



**AMFIU**

ASSOCIATION OF MICROFINANCE INSTITUTIONS OF UGANDA

**12<sup>TH</sup> Edition**



**THE UGANDA MICROFINANCE**

# **DIRECTORY**



**Over  
300,000  
Readers**

**2025 / 2026**

# What you need to know about the DPF

## 1. What is the Deposit Protection Fund of Uganda (DPF)?

The DPF is a legal entity established by the Government of Uganda to ensure that depositors are paid their protected deposits in the unlikely event of failure/closure of a Contributing Institution.

## 2. What is a Contributing Institution and how do I know if my bank is one of them?

A Contributing Institution is one, which is licensed by Bank of Uganda and periodically makes a financial contribution to the DPF. These include; Commercial Banks, Microfinance Deposit-taking Institutions and Credit Institutions. Depositors can know that their bank is protected by the DPF by looking out for the license that Bank of Uganda issued to their bank/institution which is usually displayed in the banking hall.

## 3. Why should citizens be interested in knowing about the DPF?

Depositors of Contributing Institutions should know that DPF is a Government of Uganda Agency which was established with the primary purpose of protecting their deposits, and will therefore pay them up to UGX 10 million in the unlikely event that their bank is closed through liquidation. As such, depositors who have less than or equal to UGX 10 million should be confident that they will be paid promptly in case their bank is closed. Those who have more than the UGX 10 million will be paid the excess from the liquidation proceeds.

## 4. In case a bank closes, how would a depositor get their protected deposits?

All Contributing Institutions maintain a record of their depositors and they share this information with the Fund periodically. The Fund will use this information to pay depositors through their mobile money accounts or alternative bank accounts. Customers who have not given this information to their respective banks will be asked by the DPF to submit a claim to the payout agent. The payout agent will be one of the banks that are operating in the country. Please note that the customer of the closed contributing institution must submit the above claim within ten years from the date of the institution's closure, as specified in Regulation 19(1) of the DPF Regulations.

## 5. What happens if a depositor's information is not up to date when the bank fails/closes?

Steps would be taken to confirm that the depositor was the owner of the account, and this would create a delay in payout to the depositor. This will include making a physical appearance at the Fund. This could present a lot of inconvenience to the depositor.

## 6. Who is covered or protected by the Deposit Protection fund of Uganda?

All depositors of Contributing Institutions are protected by the DPF.

## 7. How soon can depositors get their money from DPF after the Contributing Institution has been closed?

According to the Financial Institutions Act Cap 57, depositors shall be paid within ninety (90) days of closure of the Contributing Institution. Nevertheless, DPF will ensure that depositors get their money earlier than the time provided for in the law. However, this will depend on whether DPF has up-dated depositor records, hence the need to up-date the same.

## 8. What happens if a depositor has more than one personal account in an institution?

DPF covers per depositor and not per account. Therefore, the Contributing Institution would amalgamate the two or more personal accounts and the depositor would be paid up to UGX 10

million after removing any non-performing loans.

## 9. Do depositors have to pay any money to DPF?

No. It is only Contributing Institutions that are required to pay money to the DPF in form of premiums.

## 10. How is DPF funded?

- Premiums: All Contributing Institutions make annual premium payments to the Fund.
- Investment Income: The contributions are invested in Government of Uganda treasury instruments, and this helps to grow the Fund size.

## 11. Does the DPF also protect deposits on mobile money accounts?

No, mobile money savings/deposits do not form part of the deposit insurance scheme established under the Financial Institutions Act Cap. 57, and are therefore not subject to the protection of the Fund. Mobile money savings are governed by the National Payment Systems Act Cap.59, the National Payment System Regulations, 2021, and other regulations made thereunder. Electronic money, while not protected by the Deposit Protection Fund, can still be claimed from the trust account or special account established by the electronic money issuer in accordance with the National Payment Systems Act Cap 59.

## 12. Does the DPF mandate extend to SACCOs?

Yes, the Fund's mandate extends to a savings and credit cooperative (SACCO) registered society providing financial services, **which has voluntary savings in excess of one billion five hundred million shillings and institutional capital above five hundred million shillings.** Section 6 (2) of the Microfinance Deposit - Taking Institutions Act Cap. 58 requires such a society to apply for a license from the Bank of Uganda and upon license automatically joins the deposit insurance scheme and assumes obligations of a contributing institution as defined under the Financial Institutions Act Cap.57 and the Financial Institutions (Deposit Protection Fund) Regulations, 2019. A registered society below the above threshold is regulated by Uganda Microfinance Regulatory Authority (UMRA).

## 13. What would happen to a joint account?

The joint account is considered as one account and therefore the DPF would still pay up to UGX 10 million to the individuals that own the joint account.

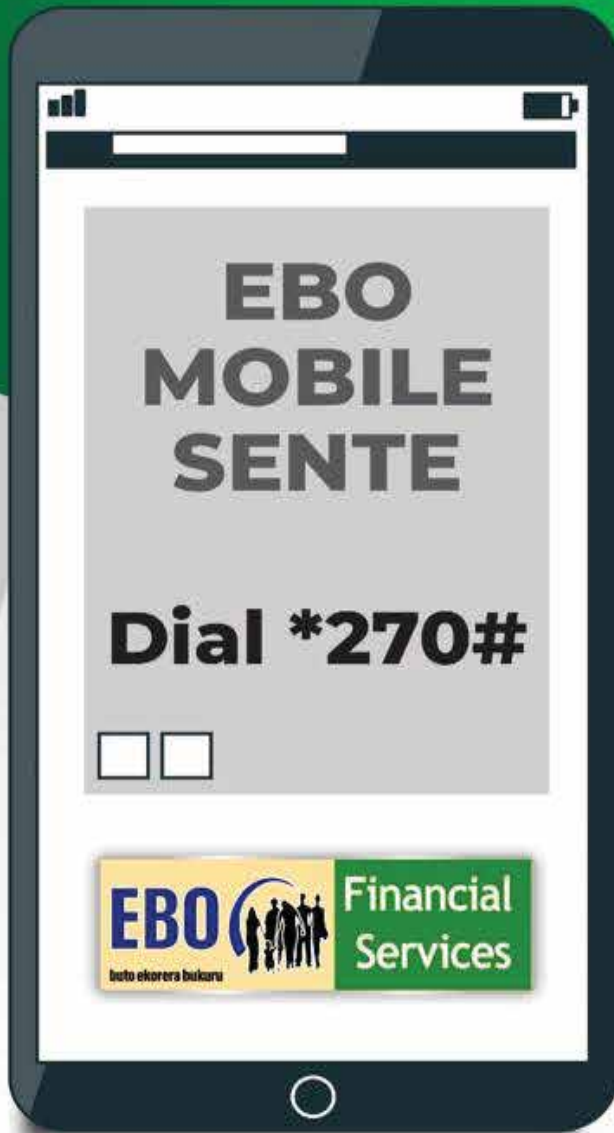
In case one has a joint account and a personal account within the same Contributing Institution, they would receive money for both accounts..

## 14. What happens in case a depositor has a loan with the bank at the time of its closure?

If a bank is closed through the liquidation process, DPF considers the amount of money you have on your account. If the money is more than UGX 10 million, you will be paid up to UGX 10 million. However, if you have a non-performing loan, the UGX 10million will be reduced from your non-performing loan before any payment can be made to you.

## 15. DPF's main message to the Public

- Update their details with their respective financial institutions using their national ID and mobile phone numbers or alternative bank account so that you can be paid fast and conveniently, in the unlikely event your bank is closed.
- Bank with confidence because the DPF ensures that their deposits will be paid up to UGX 10 million, in the unlikely event of a bank closure.



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2. Asset financing Loan
3. Boda Boda Loans
4. Business Loan
5. Emergency Loan
6. Institutional Loan
7. Education Finance
8. EBO WASH Loan
9. EBO Women Loan
10. EBO Salary Loan

### Digital Channels

- EBO Verve card
- EBO mobile sente
- Interswitch ATM and Agents

### SAVINGS PRODUCTS

- Junior Savings Account
- Voluntary Savings
- Institutional Savings
- Group Savings account
- Joint Savings Account
- Fixed Deposit Account
- Target saving

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- Buy shares and win gifts

## OUR BRANCHES

- Bwizibwera
- Ibanda
- Mbarara
- Igorora
- Kashaka
- Rushere
- Ntungamo
- Kyegegwa
- Kabwohe
- Rubindi
- Kinoni
- Mwizi
- Kazo
- Ishongororo
- Sembabule
- Biguli
- Rwamwanja
- Kyaaka 2
- Nakivale

### WORKING HOURS

**8:30 AM -5:30 PM Monday - Friday**  
**9:00 AM -2:00 PM Saturday**

# Word from the **Editor**

*Dear Reader,*

It is with great pleasure that we present the latest edition of the Uganda Microfinance Directory. This publication continues to serve as a vital reference point for stakeholders across the financial inclusion ecosystem, offering comprehensive insights into the operations of Microfinance Institutions (MFIs), their products and key contact details.

The information contained in this edition has been compiled and validated up to December 2024, ensuring that it reflects the most current and accurate profile of the institutions featured. By consolidating this data, the directory not only enhances transparency but also contributes to strengthening linkages between MFIs, their clients, development partners, policymakers, and other actors committed to advancing inclusive finance in Uganda.

We wish to extend our deepest appreciation to the member institutions that collaborated with us in this endeavor. Your commitment to sharing information openly has enabled us to develop a resource with comprehensive information about the sector.



We envision this directory to evolve into an even more strategic tool that supports evidence based decision-making and promotes partnerships that will drive the achievement of Uganda's financial inclusion goals. By providing timely and reliable information, we remain committed to strengthening the capacity of the microfinance sector to serve low-income households, entrepreneurs, and communities more effectively.

It is our hope that you find the Uganda Microfinance Directory a valuable resource and will inspire collaboration, inform policy, and catalyze sustainable growth in Uganda's microfinance industry.

**Robert Ntalaka**

**Program Manager, Information and Marketing  
Editor-in-Chief, Uganda Microfinance Directory**

# BANK OF UGANDA



Plot 37/45 Kampala Road, P.O. Box 7120 Kampala, Cable Address: UGABANK, Telex: 61069/61244,  
General Lines: 0312-392000, 0414 258441/6, 258061/6 or 0417-302000 Fax: (+256-414) 233818,  
Website: [www.bou.or.ug](http://www.bou.or.ug) E-mail: [info@bou.or.ug](mailto:info@bou.or.ug) Twitter: @BOU\_Official Toll-free line: 0800144044

## LICENSING OF REGISTERED LARGE SACCOs FREQUENTLY ASKED QUESTIONS (FAQs)

**Bank of Uganda (BoU) now licences, regulates, and supervises large Savings and Credit Cooperatives (SACCOs). Here is what you need to know.**

### 1. What is a SACCO?

A SACCO is a registered society under the Cooperative Societies Act, where members pool savings and access financial services like credit.

### 2. Which SACCOs must be licensed by BoU?

SACCOs that meet both of the following financial thresholds must apply for a licence:

- i. Voluntary savings above UGX 1.5 billion,
- ii. Institutional capital above UGX 500 million. (retained earnings & reserves).

### 3. Why is BoU regulating Large SACCOs?

To protect members' savings, promote transparency, and sustainable growth of Large SACCOs as well as enhance financial stability in Uganda's SACCO sector.

### 4. How does a Large SACCO apply for a licence?

- i. Obtain registration from the Registrar of Cooperatives under the Ministry of Trade, Industry, and Cooperatives.
- ii. Submit a licence application to BoU along with the required documents found on the BoU website under the Microfinance Deposit Taking Institutions (MDI) Act, Cap. 58 and MDI (Registered Societies) Regulations, 2023.

### 5. What happens if a Large SACCO operates without a licence?

Operating without a licence is **ILLEGAL** and may lead to legal penalties.

### 6. How long does it take to complete the evaluation of a licence application?

BoU is obliged to decide on the application within 6 months after receipt of a complete set of information/documentation supporting the application.

### 7. What are the major benefits to regulated Large SACCOs?

- Protection of members' savings under the Deposit Protection Fund.
- Access to additional funding opportunities (government & foreign).
- Stronger governance & risk management to prevent mismanagement & fraud.
- Access to Credit Reference Bureau (to assess borrowers).
- Improved financial services & regulatory compliance.

### 8. How can Large SACCOs ensure compliance?

- Maintain accurate financial records.
- Train directors, staff, and members on good governance & risk management.
- Follow ethical lending and financial practices.

### 9. Which other stakeholders is BoU working with to support Large SACCOs?

BoU is working with all Government Ministries, Departments, and Agencies as well as relevant stakeholders to provide support to Large SACCOs.

### 10. What are the licensing fees?

- Application processing fee (one time): UGX 100,000
- Licence fee (one-time): UGX 500,000
- Annual renewal fee: UGX 500,000 (due by 31st January of each year)

### 11. Where should Large SACCOs submit licence applications?

All applications should be submitted to:  
The office of the Director,  
Non-Bank Financial Institutions Department  
Bank of Uganda

For more details, visit [www.bou.or.ug](http://www.bou.or.ug)

# Message from the **Executive Director**

*Dear Reader,*

It is my pleasure to present the 12th Edition of the Uganda Microfinance Directory on behalf of the AMFIU Board and Secretariat. We extend our sincere appreciation to all AMFIU member institutions that submitted their information for inclusion in this edition. Your participation reflects a strong commitment to transparency and professionalism values that define our sector and strengthen our collective reputation.

We also thank the companies and organizations, both within and outside the microfinance industry, that chose to advertise in this publication. Through your partnership, the directory continues to serve as a valuable platform for reaching a wide audience of practitioners, policymakers, and clients. The directory is distributed free of charge across Uganda and beyond, and is also freely accessible online at [www.amfiu.org.ug](http://www.amfiu.org.ug).

Like previous editions, this publication offers comprehensive information on MFIs and SACCOs their contact details, portfolios, products, and



regional outreach. We believe this visibility will help institutions connect with clients, partners, and investors, while showcasing the depth and diversity of Uganda's microfinance sector.

We encourage all stakeholders, including the business community, to make full use of this resource and to take advantage of future advertising opportunities. To our member institutions, we urge you to continue sharing your updated information promptly, helping us maintain the accuracy and relevance of the directory. Together, we can position Uganda's microfinance industry as a model of openness and excellence.

**Jacqueline Mbabazi**  
Executive Director AMFIU



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# AMFIU

ASSOCIATION OF MICROFINANCE INSTITUTIONS OF UGANDA

## ABOUT AMFIU

The Association of Microfinance Institutions of Uganda (AMFIU) is the umbrella organization for microfinance institutions and other stakeholders dedicated to promoting professionalism within Uganda's microfinance sector.

AMFIU's mission is **to provide demand driven and inclusive services that enhance the sustainability, growth and development of the microfinance sector**

To achieve this mission, AMFIU engages in lobbying and advocacy, information collection and dissemination, capacity building for members, development of industry standards and performance monitoring, as well as consumer education. Additionally, AMFIU implements various financial inclusion initiatives such as disability inclusion, green finance, and refugee financing to supporting the sector's efforts toward sustainable and inclusive financial services for all Ugandans.

## MEMBERSHIP

Currently AMFIU membership comprises 158 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 30 associate members institutions and individuals supporting the development of the microfinance sector in various ways such skills development, provision of

software systems, wholesale funding and consultancy. They include; wholesalers of funds, training institutions, consultancies, government and donor projects etc. AMFIU membership follows a set of criteria upon which an institution must fulfill before being admitted as a member.

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

### Association of Microfinance Institutions of Uganda (AMFIU)

Plot 679, Wamala Road, Najjanankumbi, P. O Box 26056 Kampala - Uganda.

Tel: +256 (0)414- 259176 ; 0414677176

Email: [amfiu@amfiu.org.ug](mailto:amfiu@amfiu.org.ug) Website: [www.amfiu.org.ug](http://www.amfiu.org.ug),

**Toll Free 080013033 for MFI/SACCO unsolved Complaints**



Association of Microfinance Institutions of Uganda

## HOW TO USE THE DIRECTORY

This directory is divided into three major Sections:-

### 1. The indexes

This section 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. Listing of Advertisers

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

This is a section of microfinance institutions that are members of AMFIU.

### 3. Associates 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	22
Tier 2	Credit Institutions	Financial Institutions Act 2004	Bank of Uganda	7
Tier 3	Micro-deposit taking institutions (MDIs)	MDI Act 2022	Bank of Uganda	2
	Licensed Large SACCOs	MDI Act 2022	Bank of Uganda	2
Tier 4	Non deposit taking MFIs, SACCOs and community based MFIs	Tier 4 Microfinance Institutions and Money Lenders Act 2016	Ministry of Finance, Planning and Economic Development	Estimated at over 2,000

**Table 2: MFI Categories**

Category	Description/features	No. of AMFIU members (2023)	No. of AMFIU members (2025)
A	Not less than 20,000 clients with a loan portfolio of not less than 800 million shillings	30	34
	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	25	30
	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	68	78
	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	12
	OR Not less than 100 clients with a loan portfolio of not less than 100 million.		

# About Metropol CRB

Metropol Uganda Limited is a Credit Reference Bureau (CRB) licensed by Bank of Uganda in 2015 to offer CRB services to the Ugandan market and has been in operation since then. Metropol provides CRB services to Bank of Uganda regulated financial institutions and other Accredited Credit Providers (ACPs) as provided for in the Financial Institutions (Credit Reference Bureau) Regulations, 2022.

## Why onboard Metropol CRB



### Accessibility

Access to Metropol credit reports complete with a metro score facilitates quick lending decisions thus enhancing loan processing turn around time.



### Real Time verification

Seamless real-time verification of National Identification Numbers (NIN) and Business Registration Numbers (BRN) within our platform.



### Multiple search options

Utilization of multiple search criteria in the Metropol CRB system enables users to efficiently retrieve a customer's credit history, whether by name, National ID, FCS number and Refugee number.



### User friendly interface

User-friendly web-based CRB system with intuitive navigation, ensuring quick adaptation to its functionalities



### Quick dispute resolution

Expedited dispute resolution with a maximum turnaround time of 5 working days.



### Timely accreditation of credit providers

Faster accreditation process for purposes of data submission to the bureau by credit providers other than those regulated by Bank of Uganda.



### Timely customer Support

Ongoing training and support in data quality management, ensuring the integrity and reliability of the shared credit information.

