo Building next to Bank of Uganda	Masaka
Kyotera	Kabaazi building, Kakuuto Mutukula Rd, Kyotera	Kyotera
Fort Portal	Wooden Hotel building, Kyebambe road	Fort Portal
Kayunga	Plot 315, Bbale Rd, Kayunga	Kayunga
Jinja	1 st Floor, Tenywa Ahamadha building, Nizam Rd along Jinja Main Street	Jinja

Mbale	Plot 3, Mumias Rd, South Central Ward, Industrial Division, Mbale Municipality. Opp Bank of Uganda	Mbale
Iganga Branch	Plot 10/11, Kisambira Lane, Nabidhinga Ward A, Iganga Municipality	Iganga
Kaliro	Plot No 10, Kisira Lane, Kaliro town council	Kaliro
Soroti	Plot 44B Gweri Rd, Opolot building along Market lane	Soroti
Sironko	Plot 1 Buwalasi View Rd, Lufula Cell	Sironko

PRIDE MICROFINANCE LIMITED (MDI)

BASIC INFORMATION	
Tier.	3 - MDIs
Category	A
Legal status	Limited by Shares
Name of CEO or Manager	Ms Gladys Veronica Namagembe
Number of female staff	339
Percentage of Female staff	46%
Percentage of Female Board members	57%
Postal Address	Ben Kiwanuka Okot Close P.O Box 7566, Kampala, Uganda
Physical address	Bukoto, Victoria Park, Block B, Plot 6-99, Kampala District
Telephone(s) Office	+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	140,754,356,000
Total voluntary Savings	104,747,524,000
Total compulsory savings	4,509,142,931
Percentage of female savers	40.2%
No. of active Borrowers	86,182
Total Number of clients	521,210
Interest rate calculation	Flat

PRODUCTS OFFERED	
Loan Products	
Agricultural Loan Product	School fees loan
Mortgage and Asset Finance Loan	Community banking loan scheme
Group Guaranteed Loan Scheme	Housing Loan
Business Loan Scheme	Clean Energy Loan
Savings Products	

Pride Save As You Earn	Pride Smart
Pride Raising Stars Account	Pride Fixed Deposit Account
Pride Akiba	Pride Save For A Target
Other products	
International Money Transfer	Mobile Money Service: UTL, Airtel, MTN, Africell
Money Gram	Pay As You Go Services
Western Union	Payway services
Xpress Money	Mobile Phone Banking Product
	Pride mobile

BRANCH NETWORK		
33 Branches 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

REAL PEOPLE FINANCIAL SERVICES UGANDA LTD

BASIC INFORMATION

Tier	4
Category	B
Legal Status	Company Ltd by shares
Name of CEO or Manager	Brian Jjemba
Number of female staff	30
Percentage of Female staff	43%
Percentage of Female Board members	33%
Postal Address	P. O. Box 31724, Kampala
Physical address	Plot 6, Johnson Street, Prime Complex Building Kampala District
Telephone	+256 414 252045
Mobile	+256701837767
Email	bjjemba@realpeople.co.ug
Website	www.realpeople.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	21,053,645,099
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No. of active Borrowers	6,246
Percentage of female borrowers	56%
Total Number of clients	7,051
Percentage of female clients	54%
Interest rate calculation	Flat
Average 1 st loan	7,000,000
Current Average loan size	7,200,000
Minimum Loan size	2,500,000
Maximum Loan size	30,500,000
Minimum Loan Period	6 months
Max Loan Period	15 months

PRODUCTS OFFERED

Loan Products

Micro Enterprise Finance

BRANCH NETWORK

Branch name	Town	District
Kampala Branch	Kampala City Centre	Kampala
Katwe Branch	Katwe	Kampala
Mukono Branch	Mukono Municipality	Mukono

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RICA LTD

BASIC INFORMATION	
Tier	4
Legal Status	Company ltd by shares
Name of CEO or Manager	Cathy Mbabazi
Number of female staff	12
Percentage of Female staff	80%
Percentage of Female Board members	20%
Postal Address	P. O. Box 75352, Kampala
Physical address	Equatorial mall suite 603
Telephone	0414659239
Mobile	0776983743
Email	ricalimited@gmail.com
Website	www.ricafinancial.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	1,102,573,995
Total voluntary Savings	221,801,115.01
Total compulsory savings	258,772,880.83
Total Number of active savers	6543
Percentage of female savers	75%
No. of active Borrowers	5876
Percentage of female borrowers	72%
Total Number of clients	9465
Percentage of female clients	85%

Interest rate calculation	Flat Rate
Average 1 st loan	300,000
Current Average loan size	742,184
Minimum Loan size	100,000
Maximum Loan size	15,000,000
Minimum Loan Period	6 months
Max Loan Period	12 months

PRODUCTS OFFERED	
Loan Products	Saving Products
Business Loan	Mandatory savings
Group Loans	Other products: business training, Coaching, mentoring and counselling, spiritual development and consultancy
Salary Loans	
Development Loans	

BRANCH NETWORK		
Branch name	Town	District
Main Branch	Kampala	Kampala
Wandegeya	Wandegeya	Kampala
Gabba Branch	Gabba	Kampala
Nakawa Branch	Nakawa	Kampala
Jinja Branch	Jinja	Jinja

RUBABO PEOPLE'S COOP S&C SOCIETY

BASIC INFORMATION	
Tier	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	KORUGYENDO JENIFER
Number of female staff	9
Percentage of Female staff	56%
Percentage of Female Board members	30%
Postal Address of MFI headquarter	PO BOX 58, RUKUNGIRI
Physical address of MFI Headquarter	NYARUSHANJE STAGE, RUBABO
District	RUKUNGIRI
Mobile Telephone Number:	0787-010382/0772-441288
Email	rubabopeoplesbank@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	1,826,125,581
Total voluntary Savings	918,272,463
Total Number of active savers	5526
Percentage of female savers:	25%

No. of active Borrowers	1346
Percentage of female borrowers	29%
Total Number of clients	6131
Percentage of female clients	29%
Interest rate calculation	2.5% per month, declining
Average 1st loan:	2,500,000
Current Average loan size	3,000,000
Minimum Loan size	100,000
Maximum Loan size	20,000,000
Minimum Loan Period	3 months
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 saving
Solar loan	

**BRANCH NETWORK**

Town	Branch Address	District
Nyarushanje stage	Nyarushanje, Rubabo county	Rukungiri
Nyakishenyi Sub-county	Nyakishenyi, Rubabo county	Rukungiri

Kiyenje stage	Bwanga, Rubabo county	Rukungiri
Kyempene stage	Kyempene, Rugarama county	Ntungamo

RUKIGA SACCO**BASIC INFORMATION**

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	P.O. BOX 37, Kabale
Physical address	Muhanga Town, Kabale Road., Kabale District
Telephone	0392902848
Mobile	0706933182
Email	rukigasacco@yahoo.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	3,441,428,150
Total voluntary Savings	2,738,770,755
Total Number of active savers	12,501
Percentage of female savers:	38.2
No. of active Borrowers	2,200
Percentage of female borrowers	32.8
Total Number of clients	12,501
Percentage of female clients	38.2
Interest rate calculation	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	Chapa loan
Business Loan	Saving Products
Agriculture	Voluntary savings
House hold equipment Loan	Fixed deposits
School Fees	Target savings
Boda boda loan	Minors savings
Emergency loan	Youth saving clubs
Other products: Mobile money services.	