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	Postbank Uganda Limited	Branch	77
<b>Amuria</b>	Brac Uganda Bank Limited	2 Branches	10
	Brac Uganda Bank Limited	Branch	10
<b>Amuru</b>	Elegu Traders SACCO	Head Office	27
<b>Apac</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	2 Branches	10
	Centenary Bank	Branch	18
	Premier Credit	Branch	79
<b>Arua</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	4 Branches	10
	Centenary Bank	Branch	18
	Finance Trust Bank	Branch	28
	Finca Uganda Ltd	Branch	29
	Nile Microfinance (U) Ltd	Head Office and Branch	69
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch	80
	Wazalendo SACCO	Branch	103
<b>Budaka</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	UMOJA Microfinance SMC Ltd	Branch	98
	Brac Uganda Bank Limited	Branch	10
<b>Bugiri</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Bugadde SACCO	Branch	12
	Bugadde SACCO	Branch	12
	Centenary Bank	Branch	18
	Finance Trust Bank	Branch	28
	Platinum Credit	Branch	76



District	Financial Institutions operating in the district	Head Office or Branch	Page
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch	80
	UMOJA Microfinance SMC Ltd	Branch	98
<b>Bugweri</b>	Development Microfinance Limited	Branch	22
<b>Buhweju</b>	Burere Peoples SACCO	Head Office and Branch	14
	Igara Buhweju Tea Farmers SACCO	Head Office and Branch	38
	KIGARAMA PEOPLES SACCO	2 Branches	46
	Muhame Financial Services Cooperative Ltd	2 Branches	66
	Mushanga SACCO	3 Branches	67
<b>Buikwe</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	4 Branches	10
	Buikwe Twezimbe SACCO	Head Office	13
	Finance Trust Bank	Branch	28
<b>Bukedea</b>	Postbank Uganda Limited	Branch	77
	Tujjenge Financial Services Limited	Branch	95
<b>Bukomansimbi</b>	MCDT SACCO	Branch	62
	Masaka Microfinance and Development Cooperative Trust (MAMIDECOT)	Branch	60
<b>Bukwo</b>	Platinum Credit	Branch	76
<b>Bundibugyo</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	Branch	10
	HOFOKAM LTD	Branch	38
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
	UMOJA Microfinance SMC Ltd	Branch	98
	Centenary Bank	Branch	18
<b>Bunyangabu</b>	UMOJA Microfinance SMC Ltd	Branch	98
<b>Bushenyi</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Butuuro Peoples' Sacco Ltd	Head Office and Branch	15
	Development Microfinance Limited	Branch	22
	Finance Trust Bank	Branch	28
	Igara Buhweju Tea Farmers SACCO	Head Office and Branch	38
	Kishenyi SACCO	2 Branches	49
	Kyamuhunga Peoples'SACCO (KYAPS)	Head Office and 2 Branches	54
	Mushanga SACCO	2 Branches	67
	Pride Microfinance Ltd (MDI)	Branch	80
	UMOJA Microfinance SMC Ltd	2 Branches	98
<b>Busia</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	2 Branches	18

District	Financial Institutions operating in the district	Head Office or Branch	Page
	Finance Trust Bank	Branch	28
	Finca Uganda Ltd	Branch	29
	Palma Microfinance Limited	Branch	75
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
	Tujjenge Financial Services Limited	Branch	95
<b>Butalejja</b>	Busiu SACCO	Branch	15
<b>Butambala</b>	Brac Uganda Bank Limited	Branch	10
<b>Buyende</b>	Development Microfinance Limited	2 Branches	22
<b>Dokolo</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
<b>Fort Portal</b>	Centenary Bank	Branch	18
	Platinum Credit	Branch	76
	UMOJA Microfinance SMC Ltd	2 Branches	98
	ASA Microfinance (U) Ltd	2 Branches	5
<b>Gomba</b>	Finance Trust Bank	Branch	28
	Platinum Credit	Branch	76
<b>Gulu</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	3 Branches	10
	Centenary Bank	2 Branches	18
	Climaxx Microfinance Limited	Branch	20
	Finca Uganda Ltd	Branch	29
	Platinum Credit	Branch	76
	Postbank Uganda Limited	2 Branches	77
	Postbank Uganda Limited		77
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch	80
	Talanta Finance Limited	Branch	95
	Wazalendo SACCO	Branch	103
	Visionfund Uganda	Branch	101
<b>Hoima</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	3 Branches	10
	Centenary Bank	Branch	18
	ENCOT Microfinance Limited	Branch	27
	Finca Uganda Ltd	Branch	29
	HOFOKAM LTD	Branch	38
	Kolping Microfinance Uganda Limited (KMF)	Branch	53
	Oportunity Bank	Branch	74
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77



District	Financial Institutions operating in the district	Head Office or Branch	Page
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch and Contact Office	80
	UMOJA Microfinance SMC Ltd	2 Branches	98
<b>Ibanda</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	2 Branches	10
	Centenary Bank	Branch	18
	Destiny Microfinance Ltd	Branch	22
	EBO Financial Services	2 Branches	24
	HOFOKAM LTD	Branch	38
	ISSIA SACCO LTD	Headoffice and Branch	40
	Millennium 2012 SACCO	Branch	63
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
	UGAFODE Microfinance Limited (MDI)	Branch	96
	UMOJA Microfinance SMC Ltd	Branch	98
	Kigarama Peoples SACCO	Branch	46
<b>Iganga</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	3 Branches	10
	Bugadde SACCO	Branch	12
	Bugadde SACCO	Branch	12
	Centenary Bank	Branch	18
	Darwen Credit Ltd	Branch	21
	Finance Trust Bank	Branch	28
	Finca Uganda Ltd	Branch	29
	Oportunity Bank	Branch	74
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch	80
	UMOJA Microfinance SMC Ltd	2 Branches	98
	Visionfund Uganda - Opening Soon	Branch	101
<b>Ishaka</b>	Centenary Bank	Branch	18
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
	UGAFODE Microfinance Limited (MDI)	Branch	96
<b>Isingiro</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Millennium 2012 SACCO	3 Branches	63
	Muhame Financial Services Cooperative Ltd	2 Branches	66
	Mwizi SACCO	2 Branches	68
	Nyakayojo Peoples SACCO	Branch	70

District	Financial Institutions operating in the district	Head Office or Branch	Page
	Omipa SACCO	4 Branches	73
	Ruhiira Millennium SACCO	Head Office and 4 Branches	87
	UGAFODE Microfinance Limited (MDI)	Branch	96
<b>Jinja</b>	<b>ASA Microfinance (U) Ltd</b>	<b>3 Branches</b>	<b>5</b>
	Brac Uganda Bank Limited	3 Branches	10
	Centenary Bank	Branch	18
	Finance Trust Bank	Branch	28
	Finca Uganda Ltd	Branch	29
	Letshego	Branch	54
	Liberation Community Finance	Branch	55
	Opportunity Bank	Branch	74
	Platinum Credit	2 Branches	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	2 Branches	80
	Sajida Microfinance Ltd	Head Office and Branches	92
	UGAFODE Microfinance Limited (MDI)	Branch	96
	UMOJA Microfinance SMC Ltd	3 Branches	98
	UNIFI Loans SMC Ltd	Branch	100
	Wazalendo SACCO	Branch	103
Unifi Loans SMC LTD	Branch	100	
<b>Kabale</b>	<b>ASA Microfinance (U) Ltd</b>	<b>Branch</b>	<b>5</b>
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Finca Uganda Ltd	Branch	29
	HAKASHENYI SACCO	Head Office and 2 Branch	36
	HAKASHENYI SACCO	Head Office and Branch	36
	Kihanga Mparo SACCO	Branch	47
	KIHANGA MPARO SACCO LTD	Branch	47
	Lyamujungu Co-Operative Financial Services Ltd	Head Office and 5 Branches	57
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch	80
	Rukiga SACCO	Head Office and Branch	87
	UMOJA Microfinance SMC Ltd	Branch	98
<b>Kabarole</b>	<b>Brac Uganda Bank Limited</b>	<b>4 Branches</b>	<b>10</b>
	Finance Trust Bank	Branch	28
	Finca Uganda Ltd	Branch	29
	HOFOKAM LTD	Branch	38
	Kijura SACCO	Head Office and Branch	49
	Postbank Uganda Limited	Branch	77



District	Financial Institutions operating in the district	Head Office or Branch	Page
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch	80
	Wazalendo SACCO	2 Branches	103
<b>Kagadi</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	ENCOT Microfinance Limited	Branch	27
	HOFOKAM LTD	Branch	38
	Kagadi Women Trust	Head Office and Branch	42
	Kolping Microfinance Uganda Limited (KMF)	Branch	53
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	UGAFODE Microfinance Limited (MDI)	Branch	96
	UMOJA Microfinance SMC Ltd	Branch	98
<b>Kakumiiro</b>	ENCOT Microfinance Limited	Branch	27
	Brac Uganda Bank Limited	Branch	10
	Rido SACCO	Head Office and Branch	83
<b>Kalangala</b>	Finance Trust Bank	Branch	28
<b>Kaliro</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Development Microfinance Limited	Branch	22
	UMOJA Microfinance SMC Ltd	Branch	98
<b>Kalungu</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Masaka Microfinance and Development Cooperative Trust (MAMIDECOT)	2 Branches	60
<b>Kampala</b>	ASA Microfinance (U) Ltd	Head Office, 13 Branches	5
	Besigwa SACCO	Head office and Branch	8
	Brac Uganda Bank Limited	Head Office, 11 Branches	10
	Buladde Financial Services Ltd	Head Office and Branch	13
	CBS Pewosa Eyeeterekera Nsindika Njake Cooperative Society	Head Office and Branch	16
	Centenary Bank	Head Office, 13 Branches	18
	Climaxx Microfinance Limited	Head Office and Branch	20
	Community Fund Limited	Head Office and Branch	21
	East African Premier Investments Ltd (EAPIL)	Head Office and Branch	23
	Ecumenical Church Loan Fund Ltd (ECLOF)	Head Office and 4 Branches	26
	Eleglance Finance Limited	Head Office and Branch	26
	Finca Uganda Ltd	Head Office, 6 Branches	29
	Flow Uganda Limited	Head Office and Branch	31
	Fourth Generation	Head Office	32
	Franciscan Investment SACCO	Head Office and Branch	32
	Glory Cooperative Savings and Credit Society Ltd	Head Office and Branch	34

District	Financial Institutions operating in the district	Head Office or Branch	Page
	Goldmine Finance Limited	Head Office and Branch	35
	Gorben Consults Ltd	Head Office and Branch	35
	Greenlight Financial Services Ltd	Head Office	35
	Heritage Credit Company LTD	Head Office and Branch	36
	Investors Financial Services (Ug) Ltd (IFSU)	Head Office and Branch	39
	Jumpstart Africa Investment Services Ltd	Head Office and Branch	41
	Karibu Microfinance Ltd (KML)	Head Office and Branch	43
	Kyaddondo CBS Pewosa SACCO	Head Office and Branch	53
	Letshego	Head Office and Branch	54
	Liberation Community Finance	Head Office and Branch	55
	Luzira Alliance SACCO	Head Office and Branch	
	MCDT SACCO	Head Office and 3 Branches	62
	Muvule Financing Ltd	Head Office and Branch	67
	Nzuri Trust Limited	Head Office and 2 Branches	71
	Opportunity Bank	Head Office, 4 Branches	74
	OYA Micro Credit	Head Office and Branch	75
	Palma Microfinance Limited	Head Office and Branch	75
	Platinum Credit	Head Office and 2 Branches	76
	Postbank Uganda Limited	Head Office, 10 Branches	77
	Premier Credit	Head Office and 2 Branches	79
	Pride Microfinance Ltd (MDI)	Head Office, 10 Branches	80
	Radicos Finance LTD	Head Office and Branch	81
	Real People Financial Services	Head Office and 2 Branches	82
	Rolem Microfinance	Head Office and Branch	83
	S&C Fintech Microfinance	Head Office and Branch	91
	Segullah Microfinace Ltd	Head Office and Branch	92
	Steadfin SACCO	Head Office and Branch	94
	UCCFS Community SACCO	Kampala	97
	UGAFODE Microfinance Limited (MDI)	Head Office, 4 Branches	96
	Uganda Microcredit Foundation Ltd	Head Office and Branch	97
	ULTRA Finance Limited	Head Office and Branch	98
	UMOJA Microfinance SMC Ltd	Head Office, 9 Branches	98
	UNIFI Loans SMC Ltd	Head Office and 6 Branches	100
	Unifi Loans SMC LTD	Head Office and 5 Branches	100
	USALAMA SACCO	Head Office and Branch	101
	Visionfund Uganda	Head Office and Branch	101
	Wazalendo SACCO	Head Office and Branch	103
	Y Save Multi Purpose Cooperative	Head Office and Branch	103
<b>Kamuli</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	2 Branches	10
	Centenary Bank	Branch	18



District	Financial Institutions operating in the district	Head Office or Branch	Page
	Development Microfinance Limited	Branch	22
	Finance Trust Bank	Branch	28
	Finca Uganda Ltd	Branch	29
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI) – Contact Office	Branch	80
	UMOJA Microfinance SMC Ltd	Branch	98
<b>Kamwenge</b>	<b>ASA Microfinance (U) Ltd</b>	<b>Branch</b>	<b>5</b>
	Brac Uganda Bank Limited	Branch	10
	EBO Financial Services	Branch	24
	Finance Trust Bank	Branch	28
	HOFOKAM LTD	Branch	38
	Investors Financial Services (UG) LTD (IFSU)	Branch	39
	Kyamuhunga Peoples'SACCO (KYAPS)	Branch	54
	Postbank Uganda Limited	Branch	77
	Visionfund Uganda	Branch	101
<b>Kanungu</b>	<b>ASA Microfinance (U) Ltd</b>	<b>Branch</b>	<b>5</b>
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Kambuga SACCO	Head Office	42
	Kyamuhunga Peoples'SACCO (KYAPS)	Branch	54
	Postbank Uganda Limited	2 Branches	77
	Rubabo Peoples SACCO	Branch	84
	Rugyoyo Sacco	Head Office	85
	UMOJA Microfinance SMC Ltd	Branch	98
	Wazalendo SACCO	Branch	103
<b>Kapchorwa</b>	<b>ASA Microfinance (U) Ltd</b>	<b>Branch</b>	<b>5</b>
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Finance Trust Bank	Branch	28
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
<b>Kasanda</b>	<b>ASA Microfinance (U) Ltd</b>	<b>Branch</b>	<b>5</b>
	ASA Microfinance (U) Ltd	3 Branches	5
	Brac Uganda Bank Limited	5 Branches	10
	Centenary Bank	Branch	18
	HIMA Community Co-Operative Savings and Credit Society Limited	Head Office and Branch	37
	HOFOKAM LTD	Branch	38
	Mubende Employees and Community SACCO	Head Office and Branch	64

District	Financial Institutions operating in the district	Head Office or Branch	Page
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	2 Branches	79
	Pride Microfinance Ltd (MDI)	Branch	80
	UMOJA Microfinance SMC Ltd	3 Branches	98
	ASA Microfinance (U) Ltd	3 Branches	5
<b>Katakwi</b>	Brac Uganda Bank Limited	Branches	10
	Platinum Credit	Branch	76
<b>Kayunga</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	2 Branches	10
	Centenary Bank	Branch	18
	Finance Trust Bank	Branch	28
	NAZIGO SACCO	Head Office and 2 Branches	69
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	UMOJA Microfinance SMC Ltd	Branch	98
<b>Kazo</b>	ASA Microfinance (U) Ltd	Branch	5
	EBO Financial Services	Branch	24
	ISSIA SACCO LTD	Branch	40
	Kashongi Farmers' SACCO	Branch	44
	RUSHERE SACCO	Branch	90
	Rwanyamahembe SACCO	Branch	90
<b>Kibaale</b>	Brac Uganda Bank Limited	Branch	10
	ENCOT Microfinance Limited	Branch	27
	Visionfund Uganda	Branch	101
<b>Kiboga</b>	Advance Smart Microfinance	Branch	2
	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Community Fund	Branch	21
	Community Fund Limited	Branch	21
	Kiboga Food Farmers Initiative SACCO Limited	Head Office and Branch	46
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
	UMOJA Microfinance SMC Ltd	Branch	98
	Visionfund Uganda	Branch	101
<b>Kikuube district</b>	Rido SACCO	Branch	83
<b>Kiruhura</b>	EBO Financial Services	2 Branches	24
	ISSIA SACCO LTD	Branch	40
	RUSHERE SACCO	Head Office and 5 Branches	90
	Celebrate Hope SACCO	Branch	17
	Kashongi Farmers' SACCO	4 Branches	44



<b>District</b>	<b>Financial Institutions operating in the district</b>	<b>Head Office or Branch</b>	<b>Page</b>
<b>Kiryandongo</b>	Brac Uganda Bank Limited	2 Branches	10
	Centenary Bank	Branch	18
	Ecumenical Church Loan Fund Ltd (ECLOF)	Branch	26
	ENCOT Microfinance Limited	2 Branches	27
	MADFA SACCO	Branch	58
	Postbank Uganda Limited	Branch	77
	Rural Finance Initiative, RUFi	Branch	88
	Uganda Microcredit Foundation Ltd	Branch	97
<b>Kisoro</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Iryaruvumba SACCO	Head Office and Branch	39
	Mubuga SACCO	Head Office and Branch	66
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
	ULTRA Finance Limited	Branch	98
<b>Kitagwenda</b>	Bunyaruguru Development SACCO	Branch	14
	ISSIA SACCO LTD	Branch	40
<b>Kitgum</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Kitgum SACCO	Head Office and 3 Branches	50
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Talanta Finance Limited	Branch	95
<b>Koboko</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Koboko Trinity Church Multipurpose Cooperative Society Limited	Head Office and Branch	50
	Koboko United SACCO	Head Office and 2 Branches	51
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
	Rural Finance Initiative, RUFi	Branch	88
<b>Kotido</b>	Centenary Bank	Branch	18
	Finca Uganda Ltd	Branch	29
	Postbank Uganda Limited	Head Office and Branch	77
	Wazalendo SACCO	Branch	103
<b>Kumi</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Finance Trust Bank	Branch	28

District	Financial Institutions operating in the district	Head Office or Branch	Page
	Platinum Credit	Branch	76
	UMOJA Microfinance SMC Ltd	Branch	98
<b>Kwania</b>	Ikwera SACCO	Head Office and Branch	
<b>Kyankwanzi</b>	Community Fund	Branch	21
	Community Fund Limited	Branch	21
	Kolping Microfinance Uganda Limited (KMF)	Branch	53
<b>Kyegegwa</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
<b>Kyenjejo</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	HOFOKAM LTD	Branch	38
	Kijura SACCO	Branch	49
	KYAMUHUNGA PEOPLES'SACCO (KYAPS)	Branch	54
	Oportunity Bank	Branch	74
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
	UMOJA Microfinance SMC Ltd	Branch	98
<b>Kyotera</b>	ASA Microfinance (U) Ltd	Branch	5
	Celebrate Hope SACCO	Head Office and Branch	17
	Centenary Bank	Branch	18
	Finca Uganda Ltd	Branch	29
	Masaka Microfinance and Development Cooperative Trust (MAMIDECOT)	Branch	60
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
	UGAFODE Microfinance Limited (MDI)	Branch	96
	UMOJA Microfinance SMC Ltd	Branch	98
<b>Lamwo</b>	Kitgum SACCO	3 Branches	50
	Visionfund Uganda - Opening Soon	Branch	101
<b>Lira</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	2 Branches	10
	Centenary Bank	Branch	18
	Eleglance Finance Limited	Branch	26
	Finca Uganda Ltd	Branch	29
	Kati Youth Social Venture	Head Office and Branch	45
	Oportunity Bank	Branch	74
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch	80
	UGAFODE Microfinance Limited (MDI)	Branch	96



District	Financial Institutions operating in the district	Head Office or Branch	Page
	UMOJA Microfinance SMC Ltd	Branch	98
	UNIFI Loans SMC Ltd	Branch	100
	Visionfund Uganda	Branch	101
	Unifi Loans SMC LTD	Branch	100
<b>Loro</b>	Loro-Oyam SACCO	Head Office and Branch	56
<b>Lugazi</b>	Pride Microfinance Ltd (MDI)	Branch	80
<b>Luuka</b>	Brac Uganda Bank Limited	Branch	10
<b>Luweero</b>	Advance Smart Microfinance	Branch	2
	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	4 Branches	10
	Centenary Bank	Branch	18
	Community Development Micro Credit Finance Company Limited.	Head Office and Branch	20
	Ecumenical Church Loan Fund Ltd (ECLOF)	Branch	26
	ENCOT Microfinance Limited	Branch	27
	MCDT SACCO	Branch	62
	Platinum Credit	Branch	76
	RockHill	Head Office	83
	SAO Ziobwe SACCO	HeadOffice, 3 Branches	92
	Uganda Microcredit Foundation Ltd	2 Branches	47
	ULTRA FINANCE LIMITED	Branch	98
	UMOJA Microfinance SMC Ltd	Branch	98
	Visionfund Uganda	Branch	101
	Wazalendo SACCO	Branch	103
<b>Lwengo</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Finance Trust Bank	Branch	18
	Mateete SACCO	Branch	64
	Lwengo Microfinance	Head Office and Branch	79
	Visionfund Uganda	Branch	96
<b>Lyantonde</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Mateete SACCO	Branch	61
	Premier Credit	Branch	79
	UGAFODE Microfinance Limited (MDI)	Branch	96
	UMOJA Microfinance SMC Ltd	Branch	98
	Platinum Credit	Branch	76
<b>Madi Okollo</b>	Offaka SACCO	Branch	72
<b>Manafwa</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
<b>Maracha</b>	Kijomoro Farmers' SACCO	Branch	48