BRANCH NETWORK

Branch name	Town	District
Main Branch	Muhanga Trading Centre	Kabale
Kamwezi	Kamwezi Trading Centre	Kabale
Rwamucucu	Rushebeya Trading Centre	Kabale
Kashambya	Kitanga	Kabale
Nyanuziba	Nyanuziba Trading Centre	Kabale
Kisiizi branch	Kisiizi hospital	Rukungiri

RUSCA**BASIC INFORMATION**

Tier	4
Category	C
Legal status	Shares
Name of CEO or Manager	Ndamuba Amon
Number of female staff	6
Percentage of Female staff	40%
Percentage of Female Board members	50%
Postal Address	P.O. Box 226, Ntugamo,
Physical address	Rubaare town council, Ntugamo District
Office Telephone	0772673237
Mobile	0772577815
Email	ruscald@yahoo.com

Website:	www.ruscauganda.com
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BUSINESS INFORMATION

Outstanding Loan Portfolio	1,399,995,687
Total voluntary Savings	1,304,450,851
Total Number of active savers	6274
Percentage of female savers:	41.6%
No. of active Borrowers	3,214
Percentage of female borrowers	38%
Total Number of clients	7,382
Percentage of female clients	42%
Interest rate calculation	Declining interest rate
Average 1st loan:	500,000
Current Average loan size	1,500,000
Minimum Loan size	100,000

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Maximum Loan size	50,000,000
Minimum Loan Period	1 Day
Max Loan Period	24 Months

PRODUCTS OFFERED

PRODUCTS OFFERED	
Loan Products	Staff Salary Loan
Solar	Savings Products
Emergency	Time Savings
Commercial	Voluntary Savings
School Fees	Target savings
Agricultural	Other products If any
Boda Boda	Member and Non Member Sensitisation

Asset Acquisition	Internship programs
Rain Water Tanks	Safe custody of documents like land titles

Energy saving stoves	
Dairy loan products: Lisa Ente, Gaburira Ente, Yonja Ente and Gaburira Ente loan	

BRANCH NETWORK

No. of Branches	2	
Branch name	Town	District
Rubaare	Rubare Town Council	Ntungamo
Kitwe	Kitwe Town Council	Ntungamo

RUSHERE SACCO

BASIC INFORMATION

Tier	4
Category	B
Legal status	SACCO
Name of CEO or Manager	Ruth Kaseregenyi
Number of female staff	36
Percentage of Female staff	32%
Percentage of Female Board members	11%
Postal Address	P.O. Box 9, Rushere, Kiruhura
Physical address	Rushere Town Board opposite the Police Station, KIRUHURA District
Telephone	0751000691
Mobile	0788420641
Email	rusheresacco@gmail.com / rkaseregenyi@gmail.com
Website:	www.rusheresacco.co.ug

PRODUCTS OFFERED

Loan Products	Savings Products
Business/Commercial Loans	Compulsory Savings
Solar Loan	Voluntary Saving
Agricultural Loans	Fixed Deposit Savings
Energy/Special Loan	Junior Saving
School Fees Loans	Other products
Motorcycle (Boda Boda) Loan & Emergency/Special Loan	Mobile Money Services M-SACCO

BRANCH NETWORK

No. of Branches	6	
Branch name	Town	District
Rushere Headoffice	Rushere	Kiruhura
Kinoni Branch	Kinoni	Kiruhura
Rwemikoma Branch	Rwemikoma	Kiruhura
Kyeibuza Branch	Kikatsi	Kiruhura
Nyakasharara Branch	Kiruhura	Kiruhura
Sanga Branch	Sanga Town Council	Kiruhura

BUSINESS INFORMATION

Outstanding Loan Portfolio	2,936,213,901
Total voluntary Savings	1,548,396,218
Total compulsory savings	0
Total Number of active savers	8,298
Percentage of female savers:	39%
No. of active Borrowers	1,892
Percentage of female borrowers	43%
Total Number of clients	8,298
Percentage of female clients	39%
Interest rate calculation	Declining
Average 1st loan:	2,000,000
Current Average loan size	5,000,000
Minimum Loan size	100, 000
Maximum Loan size	50,000,000
Minimum Loan Period	3 Months
Max Loan Period	24 months

SHUUKU CO-OPERATIVE & CREDIT SOCIETY

BASIC INFORMATION	
Tier	4
Category	B
Legal status	SACCO
Name of CEO or Manager	Ahimbisibwe Herbert
Number of female staff	8
Percentage of Female staff	28%
Percentage of Female Board members	22%
Postal Address	PO.Box 65, Kabwohe
Physical address	Kishabya Trading Centre, Sheema District
Telephone	0382278695
Mobile	0776431859
Email	shuukusacco@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	3,392,234,442
Total voluntary Savings	1,151,015,647
Total Number of active savers	7,127
Percentage of female savers	21.6%
No. of active Borrowers	1,837
Percentage of female borrowers	19.5%
Total Number of clients	7,127
Percentage of female clients	21.6%

Interest rate calculation	Declining
Average 1st loan:	1,000,000
Current Average loan size	2,084,963
Minimum Loan size	50,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 month
Max Loan Period	18 Months

PRODUCTS OFFERED	
Loan Products	Rain Water Harvest Loan
Agriculture loans	Savings Products
Business loans	Liquid Savings
Solar loans	Fixed deposits
Asset loans	
Education loan	Other products: Mobile Money, Collection Accounts

BRANCH NETWORK		
No. of Branches	4	
Branch name	Town	District
Head office	Kishabya T/C	Sheema
Nyeihanga	Nyeihanga T/C	Mbarara
Rwanyamukinya	Rwayamukinya T/C	Sheema
Bugamba	Bugamba T/C	Mbarara

TALANTA FINANCE LIMITED

BASIC INFORMATION	
Tier	4
Category	a
Legal	Limited by Shares
Name of CEO or Manager	Jokkene Timothy Okee
Number of female staff.	16
Percentage of Female staff	37%
Percentage of Female Board members	15%
Postal Address	P.O Box 619, GULU
Physical address	Plot 12 Bank Lane, Gulu District
Telephone	+256-471-426-097/ 0392003646
Mobile	+256-772-423-310
Email	talantafinance@yahoo.com
Website	www. talantamicrofinance.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	1,401,357,330
Total compulsory savings	116,502,821
No. of active Borrowers	4,224
Percentage of female borrowers	58%

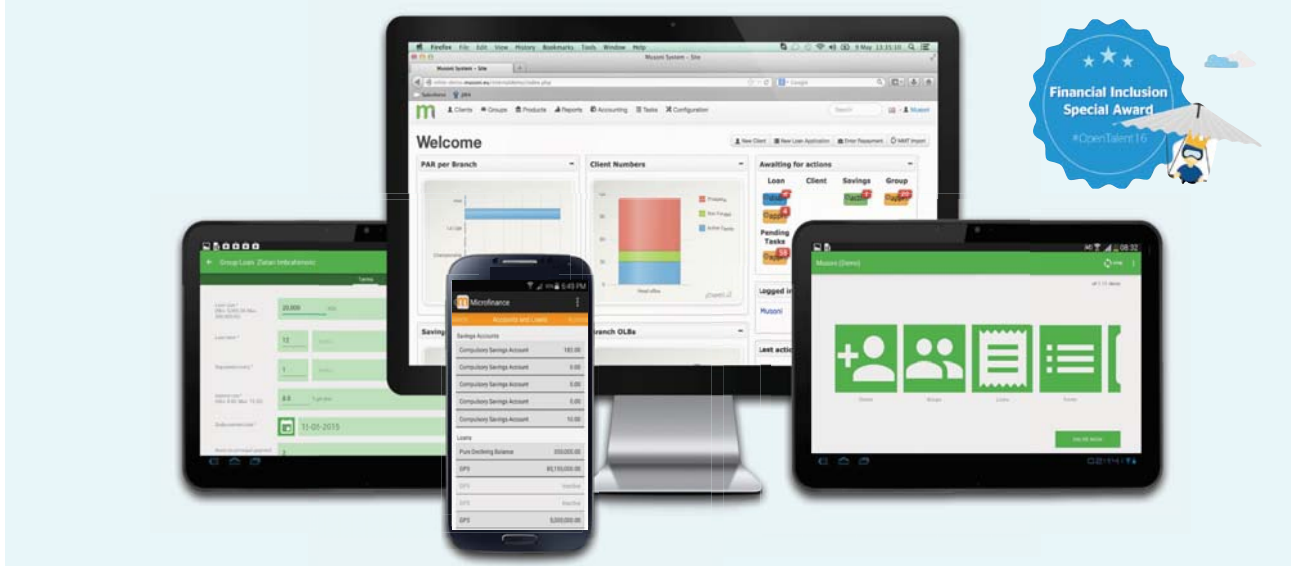
Interest rate calculation	Flat
Minimum Loan size	100,000
Maximum Loan size	60,000,000
Minimum Loan Period	1 month
Max Loan Period	24 months