District	Financial Institutions operating in the district	Head Office or Branch	Page
	Oleba SACCO	Branch	73
<b>Masaka</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	2 Branches	10
	Buddu CBS Cooperative Savings and Credit Society Limited.	Head Office and Branch	12
	Buddu CBS Powesa SACCO	Head Office and Branch	12
	Centenary Bank	Branch	18
	Finance Trust Bank	Branch	28
	Finca Uganda Ltd	Branch	29
	Masaka Microfinance and Development Cooperative Trust (MAMIDECOT)	Head Office and Branch	60
	Oportunity Bank	Branch	74
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch	80
	UMOJA Microfinance SMC Ltd	3 Branches	98
	Wazalendo SACCO	Branch	103
	RDF Uganda LTD	Head Office and Branch	82
	Visionfund Uganda	Branch	101
<b>Masindi</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	ENCOT Microfinance Limited	Branch	27
	Finca Uganda Ltd	Branch	29
	HOFOKAM LTD	Branch	38
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	UMOJA Microfinance SMC Ltd	Branch	98
	Wazalendo SACCO	Branch	103
<b>Mayuge</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	3 Branches	10
	Bugadde SACCO	Head Office, 4 Branches	12
	Bugadde SACCO	Head Office and 4 Branches	12
	Oportunity Bank	Branch	74
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
<b>Mbale</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	3 Branches	10
	Busiu SACCO	Head Office and Branch	15
	Centenary Bank	Branch	18
	Darwen Credit Ltd	Branch	21
	Finance Trust Bank	Branch	28



District	Financial Institutions operating in the district	Head Office or Branch	Page
	Finca Uganda Ltd	Branch	29
	Opportunity Bank	Branch	74
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch	80
	Tujjenge Financial Services Limited	Head Office and Branch	95
	UGAFODE Microfinance Limited (MDI)	Branch	96
	UMOJA Microfinance SMC Ltd	2 Branches	98
	Visionfund Uganda	Branch	101
	Wazalendo SACCO	Branch	103
<b>Mbarara</b>	<b>ASA Microfinance (U) Ltd</b>	<b>3 Branches</b>	<b>5</b>
	Brac Uganda Bank Limited	2 Branches	10
	Centenary Bank	2 Branches	18
	EBO Financial Services	Head Office, 4 Branches	24
	Finance Trust Bank	Branch	28
	Finca Uganda Ltd	Branch	29
	ISSIA SACCO LTD	Branch	40
	Kashongi Farmers' SACCO	Branch	44
	Kigarama Farmers SACCO	Branch	46
	Millennium 2012 SACCO	Head office and Branch	63
	Muhame Financial Services Cooperative Ltd	2 Branches	66
	Mushanga SACCO	2 Branches	67
	Mwizi SACCO	Branch	68
	Nyakayojo Peoples SACCO	Head Office and Branch	70
	Opportunity Bank	Branch	74
	Platinum Credit	Branch	76
	Postbank Uganda Limited	2 Branches	77
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	2 Branches and Contact office	80
	Rwanyamahembe SACCO	Head Office and Branch	90
	UGAFODE Microfinance Limited (MDI)	Branch	96
	ULTRA Finance Limited	Branch	98
	UMOJA Microfinance SMC Ltd	2 Branches	98
	UNIFI Loans SMC Ltd	Branch	100
	Wazalendo SACCO	Branch	103
<b>Mitooma</b>	<b>Kishenyi SACCO</b>	<b>Branch</b>	<b>49</b>
	Kyamuhunga Peoples' SACCO (KYAPS)	Branch	54
<b>Mityana</b>	<b>Advance Smart Microfinance</b>	<b>Branch</b>	<b>5</b>
	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	2 Branches	10

District	Financial Institutions operating in the district	Head Office or Branch	Page
	CBS Pewosa Eyeeterekeru Nsindika Njake Cooperative Society	Branch	16
	CBS Pewosa SACCO	Branch	16
	Centenary Bank	Branch	18
	Darwen Credit Ltd	Branch	21
	Finca Uganda Ltd	Branch	29
	Kolping Microfinance Uganda Limited (KMF)	Branch	53
	Liberation Community Finance	Branch	55
	Oportunity Bank	Branch	74
	Platinum Credit	Branch	76
	UMOJA Microfinance SMC Ltd	Branch	98
	Visionfund Uganda	Branch	101
<b>Moroto</b>	Centenary Bank	Branch	18
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Wazalendo SACCO	Branch	103
<b>Moyo</b>	Brac Uganda Bank Limited	Branch	10
	Mount Otce Metu SACCO	Head Office and Branch	64
	Mount Otce Metu SACCO		64
	Moyo SACCO	Head Office and Branch	63
	Premier Credit	Branch	79
	Visionfund Uganda	Branch	101
	Wazalendo SACCO	Branch	103
<b>Mpigi</b>	ASA Microfinance (U) Ltd	2 Branches	5
	ASA Microfinance (U) Ltd		5
	Brac Uganda Bank Limited	2 Branches	10
	Brac Uganda Bank Limited		10
	CBS Pewosa Eyeeterekeru Nsindika Njake Cooperative Society	2 Branches	10
	CBS Pewosa Eyeeterekeru Nsindika Njake Cooperative Society		16
	CBS Pewosa SACCO	2 Branches	16
	Centenary Bank	2 Branches	18
	Centenary Bank		18
	Premier Credit	Branch	79
	UGAFODE Microfinance Limited (MDI)	Branch	98
	UMOJA Microfinance SMC Ltd	Branch	98
	Visionfund Uganda	Branch	101
<b>Mubende</b>	ASA Microfinance (U) Ltd	2 Branches	5
	BAGEZZA SACCO	Head office,3 Branches	7
	Brac Uganda Bank Limited	5 Branches	10
	Centenary Bank	Branch	18
	Mubende Employees and Community SACCO	Head Office	64



District	Financial Institutions operating in the district	Head Office or Branch	Page
	Opportunity Bank	Branch	74
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	UMOJA Microfinance SMC Ltd	Branch	98
	Visionfund Uganda	Branch	101
	Wazalendo SACCO	2 Branches	103
	ASA Microfinance (U) Ltd	2 Branches	5
<b>Mukono</b>	ASA Microfinance (U) Ltd	3 Branches	5
	Brac Uganda Bank Limited	5 Branches	10
	Centenary Bank	Branch	18
	Development Microfinance Limited	2 Branches	22
	Ecumenical Church Loan Fund Ltd (ECLOF)	Branch	26
	Finance Trust Bank	Branch	28
	Finca Uganda Ltd	Branch	29
	Jennis Finance Company	Branch	40
	Kyaddondo CBS Pewosa SACCO	Branch	53
	Letshego	Branch	54
	Liberation Community Finance	Branch	55
	Maranatha Financial Services	Branch	60
	MCDT SACCO	Branch	62
	Nabukalu SACCO	Head office	68
	Oportunity Bank	Branch	74
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch	80
	Real People Financial Services	Branch	82
	Sunrise Credit Limited	Branch	94
	Uganda Microcredit Foundation Ltd	Branch	97
	ULTRA FINANCE LIMITED	Branch	98
	UMOJA Microfinance SMC Ltd	Branch	98
	UNIFI Loans SMC Ltd	Branch	100
	Visionfund Uganda	Branch	101
	ASA Microfinance (U) Ltd	3 Branches	5
	Brac Uganda Bank Limited	5 Branches	10
<b>Nakapiripirit</b>	Platinum Credit	Branch	76
<b>Nakaseke</b>	Brac Uganda Bank Limited	Branch	10
<b>Nakaseke</b>	Letshego	Branch	54
	Liberation Community Finance	Branch	55
	Wazalendo SACCO	2 Branches	103
<b>Nakasongola</b>	ENCOT Microfinance Limited	Branch	27
	Finca Uganda Ltd	Branch	29

District	Financial Institutions operating in the district	Head Office or Branch	Page
	Wazalendo SACCO	Branch	103
	ULTRA FINANCE LIMITED	Branch	98
	Postbank Uganda Limited	Branch	77
<b>Namayingo</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Pride Microfinance Ltd (MDI) – Contact Office	Branch	80
	Tujijenge Financial Services Limited	Branch	95
<b>Namutumba</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	UMOJA Microfinance SMC Ltd	Branch	98
<b>Nebbi</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	3 Branches	10
	Centenary Bank	Branch	18
	Nyaravur Farmers' SACCO	Head Office, 2 Branches	71
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
<b>Ntungamo</b>	Postbank Uganda Limited	Branch	77
	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Finance Trust Bank	Branch	28
	KASAANA SACCO	Branch	44
	Lyamujungu Co-Operative Financial Services Ltd	Branch	57
	Mwizi SACCO	Branch	68
	Platinum Credit	Branch	76
	Rubabo Peoples SACCO	Head Office and 2 Branches	84
	RUSCA LTD	Head Office, 5 Branches	89
	Shuuku SACCO	Branch	93
	UGAFODE Microfinance Limited (MDI)	Branch	96
	UMOJA Microfinance SMC Ltd	Branch	98
	ULTRA FINANCE LIMITED	Branch	98
	KYAMUHUNGA PEOPLES' SACCO (KYAPS)	Branch	54
<b>Nwoya</b>	Brac Uganda Bank Limited	Branch	10
	Postbank Uganda Limited	Branch	77
<b>Obongi</b>	Moyo SACCO	Branch	63
	Rural Finance Initiative, RUFi	Branch	88
<b>Oyam</b>	Brac Uganda Bank Limited	Branch	10
	Oportunity Bank	Branch	74
	Postbank Uganda Limited	2 Branches	77
	Visionfund Uganda	Branch	101
<b>Pader</b>	Brac Uganda Bank Limited	Branch	10
	Kitgum SACCO	Branch	50

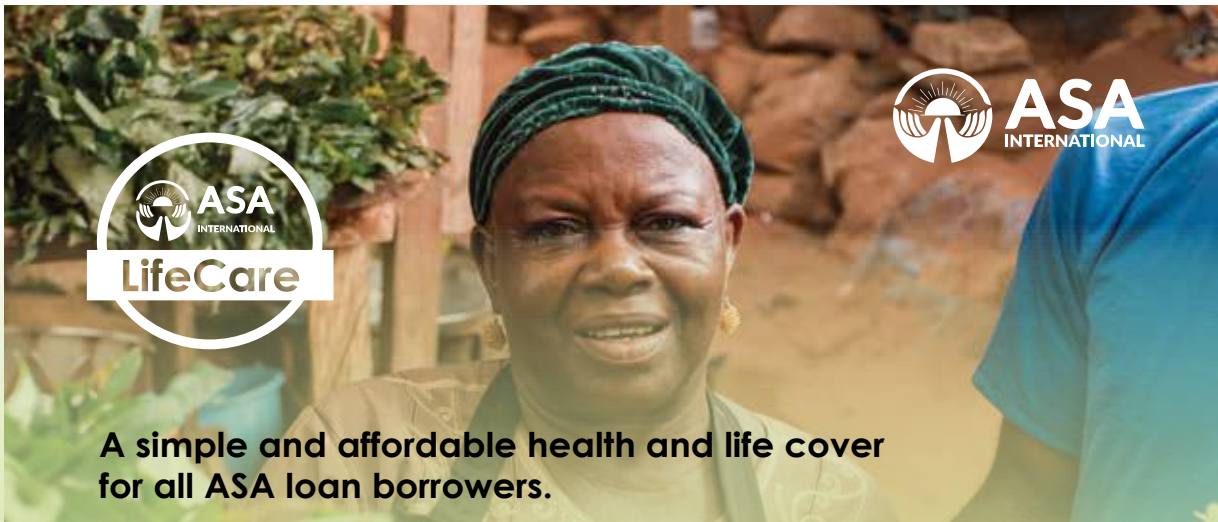


District	Financial Institutions operating in the district	Head Office or Branch	Page
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch	80
	Wazalendo SACCO	Branch	103
<b>Paidha</b>	Centenary Bank	Branch	18
<b>Pakwach</b>	Nyaravur Farmers' SACCO	Branch	71
	Platinum Credit	Branch	76
	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Finance Trust Bank	Branch	28
	Premier Credit	Branch	79
<b>Rakai</b>	Brac Uganda Bank Limited	Branch	10
	Brac Uganda Bank Limited	Branch	10
	Celebrate Hope SACCO	Branch	17
	Visionfund Uganda	Branch	101
<b>Rubanda</b>	Brac Uganda Bank Limited	Branch	10
	Kihanga Mparo SACCO	2 Branches	47
	KIHANGA MPARO SACCO LTD	2 Branches	47
	Lyamujungu Co-Operative Financial Services Ltd	Branch	57
	HAKASHENYI SACCO	Branch	36
<b>Rubirizi</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Bunyaruguru Development SACCO	Branch	14
	KYAMUHUNGA PEOPLES'SACCO (KYAPS)	Branch	54
	UMOJA Microfinance SMC Ltd	Branch	68
<b>Rukiga</b>	ASA Microfinance (U) Ltd	Branch	5
	Kihanga Mparo SACCO	Head Office and 2 Branches	47
	Rukiga SACCO	Head Office, 5 Branches	87
	Lyamujungu Co-Operative Financial Services Ltd	Branch	57
<b>Rukungiri</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	3 Branches	10
	Buyanja SACCO	Head Office, 7 Branches	16
	Centenary Bank	Branch	18
	Kebisoni SACCO	Head Office and Branch	45
	Nyakibale Development SACCO	Head office	70
	Platinum Credit	Branch	76
	Pride Microfinance Ltd (MDI)	Branch	80
	Rubabo Peoples SACCO	Head office, 3 Branches	84
	Rukiga SACCO	2 Branches	87
	UGAFODE Microfinance Limited (MDI)	Branch	96
	UMOJA Microfinance SMC Ltd	Branch	98

District	Financial Institutions operating in the district	Head Office or Branch	Page
<b>Rwampala</b>	EBO Financial Services	Branch	24
	Mwizi SACCO	2 Branches	68
	Millennium 2012 SACCO	Branch	63
	Shuuku SACCO	2 Branches	93
<b>Rwimi</b>	ASA Microfinance (U) Ltd	Branch	5
<b>Sembabule</b>	ASA Microfinance (U) Ltd	Branch	5
	Finca Uganda Ltd	Branch	29
	Mateete SACCO	Head Office, 4 Branches	61
	Mijwala SACCO	Head office	62
	UGAFODE Microfinance Limited (MDI)	Branch	96
<b>Serere</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
<b>Sheema</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	EBO Financial Services	Head Office and Branch	24
	Kasaana SACCO	Head Office, 3 Branches	44
	Kigarama Farmers SACCO	Head Office and Branch	46
	Kigarama Peoples SACCO	Head Office and 4 Branches	46
	Kishenyi SACCO	Head office, 3 Branches	49
	Muhame Financial Services Cooperative Ltd	Head Office, 2 Branches	66
	Mushanga SACCO	Head Office, 5 Branches	67
	Platinum Credit	Branch	76
	Shuuku SACCO	Head office, 3 Branches	93
	Pride Microfinance Ltd (MDI) – Contact Office	Branch	80
<b>Sironko</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	Branch	93
	Premier Credit	Branch	80
<b>Soroti</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Eleglance Finance Limited	Branch	26
	Finance Trust Bank	Branch	28
	Oportunity Bank	Branch	74
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI)	Branch	80
	Tujjenge Financial Services Limited	Branch	95
	UMOJA Microfinance SMC Ltd	Branch	98
	Visionfund Uganda	Branch	101
<b>Ssembabule</b>	Brac Uganda Bank Limited	Branch	10
<b>Terego</b>	Brac Uganda Bank Limited	Branch	10
<b>Tororo</b>	ASA Microfinance (U) Ltd	2 Branches	5
	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	Branch	18
	Finance Trust Bank	Branch	28
	Platinum Credit	Branch	76
	Premier Credit	Branch	79
	UMOJA Microfinance SMC Ltd	2 Branches	98
	Visionfund Uganda	Branch	101

District	Financial Institutions operating in the district	Head Office or Branch	Page
<b>Wakiso</b>	Advance Smart Microfinance	Head Office, 4 Branches	2
	ASA Microfinance (U) Ltd	5 Branches	5
	Besigwa SACCO	Head office	8
	Brac Uganda Bank Limited	16 Branches	10
	CBS Pewosa Eyeeterekeru Nsindika Njake Cooperative Society	3 Branches	16
	CBS Pewosa SACCO	3 Branches	16
	Centenary Bank	2 Branches	18
	Darwen Credit Ltd	Head Office	21
	Destiny Microfinance Ltd	Head Office and Branch	22
	Ecumenical Church Loan Fund Ltd (ECLOF)	2 Branches	26
	ENCOT Microfinance Limited	Branch	27
	Express SACCO	Head Office and Branch	28
	Finance Trust Bank	Branch	28
	G&B Microfinance	Head Office and Branch	34
	Glory Cooperative Savings and Credit Society Ltd	Branch	34
	JUSTA Micro-Credit Ltd	Branch	42
	Kyaddondo CBS Pewosa SACCO	Branch	53
	Letshego	Branch	54
	Mac & Max Microfinance SMC Ltd	Head Office	58
	Maganjo St. Apollo Kivebulaya Church Community SACCO Ltd	Head office	59
	Maranatha Financial Services	Head Office and Branch	60
	Nzuri Trust Limited	Branch	71
	Opportunity Bank	3 Branches	74
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	Premier Credit	Branch	79
	Pride Microfinance Ltd (MDI) – Contact Office	Branch	80
	Social Investment Fund Ltd	Head Office	94
	Sunrise Credit Limited	Head Office and Branch	94
	UGAFODE Microfinance Limited (MDI)	Branch	96
	Uganda Microcredit Foundation Ltd	2 Branches	96
	UMOJA Microfinance SMC Ltd	Branch	98
	Visionfund Uganda	Branch	101
	Wakiso Selfhelp SACCO	Head Office and 3 Branches	102
	Wazalendo SACCO	2 Branches	103
	Advance Smart Microfinance	Head Office, 4 Branches	5
<b>Yumbe</b>	Brac Uganda Bank Limited	Branch	10
	Centenary Bank	2 Branches	18
	Platinum Credit	Branch	76
	Postbank Uganda Limited	Branch	77
	YUDWESCO SACCO	Branch	
	Visionfund Uganda	Branch	101
<b>Zombo</b>	ASA Microfinance (U) Ltd	Branch	5
	Brac Uganda Bank Limited	Branch	10
	Nyaravur Farmers' SACCO	Branch	

# ASA MICROFINANCE (UGANDA) LTD



**A simple and affordable health and life cover for all ASA loan borrowers.**

**Hospital Cash**  
**UGX 20,000 to UGX 100,000**  
 Per night of admission, up to 10 nights in a Year.


Get cash to cover additional expenses like medication and household bills during inpatient hospitalizations.

**Funeral Cover**  
**UGX 500,000 to UGX 2,000,000**  
 Paid to the next of kin in case you lose your life.

Ensure your loved ones receive financial support, helping to cover expenses such as funeral costs, and daily living expenses.

ASA LifeCare				
Benefits (Annual Limit)	4 Months	6 Months	8 Months	11 Months
Hospital Cash (UGX)	200,000	400,000	600,000	1,000,000
Funeral Cover (UGX)	500,000	1,000,000	1,500,000	2,000,000
Total Premium on Principle Loan (UGX)	4,000	12,000	24,000	44,000

**Our Vision      Our Purpose      Our Mission**

  
**Just and financially inclusive societies.**

  
**To reduce poverty and enable female empowerment**

  
**Enhance socio-economic progress of low-income entrepreneurs by increasing financial inclusion.**

## Our Company Values

  
**PROFESSIONALISM**

  
**INTEGRITY**

  
**TEAMWORK**



**ASA**  
INTERNATIONAL

## ASA Microfinance (Uganda) Limited

Creating Hope. Changing Fortunes.