PRODUCTS OFFERED	
Loan Products	
Business Loan	Emergency Loan
Agricultural Loan	Individual Business Loan
Salary loan	Group Business loan
Boda Boda motorcycle loan	Other products Business Training , Agricultural Value Chain Networking

BRANCH NETWORK		
No. of Branches	1	
Branch name	Town	District
Kitgum Municipality	Janani Loum Street	Kitgum

Musoni

Cloud based core banking software for microfinance



Cloud Based

All you need to access the system is an internet connection. 99.97% uptime guaranteed.



Affordable

Flexible pricing structure based on client numbers enabling MFIs to benefit regardless of their size.



Award winning

Multiple awards for tech leadership and innovation in microfinance.



Integration with mobile money

Enable clients to repay their loans and deposit their savings over their mobile phones.



Loan Officer Tablet App

Improve loan officer efficiency and increase revenue with the revolutionary Musoni app.



SMS module

Send personalised SMS messages to clients straight from the system.



"Management is very happy with the system. IT costs have decreased significantly while the SMS and MMT modules have improved our efficiency."

Jitegemea (Kenya)



"Musoni is one of the best systems linking financial inclusion and microfinance. The advanced technology is an enabling factor for our growth. I would definitely recommend it."

EBO SACCO (Uganda)

The Musoni System is aimed at any financial organisation looking to leverage the latest technology to improve efficiency.

If you are interested in learning more about the Musoni or would like a free demo, please get in touch using the details below:

Website: www.musonisystem.com

Email: hello@musonisystem.com

Tel: +256 (0) 772467463



Next Generation Microfinance Software

TUJIJENGE UGANDA LTD

BASIC INFORMATION

Tier	4
Category	C
Legal status	Company Ltd by Guarantee
Name of CEO or Manager	Felistas Continho
Number of female staff	9
Percentage of Female staff	40%
Percentage of Female Board members	60%
Postal Address	P.O.Box 1550, Jinja
Physical address	Plot 4 Custom Road Busia Town, District-Busia
Telephone	0782266336
Mobile	0776232455
Email	tujijengeu@tujijenge.co.ug
Website	www.tujijengeafrika.org

BUSINESS INFORMATION

Outstanding Loan Portfolio	1,210,000,000
Total compulsory savings	405,039,584
Total Number of active savers	3,860
Percentage of female savers	76%
No. of active Borrowers	3,860

Percentage of female borrowers	76%
Total Number of clients	3,860
Percentage of female clients	76%
Interest rate calculation	flat
Average 1st loan:	400,000
Current Average loan size	550,000
Minimum Loan size	100,000
Maximum Loan size	10,000,000
Minimum Loan Period	6 Months
Max Loan Period	18 Months

PRODUCTS OFFERED

Loan Products	Agriculture loans
Solar loans	Individual Loan product
Business Loan Product	Kuroiler Loan Product
Asset loan Product	

BRANCH NETWORK

No. of Branches	2	
Branch name	Town	District
Tujijenge (U) Ltd Busia	Busia	Busia
Soroti Branch	Soroti Town	Soroti

UGAFODE MICROFINANCE LIMITED (MDI)

BASIC INFORMATION

Tier	3
Category	A
Legal status	Company Ltd by shares
Name of CEO or Manager	Mr. Shafi Nambobi
Number of female staff	148
Percentage of Female staff	52.11%
Percentage of Female Board members	12.5%
Postal Address	P.O. Box 30815
Physical address	Silvar Arcade Plot 62 Bombo road, District, Kampala
Telephone	+256414257181 +256414344177
Mobile	+256 754467934
Email	admin@ugafode.co.ug
Website	www.ugafode.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	34,859,898,553
Total voluntary Savings	14,265,043,146
Total compulsory savings	807,204,708
Total Number of active savers	52,019
Percentage of female savers:	18,332(34%)
No. of active Borrowers	18,173

Percentage of female borrowers	5,914 (33%)
Total Number of clients	17,842
Percentage of female clients	33%
Interest rate calculation	Flat
Average 1st loan	1,600,000
Current Average loan size	2,059,207
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	1 Month
Max Loan Period	36 Months

PRODUCTS OFFERED

Loan Products	Savings Products
Business Enterprise Loans [Micro business loans, SME loans, Group loans, School development loans]	Ordinary Savings Accounts Institutional Savings Account Fixed deposit Account Junior Savings Account Target Savings Account Groupsave Account School fees Collection Account
Housing Loans [Micro mortgage loan, Flexible Housing loan]	
Agricultural loans	
Personal development loans [School fees Loan , Salary Loans, Asset acquisition loans]	

Money transfers Services [Western Union, Money Gram, Xpress Money] **MTN Mobile Money**
Mobile Banking Platform (UGAFODE Mobile)

BRANCH NETWORK

No. of Branches 16

Branch Name	Town	District
Head Office	Kampala	Kampala
Nakasero Branch	Nakasero	Kampala
Bombo Road Branch	Kampala	Kampala
Rubaga Road Branch	Kampala	Kampala
Kagadi Branch	Kagadi Town	Kibaale
Lira	Lira Town	Lira

Lyantonde Branch	Lyantonde Town	Lyantonde
Kyotera Branch	Kyotera Town	Masaka
Mbarara Branch	Mbarara Municipality	Mbarara
Mpigi Branch	Mpigi Town Council	Mpigi
Ntungamo Branch	Ntungamo Town	Ntungamo
Rukungiri Branch	Rukungiri Tow	Rukungiri
Ishaka Branch	Ishaka Municipality	Bushenyi
Ibanda Branch	Ibanda Town Council	Ibanda
Rushere	Rushere	Rushere Town Council
Sembabule	Sembabule Town Council	Sembabule
Lira	Lira Municipality	Lira

UGANDA CARES SEEP

BASIC INFORMATION

Tier	4
Category	D
Legal status	Non-profit HIV AIDS service organisation
Name of CEO or Manager	Mr Henry Magala (Country Program Manager), James Kiiza Balya (Program Manager – SEEP)
Number of female staff	120
Percentage of Female staff	51%
Percentage of Female Board members	50%
Postal Address	P.O.BOX 22914 Kampala, Uganda
Physical address	AHF – UGANDA CARES Secretariat, Plot 54B Kira Road, Kampala District:
Telephone	+256200506100
Mobile	+256711015791, +256772754335
Email	Henry.Magala@aidshhealth.org, james.balya@aidshhealth.org
Website	www.aidshhealth.org

BUSINESS INFORMATION

Outstanding Loan Portfolio	Ushs 149,029,902
Total voluntary Savings	6,256,000
Total compulsory savings	65,373,400
Total Number of active savers	1,033
Percentage of female savers:	70%
No. of active Borrowers	1,033
Percentage of female borrowers	70%
Total Number of clients	2,088 since inauguration back in 2009.
Percentage of female clients	65%
Interest rate calculation ((Flat)
Average 1st loan:	400,000

Current Average loan size	500,000
Minimum Loan size	50,000
Maximum Loan size	2,500,000
Minimum Loan Period	6 Months
Max Loan Period	6 Months

PRODUCTS OFFERED
Loan Products

Group loans to PLWHAs only

Agriculture financing – tree seedlings and animal husbandry supplies to Farmers and Asset financing

Savings Products

Group savings accounts for PLWHAs only

Other products ;

1. Group credit insurance policy,
2. HIV care and ART services for PLWH (free services across the board)
3. Capacity building and training workshops
4. Psychosocial Support Groups

BRANCH NETWORK

Branch network of services in 10 districts covering Eastern, South western and Central Uganda.