### Product Chart 2025

Effective from 1<sup>st</sup> May'25

SL	Description	Small Loan		Small Business Loan	
1	Member Registration / Admission	Ugx 2,000		Ugx 5,000	
2	Loan processing fee	2.5% on Principal Loan.		2.5% on Principal Loan.	
3	Passbook Sale	Ugx 1,000.		Ugx 1,000.	
4	Security/Cash collateral (savings) 1 <sup>st</sup> and initial loan against Principal Loan	10% on Principal Loan		10% on Principal Loan	
5	Security/Cash collateral (savings) 2 <sup>nd</sup> and onward against Principal Loan.	15% on Principal Loan		15% on Principal Loan	
6	Frequency of meeting	Weekly		Weekly	
7	Total member in a group	Minimum	5	5	
		Maximum	30	30	
8	Loan Amount (1 <sup>st</sup> cycle).	All Loans	Ugx 200,000 to Ugx 1,500,000		Ugx 1,600,000 to Ugx 4,000,000
9	Loan increment (2 <sup>nd</sup> cycle).		Ugx 100,000 to Ugx 400,000 or up to Ugx 1,500,000 loan (to reach) for 2 <sup>nd</sup> cycle.		Ugx 300,000 to Ugx 800,000 or upto Ugx 4,000,000 loan (to reach) for 2 <sup>nd</sup> cycle.
	Loan increments (3 <sup>rd</sup> cycle and above).		Ugx 100,000 to Ugx 400,000 or up to Ugx 4,000,000 loan (to reach) for 3 <sup>rd</sup> and above cycles.		Ugx 300,000 to Ugx 800,000 or up to Ugx 8,000,000 loan (to reach) for 3 <sup>rd</sup> and above cycles.
10	1 <sup>st</sup> loan disbursement (4,6,8 and 11 months)		Number of 2 <sup>nd</sup> meeting day from the enrollment Or after 7days of the enrollment.		Number of 2 <sup>nd</sup> meeting day from the enrollment or after 7days of the enrollment.
11	Number of Installments weekly.	4 Months	16 installments.		16 installments.
		6 Months	23 installments.		23 installments.
		8 Months	30 installments.		30 installments.
		11 Months	43 installments.		43 installments.
12	Mode of repayment (4,6,8 and 11months loans)	Weekly		Weekly	
13	1 <sup>st</sup> installment collection for weekly (4,6,8 and 11 Months)	7 Days after the date of disbursement / 1 <sup>st</sup> meeting day after Loan disbursement		7 Days after the date of disbursement / 1 <sup>st</sup> meeting day after Loan disbursement	
14	Service Charge/ Interest rate Weekly/ Bi-weekly / Monthly loans	4 Months	9%		9%
		6 Months	15%		15%
		8 Months	20%		20%
		11 Months	29%		29%
15	Risk cover (In case of client death)	Full Loan Outstanding will be written-off		Full Loan Outstanding will be written-off	
16	Advance installment collection for weekly.	4 Months (16 weeks)	Last 2 installments (3 installments including current 1)		Last 2 installments (3 installments including current 1)
		6 Months (23 weeks)	Last 4 installments (5 installments with current 1)		Last 4 installments (5 installments with current 1)
		8 Months (30 weeks)	Last 5 installments (6 installments including current 1)		Last 5 installments (6 installments including current 1)
		11 Months (43 weeks)	Last 7 installments (8 installments including current 1)		Last 7 installments (8 installments including current 1)
17	Highest loan	Ugx 4,000,000		Ugx 8,000,000	
18	<b>ASA LifeCare</b>				
	Benefits (Annual Limit)	4 Months	6 Months	8 Months	11 Months
	Hospital Cash (UGX)	200,000	400,000	600,000	1,000,000
	Funeral Cover (UGX)	500,000	1,000,000	1,500,000	2,000,000
	Total Premium on Principle Loan (UGX)	4,000	12,000	24,000	44,000

Head Office:

ASA Microfinance Uganda Limited

Plot # 5195 Buye Kigowa, Ntinda

Post Box No. 245 Ntinda Kampala-Uganda

Tel: +256 200 906 777, Head FMPU: +256 758481819, Head SPSM: +256 702409141

Website: [uganda.asa-international.com](http://uganda.asa-international.com)

## Index III: MFIs by Category

CATE-GORY	TIER	INSTITUTION
A	1	Centenary Bank
A	1	Finance Trust Bank
A	1	Opportunity Bank
A	1	Pearl Bank Uganda
A	2	BRAC Uganda Bank Ltd
A	2	Pride Bank
A	3	Finca Uganda Ltd
A	3	UGAFODE Microfinance Ltd (MDI)
A	4	Advance Smart Microfinance
A	4	ASA Microfinance
A	4	Butuuro Peoples SACCO
A	4	EBO Financial Services
A	4	Greenlight Financial Services Ltd
A	4	Hofokam Ltd
A	4	ISSIA SACCO Ltd
A	4	Letshego Uganda Ltd
A	4	Lyamujungu Cooperative Financial Services
A	4	MADFA SACCO
A	4	Masaka Microfinance Development Coop Trust Ltd (MAMIDICOT)
A	4	Millennium 2012 SACCO
A	4	Moyo SACCO
A	4	Muhame Financial Services Co-operative
A	4	Mushanga SACCO
A	4	Mwizi SACCO
A	4	Omipa SACCO
A	4	Platinum Credit
A	4	Premier Credit
A	4	Rido SACCO
A	4	Share An Opportunity Zirowe (SAO) SACCO
A	4	Shine Finance Limited
A	4	Steadfin SACCO
A	4	UMOJA Microfinance
A	4	Vision Fund
A	4	Wazalendo SACCO
B	4	Bagezza SACCO
B	4	Bunyaruguru SACCO
B	4	Burere SACCO

CATE-GORY	TIER	INSTITUTION
B	4	CBS Pewosa SACCO
B	4	Development Microfinance
B	4	East Africa Premier Investments (EAPIL)
B	4	ENCOT Microfinance
B	4	FinCredit (U) Limited
B	4	Finfort Ltd
B	4	Fourth Generation
B	4	Igara Buhweju Tea Farmers SACCO
B	4	Kambuga SACCO
B	4	Kashongi Farmers SACCO
B	4	Kigarama Farmers SACCO
B	4	Kishenyi SACCO
B	4	Koboko United SACCO
B	4	Kyamuhunga Peoples SACCO
B	4	Loro Oyam SACCO
B	4	Lwengo Microfinance Cooperative Society
B	4	Mateete SACCO
B	4	MCDT SACCO
B	4	Mt Otce Metu SACCO
B	4	Nyakibale Development SACCO
B	4	Nyaravur Farmers SACCO
B	4	Rubabo Peoples SACCO
B	4	Rukiga SACCO
B	4	Shuuku SACCO
B	4	Tujjenge Uganda Ltd
B	4	UNIFI Loans SMC Ltd
B	4	Wakiso Self Help SACCO
C	4	Adjumani Town Council SACCO
C	4	Besigwa SACCO
C	4	BUDDU CBS- Pewosa
C	4	Bugadde SACCO
C	4	Buikwe Twezimbe SACCO
C	4	Buladde Financial Services Ltd
C	4	Busiu SACCO
C	4	Buyanja SACCO
C	4	Celebrate Hope SACCO
C	4	Climaxx Microfinance
C	4	Community Development Micro Credit Finance



CATE-GORY	TIER	INSTITUTION
C	4	Community Fund
C	4	Destiny Microfinance
C	4	Ecumenical Church Loan Fund (ECLOF)
C	4	Eleglance Microfinace
C	4	Express SACCO
C	4	Flow Uganda
C	4	Franciscan Investment SACCO
C	4	G&B Microfinance
C	4	Glory Cooperative Savings and Credit
C	4	Goldmine Finance Ltd
C	4	Gorben consults Ltd
C	4	Hakashenyi SACCO
C	4	Hima Community SACCO
C	4	Ikweru SACCO
C	4	Iryaruvumba SACCO
C	4	Jennis Finance Company
C	4	Justa Microcredit Ltd
C	4	Kagadi Womens' Finance Trust
C	4	Karibu Microfinance Limited
C	4	Kasaana SACCO
C	4	Kati Youth Ventures
C	4	Kebisoni SACCO
C	4	Kiboga Food Farmers SACCO
C	4	Kigarama Peoples SACCO
C	4	Kihanga Mparo SACCO
C	4	Kijomoro Farmers SACCO
C	4	Kijura SACCO
C	4	Kitgum SACCO
C	4	Koboko Trinity SACCO
C	4	Kolping Microfinance
C	4	Kyaddondo CBS Pewosa SACCO
C	4	Liberation Community Finance
C	4	Luzira Alliance SACCO
C	4	Mac & Max Microfinance SMC Ltd
C	4	Maganjo St. Apollo Kivebulaya Church Commuinity SACCO Ltd
C	4	Maranatha Financial Services
C	4	Mijwala SACCO
C	4	Mubende Employees and Community SACCO
C	4	Mubuga SACCO
C	4	Muvule Financing Limited

CATE-GORY	TIER	INSTITUTION
C	4	Nabukalu SACCO
C	4	Nazingo SACCO
C	4	Nile Microfinance Ltd
C	4	Nyakayojo Peoples SACCO
C	4	Nzuri Trust Microfinance
C	4	Offaka SACCO
C	4	Oleba SACCO
C	4	OYA Micro Credit
C	4	Palma Microfinance
C	4	RDF Microfinance Ltd
C	4	Real People Financial Services
C	4	RockHill
C	4	Rolem Microfinance
C	4	Rugyoyo Sacco
C	4	Ruhiira Millennium SACCO
C	4	Rural Finance Initiative, RUFi
C	4	RUSCA
C	4	Rushere SACCO
C	4	Rwanyamahembe SACCO
C	4	S&C FINTECH Microfinace Ltd
C	4	Sajida Microfinance Ltd
C	4	Sunrise Credit Limited
C	4	Talanta Microfinance
C	4	Uganda Central Cooperative Financial Services Community SACCO
C	4	Uganda Microcredit Foundation Limited
C	4	Usaalam SACCO
C	4	Y Save Multi Purpose Cooperative
D	4	Darwen Credit Ltd
D	4	Devine Microfinance Ltd
D	4	Elegu Traders SACCO
D	4	Heritage Credit Company
D	4	Investors Financial Services Ltd (IFSL)
D	4	Jumpstart Africa Investment Services Ltd
D	4	Kampala Development SACCO
D	4	RADICOS Finance Ltd
D	4	SEGULLAH MICROFINACE LTD
D	4	Social Investment Fund Ltd
D	4	Ultral Microfinance Ltd
E	4	YUDWESCO SACCO

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**INDEX V: LIST OF ADVERTISERS**



ASA MICROFINANCE (U) LTD Limited Pg XXXII



BANK OF UGANDA Pg IV



CENTENARY BANK Pg IV



CRESTANKS Pg XXXVIII



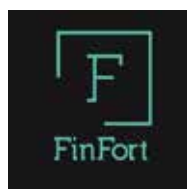
DEPOSIT PROTECTION FUND Pg VI



EBO FINANCIAL SERVICES Pg i



FINCA Pg 3



FINFORT Pg 59



FINTECH Pg 9



ICEA LION Pg 33



METROPOL Pg IX



METROPOL Pg IX



PEARL BANK Pg 112



UECC Pg 118



UCCFS Pg 65



UGAFODE Pg Inner front cover



UIBFS Pg 4



WAKANJI Pg 52



ZIMBA Pg 99



ZONGSHEN Pg 105

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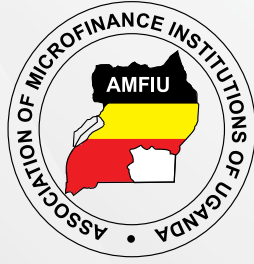


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**A**

## ADJUMANI TOWN COUNCIL SACCO

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

### BUSINESS INFORMATION

Outstanding Loan Portfolio (	8,516,789,460
Total voluntary Savings	3,665,582,330
Total compulsory savings	2,129,197,380
Total Number of active savers	11,225
Percentage of female savers:	45%
No. of active Borrowers	3,603
Percentage of female borrowers	42%
Total Number of clients	3,603
Percentage of female clients	42%
Interest rate calculation (flat or declining)	FLAT
Average 1st loan:	N/A
Current Average loan size	3,657,550/=
Minimum Loan size	100,000
Maximum Loan size	100,000,000
Minimum Loan Period	3 months
Max Loan Period	24 months

### PRODUCTS OFFERED

#### Loan Products

Agricultural
Salary
Business Loan
Home improvement/construction
Environmental loan
Assets Acquisition
Group loan
School fees
Emergency loan
Cooperate loan

#### Savings Products

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

### OTHER PRODUCTS

Business management skills training
Advisory( Business Related)
Mobile money services
Technical Agricultural Advisory Services
Safe Guard of all kind of Documents

### BRANCH NETWORK

No. of Branches: 02

Town	Branch Address	District
Ofua Trading Centre	Ofua Branch, C/o P.o. Box 3, Adjumani.	Adjumani
Dzaipi Trading Centre	Dzaipi Branch, C/o P.o.Box 3, Adjumani	Adjumani

## ADVANCE SMART MICROFINANCE

Tier:	Tier 4
Category	A
Legal status	Limited by shares
Name of CEO or Manager:	Luboyera Annet (CEO)
Number of female staff	10
Percentage of Female staff	32%
Percentage of Female Board members	29%
Postal Address of MFI headquarter	P.O BOX 9946 KLA
Physical address of MFI Headquarter	Nansana, Hoima Road, Advance Building

District	Wakiso
Office Telephone Number (s):	0758384089
Mobile Telephone Number:	0788427585
Email:aluboyera@advance.co.ug	
Website:advance.co.ug	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	1,664,417,269
No. of active Borrowers	1,421
Percentage of female borrowers	49.33%
Total Number of clients	1,421

Percentage of female clients	49.33%
Interest rate calculation (flat or declining)	Both
Average 1st loan:	960,000/=
Current Average loan size	1,171,300
Minimum Loan size	100,000/=
Maximum Loan size	30,000,000/=
Minimum Loan Period	4 months
Max Loan Period	24 months

**PRODUCTS OFFERED**

Loan Products	Savings Products
Micro Loans	Compulsory saving A/C
SME Loans	
Corporate Loans	
Staff Loans	

**BRANCH NETWORK**

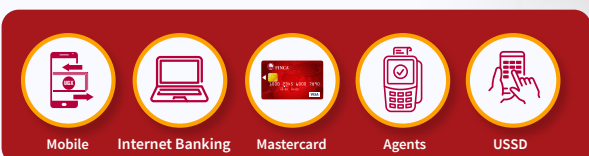
No. of Branches: 6 and 1 satellite office

Town	Branch Address	District
Nansana	Advance Building , Hoima Road	Wakiso
Kakiri	Kakiri town next to Post Bank Ltd	Wakiso
Abaita Ababiri	Abaita Town next to opportunity Bank	wakiso
Wobulenzi Town	Nakadigidi Road	Luwero
Mityana Town	Katakara Road opposite CERUDEB	Mityana
Kiboga	Hoima Road next to Don Fuel station	Kiboga
Bussi(satellite office)	Ssekibaala Building	Wakiso



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October 2025	Banking Operations
November 2025	Law Relating to Financial Services
December 2025	Financial Systems & Regulatory Framework

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AND FINANCIAL SERVICES

## ASA MICROFINANCE (U) LTD

Tier:	Tier-4
Category	A
Legal status	Company Limited by Shares
Name of CEO or Manager:	Allen Semboze
Number of female staff	845
Percentage of Female staff	78%
Percentage of Female Board members	14%
Postal Address of MFI headquarter	P.O Box 245, Ntinda, Kampala
Physical address of MFI Headquarter	Plot # 5195 Buye Kigowa, Ntinda
District	Kampala
Office Telephone Number (s):	+256-200 906 777
Mobile Telephone Number:	0752600106
Email:	asemboze@asa-international.com
Website:	www.asa-international.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	67,610,545,413
Total compulsory savings (Security)	17,680,773,591
Total Number of active savers (Security)	281,629
Percentage of female savers: (Security)	100%
No. of active Borrowers	149,965
Percentage of female borrowers	100%
Total Number of clients	340,464
Percentage of female clients	100%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	350,000
Current Average loan size	500,000
Minimum Loan size	200,000
Maximum Loan size	8,000,000
Minimum Loan Period	4 Months
Max Loan Period	11 Months

### PRODUCTS OFFERED

#### Loan Products

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

### BRANCH NETWORK

No. of Branches 133 (One Hundred Thirty-Three)

1	Abayita Ababiri	Plot 43, Abayita Ababiri, Wakiso district.	Wakiso
2	Apac	Plot No.09 Block Maiza House Road, Republic Street	Apac

3	Arua 1	Plot kitwe	Arua
4	Arua 2	Plot kitwe	Arua
5	Budaka	Plot No.42 Mbale road	Budaka
6	Bugiri	Mukuba cell, Bugiri Town council.	Bugiri
7	Bulenga	Block 364, Busiro, Bulenga.	Wakiso
8	Bundibugyo 1	Cable 4 House. Mpanga Market.	Bundibugyo
9	Bundibugyo 2	Cable 4 House. Mpanga Market.	Bundibugyo
10	Busia 1	Samson Were Road, Busia.	Busia
11	Busia 2	Samson Were Road, Busia.	Busia
12	Buwama	Teketwe, Mitala Maria town.	Mpigi
13	Bwera	Plot no. 70-80, Kyabolokya III ward, Bwera Town Council	Kasese
14	Bweyogerere	Nambole Road, Bweyogerere, Kampala.	Kampala
15	Dokolo	Plot 3 District close	Dokolo
16	Fortportal 1	Harukoto AMT Road off Kasese Road, near the palace.	Fortportal
17	Fortportal 2	Harukoto AMT Road off Kasese Road, near the palace.	Fortportal
18	Gulu 1	Plot 16, Ochora Tukdal Road Kirombe, Gulu	Gulu
19	Gulu 2	Plot 16, Ochora Tukdal Road Kirombe, Gulu	Gulu
20	Hoima 1	Hoima Municipality, Kiryatete West, Mandela Road, Hoima.	Hoima
21	Hoima 2	Hoima Municipality, Kiryatete West, Mandela Road, Hoima.	Hoima
22	Ibanda	Kitwe cell, Ibanda municipality, Ibanda district.	Ibanda
23	Iganga 1	Main street, Nkatu main, Northern division, Iganga district.	Iganga
24	Iganga 2	Main street, Nkatu main, Northern division, Iganga district.	Iganga
25	Ishaka	Kasese road, Bushenyi district.	Bushenyi
26	Isingiro	Plot No. 35 Market Street	Isingiro
27	Jinja 1	Plot no.1, Kawanye lane, Jinja City	Jinja
28	Jinja 2	Plot no.1, Kawanye lane, Jinja City	Jinja
29	Jinja 3	Plot no.5, Kamuli Road, Jinja City.	Jinja
30	Kabale	Plot 26, Jackson Road, Kabale district.	Kabale