Town	Branch Address	District
Masaka Municipality	Masaka Healthcare Centre	Masaka
Lukaya Town	Lukaya Healthcare Centre	Kalungu
Kalisizo Town Council	Kalisizo Healthcare Centre	Rakai
Soroti Municipality	Soroti Healthcare Centre	Soroti
Kampala Central	St. Balikuddembe Market Clinic	Kampala
Kampala Central	Charles Farthing Clinic	Kampala
Kinoni Trading Centre	Kinoni Health Centre	Lwengo
Kiwangala Trading Centre	Kiwangala Healthcentre	Lwengo

Bukullula Trading Centre	Bukullula Healthcentre	Kalungu
Katakwi Town Council	Katakwi and Toroma	Katakwi
Kapelebyong Trading Centre	Kapelebyong Health-centre	Amuria

Asamuk Health centre	Asamuk Healthcentre	Amuria
Abarilela	Abarilela Healthcentre	Amuria
Atiira	Atiira Sub county HQs	Serere
Kapir	Kapir/Koloin	Ngora

UGANDA MICROCREDIT FOUNDATION LTD

BASIC INFORMATION

Name of CEO or Manager	Alimubanji David
Percentage of Female staff	56%
Percentage of Female Board members	40%
Postal Address	P.O.Box 23488, Kampala-Uganda
Physical address	Kalerwe, Gayaza road. 10 metres away Kubiri round-about.
Telephone	+256(0) 414 663 638
Mobile	0702978013
Email	info@umf.co.ug
Website	www.umf.co.ug

BUSINESS INFORMATION

Outstanding Loan Portfolio	10,001,184,918
Total value compulsory savings	485,193,612
Percentage of female savers	68%
No. of active Borrowers	5,035
Percentage of female borrowers	3,451
Total Number of clients	5,035
Percentage of female clients	68%
Interest rate calculation	Declining

Average 1st loan	300,000
Current Average loan size	1,000,000
Minimum Loan size	100,000
Maximum Loan size	10,000,000
Minimum Loan Period	3 Months
Max Loan Period	18 months

PRODUCTS OFFERED

Loan Products	Agriculture Loan
Commercial Group Loan	Mirofinance Housing Loan
Salary Loan	Emergency Loan
Commercial Individual Loan	Savings Products
School Fees Loan	Loan Guarantee Savings

BRANCH NETWORK

No. of Branches	05	
Branch name	Town	District
Seeta Branch	Seeta	Mukono
Bulenga Branch	Bulenga	Wakiso
Wobulenzi Branch	Wobulenzi	Luwero
Bweyale Branch	Bweyale	Kiryandongo
Kikyusa Contact Office	Kikyusa	Luwero
Contact Offices: Lugazi, Kitemu, Kikyusa, Kiwoko, Kigumba, Kalerwe		

USALAM SACCO

BASIC INFORMATION

Tier:	Tier 1
Category	B
Legal status	SACCO
Name of CEO or Manager:	Kwesiga Fred
Number of female staff	
Percentage of Female staff	41.7
Percentage of Female Board members	42.8
Postal Address	P. o Box 26800 Kampala
Physical address	Plot 9 Mawanda Road, Kampala
District	Kampala
Office Telephone	0414 – 271349
Mobile	0773629992 / 0700629990
Email	info@usalamasacco.com
Website:	www.usalamasacco.com

BUSINESS INFORMATION

Outstanding Loan Portfolio	5,18,324,319
Total voluntary Savings	1,316,492,637
Total compulsory savings	2,715,476,699

Total Number of active savers	1762
Percentage of female savers:	16%
No. of active Borrowers	699
Percentage of female borrowers	15.6%
Total Number of clients	1867
Percentage of female clients	15.5%
Interest rate calculation	Flat
Current Average loan size	9,480,000
Maximum Loan size	30,000,000
Max Loan Period	48 Months

PRODUCTS OFFERED

Loan Products	Fixed Deposits
Salary Loan	Young Savers
School fees Loan	Staff Retirement Fund
Emergency	Other products if any
Savings Products	Condolence Fund
Regular Deposits	M-SACCO/ Internet Banking

BRANCH NETWORK

Town	Branch Address	District
Kampala	P. O Box 26800	Kampala



VISION FUND UGANDA

BASIC INFORMATION

Tier	4
Category	A
Legal status	Company Limited by Shares.
Name of CEO	Mr. Nnawuba Stephen
Number of female staff	89
Percentage of Female staff	34%
Percentage of Female Board members	44%
Postal Address	P.O. Box 24751 Kampala.
Physical address	Plot 256/257 Bombo Road, Makerere Kavule, Kampala, Kampala District
Telephone	+256 414 532 682, +256 414 541 134
Email	info@visionfunduganda.co.ug
Website	www.visionfunduganda.co.ug

BUSINESS INFORMATION

Total compulsory savings	3,441,626,642
Total Number of active savers	48,281
Percentage of female savers:	46%
No. of active Borrowers	48,281
Percentage of female borrowers	46%
Total Number of clients	48,281
Percentage of female clients	46%
Interest rate calculation	Flat
Average 1st loan:	523,084
Current Average loan size	513,854
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	06 Months
Max Loan Period	24 Months

PRODUCTS OFFERED

Loan Products

Asset Loans for Boda-Boda, Solar systems, Water tanks, Commercial Land/Vehicles, farm machineries etc.
School fees Loans
Business Loans (Groups/Individuals).
Agricultural Loans (Groups/Individuals).

Other products

Micro insurance for active borrowers
Mobile Money Transfers.
Credit with Education.

BRANCH NETWORK

Branch Network: 14 branches

Branch	Town	District
Lira	Lira Town	Lira District
Aber	Oyam/Kamudni town	Oyam/Kamudni town
Soroti	Soroti Town, main street	Soroti District
Mbale	Mbale town Naboa Road	Mbale District
Makerere	Makerere Kavule Bombo Road.	Kampala District
Masaka	Masaka town.	Masaka District
Wobulenzi	Wobulenzi town council.	Luwero District,
City	Mukono Shoppers stop Plaza	Kampala District
Buwama	Buwama town on Masaka Road	Mpigi District
Mukono	Mukono town council.	Mukono District
Mpigi	Mpigi town council.	Mpigi District
Zigoti	Zigoti town, Mityana High Road	Mityana District
Rakai	Kyotera town.	Rakai district
Kyazanga	Kyazanga Town council	Lwengo District
Gulu	Gulu town council	Gulu district
Kakumiro	Igayaza TC Kibaale	Kakumiro
Tororo	East Sun hotel building	Tororo
Wakiso	Wakiso town	Wakiso district
Bukomero	Hoima road	Bukomero

VAD MICROFINANCE LIMITED

BASIC INFORMATION

Tier	4
Category	D
Legal status	Company Ltd by shares
Name of CEO or Manager	Benedict Male
Number of female staff	5
Percentage of Female staff	71%
Percentage of Female Board members	45%
Postal Address	P.O. Box 14004 Mengo
Physical address	Plot 330 Kiyindi Estate Nakulabye Bukesa, Kampala District
Telephone	0312 101 821 / 0392 908 402

Mobile	0774 317 566
Email	vadmicrofinance@yahoo.co.uk
Website	www.vadmicrofinance.com

PRODUCTS OFFERED

Loan Products

Business loans	Agriculture loans
Group loans	Water credit loans
Rural schools & Institutional loans	Solar loans

BRANCH NETWORK

No. of Branches	2	
Branch name	Town	District
Bukesa Branch	Nakulabye	Kampala
Wakiso Branch	Wakiso	Wakiso



WAZALENDO

BASIC INFORMATION

Tier	4
Category	A
Legal status	SACCO
Contact Person	Col. Simon Nicholas Ocan
Number of female staff	37
Percentage of Female staff	22.1%
Percentage of Female Board members	10%
Address	WAZALENDO SACCO LTD P.O.Box 27251 Kampala-Uganda
Physical address	Wazalendo Head office Kiwatule
Telephone	+256414698190/ +256392000419
Mobile	0772-531116/0713-531116
Email	info@wazalendo.co.ug
Website	www.wazalendosacco.co.ug

PRODUCTS OFFERED

Loan Products	Re-instated
Quick loan	Savings Products
Nyumba	Voluntary savings Account
Special emergence	Retirement savings

Agriculture	Fixed Deposit Account
Asset financing	Salary savings
Biashara (business	

BRANCH NETWORK

Branch Name	Town	District
Gulu Branch	Gulu	Gulu
Bombo Branch	Bombo	Luwero
Mbarara Branch	Mbarara	Mbarara
Masindi Branch	Masindi	Masindi
Moroto Branch	Moroto	Moroto
Mubende Branch	Mubende	Mubende
Masaka Branch	Masaka	Masaka
Jinja Branch	Jinja	Jinja
Acholi-pii Branch	Paderi	Paderi
Fort Portal Branch	Fort Portal	Kabarole
Nakasongola Branch	Nakasongola	Nakasongola
Entebbe –Airbase Branch	Entebbe	Wakiso
Kakiri Branch	Kakiri	Wakiso
Arua Branch	Arua	Arua
Entebbe PGB Branch	Entebbe	Wakiso
Nakaperimoru	Kotindo	Kotindo
Magadishu	Magadishu	Somalia
Mbale	Mbale	Mbale
Singo	Kapeeka	Nakaseke

Y-SAVE MULTI PURPOSE COOPERATIVE SOCIETY LTD

BASIC INFORMATION

Tier	2
Category	C
Legal status	Multipurpose Cooperative
Name of CEO or Manager	Danstan Kisuule
Number of female staff	6
Percentage of Female staff	66.6%
Percentage of Female Board members	44.4%
Postal Address	P.O.Box 37191, Kampala
Physical address	Block 667 Suite A Buganda Road Apartments, Kampala District
Telephone	0414250878

Mobile	0712533176
Email	admin@y-save.org
Website	www.y-save.org

PRODUCTS OFFERED

Loan Products
General
Savings Products
Compulsory Savings
Pension (Retirement) Saving
School Fees Savings
Payment For Medical Insurance
Chidren Savings
Purchase Of Land
Target (Fixed Deposit) Saving

**STRONG
& FEARLESS**



MISSION

We put smiles on the faces of our stakeholders.

VISION

We are the region's most respected group,
creating and protecting wealth.





AMFIU

ASSOCIATE MEMBERS (ORGANISATIONS)

ACLAIM AFRICA LTD

Type of Institution	Business consultancy
Legal status	Company Limited by Shares
Contact Person	Jennifer Namugga
Address	P.O. Box 7202 Kampala, Plot M99 Nakasero Hill Lane
Telephone Number(s)	(256) 414 231040/ 340086, (256) 312 261595/261747
Email	administration@aclaimafrica.com
Website	www.aclaimafrica.com
Mission	“To offer quality consultancy services for institutional development and capacity development”
Target	Our target group is public sector, private sector, SME organizations, NGOs and civil societies.

Services Offered

Financial Management Services which does general grant management for Donor Funds’ recipients.

Financial Consultancy Services provides financial analysis, Planning and Management Internal auditing, Business Planning, financial systems and controls.

Organizational Development and capacity building where we facilitate organizations to assess organizational capacity and identify gaps for capacity building and realization of development goals and objectives.

Financial management training We offer public courses such as ‘Finance for non-financial managers’ and tailored training courses to our clients’ needs.

Recruitment We offer recruitment and selection services to our clients and ensure that they hire and retain the right staff to match their organizational growth objectives and ambitions.

Computerization of Accounts, Human Resource Development., Enterprise development, Project management

Finance and accounting manual development, Financial assessment.

BOMA CONSULT LIMITED

Type of Institution	Consultancy
Legal status	Company Ltd by shares
Name of Contact Person	Bongonzya Stephen
Postal and physical Address	P.O. Box 34375, Kampala, Plot 1412, Block 253, Lukuli, Makindye
Telephone Number	256 772 649575
Email	bomaconsult@yahoo.com; sbongonzya@hotmail.com
Mission	To provide consultancy services that build optimal management abilities of our clients in a sustainable manner.
Target	Financial institutions, non-governmental organisations, and micro and small enterprises.

List of Services Offered

Training Area	Technical Services
• Basic Accounting and Financial Management	• Developing Governance, Credit, Accounting and Operational Manuals
• Basics of Banking	• Developing Business Plans (for both MFIs and their Clients)
• Branch Management	• Market and Feasibility Studies (for both MFIs and their Clients)
• Customer Service	• Developing Training Manuals
• Governance	• Due Diligence and Organisational Appraisals
• Credit Management (Loan Appraisal, Portfolio Monitoring, and Delinquency Management)	• Product Development
• Risk Management	• Project Management and Evaluation
• Microfinance Sound Practices	• Formation of SACCOs
• Business Planning	Others
• Training of Trainers (ToT)	

CIC AFRICA LIFE ASSURANCE LIMITED

Type of Institution:	Insurance Company
Legal status	A Company Limited by Shares
Name of Contact Person:	John Kawuma
Postal Address	P. O. Box 34975 Kampala
Physical address	AHA Building, Plot 7 Lourdel Road Nakasero
Office Telephone	Tel: +256 392 175 046, or 0200900100
Mobile	0754832219
Email	cic@ug.cicinsurancegroup.com
Website:	www.cic.co.ke

Mission: To provide financial security to our customers through insurance and other financial services in Uganda

CIC Africa Life Assurance Company Ltd was founded 2014 and started operations in Uganda in January, 2015 specializing in Credit Life & Group Life. The Company's target market is the co-operative movement across the country that needs new and different financial products. CIC offers a wide range of insurance products to the co-operative movement in Uganda as well as the non-co-operative sector.