31	Kabwohe	Plot 21 bock 05, Kabwohe(Ishaka) Road.	Sheema	61	Kyotera	Kasambya LC-I, Kyotera.	Kyotera
32	Kagadi	Nakulabye, Isaza Road Opposite URDT, Kagadi.	Kagadi	62	Lira 1	Plot #4, Lango Road Senior Quarters, Lira City	Lira City
33	Kalagi	Kalagi TC, Mukono	Mukono	63	Lira 2	Plot #4, Lango Road Senior Quarters, Lira City	Lira City
34	Kalamba	Plot No. Harukoto AMT Road off Kasese road near the king palace	Kasanda	64	Lugazi	Mubaraka Road, Busabaga stage, Lugazi Central.	Buikwe
35	Kalerwe	Plot no.684, Block210, Kyadondo county, Mengo	Kampala	65	Lukaya	Kirinya, Lukaya, Kalungu district.	Kalungu
36	Kaliro	Kaguta Road clause, Kaliro district.	Kaliro	66	Luwero	Kasana, Luwero district.	Luwero
37	Kamuli	Kyabazinga road, Kamuli district.	Kamuli	67	Lyantonde	Plot # 133, Block # 78, Kabura, Lyantonde district.	Lyantonde
38	kamwenge	Nsorora, Kibare county, Kamwenge Distrct.	Kamwenge	68	Makindye	Salama road, Kifamba Zone, Makindye,Kampala.	Kampala
39	Kansanga	Plot 1888 off Gaba Road, Kiwafu-kitalanga	Kampala	69	Manafwa	Esau Road,Manafwa Town council	Manafwa
40	Kapchorwa	Plot 13 Cheborion Road, Kapchorwa town council	Kapchorwa	70	Masaka	Plot # 26 Kumbu Road, Masaka.	Masaka
41	kasambya	P.O Box Village Bulonzi Parish Kasambya ward	Mubende	71	Masindi	Kijungu Road, Masindi district.	Masindi
42	Kasangati	Plot No. 2190 Block 187 Luteete Kyadondo Kasangati, Wakiso.	Wakiso	72	Matuga	Plot # 121 block # 91, Kyadondo, Matugga, Lwadda B.	Wakiso
43	Kasese 1	Plot no. 40 Kojere Road, Kilembe Quarters, Kasese.	Kasese	73	Mayuge	Plot No. Kyabazinga Road, Kamuli District	Mayuge
44	Kasese 2	Plot no. 40 Kojere Road, Kilembe Quarters, Kasese.	Kasese	74	Mbale 1	Half London, near police station, Mbale.	Mbale
45	Kasubi	Kasubi Zone 3, Kasubi Parish, Kampala.	Kampala	75	Mbale 2	Half London, near police station, Mbale.	Mbale
46	Kawempe	Plot 45, Ttula Road, Kawempe	Kampala	76	Mbarara 1	Plot # 30, Sabiiti close, Mbarara.	Mbarara
47	Kayunga	Hospital road, Kayunga district.	Kayunga	77	Mbarara 2	Plot # 30, Sabiiti close, Mbarara.	Mbarara
48	Kazo	Plot Kazo 1	Kazo	78	Mbirizi	Industrial zones along Mbarara-Masaka highway. Near NRM Offices. Mbirizi.	Lwengo
49	Kiboga	Wamala Road, block 655, plot 19, Kiboga distrct.	Kiboga	79	Mityana	Kiyinda B, Mityana municipality, Mityana.	Mityana
50	Kibuli	Kibuli Mosque zone, Plot # 381, Kampala	Kampala	80	Mpigi	Near Mpigi Prison Centre, Mpigi.	Mpigi
51	Kihihi	Plot No. 257 Block 74 Ruyayo Cell	Kanungu	81	Mubende	Makenke Road, Mubende.	Mubende
52	Kisoro	Kabongo Village, Kisoro district	Kisoro	82	Muhanga	Kitaburaza Cell, Muhanga Town Council	Rukiga
53	Kitgum 1	Plot No.5, Kibwota Road, Kitgum	Kitgum	83	Mukono	Plot # 48-50, Bugerere Road, Mukono TC.	Mukono
54	Kitgum 2	Plot No.5, Kibwota Road, Kitgum	Kitgum	84	Musita	Mayuge Road, Mayuge district.	Mayuge
55	Kitintale	Kitintale Block 1, House # 2, Kitintale	Kampala	85	Najja	Kiyindi Road, Najja center	Buikwe
56	Koboko	Plot No. Road Kulaba Village,Godia Parish, Midia Sub Country West Division	Koboko	86	Najjanankumbi	Kalina Zone-Namasuba, Entebbe Road. House # 2	Kampala
57	Kumi	Wiggins Road, opposite Liquids gardens, Kumi	Kumi	87	Nakaloke	Nandala Zone	Sironko
58	Kyegegwa	Kyegegwa PO box no 99 Village Kigando Ward	Kyegegwa	88	Namayingo	Namayingo Parish (South)	Namayingo
59	Kyengera	Plot # 388, Busiro, Wakiso	Kampala	89	Namutumba	Waibi Village, Namutumba Zone-B Parish.	Namutumba
60	Kyenjojo	Kasiina Village, Isingoma peter House, Kyenjojo.	Kyenjojo	90	Nansana	Masitore stage, Cheap hardware, Kabumbi Road Nansana, Wakiso district.	Kampala
				91	Nebbi	Plot No. 66 Block Road – along Arua road	Nebbi



92	Ntinda	Plot # 228, Buye Kigowa, Kiwattule Road, Ntinda.	Kampala
93	Ntungamo	Plot # 336, Nyabubare Road, Ntungamo district.	Ntungamo
94	Nyendo	Nyendo Ssenyange Division, Nakayiba nyendo-Masaka	Masaka
95	Paidha	Plot No. 28 Valriano Road Ato Kololo central Paidha Town Council	Zombo
96	Pallisa	Kaucho Road, Pallisa district Near Action aid Office.	Pallisa
97	Rubindi	Nombe parish, Ibanda Road, Mbarara district.	Mbarara
98	Rubirizi	Ndekye Town. Kasese road.	Rubirizi
99	Rukungiri	Block # 5, Valley close, Rukungiri.	Rukungiri
100	Rwimi	P.O Box No. 30345 Kasese Road Village Rwimi zone Central Parish Bunyangabu	Rwimi
101	Seeta	Seeta, Mukono	Mukono
102	Sembabule	Plot No. Kisonko Block Sebagala Road	Sembabule
103	Serere	Serere Town council	Serere
104	Sironko	Plot No. Sand cell Southern ward 5 ternnel	Sironko
105	Soroti	Haridass Road opposite St. Martha Junior Primary School. Soroti.	Soroti
106	Tororo-1	Plot 04, Janan Luwum Road, Tororo Municipality	Tororo
107	Tororo-2	Plot 04, Janan Luwum Road, Tororo Municipality	Tororo
108	Wakiso	Ssetimba Road, Busiro East, Wakiso Town Council.	Wakiso
109	Wobulenzi	Kikoma, Wobulenzi district.	Luwero
110	Busia III	Busia Town council on Majanji road	Busia
111	Kibaale	Kibale Town Council	Kibaale
112	Igayaza	Igayaza Town near the Maersk on kakumiro road	Kakumiro

113	Sironko II	Plot No. Sand cell Southern ward 5 ternnel	Sironko
114	Bweyale	Bweyale Town council	Kiryandongo
115	Magale	Magale town alongside the road to Lwakhakha border of Uganda and Kenya	Manafwa
116	Namwendwa	Namwendwa Town Council alongside Kamuli road	Kamuli
117	Luuka	Luuka Town near the local play ground	Luuka
118	Amuria	Amuria Town Council	Amuria
119	Kween	Kween Town Council	Kween
120	Busunju	Busunju behind the taxi park	Mityana
121	Mbale IV	Mbale on Tororo road	Mbale
122	Tororo III	Tororo town near town council offices	Tororo
123	Kamdini	Kamdini town council on Gulu road	Oyam
124	Kanungu	Kanungu town council	Kanungu
125	Buyende	Buyende Town Council on the building formerly occupied by CPS	Buyende
126	Buliisa	Buliisa Town Council on the new white house	Buliisa
127	Pader	Pader Town Council on Acholi B house	Pader
128	Pakwach	Pakwach Town Council	Pakwach
129	Serere II	Serere Town council opposite the main hospital	Serere
130	Manafwa II	Manafwa Town Council on the road opposite Gaz petrol station Mbale road	Manafwa
131	Adjumani	Adjumani Town Council near Adjumani girls Primary School	Adjumani
132	Pabbo	Pabbo Town council Yoweri Kaguta Road near Town Council offices	Amuru
133	Tirinyi	Tirinyi Town Council behind water offices	Kibuku

**BAGEZZA COOPERATIVE SAVINGS & CREDIT SOCIETY (BAGEZZA SACCO)**

Tier:	4
Category	B
Legal status (Company Ltd by shares/guarantee, SACCO etc)	SACCO
Name of CEO or Manager:	MUSINGUZI MAURICE
Number of female staff	8
Percentage of Female staff	38%
Percentage of Female Board members	33%

Postal Address of MFI headquarter	P.O BOX 292 MUBENDE
Physical address of MFI Headquarter	PLOT 2A, LUBANGA ROAD, MUBENDE MUNICIPALITY
District	MUBENDE
Office Telephone Number (s):	0782/0701-890180
Mobile Telephone Number:	0782/0701-890180
Email:	bagezzasacco@yahoo.com

<b>BUSINESS INFORMATION</b>	
Outstanding Loan Portfolio	3,805,474,761
Total voluntary Savings	1,454,367,763
Total compulsory savings	276,599,766
Total Number of active savers	12,788
Percentage of female savers:	34.3%
No. of active Borrowers	1821
Percentage of female borrowers	28%
Total Number of clients	10,302
Percentage of female clients	28%
Interest rate calculation (flat or declining)	2.5% Reducing
Average 1st loan:	5,000,000
Current Average loan size	2,100,000
Minimum Loan size	100,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 Month
Max Loan Period	24 Months

<b>PRODUCTS OFFERED</b>	
<b>Loan Products</b>	Water and Sanitation
Agriculture	Group Loans

Asset Acquisition	Institution Loans
Business loan	<b>Savings Products</b>
School fees loan	Voluntary Savings
Emergency loan	Compulsory Savings
Other products If any	Fixed Deposit Savings
MTN Mobile Money	Junior Savings
Airtel Money	Target Savings

### BRANCH NETWORK

No. of Branches: 3

Town	Branch Address	District
Head Office- Mubende Municipality	Lubanga Road, Mainstreet LC1	Mubende
Madudu Branch- Ngabano Trading Centre	Madudu Sub county, Ngabano Trading Centre	Mubende
Kitenga Branch- Kanyegaramire Trading Centre	Kitenga Sub County, Kanyegaramire Trading Centre	Mubende

## BESIGWA DEVELOPMENT SACCO

Tier:	TIER 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Tumwebaze Florah
Physical address of MFI Headquarter	KIKAYA A
District	WAKISO
Office Telephone Number (s):	0703488108 / 0778393204 / 0701184029
Mobile Telephone Number:	0700827258
Email:	besigwasacco@gmail.com

<b>BUSINESS INFORMATION</b>	
Outstanding Loan Portfolio	733,096,913
Total voluntary Savings	415,990,676
Total Number of active savers	431

No. of active Borrowers	302
Total Number of clients	1021
Interest rate calculation	Flat

### PRODUCTS OFFERED

<b>Loan Products</b>	Asset and development loan
School fees loan	<b>Savings Products</b>
Women in small business loan	Ordinally savings
Youth in business loan	Fixed savings

### BRANCH NETWORK

No. of Branches: 2

**List all the branches**

Town	Branch Address	District
Kikaya A	Kikaya A	Wakiso
Kawempe	Kawempe	Kampala

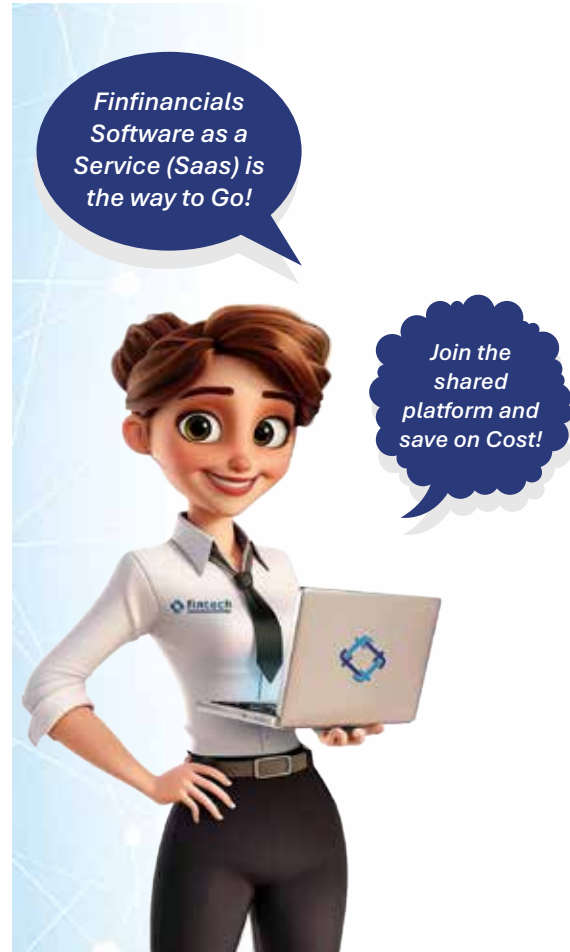
**AUTOMATE YOUR SACCO OR MFI WITH FINFINANCIALS CBS 'SAAS' FROM ANYWHERE.**

Across Africa, SACCOs and microfinance institutions are under increasing pressure to modernize. As member expectations grow and regulatory requirements tighten, the traditional manual and outdated systems that once served these institutions are no longer sufficient. Members today demand real-time access to their savings, loans, and shares—anytime, anywhere—through mobile phones, ATMs, and online platforms. At the same time, regulators require accurate, timely reporting, and operational costs continue to rise.

For many SACCOs and microfinance institutions, especially smaller or rural ones, limited budgets and a lack of IT expertise make this transformation challenging. This is where **Finfinancials**, a cloud-based core banking system, comes in. Purpose-built for SACCOs and microfinance institutions, Finfinancials is delivered through a **Software as a Service (SaaS) model**—making it affordable, scalable, and easy to adopt without investing in expensive hardware or data centers.

What sets Finfinancials apart is its **shared services deployment model**. Instead of each institution hosting the system independently, an umbrella entity manages the core infrastructure from a central data center. This entity invests in the technology, support personnel, and deployment process—while individual SACCOs and MFIs connect to the platform through a simple subscription model. They only need basic internet connectivity and user devices to get started.

This model is already proving successful. **In Malawi, the Finfinancials shared platform is deployed as the MFI Hub, which currently serves more than 40 SACCOs and microfinance institutions.** Most recently, we successfully onboarded **Rumphu Teachers SACCO** onto the MFI Hub Shared Core Banking Platform, enabling them to offer real-time services to their members and streamline their operations.



Through Finfinancials, institutions gain access to powerful features such as integrated accounting, mobile banking, loan appraisal tools, general ledger, reporting, and multi-channel gateways. Members benefit from 24/7 access to their financial information, while management enjoys improved oversight, accountability, and ease of compliance.

**Key benefits include:**

- Reduced IT costs and no need for onsite infrastructure
- Real-time digital access for members across devices
- Simplified compliance through automated reporting
- Scalable growth without operational strain
- A predictable subscription pricing model

As Africa’s financial ecosystem continues to evolve, the Finfinancials shared SaaS platform provides SACCOs and microfinance institutions with a reliable path to digital transformation. With real-world success stories like MFI Hub in Malawi, it’s clear—this is the future of cooperative finance.

To get Finfinancials as a Software as a Service, email [sales@fintech-group.com](mailto:sales@fintech-group.com), or visit our website [www.fintech-group.com](http://www.fintech-group.com) for more information.



Email Address: [sales@fintech-group.com](mailto:sales@fintech-group.com)  
 Website: [www.fintech-group.com](http://www.fintech-group.com)

Phone Numbers: +256 756 304626 || +256 776 304626  
 Office lines: +256-312-370784 || +256-414-340052/60

## BRAC UGANDA BANK LIMITED

Tier:	Tier 2
Category	A
Legal status	Company Ltd by Guarantee
Name of CEO or Manager:	Nkosilathi Moyo
Number of female staff	1,572
Percentage of Female staff	82%
Percentage of Female Board members	40%
Postal Address of CI headquarter	P O Box 6582 Kampala
Physical address of CI Headquarter	Plot 201 Mengo, Kabuusu-Rubaga
District	Kampala
Office Telephone Number (s):	0200900720
Email	bracugandabankltd@brac.net

### BUSINESS INFORMATION

Outstanding Loan Portfolio	151,549,195.99
Total voluntary Savings	68,265,847,062.89
Total compulsory savings	30,609,400,243.79
Total Number of active savers	374,502
Percentage of female savers:	91.30%
No. of active Borrowers	157,667
Percentage of female borrowers	94.16%
Total Number of clients	374,502
Percentage of female clients	94%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	679,000= Group lending & 3,177,112 individual lending
Current Average loan size:	1,261,698 For Group 4,605,655 for Individual
Minimum Loan size	300,000= for Group 1,500,000= Individuals
Maximum Loan size	10,000,000 for Group & 100,000,000 Individual
Minimum Loan Period	5 months
Max Loan Period	12 months

### PRODUCTS OFFERED

Loan Products
Group Lending
Individual Lending
Savings Products
BRAC Flex save Account
BRAC Wise save account
BRAC Safe Save account
Fixed deposit accounts
BRAC Corporate Account.