List of Services	Group Funeral Expenses
Alfa and Omega – Last expense product	CIC Academia Policy
Loan guard	CIC Invest Plan Policy
Microfinance Insurance	CIC Save plan policy
Employee Group Life	CIC Family Protector Policy
Target Groups	Emerging Savers
Banks	Asset Rich Rural
MFIs	Savvy Urbanites
SACCOs/ Cooperatives	Corporate bodies

DEMIS CONSULTS LTD

Type of Institution	Training and Consultancy Firm
Legal status	Company Limited By Shares
Name of Contact Person	Solomon Kagaba
Postal and physical Address	P. O. Box 1551, Kampala. 3 rd , Floor, Millenium Chambers 960/961, Najjanankumbi, Entebbe Road.
Telephone	+256 414 235773, 0772629658
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:

1. Individuals
2. Small and Medium enterprises (SMEs)
3. Community-based organizations (CBOs),
4. NGOs,
5. Financial Institutions,
6. 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

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	2nd Floor, Rwenzori Courts Plot 2 & 4A, Nakasero Road
Office Telephone Number (s):	0414231260
Email	info@fsduganda.or.ug
Website:	http://fsduganda.or.ug
Objective	A deeper broader and more inclusive financial sector in Uganda

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

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

FRIENDS CONSULT LIMITED

Type of Institution	<i>Consultancy Firm</i>
Legal status	<i>Limited by shares</i>
Name of Contact Person	<i>Andrew Obara (MD)/ Richard Otim Ogwang (Senior Manager)</i>
Postal and physical Address (Headquarters)	<i>P.O.Box 23466 Kampala, Uganda, 2nd floor, plot 244/45 le-palm building, Tankhill muyenga</i>
Telephone Number(s) Office	<i>+256-414-349-381</i>
Mobile	<i>+256-772-812-090</i>
Email	<i>info@friendsconsult.co.ug</i>
Website	<i>www.friendsconsult.co.ug</i>
Mission	<i>HELPING OUR CLIENTS EXCEL THROUGH HIGH QUALITY INNOVATIVE SOLUTIONS IN BUSINESS AND RELATED SOCI-ECONOMIC SECTORS</i>
Target	<i>Corporate and individual clients in diverse sectors, ranging from profit oriented companies to local and international NGOs, aid agencies, and Governments</i>

List of Services Offered

Microfinance Capacity Building
 Micro, Small and Medium Enterprise Improvement Services
 Corporate Business Expansion and Development Services
 Social/ Community Development Support Services
 Project/ Fund Design and Management
 Macro Economic Studies/ Analyses
 Executive Trainings (by our training company FRIENDS Institute of Executive Leadership Development Limited)

HABITAT FOR HUMANITY

Type of Institution	Housing NGO
Legal status	NGO
Address	P. O. Box 9873, Kampala, Plot 91, Kira rd, Kamwokya.
Telephone Number(s)	0414 501457, 0392 760802
Email	noffice@hfhuganda.org;
Website	www.habitat.ug
Mission	Habitat For Humanity Uganda works in partnership with God and people everywhere from all walks of life to develop communities with people in need by building and renovating houses so that there are decent houses in decent communities in which every person can experience God's love and can live and grow in to all that God intends.

Services Offered

- Construction and Rehabilitation of Houses for orphans and other vulnerable children (OVC)
- Provision of psychosocial support and capacity building for OVC families among others

ISLAMIC FINANCE INNOVATION CENTRE (IFIC)

Type of Institution:	Consultancy firm
Legal status	Private company, registered under the 2012 Companies Act
Name of Contact Person:	Dr. Gafar Mohamed Farah
Postal Address of MFI headquarter	P.O. Box 10141 , Kampala Uganda
Physical address of MFI Headquarter	Bombo Road city apartments 1st floor , Room 8
Office Telephone Number (s):	+256 777027837
Mobile Telephone Number:	+256 706487319
Email	ific@islamicfinance.co.ug
Website:	www.islamicfinance.co.ug
Mission:	To become the leader of innovative Islamic Finance knowledge in Uganda and beyond , with high commitment to facilitate and strengthen the Islamic finance industry in the country through training, capacity buildings, technical assistance, knowledge-sharing, research and market studies.

Services

Development and design of different Islamic finance products.

Institutional project support and guidance.

Islamic finance operations audit using AAOIFI.

Risk assessment and evaluations services.

Islamic finance technology

- Reports on product compliance and certification,
- Core banking systems compliance review.
- Financial analysis/seeep frame tool.
- MF business planning by using the Microfin tool.

Training and certification:

This covers areas including: Islamic microfinance, Audit, Electronic banking products, Liquidity management, Legal and sharia advisory board procedures, Deposit mobilization strategy.

E. Learning program in collaboration with Amana Institute of Islamic Finance and Economics, Germany.

- Post graduate diploma in Islamic banking and finance.
- Certified Islamic finance trainer.
- Certified Islamic banking professional.
- Post graduate diploma in Takaful.
- Certified Islamic Takaful professional.
- Certified Islamic Takaful trainer
- Certified Islamic finance professional.

Product development in micro insurance.

Taxation and financial markets.

- Money markets service conduct.
- Equity and Sukuk management.
- Reviews, independent guidance and arbitrations.

Legal and Shariah advisory and arbitration support services.

Research and data analytics for Micro finance.

Target Groups

Banks	Cooperative Unions
MFIs	Local service Associations
SACCOs	Research Institutes

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, Portbell road, Kampala Uganda

Telephone 0414338120

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

Services Offered

- Consultancy
- Training in mf
- Internships
- Mf information HUB and policy decisions.

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, Plot 46, Windsor Crescent, Kololo, Kampala

Telephone Number 0414 233665, 0312 263779

Email msc@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

- Credit and savings mobilization
- Institutional capacity building
- Commercial loan product
- Agricultural loan product
- Solar loan product
- Start up loan product
- Asset acquisition loan product

MSC Regional Offices Arua, Gulu, Hoima, Iganfa, Kabale, Kabarole, Kampala, Masaka, Mbale, Mbarara, Moroto, Soroti, Jinja and Lira



UGAFODE Microfinance Limited (MDI)

We Listen We Care

Established in 1994, UGAFODE Microfinance Limited (MDI)'s steady growth culminated in the acquisition of a Microfinance Deposit Taking Institution (MDI) License to meet customer demands in the rural, peri-urban and urban areas offering a variety of financial services with the Micro Enterprise Sector hitherto remaining the main target market.



Vision

"To be the preferred financial solutions provider in the provision of services that yield improved income in every household served."

Mission

"To transform the lives of our customers economically and socially by providing to them inclusive financial solutions."

Loan Products

Business Loans (Individual/Group), Housing Loans, Agriculture Loans, Personal Development Loans.

Savings Products

Ordinary Savings Account, Target Savings Account, Institutional Savings Account, GroupSave Account, Junior Savings Account, Fixed Deposit Account.



Other services

UGAFODE Mobile banking, MTN/Airtel Mobile Money, Western Union, MoneyGram, Express Money, RTGS/EFT.

The roll out of **UGAFODE Mobile** has allowed our customers to safely and conveniently move money into and out of their savings accounts and transfers between UGAFODE accounts using their mobile phones anytime and anywhere from any MTN or Airtel mobile money agent. The UGAFODE Mobile therefore;

1. Supports and improves convenience and accessibility.
2. Lowers the cost of transaction for customers.

Head Office

Silva Arcade, Plot 62 Bombo Rd
P.O. Box 30815 Kampala
Tel: +256 414 257181. www.ugafode.co.ug

Branch Network

Nakasero, Rubaga Rd, Bombo Rd, Mbarara, Mpigi, Kyotera, Lyantonde, Ibanda, Ishaka, Ntungamo, Rukungiri, Kagadi, Rushere, Sembabule, Lira, Jinja and Mbale

MUSONI SYSTEM

Type of Institution:	Software Provider	
Legal status	Private Company with Limited Liability	
Name of Contact Person:	Charles Kilibo	
Postal Address	AOC Oud Zuid, Office 0.09, Hillegomstraat 12-14, 1058 LS, Amsterdam, Netherlands	
Physical address	Same as Postal	
Office Telephone	+31 (0) 207894735	
Mobile	+256 (0) 772467463	
Email	hello@musonisystem.com	
Website:	www.musonisystem.com	
Mission:	Improve the livelihoods of the unbanked through microfinance technology	
Services	- Accounting	Tablet Application (DFA) for Loan Officers
Core Banking System	- Reporting	SMS Module
- Client Module	- Document Management	Credit Scoring
- Group Module	- Email Module	Open API layer
- Loan Management	- Workflow Management	

- Savings Mobile Money Integration (MTN, Airtel & Payway)

Target Groups	Microfinance Institutions (MFIs)
Banks	Financial Cooperatives/Credit Unions/SACCOs
Credit Institutions	Mutual Funds

NEPTUNE SOFTWARE GROUP

Type of Institution	Software Company
Legal status	Limited Company
Name of Contact Person	Victor Kerunga
Postal and physical Address	P O Box 29973, Kampala, Uganda, 2nd Floor Jocasa House, Plot 14 Nakasero Road
Telephone Number(s)	+256 414 237 322., + 256 712 644 977
Email	christopherowinji@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.

OUR PRODUCTS

EQUINOX/RUBIKON

ORBIT-R /RUBIKON

The Rubikon System is a complete universal banking system, delivered in a centralized web-based architecture.

WHY RUBIKON

Executive Management	Audit
Operations	Marketing
Business Development	Customer service
Finance	Information technology

UGANDA MARTYRS UNIVERSITY, DEPARTMENT OF MICROFINANCE

Type of Institution:	Training Institution
Legal status	Private Institution
Name of Contact Person:	Peter Lugemwa
Postal Address	P.O.Box 5498, kampala
Physical address	Nkozi
Office Telephone	0382410611/0
Mobile	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

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

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.

OIKOCREDIT

Type of Institution	Wholesalers of funds
Legal status (Company Ltd by shares)	Company limited by guarantee
Name of Contact Person	Edith Tusubira
Postal and physical Address (Headquarters)	Oikocredit, Plot 52, Bombo Road, 5 th Floor, ESAMI Building, P.O. Box 24227, Kampala, Uganda.
Telephone Number(s)	+256 414 236540/531094
Fax	+256 414 236542
Email	office.ug@oikocredit.org
Website	www.oikocredit.org
Mission	Oikocredit, as a worldwide cooperative society, promotes global justice by challenging people, churches and others to share their resources through socially responsible investments and by empowering disadvantaged people with credit.
Target	Oikocredit has extended loans to cooperative societies, microfinance institutions, construction projects, agricultural related projects and MDIs.

List of Services Offered

- | | |
|------------------------------|---|
| i. Loans in local currencies | iv. Equity participation for financial intermediaries |
| ii. Loans in hard currencies | v. Capacity building |
| iii. Credit lines | vi. Social performance management |

SIGMA DATA & COMPUTERS

Type of Institution	Software Provider
Legal status	Limited Company
Contact Person	Mr. Lachmayya Siddanmane
Address	P. O. Box 30348, Kampala – Uganda, Plot 58, Bukoto street
Telephone	+256-414-256581, +256-772-496460
Fax	+256-414-256581
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

Finance Solutions®



a software for

Microfinance & SACCOs

- * Accounting
- * Loans
- * Savings
- * Shares
- * Fixed Deposits
- * Forex Modules
- * Fixed Assets
- * Bank Placements
- * SMS Banking
- * ATM

- It is suitable for SACCOs, Microfinance and MDI's
- It supports e-Transactions (ATM, POS etc)
- It produces Portfolio, Financial, Operational, and Management Reports
- It tracks transactions at Individual, Business and Group/Member level
- Excellent connectivity on LAN and WAN, its also Web Enabled (Internet)
- It is a Windows based application with easily identifiable TOOLBAR and menus
- It is a Multi-user system with 18 user defined system user groups.
- It is a Multi-lingual software (English, French, Spanish, Russian, Luganda, Kiswahili, Portuguese and user-definable)
- It supports Multi Currency
- It produces system-users Audit Trail Report.
- No need to buy third-party accounting software

In 2009 CGAP Review (latest), received a rating of "Best" in Functionalities

In 2005 CGAP Review, rated as "User Friendly Software"

Reviewed By



Sigma Data & Computers Ltd.

P.O.Box 30348 Kampala, Uganda

Plot 58, 2nd Floor, Bukoto Street, Kampala.

Tel: +256-414-256581, +256-772-496460

E-mail: info@sigmadc.com

Web: <http://www.sigmadc.com>

STROMME FOUNDATION-EAST AFRICA REGION

Type of Institution	Donor
Legal status	NGO
Contact Person	Priscilla M. Sserukka
Address	P.O. Box 27200, Kampala
Telephone Number	(256) 414 532844/ 40
Fax	0414532834
Email	sfeastafric@stromme.org, rdeastafrica@stromme.stiftelsen.no
Website	www.stromme.org
Mission	A world free from poverty
Target groups	Education-primary children with a special focus on girls, youth who missed or dropped out of school, women for adult education.
Microfinance	People who do not ordinarily access formal financial services with a special focus for women in marginal areas.
Services Offered	Education · Microfinance

STROMME MICROFINANCE

Type of Institution	Microfinance wholesaler
Legal status	Company Limited by Shares
Address	P.O. Box 27200 Kampala, Plot 25; block LVR 235, folio3, Bukoto Street
Telephone	(256) 414 532844
Email	sfeastafrica@stromme.org
Vision	“A world free from poverty”
Mission	“To provide, on sustainable basis, market responsive financial services and capacity building support to financial and business service providers to enhance access to financial services by the enterprising poor in the east African region.”

Services Offered

- **Wholesale lending** in terms of loans to be established and upcoming MFIs, SACCOs and CBOs at competitive terms.
- **Guarantee** to large microfinance institutions which can be leveraged by commercial banks.
- **SMF EA** is also engaged to a limited extent in equity placements to MFIs on a selective basis.
- **In collaboration** with stromme foundation, SMF EA ltd provides grants to her partners for capacity building.

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 and physical Address (Headquarters)	Kiwafu Estate, L-Lugwana Kaggwa Close, P.O. BOX 5617, KAMPALA
Telephone Number(s)	0414 266371 Mob: 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
List of Services Offered.	Capacity Building development organisation Technical Assistance Grants
Target	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

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 Block A, 6th Floor, Plot 3-6, New Port bell Road, P.O Box 7185, Kampala, Uganda
Telephone Number(s)	+256 414 332 870 Mobile: +256 776 061 444
Fax	+256 414 256 388
Email	lifecorporateulc@uap-group.com, SLubowa@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
- Companies
- Educational Institutions
- Banks
- Microfinance Institutions (MFIs)
- Micro Finance Deposit-Taking Institutions (MDIs)
- Savings and Cooperatives
- Village Savings Groups (VSLAs)
- Individuals
- 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 (Company Ltd by shares/guarantee)	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
Fax	+256 414-258556
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

- a) Liquidity management for co-operatives
- b) Financial Linkage and payment arrangements to co-operatives
- c) Facilitating savings mobilisation programs and branding campaigns
- d) Development of viable and sustainable rural financial systems
- e) Micro Insurance services including credit life, group life and individual life micro insurance
- f) Credit programs and services such as term loans, whole sale loans, agricultural loans etc.
- g) Promoting and facilitating other financial services such as investment, money transfer, facilitating joint financial programs with other like-minded organisations
- h) Lobby and advocacy
- i) Representation for our members
- j) 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