Other products
Staff salary loans

### BRANCH NETWORK

No. of Branches 162

S.I. No	Branch	Town	District
1	Nateete	Nateete	Kampala
2	Kabuusu	Kabuusu	Kampala
3	Kibuli	Kibuli	Kampala
4	Kitintale	Kitintale	Kampala
5	Kampala Road	Kampala	Kampala
6	Ggaba	Ggaba	Kampala
7	Makindye	Makindye	Kampala
8	Kalerwe	Kalerwe	Kampala
9	Kawempe	Kawempe	Kampala
10	Maganjo	Magajo	Wakiso
11	Matugga	Matugga	Wakiso
12	Kasubi	Kasubi	Kampala
13	Kisaasi	Kisaasi	Kampala
14	Kajjansi	Kajjansi	Wakiso
15	Kira	Kira	Wakiso
16	Najjera	Najjera	Wakiso
17	Zana	Zana	Wakiso
18	Abaita Ababiri	Abaita Ababiri	Wakiso
19	Entebbe Kitoro	Entebbe	Wakiso
20	Kireka	Kireka	Wakiso
21	Nansana	Nansana	Wakiso
22	Wakiso	Wakiso	Wakiso
23	Busunju	Busunju	Wakiso
24	Kyengera	Kyengera	Wakiso
25	Kasangati	Kasangati	Wakiso
26	Zirobwe	Zirobwe	Luwero
27	Nakifuma	Nakifuma	Mukono
28	Kasawo	Kasawo	Mukono
29	Ggombe	Ggombe	Butambala
30	Nsangi	Nsangi	Wakiso
31	Mpigi	Mpigi	Mpigi
32	Bombo	Bombo	Luwero
33	Ssemuto	Ssemuto	Nakaseke
34	Wobulenzi	Wobulenzi	Luwero
35	Luwero	Luwero	Luwero
36	Bulenga	Bulenga	Wakiso

37	Mityana	Mityana	Mityana
38	Kiyinda	Kiyinda	Mityana
39	Bukuya	Bukuya	Mubende
40	Mubende	Mubende	Mubende
41	Kakumiro	Kakumiro	Kakumiro
42	Kisekende	Kisekende	Mubende
43	Kasambya	Kasambya	Mubende
44	Kiganda	Kiganda	Mubende
45	Hoima	Hoima	Hoima
46	Kinubi	Kinubi	Hoima
47	Kiboga	Kiboga	Kiboga
48	Biiso	Biiso	Hoima
49	Masindi	Masindi	Masindi
50	Bweyale	Bweyale	Kiryandongo
51	Kigumba	Kigumba	Kiryandongo
52	Kijura	Kijura	Kabarole
53	FortPortal	FortPortal	Kabarole
54	Kasusu	Kasusu	Kabarole
55	Bundibugyo	Bundibugyo	Bundibugyo
56	Kibito	Kibito	Kabarole
57	Mukono	Mukono	Mukono
58	Mukono Central	Mukono	Mukono
59	Seeta	Seeta	Mukono
60	Buikwe	Buikwe	Buyikwe
61	Nkokonjeru	Nkokonjeru	Buyikwe
62	Lugazi	Lugazi	Buyikwe
63	Njeru	Njeru	Buyikwe
64	Kangulumira	Kangulumira	Kayunga
65	Kayunga	Kayunga	Kayunga
66	Buyala	Buyala	Jinja
67	Buwenge	Buwenge	Jinja
68	Namwendwa	Namwendwa	Kamuli
69	Kamuli	Kamuli	Kamuli
70	Iganga	Iganga	Iganga
71	Mayuge	Mayuge	Mayuge
72	Jinja	Jinja	Jinja
73	Musita	Musita	Mayuge
74	Bukizibu	Bukizibu	Mayuge
75	Namutumba	Namutumba	Namutumba
76	Budaka	Budaka	Budaka
77	Tororo	Tororo	Tororo
78	Bugema	Bugema	Mbale
79	Bududa	Bududa	Bududa
80	Magale	Magale	Manafwa
81	Pallisa	Pallisa	Pallisa
82	Luuka	Kiyunga	Luuka
83	Kaliro	Kaliro	Kaliro
84	Bugiri	Bugiri	Bugiri
85	Busia	Busia	Busia
86	Iganga Nkono	Iganga-Nakavule	Iganga
87	Idudi	Idudi	Iganga
88	Namayingo	Namayingo	Namayingo
89	Mbale	Mbale	Mbale
90	Sironko	Sironko	Sironko
91	Kapchorwa	Kapchorwa	Kapchorwa
92	Nakaloke	Nakaloke	Mbale
93	Soroti	Soroti	Soroti
94	Kumi	Kumi	Kumi
95	Ngora	Ngora	Ngora
96	Serere	Serere	Serere
97	Dokolo	Dokolo	Dokolo
98	Katakwi	Katakwi	Katakwi
99	Amuria	Amuria	Amuria
100	Amolatar	Amolatar	Amolatar
101	Iceme	Iceme	Oyam
102	Lira	Lira	Lira
103	Ojwina	Ojwina	Lira
104	Aduku	Aduku	Apac
105	Apac	Apac	Apac
106	Ntungamo	Ntungamo	Ntungamo
107	Kabale	Kabale	Kabale
108	Kisoro	Kisoro	Kisoro
109	Rubanda	Rubanda	Rubanda
110	Muhanga	Muhanga	Rukungiri
111	Buyanja	Buyanja	Rukungiri
112	Rukungiri	Rukungiri	Rukungiri
113	Kihihi	Kihihi	Kanungu
114	Lyantonde	Lyantonde	Lyantonde
115	Mbarara	Mbarara	Mbarara
116	Rubindi	Rubindi	Mbarara
117	Ishongororo	Ishongororo	Ibanda
118	Kabwohe	Kabwohe	Sheema
119	Kamwenge	Kamwenge	Kamwenge
120	Ibanda	Ibanda	Ibanda
121	Ishaka	Ishaka	Bushenyi
122	Rubirizi	Rubirizi	Rubirizi
123	Isingiro	Isingiro	Isingiro
124	Kinoni	Kinoni	Lwengo

125	Buwama	Buwama	Mpigi
126	Masaka	Masaka	Masaka
127	Nyendo	Nyendo	Masaka
128	Lukaya	Lukaya	Kalungu
129	Kalisizo	Kalisizo	Rakai
130	Kyotera	Kyotera	Rakai
131	Ssembabule	Ssembabule	Ssembabule
132	Kasese	Kasese	Kasese
133	Rukoki	Rukoki	Kasese
134	Rwimi	Rwimi	Kasese
135	Bwera	Bwera	Kasese
136	Kisinga	Kisinga	Kasese
137	Kibaale	Kibaale	Kibaale
138	Kagadi	Kagadi	Kagadi
139	Kyegegwa	Kyegegwa	Kyegegwa
140	Kyenjojo	Kyenjojo	Kyenjojo
141	Gulu	Gulu	Gulu
142	Layibi	Layibi	Gulu
143	Kamdini	Kamdini	Kamdini

144	Kalongo	Kalongo	Pader
145	Kitgum	Kigtum	Kitgum
146	Lacor	Lacor	Gulu
147	Adjumani	Adjumani	Adjumani
148	Anaka	Anaka	Nwoya
148	Pabbo	Pabbo	Amuru
149	Palemo deri	Palemo deri	Adjumani
150	Arua	Arua	Arua
151	Arua Manibe	Arua Manibe	Arua
152	Arua Hill	Arua Hill	Arua
153	Odia	Odia	Arua
154	Arivu	Arivu	Arua
155	Nebbi	Nebbi	Nebbi
156	Pakwach	Pakwach	Nebbi
157	Paidah	Paidah	Zombo
158	Parombo	Parombo	Nebbi
159	Koboko	Koboko	Koboko
160	Moyo	Moyo	Moyo
161	Yumbe	Yumbe	Yumbe
162	Maracha	Maracha	Terego

## BUDDU CBS- PEWOSA

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

### PRODUCTS OFFERED

<b>Loan Products</b>	Emergency Loans
Group Loans	<b>Savings Products</b>
Individual Loans	Voluntary Savings
Business Loans	Share Deposits
Agricultural loans	Fixed Deposits
School fees Loans	<b>Other products If any</b>
Asset Financing	Mobile Banking Services
Bodaboda Loans	Mobile/Airtel Money services
Staff Loans	Agency banking

### BRANCH NETWORK

No. of Branches: 1		
Town	Branch Address	District
Masaka	Laston Building, Masaka	Masaka

## BUGADDE SACCO

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

### PRODUCTS OFFERED

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

### BRANCH NETWORK

Number of Branches: 6		
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Town	Branch Address	District
Bugadde Main	Bugadde Town Council	Mayuge
Mayuge Branch	Mayuge Town Council	Mayuge
Bwondha	Bwondha Beach	Mayuge

Nango	Nango Town Council	Mayuge
Nankoma	Nankoma Town Council	Bugiri
Nakivumbi	Nakivumbi Town Council	Iganga

## BUIKWE TWEZIMBE SACCO

Tier	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Settuba Eddie Abdullah
Number of female staff	2
Percentage of Female staff	50%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P. o Box 260 Lugazi
Physical address of MFI Headquarter	Buikwe Town
District	Buikwe
Office Telephone Number (s):	0785963725 / 0707876548
Mobile Telephone Number:	0772317501
Email: Buikwetwezimbessacco2017@yahoo.com; natsonem@yahoo.com	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	309,479,384
Total voluntary Savings	359,403,000
Total compulsory savings	14,220,000

Total Number of active savers	1138
Percentage of female savers:	35%
No. of active Borrowers	195
Percentage of female borrowers	34.4%
Total Number of clients	2844
Percentage of female clients	40%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	800,000
Current Average loan size	1,000,000
Minimum Loan size	100,000
Maximum Loan size	15,000,000
Minimum Loan Period	1 month
Max Loan Period	24 Month

### PRODUCTS OFFERED

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

## BULADDE FINANCIAL SERVICES LTD

Tier:	Tier 4
Category	C
Legal status	Company Ltd by guarantee
Name of CEO or Manager:	Mr. Kasujja Brian
Postal Address of MFI headquarter	P.O Box 300514, Mengo
Physical address of MFI Headquarter	Mengo, Rubaga Division
District	Kampala
Office Telephone Number (s):	0708666999
Mobile Telephone Number:	0772618886 / 0708666999
Email: info@buladde.or.ug kasujjab@gmail.com	
Website: www.buladde.or.ug	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	650,617,794.7
Total compulsory savings	117,551,272
Total Number of active savers	792

No. of active Borrowers	711
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### PRODUCTS OFFERED

Loan Products	Savings Products
Kyapa land Loan	Financing women artisan groups
Development Loan	Financing women poultry keeping group
Emergency Loan	Financial literacy farming
<b>Other products If any</b>	
Traders/Woman groups	Agriculture stockists
Real Estate	Trade in General merchandise

### BRANCH NETWORK

1. No. of Branches:

S/N	Town	Branch Address	District
1.	Mengo	Mengo Rubaga Division	Kampala

## BUNYARUGURU DEVELOPMENT SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	GUMISIRIZA MANUELINA
Number of female staff	7
Percentage of Female staff	38%
Percentage of Female Board members	28.6%
Postal Address of MFI headquarter	P.O.BOX 12,RUBIRIZI
Physical address of MFI Headquarter	Rubirizi Town Council, Rubirizi District
District	Rubirizi
Office Telephone Number (s):	0773832232
Mobile Telephone Number:	0703978472
Email:	saccobunyaruguru@gmail.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	3,934,477,934
Total voluntary Savings	2,053,802,580
Total compulsory savings	
Total Number of active savers	7367
Percentage of female savers:	24.8%
No. of active Borrowers	1833
Percentage of female borrowers	25%

Total Number of clients	9337
Percentage of female clients	24
Interest rate calculation (flat or declining)	2.5 DECLINING
Average 1st loan:	500,000
Current Average loan size	1,800,000
Minimum Loan size	100,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 MONTHS
Max Loan Period	2YEARS

### PRODUCTS OFFERED

Loan Products	Boda Boda
Commercial	Water and Sanitation
Agriculture	Savings Products
Emergency	voluntary savings
School Fees	fixed savings 12%per annum
Salary Loan	

### BRANCH NETWORK

No. of Branches 2

Town	Branch Address	District
Kyambura	kyambura	Rubirizi
Ntara	Kitagwenda	Kitagwenda

## BURERE PEOPLES SACCO

Tier:	4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Ahimbisibwe Benon Dan
Number of female staff	5
Percentage of Female staff	42%
Percentage of Female Board members	22%
Postal Address of MFI headquarter	235 Bushenyi
Physical address of MFI Headquarter	Nyakashaka Town Council
District	Buhweju
Office Telephone Number (s):	
Mobile Telephone Number:	0782890338
Email:	bureresacoo@gmail.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	1,112,995,175
Total voluntary Savings	942,423,036
Total compulsory savings	94,541,166
Total Number of active savers	6575
Percentage of female savers:	21%
No. of active Borrowers	739
Percentage of female borrowers	19%

Total Number of clients	8245
Percentage of female clients	23%
Interest rate calculation (flat or declining)	3% reducing
Average 1st loan	200,000
Current Average loan size	1,138,296
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	School Fees Loan
Agriculture Loan	<b>Savings Products</b>
Boda Boda Loan	Voluntary
Emergency Loan	Compulsory Loan
Kyapa Loan	Junior Loan
Home Improvement Loan	Saving Club
Commercial Loan	Fixed Saving

### BRANCH NETWORK

No. of Branches: 2

Town	Branch Address	District
Kanuka Town Council	Nyakishama Subcounty	Buhweju
Kabegaramire TC	Nyakishama Subcounty	Buhweju

## BUSIU SACCO

Tier:	Tier-4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Shisa Modester
Number of female staff	04
Percentage of Female staff	66%
Percentage of Female Board members	43%
Postal Address of MFI headquarter	721
Physical address of MFI Headquarter	Busiu Town Council
District	Mbale
Office Telephone Number (s):	0392878989
Mobile Telephone Number:	0772192237
Email:	<a href="mailto:busiusacco@yahoo.co.uk">busiusacco@yahoo.co.uk</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	488,879,881
Total voluntary Savings	335,078,198
Total compulsory savings	12,590,000
Total Number of active savers	1259
Percentage of female savers:	34.2
No. of active Borrowers	348
Percentage of female borrowers	30.5
Total Number of clients	3207
Percentage of female clients	30
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	2,500,000
Minimum Loan size	500,000

Maximum Loan size	20,000,000
Minimum Loan Period	1 month
Max Loan Period	12 months

### PRODUCTS OFFERED

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

### BRANCH NETWORK

No. of Branches 2

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

## BUTUURO PEOPLES' SACCO LTD

Tier:	Tier 4
Category	A
Legal status	SACCO
Number of female staff	22
Percentage of Female staff	49%
Percentage of Female Board members	29%
Postal Address of MFI headquarter	P. O Box 337, Bushenyi
Physical address of MFI Headquarter	Nyakabirizi Town Council, Bushenyi
District	Bushenyi
Office Telephone Number (s):	0702 230832
Email	<a href="mailto:butuurosacco@gmail.com">butuurosacco@gmail.com</a>
Website:	<a href="http://www.butuurosacco.com">www.butuurosacco.com</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	8,704,244,072
Total voluntary Savings	4,211,604,793
Total compulsory savings	336,384,109
Total Number of active savers	11,241
Percentage of female savers:	45%
No. of active Borrowers	3,468
Percentage of female borrowers	755
Total Number of clients	13,059
Percentage of female clients	58%
Interest rate calculation (flat or declining)	declining
Current Average loan size	3.5million
Minimum Loan size	100,000
Maximum Loan size	150,000,000
Minimum Loan Period	1 MONTH
Max Loan Period	24 MONTHS

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

Agriculture loans
School fees loan
Commercial loans
Solar loans
Motor cycle loans
Emergency loans
Home improvement loan
Salary loans
water harvest

**Savings Products**

Savings accounts
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Group accounts
Collection account
Joint accounts
Fixed account
Junior account
Nyentsya account
<b>Other products</b>
Funeral Services product

**BRANCH NETWORK**

No. of Branches: 1

Town	Branch Address	District
Nyakabirizi branch	Nyakabirizi T/c	Bushenyi

## BUYANJA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD

Tier:	Tier 4
Category	B
Legal status	Limited By Shares
Name of CEO or Manager:	Nayebare Olive
Postal Address of MFI headquarter	P.O Box 127, Rukungiri
Physical address of MFI Headquarter	Buyanja Subcounty, Buyanja Trading Center
District	Rukungiri
Office Telephone Number (s):	0774000439 / 0772674573
Mobile Telephone Number:	0774000439 / 0772674573
Email:	saccobuyanja@gmail.com
Website:	www.buyanjasacco.co.ug

Agriculture loans	Ordinary savings account
Business loans	Fixed deposit accounts (earn 8% p.a)
School fees	Junior accounts
Bodaboda loans	Institution accounts
Home improvement loans	
Other products If any	
Stanbic bank agency banking services	Mobile money services
Centenary agency banking services	Mobile banking (msacco)
Interswitch atm cards	Train farmer groups in book keeping, financial literacy, & best agro economic practices

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	14,275,066,792
Total voluntary Savings	5,062,913,427
Total Number of active savers	2,628
No. of active Borrowers	2,628
Minimum Loan size	100,000
Maximum Loan size	50,000,000 (individuals) 80,000,000 (institutions)

**PRODUCTS OFFERED**

Loan Products	Savings Products
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**BRANCH NETWORK**

1. No. of Branches: 7

Town	Branch Address	District
Buyanja main branch	Buyanja main branch	Rukungiri
Karunoni branch	Karunoni branch	Rukungiri
Bikurungu	Rukungiri municipality	Rukungiri
Kashenyi	Rukungiri municipality	Rukungiri
Buhunga	Rukungiri municipality	Rukungiri
Ruhinda (kyomera)	Rukungiri municipality	Rukungiri
Nyakabungo	Rukungiri municipality	Rukungiri

## CBS PEWOSA SACCO

Tier:	Teir 4
Category	B
Legal status	Cooperative Society
Name of CEO or Manager:	Sentumbwe Daniel Herbert
Number of female staff	13
Percentage of Female staff	62%
Percentage of Female Board members	16%

Postal Address of MFI headquarter	P. O. Box 12760 Kampala Uganda
Physical address of MFI Headquarter	Plot 905, Kabakanjagala Road, Bulange Mengo
District	Kampala
Office Telephone Number (s):	+256789428207
Mobile Telephone Number:	+256756191100
Email	info@cbspewosacoop.com

Website: <https://cbsepwosacoop.com>

**PRODUCTS OFFERED**

Loan Products	Savings Products
School fees loan product	Ordinary Savings Products
Housing Microfinance loans	Youth savings product
Emergency loan	Savings for investment
Development loan	Online savings products and services
Agriculture and value addition loans	Diaspora savings accounts
Cottage industry loans	Retirement Golden Plan
Online loan products and services	Fixed Deposit Accounts
Medical Insurance services	Payment services
Consumption/social loan	Renewable Energy

**Other products if any**

CBS PEWOSA Health Insurance  
Financial literacy trainings  
Digital services, payment, USSD codes

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	7,843,476,383
Total Number of clients	1724
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	Shs 1 million
Current Average loan size	Shs 1,497,132
Minimum Loan size	Shs 500,000
Maximum Loan size	Shs 50 million
Minimum Loan Period	1 month
Max Loan Period	3 years

Loan Products	Savings Products
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School fees loan product	Ordinary Savings Products
Housing Microfinance loans	Youth savings product
Emergency loan	Savings for investment
Development loan	Online savings products and services
Agriculture and value addition loans	Diaspora savings accounts
Cottage industry loans	Retirement Golden Plan
Online loan products and services	Fixed Deposit Accounts
Medical Insurance services	Payment services
Consumption/social loan	
Renewable Energy	

**Other products if any**

CBS PEWOSA Health Insurance  
Financial literacy trainings  
Digital services, payment, USSD codes

**BRANCH NETWORK**

S/N	Town	Branch Address	District
	Gayaza	Gayaza town	Wakiso
	Katabi	Kawuku town	Wakiso
	Mende	Mende parish	Wakiso
	Mityana	Wabigalo village	Mityana
	Gomba	Bukandula town	Mpigi
	Buwama	Buwama town	Mpigi

## CELEBRATE HOPE SACCO

Tier	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	SSEMUYABA JOEL
Number of female staff	10
Percentage of Female staff	40%
Percentage of Female Board members	20%
Postal Address of MFI headquarter	P.O BOX 81 KYOTERA
Physical address of MFI Headquarter	SSANJE TRADING CENTER
District	KYOTERA
Office Telephone Number (s):	0393249891
Mobile Telephone Number:	0770835481
Email: Manager-sacco@celebratehopeministries.com	
Website:www.celebratehopesacco.com	

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	748,158,800
Total voluntary Savings	279,010,356
Total compulsory savings	21,260,000
Total Number of active savers	1268

Percentage of female savers:	27%
No. of active Borrowers	413
Percentage of female borrowers	28%
Total Number of clients	1968
Percentage of female clients	37%
Interest rate calculation (flat or declining)	3% flat
Average 1st loan:	1,000,000
Current Average loan size	1,900,000
Minimum Loan size	500,000
Maximum Loan size	25,000,000
Minimum Loan Period	1 month
Max Loan Period	24 months

**PRODUCTS OFFERED**

Loan Products	Savings Products
Emergency Loans	
Farm Improvement	Emergency Loan 2
Home Improvement	
Business Improvement	Youth Savings
School Fees	Pledged Deposits
	Fixed Savings

**BRANCH NETWORK**

No. of Branches: 2

Town	Branch Address	District
Lwamaggwa	Lwamaggwa Town Council	Rakai.
Kiruhura	Kanyabihara Trading Center	Kiruhura.

## CENTENARY BANK

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

**PRODUCTS OFFERED**

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

**Other products**

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

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

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

**BRANCH NETWORK**

No. of Branches 71

Branch	Address
Adjumani	LVR 3176 Folio 18 Plot 20, Manyi Road Tel: +256 414 697 877 +256 414 697 885
Apac	Plot 22, Akokoro Road Apac Town Tel: +256 414 663 185 +256 414 663 211
Arua	Plot 3, Avenue Road P.O Box 246 Arua Tel: +256 414 699 595 +256 414 699 596
Branch	Location & Contact

Bugiri	Plot 117, Grant street Iganga - Tororo Highway P.O BOX 137, Bugiri Tel: +256 414 699 598 +256 414 699 600
Bundibujjo	Plot II, Block D, Bundibibugyo Town council Fort Portal Road Highway Tel: +256 414 698 460 +256 414 698 461
Bwaise	Plot 526 Kawempe - Bwaise Bombo Road P.O Box 1982, Kampala Tel: +256 414 691 867 +256 414 691 873
Bwera	Plot 102, Bukonjo Block Bwera Town Tel: +256 414 663 197 +256 712 751 729
Entebe Road	Plot 7, Entebbe Road Talenta House Plot 1892, Kampala Tel: +256 414 506 009 Plot 7, Entebbe Road Talenta House Plot 1892, Kampala Tel: +256 414 506 009
Entebe Road Annet	Plot 18/20 Entebbe Road P.O Box 1892, Kampala Tel: +256 414 506 009
Fort Portal	Golden Jubilee Building Fort Portal - Kasese Road P.O Box 124 Fort Portal Tel: +256 414 691 804 +256 414 691 816
Gulu	Plot 426, Gulu Street P.O Box 957 Gulu Tel: +256471432498 +256471432572
Gulu Market	Plot 2, Oliya Road Gulu Town Tel: +256 414 699 546 +256 414 691 759
Hoima	Pax Arcade, Plot 41/43, Fort Portal Road P.O Box 472, Hoima Tel: +256 465 440 193 +256 414 663 198
Ibanda	Plot 4, Main Street P.O Box 395, Ibanda Tel: +256 414 697 882 +256 414 697 896
Iganga	Plot 43, Main Street Iganga Town P.O Box 101, Iganga Tel: +256 434 242 143
Ishaka	Plot 9, Cell C - Ward IV Rukungiri Road, Ishaka Town Tel; +256 414 663 230 +256 414 697 886
Isingiro	Plot 17A, High Street Isingiro Town Council P.O Box 1892, Kampala Tel:+256 414 663 235 +256 414 697 880
Jinja	Plot 6, Nizam West Road OPP. Uganda Telecom Office P.O Box 1767, Jinja Tel: +256434122007 +256434122012
Kabalagala	Block 245, Plot 551, Kabalagala Town, P.O Box 1892, Kampala Tel: +256 414 691 879 +256 414 697 899
Kabale	Plot 129, Kabale Road P.O Box 385, Kabale Tel:+256 414 699 594 +256 414 699 548
Kagadi	Plot 69, Prime House Fort Portal - Kyenjojo Road Kagadi Town Coucil P.O Box 35 Kagadi Tel: +256 414 691 883 +256 414 691 904



Kamuli	Plot 4, Kitimbo Road Kamuli Town Council P.O Box 168 Tel: +256 414 663 226
Kanungu	Kanungu - Kihihi Road Kanungu Town Council P.O Box 20 Tel: +256414663194
Kapchorwa	Plot 35, Riwo Lane P.O Box 286, Kapchorwa Tel: +256 414 663 208 +256 414 663 124
Kasese	Plot 213, Portal Street P.O Box 87 Kasese Tel: +256 483 444 041
Kawempe	Plot 125, Block 204, Kawempe Town Tel: +256 414 691 900 +256 414 691 903
Kawuku	Plot 309, Immaculate Heart of Mary Reparatrix Building Tel: +256 414 699 542 +256 414 698 459
Kayabwe	Plot 64, Kayabwe Masaka Road P.O Box 1063 Masaka Tel: +256414663223
Kayunga	Block 123, Plot 300 Main Street, Kayunga Central P.O Box 18257, Kayunga Tel: +256 414 663 207
Kiboga	Plot 101, Hoima Road P.O Box 28 Kiboga Tel: +256 414 697 889 +256 414 633 224
Kikuubo	Ist Floor Unifam Plaza Plot 15, Nakivubo Road Tel: +256 414691852 +256 414691865
Kireka	Plot 1653, Kireka Tel: +256 414 663 193 +256 414 697 879
Kisoro	Plot 27, Kabale - Kisoro Road P.O Box 10 Tel: +256 414 698 458 +256 414 698 455
Kitgum	Plot 7/8 Ogwok Road P.O Box 147 Kitgum Tel: +256 414 663 200 +256 414 698 463
Koboko	Plot 19, Central Road, Koboko Town P.O Box 194 Tel: +256 414 598 648
Kotido	Block 20, Moroto Road, Kotido Town P.O Box 88 Kotido Tel: 256 414 598 648
Kumi	Plot 39, Ngora Road, Kumi P.O Box 228 Tel: 256 414 663 222
Kyenjojo	Plot 6, Kyenjojo Road P.O Box 1077, Kyenjojo Tel: +256 414 663 196
Kyotera	Plot 6, Kyotera P.O Box 116 Tel: +256 414 691 757 +256 414 691 898
Lira	Obote Avenue Plot 4-7, Soroti Road P.O Box 817, Lira Tel: +256 414 691 778 +256 414 691 784
Lugogo	Plot 3A2 and 3 A3 Forest Mall, Ground floor Tel: +256 414 663 220 +256 414 255 533
Lyantonde	Plot 226, Lyantonde Town Council P.O Box 49 Tel: +256 414 697 878 +256 414 697 883
Makerere	St. Augustine Student Centre Tel: +256 414 691 802 +256 414 535 748
Mapeera	Mapeera House Branch Plot 44/46, Kampala Road Plot 2, Burton Street P.O Box 1892, Kampala Tel: +256 317 202 287
Masaka	Plot 6, Edward Avenue P.O Box 1063, Masaka Tel: +256 481 421 197 +256 481 420 406
Masindi	Plot 48, Commercial Road Tel: +256 414 699 544
Mbale	Plot 54, Republic Street P.O Box 818, Mbale Tel: +256 454 434 002 +256 454 434 495

Mbarara	Plot 25/27, High Street P.O Box 1352 Mbarara Tel: +256 414 667 266 +256 485 420 492 +256 485 421 540
Mbarara Corporate	Plot 28, Masaka Road P.O Box 662, Mbarara Tel: +256 414 697 888 +256 414 697 890
Mityana	Plot 50, Corner House P.O Box 156 Mityana Tel: +256 414 663 215 +256 464 442 791
Moroto	Plot 25, Lira Street Moroto Town Tel: +256 414 663 202 +256 414 697 884
Mpigi	Plot 106, Butambala Road Mpigi Town Tel: +256 414 664 508 +256 414 664 513
Mubende	Plot 20, Main street Mubende Town P.O Box 332 Tel: +256 464 444 059 +256 464 444 068
Mukono	Jinja Road P.O Box 790, Mukono Tel: +256 414 697 887
Najjanankumbi	Plot 1032, Entebbe Road Freedom City Mall Tel: +256 414 698 456 +256 414 698 457
Nakivubo	Nakivubo Road Branch Mukwano Arcade Tel: +256 414 507 047 +256 414 507 046 +256 414 699 543
Namirembe Road	Namirembe Road Branch Plot 16, Namirembe Road P.O Box 25229, Kampala Tel: +256414691830 +256 414 691 833 +256 414 667 269
Nansana	Plot 2536, Nansana Town Wakiso District Tel: +256 414 696 098 +256 414 691 752
Nateete	Plot 3, Old Masaka Road Tel: +256 414 660 637 +256 414 660 631
Nebbi	Plot 1/3/5 Bishop Orombi Road P.O Box 179 Nebbi Tel: +256 414 699 547 +256 414 699 602
Ntinda	Plot 36-38 Ntinda Capital Shoppers Building Tel: +256 414 667 273 +256 414 667 281
Ntungamo	Plot 4C New Mbarara - Kabale Road P.O Box 136 Tel: +256 414 663 227 +256 414 663 189
Paidha	Plot 16, Arua Road Tel: +256 716 420 013 +256 414 597 091
Pallisa	Plot 38, Outa Road Pallisa Town Council Tel: +256 414 697 900 +256 414 697 881
Rubaga	Rubaga Cathedral Admission Block Tel: +256 414 691 848 +256 414 698 462
Rukungiri	Plot 13, Republic Road P.O Box 395, Rukungiri Tel: +256 414 697 897 +256 486 442 177
Soroti	Plot 36, Gweri Road P.O Box 420, Soroti Tel: +256 414 663 205 +256 454 461 547
Tororo	Plot 3, Uhuru Drive P.O Box 1146 Tororo Tel: +256 414 667 279 +256 414 667 274
Wakiso	Plot 249, Wakiso District Road P.O Box 69, Wakiso Tel: +256 414 667 284 +256 414 698 454
Wobulenzi	Kasana Luweero Diocese Plot 249, Gulu Road P.O Box 186 Wobulenzi Tel: +256 414 663 216 +256 414 697 898 +256 414 620 468

## CLIMAXX MICROFINANCE LIMITED

Tier:	Tier 4
Category	C
Legal status	Company limited by shares
Name of CEO or Manager:	Ddungu Jimmy
Number of female staff	09
Percentage of Female staff	60%
Percentage of Female Board members	40%
Postal Address of MFI headquarter	P.O.Box 15107 Kampala
Physical address of MFI Headquarter	Plot 385, Sentema Road, Mengo
District	Kampala
Office Telephone Number (s):	0393-208924
Mobile Telephone Number:	0786- 736690
Email:	info@climaxxmicrofinance.co.ug
Website:	www.climaxxmicrofinance.co.ug

### BUSINESS INFORMATION

Outstanding Loan Portfolio	1,622,059,600
Total voluntary Savings	10,210,000
Total compulsory savings	488,640,101
Total Number of active Savers	4,216
Percentage of female savers:	74%
No. of active Borrowers	6,102
Percentage of female borrowers	62%

Total Number of clients	6,102
Percentage of female clients	62%
Interest rate calculation (flat or declining)	flat
Average 1st loan:	Ugx 400,000
Current Average loan size	Ugx 360,000
Minimum Loan size	Ugx 100,000
Maximum Loan size	Ugx 10,000,000
Minimum Loan Period	3 months
Max Loan Period	12 months

### PRODUCTS OFFERED

Loan Products	Salary loans
Agricultural loans	Solar loans
Solidarity group loans	School fees loans
Individual loans	Climaxx Express Loan
Clean energy loans	

### BRANCH NETWORK

No. of Branches: 2		
Town	Branch Address	District
Kampala	Plot 1271, Muteesa 1, Road Rubaga	Kampala
Gulu	St Jude Village, Mican Parish, Bardege Division	Gulu

## COMMUNITY DEVELOPMENT MICRO CREDIT FINANCE COMPANY LIMITED.

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

### BUSINESS INFORMATION

Outstanding Loan Portfolio	412,436,447
No. of active Borrowers	595
Percentage of female borrowers	42%
Total Number of clients	2000
Percentage of female clients	46%

Interest rate calculation (flat or declining)	4% (Flat rate)
Average 1st loan:	500,000
Current Average loan size	1,000,000
Minimum Loan size	100,000
Maximum Loan size	15,200,000
Minimum Loan Period	1months
Max Loan Period	24months

### PRODUCTS OFFERED

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

### BRANCH NETWORK

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

## COMMUNITY FUND

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

### BUSINESS INFORMATION

Outstanding Loan Portfolio	660,623,176
Total compulsory savings	39,989,831
No. of active Borrowers	528
Percentage of female borrowers	60%
Total Number of clients	528

Percentage of female clients	60%
Interest rate calculation (flat or declining)	3.3% per month (flat)
Average 1st loan:	400,000/=
Current Average loan size	1,000,000/=
Minimum Loan size	100,000/=
Maximum Loan size	10,000,000/=
Minimum Loan Period	1 months
Max Loan Period	6 months

### PRODUCTS OFFERED

#### Loan Products

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

### BRANCH NETWORK

No. of Branches 3

Town	Branch Address	District
Community Fund Limited	Kiboga Town	Kyankwanzi Kiboga
Community Fund Limited	Bombo Road/ Head Office	Kampala
Community Fund Limited	Lwamata Branch	Kiboga

## DARWEN CREDIT LTD

Tier:	Tier 4
Category	D
Legal status	Ltd by shares
Name of CEO or Manager	Mugalu Edris
Number of female staff	32
Percentage of Female staff	72%
Percentage of Female Board members	1%
Postal Address of MFI headquarter	P.O.Box 3740 Kampala headquarter
Physical address of MFI Headquarter	Kasangati Noble Lady Building
District	Wakiso
Office Telephone Number (s):	0200917965
Mobile Telephone Number:	075224452
Email	info@darwencredit.com
Website:	-

### BUSINESS INFORMATION

Outstanding Loan Portfolio	751,180,000
Total Number of clients	1550

Interest rate calculation (flat or declining)	Flat
Average 1st loan:	100,000
Minimum Loan size	100,000
Maximum Loan size	1,500,000
Minimum Loan Period	1 month
Max Loan Period	3 months

### PRODUCTS OFFERED

#### Loan Products

Cashite
Thunderaise

### BRANCH NETWORK

No. of Branches: 4

S/N	Town	Branch Address	District
1.	Kasangati	Kasangati	Wakiso
2.	Mityana	Senyonga Archade	Mityana
3.	Iganga		Iganga
4.	Mbale	Tororo Road Opp Petro City	Mbale

## DESTINY MICROFINANCE LIMITED

Tier:	4
Category	C
Legal status	Shares
Name of CEO or Manager:	Ssebuufu Ronald
Number of female staff	3
Percentage of Female staff	30%
Percentage of Female Board members	66%
Postal Address of MFI headquarter	P. O. Box 23754 Kampala, Uganda
Physical address of MFI Headquarter	Bulaga Trading Centre, 9, Miles Mityana Road,
District	Wakiso
Office Telephone Number (s):	0414692015
Mobile Telephone Number:	0782341345
Email:destinymicrofinance@gmail.com / info@dmf.co.ug	
Website:www.dmf.co.ug	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	462,985,196
Total Loan guarantee Fund	88,671,646
Total Number of active savers	775
Percentage of female savers:	75%
No. of active Borrowers	775
Percentage of female borrowers	75%

Total Number of clients	775
Percentage of female clients	75%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	1,000,000
Current Average loan size	600,000
Minimum Loan size	300,000
Maximum Loan size	5,000,000
Minimum Loan Period	3months
Max Loan Period	24months

### PRODUCTS OFFERED

#### Loan Products

Individual Business Loans	Individual Agricultural Loans
Group Business Loans	Salary Loans
Group Agricultural Loans	Solar Loans
Quick Loans	Water and Sanitation Loans

#### Savings Products

Loan Guarantee Funds

### BRANCH NETWORK

No. of Branches 2

Town	Branch Address	District
Destiny Microfinance Ltd	Ibanda	Ibanda
Destiny Microfinance Ltd	Bulaga	Wakiso

## DEVELOPMENT MICROFINANCE LIMITED

Tier:	Tier 4
Category	A
Legal status	Company Limited by Shares
Name of CEO or Manager:	Agaba Allyson Katobe
Number of female staff	25
Percentage of Female staff	32.1%
Percentage of Female Board members	33.3%
Postal Address of MFI headquarter	P.O. Box: 12155, Kampala
Physical address of MFI Headquarter	Hunter's Complex, Plot 145,Namugongo-Seeta Road, Sonde Trading Center, Mukono District.
District	Mukono
Office Telephone Number (s):	0759-082997
Mobile Telephone Number:	0772-348581
Email: info@developmentmicrofinance.com	
Website: www.developmentmicrofinance.com	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	5,697,829,588
Total voluntary Savings	0
Total compulsory savings	394,456,259

Total Number of active savers	9,182
Percentage of female savers:	68
No. of active Borrowers	4,182
Percentage of female borrowers	57
Total Number of clients	9,182
Percentage of female clients	68%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	1,700,000
Minimum Loan size	200,000
Maximum Loan size	250,000,000
Minimum Loan Period	6 months
Max Loan Period	48 months

### PRODUCTS OFFERED

#### Loan Products

Business loans	Home improvement loans
Group loans	Staff loans
Agriculture loans	Emergency loans
Transport loans	Voluntary Savings
Construction loans	<b>Savings Products</b>
School fees loans	Compulsory Savings

BRANCH NETWORK		
No. of Branches: 9		
Town	Branch Address	District
Sonde Trading Center	P.O.Box:12155, Kampala	Mukono
Seeta	P.O.Box:12155,Kampala	Mukono
Kisozi	P.O.Box:12155,Kampala	Kamuli

Kaliro	P.O.Box:12155,Kampala	Kaliro
Irundi	P.O.Box:12155,Kampala	Buyende
Rwentuha	P.O.Box:355,Bushenyi	Bushenyi
Bukungu	P.O.Box:12155,Kampala	Buyende
Namutumba	P.O.Box:12155,Kampala	Bugweri

## DEVINE MICROFINANCE LIMITED

Tier:	Tier 4
Category	B
Legal status	Company Limited by shares
Name of CEO or Manager:	Mr Ssenyonjo Godfrey(CEO)
Number of female staff	4
Percentage of Female staff	50%
Percentage of Female Board members	50%
Postal Address of MFI headquarter	P0 Box 25935 Kampala(U)
Physical address of MFI Headquarter	Nansana, Yesu Amala Ochienge Zone 7/8
District	Wakiso District
Office Telephone Number (s):	+25783481032 / +25707999139

Mobile Telephone Number:	0752-497302
Email	divinemicrofinance@gmail.com
Website:	https://divine.pearlhosts.com

### PRODUCTS OFFERED

#### Loan Products :

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

## EAST AFRICAN PREMIER INVESTMENTS LTD (EAPIL)

Tier:	Tier 4
Category	B
Legal status	Shares
Name of CEO or Manager:	Wanume Joseph
Number of female staff	05
Percentage of Female staff	62.5%
Percentage of Female Board members	60%
Postal Address of MFI headquarter	P.O Box 7713, Kampala
Physical address of MFI Headquarter	Plot 73 Kira Road, Kamwokya
District	Kampala
Office Telephone Number (s):	0393517176
Mobile Telephone Number:	0393517176
Email	eapil@eapil.co.ug
Website:	www.eapil.co.ug

Total Number of clients	381
Percentage of female clients	50%
Interest rate calculation (flat or declining)	24% (declining) & 30% flat for micro loans
Average 1st loan:	UGX 10,000,000
Current Average loan size	UGX 25,000,000
Minimum Loan size	UGX 3,000,000
Maximum Loan size	UGX400,000,000
Minimum Loan Period	3 months
Max Loan Period	36 months

### PRODUCTS OFFERED

<b>Loan Products</b>	Micro loan
SMEs	
Salary Loan	

### BRANCH NETWORK

No. of Branches 1		
Branch Name	Branch Address	District
Kamwokya/Head Office	Kamwokya Suburb	Kampala

BUSINESS INFORMATION	
Outstanding Loan Portfolio	5,779,463,164
No. of active Borrowers	381
Percentage of female borrowers	50%

## EBO SACCO

Tier:	Tier 3
Category	A
Legal status	SACCO
Name of CEO or Manager:	Mugume Joseph Kazooba
Number of Female staff	300
Percentage of Female staff	65%
Percentage of Female Board members	35%
Postal Address of MFI headquarter	P.O. Box 384 Mbarara
Physical address of MFI Headquarter	Bwizibwera Town Council
District	Mbarara
Office Telephone Number (s):	0393240363
Mobile Telephone Number:	0782339989
Email	ebosacco2yld@yahoo.com
Website:	www.ebo.co.ug

### BUSINESS INFORMATION

Outstanding Loan Portfolio	72,000,000,000
Total voluntary Savings	12,000,000,000
Total Number of active savers	99,673
Percentage of female savers:	35%
No. of active Borrowers	23,472
Percentage of female borrowers	40%
Total Number of clients	99,673
Percentage of female clients	35%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	4,400,000
Current Average loan size	4,500,000
Minimum Loan size	100,000
Maximum Loan size	350,000,000
Minimum Loan Period	1 Month
Max Loan Period	60Months

### PRODUCTS OFFERED

#### Loan Products

Agriculture loans	Commercial loans
School fees loans	Solar loans
Emergency loans	Water harvest loans

EBO Dairy Loan	EBO Kyappa Loan
Biogas Loan	Women & Youth loan
<b>Savings Products</b>	
Individual savings	Junior accounts
Joint accounts	Group accounts
Institutional accounts	Target saving account

#### Other products

None financial products/services like Clients sensitization and Training, Internship, Environment protection awareness, other cross cutting issues, Wallet 2 Bank & Bank 2 Wallet digital channel, EBO MOBILE SENTE, EBO VERVE CARD, EBO MERCHANT PAY

### BRANCH NETWORK

No. of Branches 15 and 3 satellite offices		
Branch	Branch Address	District
Bwizibwera Branch	Bwizibwera Town Board	Mbarara
Igorora Branch	Igorora Town Council	Ibanda
Ibanda Branch	Ibanda Town	Ibanda
Kashaka Branch	Kashaka Town Council	Mbarara
Mbarara Town Branch	Mbarara	Mbarara
Rushere Branch	Rushere Kiruhura	Kiruhura
Ishongororo Branch	Kamwengye Town	Kamwengye
Kazo Branch	Kazo Town Council	Kazo
Kinoni Branch	Kinoni Town Council	Kiruhura
Rubindi Branch	Rubindi Town Council	Mbarara
Kabwohe Branch	Sheema Municipality	Sheema/Bushenyi
Mwizi Branch	Mwizi Town Council	Rwampala
Ntungamo Branch	Ntungamo Municipality	Ntungamo
Ssembabule Branch	Ssembabule Town counsel	Ssembabule
Kyegegwa Branch	Kyegegwa Town council	Kyegegwa
SATELITE OFFICES		
Kyaaka 11 refugee	Bujubuli	Kyegegwa
Rwamwanja	Kataryeeba Town council	Kamwenge
Nakivale	Nakivale	Isingiro

## AMFIU BUSINESS CONSULT (ABC)

Empowering Uganda's Financial Sector with Sustainable Growth Solutions.