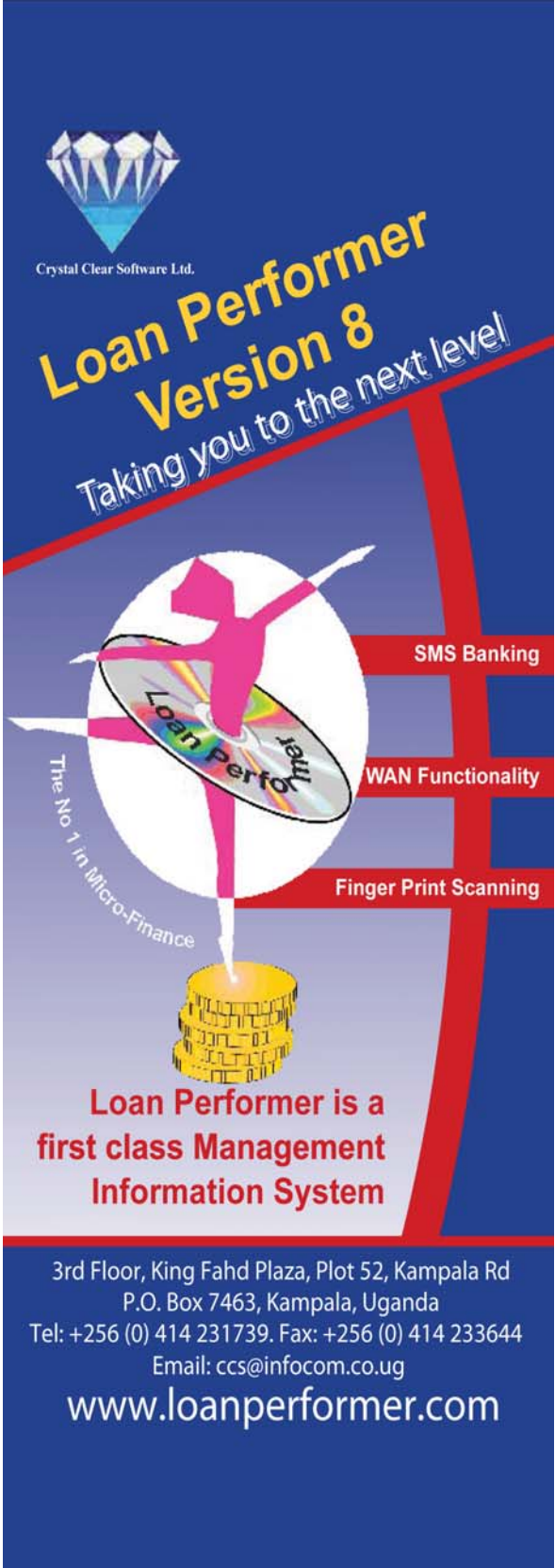
Type of Institution	Cooperative
Legal status (Company Ltd by shares/guarantee)	Company Ltd by shares.
Postal and physical Address (Headquarters)	P.O.Box 2215, Plot 47/49 Nkrumah Road, Kampala
Telephone Number(s)	256 414-258898/48
Email	ucainfo@uca.co.ug
Website	www.uca.co.ug
Mission	To provide high quality support services to Cooperatives and their members on a sustainable basis.
Target	Cooperatives and their members
List of 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	Ltd by shares
Name of contact person	Mr. Sylvester Ndiroramukama
Postal and physical Address	Plot 239 Bombo Road – Maganjo. P.o.box 6203,kampala
Telephone Number	Office 0414233601 Mobile
Email	info@ucscu.co.ug
Vision	To be the leading, sustainable union for all SACCOs in Uganda
Mission	To promote and empower SACCOs in Uganda by offering high quality services
Target	To foster the organization and development of Savings and Credit Cooperatives in Uganda and to improve their internal operations

List of Services Offered

- Loan Protection Fund/ Risk Management
- Representation
- Stationery Sales
- Advocacy
- National Education Fund
- Information Management
- Central Finance Facility (CFF/ Savings) Networking
- Supervision and Internal Audit.
- Capacity Building and Training
- Technical Services
- Marketing



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WAN Functionality

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P.O. Box 7463, Kampala, Uganda
Tel: +256 (0) 414 231739. Fax: +256 (0) 414 233644
Email: ccs@infocom.co.ug
www.loanperformer.com

INDIVIDUAL MEMBERS



CLARE WAVAMUNNO (MRS.)

(ASHOKA Fellow; Regional Representative, East Africa Region- AYANI)

Address: P.O. Box 24450, Kampala

AYANI10-12 Lower Naguru East Road

Telephone: 0712 895918

Email: clarewava@yahoo.co.uk

Personal Profile

BA Econ/Rural Econ, ICASA, program on investment appraisal, Microfinance Training program (parts 1 and 2), Boulder-Attachment in Reserve Bank of India.


Experience in Microfinance

Bank Supervisor, Bank of Uganda, Non Bank Financial Institutions (5 years); FINCA International Africa, Finance Specialist; FINCA International Africa Policy and Regulation Specialist; FINCA Uganda

Transformation Manager; and currently, a partner in IKAN (U) Ltd, a leading consulting company.

Biggest achievement/contribution to the microfinance industry

Founder member of AMFIU; Initiated the BOU MFI Project which evolved into the first draft of BOU policy on microfinance, later, the national policy and then the MDI Act; Was the first individual member of AMFIU and raised the first funds for AMFIU; Was the founder member of the microfinance forum; Was transformation manager for FINCA Uganda which was the first MFI to obtain the MDI license.



AMFIU
ASSOCIATION OF MICROFINANCE INSTITUTION OF UGANDA



CITI MICROENTREPRENEURSHIP AWARDS

Recognizing Microentrepreneurs



AMFIU in partnership with Citibank annually organizes Citi Micro Entrepreneurship Awards. The awards aim at promoting the effective role that microfinance plays in poverty alleviation. Over 60 million Uganda shillings are awarded to a number of successful Microentrepreneurs selected from clients of MDIs, MFIs or SACCOs.

Watch out for the call for applications

Association of Microfinance Institutions of Uganda, Plot 679, Wamala Rd, Najjanankumbi, Tel: 0414- 259176 | 0393265540, Email: amfiu@amfiu.org.ug | website: www.amfiu.org.ug



“As a member of a Global Partnership, VisionFund Uganda is proud to be a member of AMFIU pursuing SMART MICROFINANCE while implementing the Client Protection Principles” Says Stephen Nnawuba, the Chief Executive Officer.

At VisionFund Uganda;

- We improve the lives of children.
- We empower women and their families with smaller loans and other financial services.
- We unlock the potential for rural communities to thrive

How does VisionFund Uganda work?

VisionFund Uganda provides the poor with the following integrated and sustainable financial services;

- Micro Loans (Groups/Individuals)
- Vision Agricultural loans
- Vision School Fees Loans and
- Vision Asset Loans.

Plot 255/6 Bombo Road, Makerere
Kavule, P.O Box 24751 Kampala (U).

Tel; +256 414 532 681

We have provided the necessary training and resources to over 29,000 families to maintain the provision of food for their children, create savings for emergency needs, afford medical care for their family, build up their businesses and send their children to school.



Juliet realises her Vision with VFU



Empowering Women with VFU



Empowering Farmers with VFU



PremierCredit

Your premier choice... in Credit

Do you need a

SupaKwik L O A N



Get instant approval

... because TIME is of essence

Other Loan Products;

- **Group Loans**
- **SME Business Loans**
- **Salary Loans**
- **Asset Finance Loans**

Our Vision; Turning GREAT ideas into REALITY

Branches;

Kololo / Corporate | Kisozi | Nakawa | Mukono | Entebbe Road | Nakulabye | Kyengera
Kawempe | Gayaza | Kayunga | Jinja | Mbale | Soroti | Masaka | Fortportal | Iganga | Kyaliwajjala
Kyotera | Kaliro | Sironko

Address and Contacts:

Plot 49/51 | Bukoto Street | Kololo adjacent to Kamwokya
P.O. Box 6608 Kampala - Uganda | Tel: +256 414 343842 | +256 751 111742

 info@premiercredit.co.ug | <http://www.premierkenya.co.ke/pc-uganda.html>