*We strengthen financial institutions -MFIs, SACCOs, Cooperatives, and Banks, to deliver impactful, responsible, and inclusive financial services*



### WHY PARTNER WITH US



Deep sector experience backed by AMFIU's national network



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Tailored solutions that balance impact and profitability

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0414 259176 0414677176

✉ abc@amfiu.org.ug

📍 Plot 679, Wamala Road Najjanankumbi  
Kampala-Uganda



## ECUMENICAL CHURCH LOAN FUND LTD (ECLOF)

Tier:	Tier 4
Category	Category C
Legal status	Company Limited by Guarantee
Name of CEO or Manager:	Prossy Zalwango
Number of female staff	8
Percentage of Female staff	44%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O. Box 22886 Kampala
Physical address of MFI Headquarter	Plot 159, Kamwokya Kira Road
District	Kampala
Office Telephone Number (s):	0701 127 127
Mobile Telephone Number:	0701 127 127
Email	office@eclofuganda.com
Website:	www.eclof.org

### BUSINESS INFORMATION

Outstanding Loan Portfolio	3,900,000,000
Total compulsory savings	467,000,000
Total Number of active savers	748
No. of active Borrowers	1348
Percentage of female borrowers	41%
Total Number of clients	1348
Percentage of female clients	48%
Interest rate calculation (flat or declining)	FLAT
Average 1st loan:	1,000,000

Current Average loan size	3,800,000
Minimum Loan size	300,000
Maximum Loan size	150,000,000
Minimum Loan Period	4 Months
Max Loan Period	2 Years

### PRODUCTS OFFERED

Loan Products	
	Home improvement loan
Agribusiness loans for: Farm clearing and ploughing, Seed inputs, Pesticides, Harvesting, Livestock rearing, Machinery acquisition, Biogas digester construction.	Salary loans
Horticulture Value Chain loan	Solar Loans
Livestock loan	Institutional loans
Asset financing loan	<b>Savings Products</b>
Business	Loan Guarantee fund
School fees loan	

### BRANCH NETWORK

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

## ELEGLANCE FINANCE LIMITED

Tier:	Tier 4- Non deposit Taking Institution.
Category	B
Legal status (Company Ltd by shares/guarantee, SACCO etc)	Company Limited by shares
Name of CEO or Manager:	Okurut Paul Emuge
Number of female staff	17
Percentage of Female staff	28.3%
Percentage of Female Board members	33.3%
Postal Address of MFI headquarter	P.O BOX 764
Physical address of MFI Headquarter	PLOT 16 Fulu Road Entebbe
District	Wakiso
Office Telephone Number (s):	0776 626 749 / 0758 202 749 /0393 202 749
Office Telephone Number	0776 626 749
Mobile Telephone Number:	0786223320-whatsapp
Email:	info@eleglancefinance.co.ug

Website: [www.eleglancefinance.co.ug](http://www.eleglancefinance.co.ug)

### BUSINESS INFORMATION

Outstanding Loan Portfolio	6,786,470,790
No. of active Borrowers	1558
Percentage of female borrowers	671
Percentage of female clients	43%
Total Number of clients	1558
Interest rate calculation	Reducing
Average 1st loan:	1,000,000
Current Average loan size	3,000,000
Minimum Loan size	500,000
Maximum Loan size	60,000,000
Minimum Loan Period	2 Months
Max Loan Period	12 Month

### PRODUCTS OFFERED

Loan Products	
	School Fees Loan
Business Loans	Daily Interest Loan

Salary Loans	<b>Other products if any</b>
Agriculture Loans	Agency Banking

**BRANCH NETWORK**

No. of Branches Four (10)		
Town	Branch Address	District
Kitooro-Entebbe	Fulu Road Plot 1 Oasis Mall	Wakiso
Abaita Ababiri	Unity Mall Level 1 Abaita	Wakiso
Kabalagala	Gaba Road Opp Kabalagala Police	Kampala
Kamwokya	Cooper House Level 1 Old Kiira Road	Kampala

Kyaliwajjala	Pension Mall Level 1 – Kyaliwajjala	Kampala
Jinja Town	Arcade 82 Leve 2 Jinja Main Street	Jinja
Mbale Town	Mbale Main Street Next To Stanbic Bank	Mbale
Soroti Town	Soroti Main Street, Next To Equity	Soroti
Lira Town	Maruzi Road, Opposite National Water	Lira
Gulu Town	Gulu Main Street Behind Stanbic Bank	Gulu

## ELEGU TRADERS SACCO

Tier:	Tier 4
Category	D
Legal status	SACCO
Name of Contact Person:	Bongomin Francis
Postal Address of MFI headquarter	P.o Box 1074 Gulu
Physical address of MFI Headquarter	Elegu Town Council, Elegu Trading Centre
District	Amuru
Mobile Telephone Number:	0773864027
Email: Obadiabongokulu73@gmail.com	
Website:	-

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	106,130,000
No. of active Borrowers	269
Total Number of clients	269
Interest rate calculation (flat or declining)	Flat

**BRANCH NETWORK**
**List all the branches**

S/N	Town	Branch Address	District
	Elegu Town Council	Elegu Trading Centre	Amuru

## ENCOT MICROFINANCE LIMITED

Tier:	Tier 4
Category	B
Legal status	Company Limited by Shares
Name of CEO or Manager:	Akugizibwe Patrick
Number of female staff	42
Percentage of Female staff	38%
Percentage of Female Board members	28%
Postal Address of MFI headquarter	P.O.Box 389, Masindi
Physical address of MFI Headquarter	Plot 88 Masindi Port Road, Masindi Municipality.
District	Masindi
Office Telephone Number (s):	+256 393 224462
Mobile Telephone Number:	0775301112
Email	info@encot.org
Website:	www.encot.org

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	8,208,643,029
Total compulsory savings	852,955,969
Total Number of active savers	27,247

Percentage of female savers:	53%
No. of active Borrowers	11,238
Percentage of female borrowers	55.14%
Total Number of clients	11,238
Percentage of female clients	55.14%
Interest rate calculation (flat or declining)	3% calculated on flat basis
Average 1st loan:	650,000
Current Average loan size	744,975
Minimum Loan size	200,000
Maximum Loan size	60,000,000
Minimum Loan Period	1 month
Max Loan Period	12 months

**PRODUCTS OFFERED**

Loan Products	Emergency loan
Group Enterprise loan	Education Finance loan
Group salary loan	Water & Sanitation loan
Business loan	Agri Business loan
Housing loan	Value Chain Finance loan
Asset Finance loan	

**Savings Products**

Compulsory Loan Insurance Fund		
<b>BRANCH NETWORK</b>		
No. of Branches 10		
<b>Branch</b>	<b>Branch Address</b>	<b>District</b>
Masindi	Plot 88, Masindi Port Road Masindi Municipality	Masindi
Kigumba	Kigumba Town Council	Kiryandongo
Hoima	Hoima Municipality	Hoima
Nakasongola	Nakasongola town	Nakasongola
Kagadi	Kagadi Town Council	Kagadi

Kawempe	Kim Arcade plot 2597, Kawempe	Wakiso
Luweero	Church House, Luweero Municipality	Luweero
Bweyale	Bweyale Town Council	Kiryandongo
Katikara	Katikara Town Council	Kakumiiro
Karuguuza	Karuguuza Town Council	Kibaale

## EXPRESS SACCO

Tier	4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Kyazike Barbara
Number of female staff	3
Percentage of Female staff	50%
Percentage of Female Board members	42%
Postal Address of MFI headquarter	P.O. Box 34670 Kampala
Physical address of MFI Headquarter	Kireka along Namugongo Road
District	Wakiso –Kira Municipality
Telephone	0705985482
Email	express.sacco@yahoo.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	784,320,427
Total voluntary Savings	280,000,000
Total compulsory savings	280,000,000
Total Number of active savers	460
Percentage of female savers:	60%
No. of active Borrowers	584

Percentage of female borrowers	55%
Total Number of clients	6421
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	1,300,000
Minimum Loan size	500,000
Maximum Loan size	50,000,000
Minimum Loan Period	4 months
Max Loan Period	2 years

### PRODUCTS OFFERED

#### Loan Products:

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

#### Savings Products:

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

## FINANCE TRUST BANK

Tier	Tier 1
Category	A
Legal status	Ltd by shares
Name of CEO or Manager:	Annet Nakawunde Mulindwa
Number of female staff	355
Percentage of Female staff	43%
Percentage of Female Board members	46%

Postal Address of MFI headquarter	P.O.BOX 6972
Physical address of MFI Headquarter	Plot 115& 121 Katwe
District	Kampala
Office Telephone Number (s):	0414255146 / 0414341275
Toll Free line:	0800220500
Email	Customercare@financetrust.co.ug
Website:	www.financetrust.co.ug

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

Women's choice loan products - Women in Business loan - Women's renewable energy loan	
Business loans (individual)	School fees loans
Personal development loans	Staff loans
Salary loans	Asset Finance Loans
Bank overdrafts	Bank Guarantees
Cash Collateral Loans	Insurance Premium loans
SACCO loans	Smart Home loans
Solar loans	Agriculture Loans (across the value chain)

**Savings Products**

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

**BRANCH NETWORK**

No. of Branches:35

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

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

**FINCA UGANDA LIMITED (MDI)**

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

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

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

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

**BRANCH NETWORK**

No. of Branches 27

Town	Branch Address	District
Acacia	Plot 11A Acacia Avenue ,Kololo	Kampala
Arua	Taban Lane, Arua	Arua
Ben Kiwanuka	Ben Kiwanuka Street ,Kampala Below the Old Taxi Park	Kampala
Busia	Jinja Road, Busia	Busia
Fort Portal	Rukidi III Street ,Fort Port	Fort Portal
Gulu	Labwor Road, Gulu	Gulu
Hoima	Old Toro Road, Hoima	Hoima
Iganga	Main Street ,Iganga	Iganga
Jinja	Lubas Road, Jinja	Jinja
Kabale	Kisoro Road, Kabale	Kabale

Kamuli	Kitimbo Road, Kamuli	Kamuli
Katwe	Katwe Road, Kampala	Katwe
Kawempe	Bombo Road, Next to Kawempe Police Station	Kampala
Kireka	Jinja Road, Next to Shell Malindi	Kampala
Koboko	Central Road ,Koboko	Kpboko
Kyotera	bukoba Road, Kyotera	Kyotera
Lira	Obote Avenue ,Lira	Lira
Masaka	Edward Avenue ,Masaka	Masaka
Masindi	Masindi Port Road, Masindi	Masindi
Mbale	Republic Street, Mbale	Mbale
Mbarara	Masaka Road, Mbarara	Mbarara
Mityana	Station Road, Mityana	Mityana
Mukono	Jinja Road ,Mukono Next to Town Council	Mukono
Nakasongola	Lwampanga Road	Nakasongola
Nakulabye	Hoima Road, Nakulabye towards Kasubi Tombs	Kampala
Ntinda	Ntinda Road, Opposite Ntinda Mosque	Kampala
Sembabule	Mubende Road, Sembabule	Sembabule

**FINFORT LIMITED**

Tier: (Tier 1-Banks, Tier 2-Credit Institutions, Tier 3-MDIs, Tier 4-Others)	Tier 4
Category	B
Legal status	Private Company Limited by Shares
Name of CEO or Manager:	DANIEL BAKAKI
Number of female staff	36
Percentage of Female staff	75%
Percentage of Female Board members	40%
Postal Address of MFI headquarter	P.O. Box 132116
Physical address of MFI Headquarter	Plot 44, 1 <sup>st</sup> Floor Annex, Esami Building, Bombo Road
District	Kampala
Office Telephone Number (s):	Kampala: +256 394822362 Jinja: +256 393103021
Mobile Telephone Number:	+256 782 375559
Email:	admin@finfortltd.com

Website:	www.finfortltd.com
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<b>BUSINESS INFORMATION</b>	
Outstanding Loan Portfolio	UGX 11,496,389,163
No. of active Borrowers	4282
Percentage of female borrowers	72.4%
Total Number of clients	6744
Percentage of female clients	78.5%
Interest rate calculation	Declining
Average 1st loan:	UGX 1,000,000
Current Average loan size	UGX 3,750,498
Minimum Loan size	UGX 100,000
Maximum Loan size	UGX 200,000,000
Minimum Loan Period	1 Month
Max Loan Period	72 Months

**PRODUCTS OFFERED**

Loan Products
Working Capital Loans
Contract/ Invoice Financing



Business Loans Structured
Ordinary Salary Loans
Group scheme loans
Civil Service Loans
Car/Logbook Financing
Women in Business Loans

**BRANCH NETWORK**

Town	Branch Address	District
Kampala	Plot 44, 1 <sup>st</sup> Floor Annex, Esami Building, Bombo Road	Kampala
Jinja	Plot 49 Jinja, Lubas Road	Jinja

**FINCREDIT (U) LIMITED**

Tier:	Tier 4
Category	A
Legal status	Non Deposit Taking
Name of CEO or Manager:	Kennedy Odera
Postal Address	P.O.Box 37402, Kampala, Uganda
Physical address	3rd Floor Pan African House, Plot 3, Kimathi Avenue, Kampala, Uganda
District	Kampala
Office Telephone Number:	0414343007
Mobile Telephone Number:	+256707740100, +256787312084

Email	credit@fincredit.co.ug
Website:	https://fincredit.co.ug/

**PRODUCTS OFFERED**

Loan Products
AAR Insurance Premium Financing
Government Employee Loans
Log book loan
Emergency Loan

**BRANCH NETWORK**

S/N	Town	Branch Address	District
1.	Kampala,	Kimathi Avenue	Kampala

**FLOW UGANDA**

Tier:	Tier 4
Category	B
Legal status	Limited Liability Company
Name of CEO or Manager:	Geoffrey Taban Acini
Number of female staff	27
Percentage of Female staff	40.9%
Percentage of Female Board members	NIL
Postal Address of MFI headquarter	P. O Box 101123
Physical address of MFI Headquarter	Plot 2546 Bukoto Mukalazi Road, Semwogerere Zone

District	Kampala
Office Telephone Number (s):	0772656752
Mobile Telephone Number:	0702589129
Email: geoffrey@flowglobal.net/ juliet@flowglobal.net	
Website:www.flowglobal.net	

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	2,606,693,637
No. of active Borrowers	5,830
Percentage of female borrowers	49.31%
Total Number of clients	9,495

Percentage of female clients	48.10%
Interest rate calculation (flat or declining)	We do not use this method, only charge a fee per product.
Average 1st loan:	656,520.14 UGX
Current Average loan size	941,361.95 UGX
Minimum Loan size	50,000 UGX
Maximum Loan size	5,000,000 UGX
Minimum Loan Period	3 days

Max Loan Period	14 days
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**PRODUCTS OFFERED**
**Loan Products**

Float Advance

**BRANCH NETWORK**

No. of Branches: 2

S/N	Town	Branch Address	District
1.	Mbale	Plot 53 Naboa Road	Mbale

## FOURTH GENERATION CAPITAL UGANDA LIMITED

Tier	Tier 4
Category	B
Legal status (Company Ltd by shares/guarantee, SACCO etc)	Shares
Name of Contact Person:	Pius Tweheyo
Physical address of MFI Headquarter	Cementers Plaza-Bugolobi
District	Kampala

Mobile Telephone Number:	0741672970
Email:	litigation@4g-capital.com
Website:	www.4g-capital.com

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	2,500,000,000
No. of active Borrowers	5000

## FRANCISCAN SACCO

Tier:	Tier 4
Category	C
Legal status	Multi-Purpose Co-operative Society
Name of CEO or Manager:	Mr. Adrapi Emmanuel Ovua
Number of female staff	6
Percentage of Female staff	54%
Percentage of Female Board members	44%
Postal Address of MFI headquarter	P.O. Box 7062 Kampala
Physical address of MFI Headquarter	St. Francis Chapel Makerere University. Plot 102, Mary Stuart Road
District	Kampala
Office Telephone Number	0760387264
Mobile Telephone Number:	0760387264
Email	franciscaninvestment@gmail.com
Website:	www.ficsociety.org

Total voluntary Savings	22 billion
Total Number of active savers	3075
No. of active Borrowers	414
Total Number of clients	3075
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	UGX 10,000,000
Current Average loan size	UGX37,600,000
Maximum Loan size	3 times member savings
Max Loan Period	72 months

**PRODUCTS OFFERED**

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

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	UGX 15.6 billion
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This should be at the core of your Organizations' Employee Benefit Structures. When communicated effectively this benefit is greatly valued by employees.

- ▶ It provides financial protection to help out last life unpredictable losses of employees.
- ▶ Offers employees peace mind that enables them to walk the walk of life while prepared to face any financial demands that would hit their families.
- ▶ A benefit provided by employers to their employees, offering a lump sum payment (Up

to a maximum of a member's 5 years' salary) to designated beneficiaries in case of demise of an employee while in service.

- ▶ The cover can be extended to other benefits like Permanent Total Disability, Critical Illness diagnosis, Last Expense / Funeral among others.
- ▶ Group Life Assurance Cover offers you the opportunity to protect your employees' families from financial hardships that would arise in the event of death of the Employee.

### **Group Credit Life Assurance**

Mitigate the risk in your financial institution and enjoy stability with our Credit Life Assurance policy design to pay out the outstanding loan amount upon death or permanent disability of your borrowers.

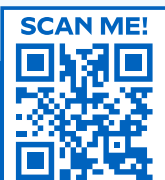
Lessen the debt burden on the family of your borrowers and improve your customer relations with additional riders like Critical illness, temporary disability, and family last expense.

Agriculture insurance is available on request.

- ▶ Provides 24-hour coverage for all benefits, including disability of the insured.
- ▶ The cover provides a corporate policy in the event of death of the borrower.
- ▶ The cover is an investment in the borrowers' well-being, rather than an expense.
- ▶ Borrowers and their families are protected against devastating events.
- ▶ It helps the organization to retain key customers.

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WHAT'S  
**YOUR?**  
PLAN.

## G & B EXPRESS MICROFINANCE SERVICES LTD

Tier:	Tier 4
Category	C
Legal status	Limited by Shares
Name of CEO or Manager:	Kiwalabye Billy
Number of female staff	3
Percentage of Female Board members	2
Postal Address of MFI headquarter	P.O Box 34670 Kla
Physical address of MFI Headquarter	Buloba Kapeeka Bunwa
District	Wakiso
Office Telephone Number (s):	0708985482
Mobile Telephone Number:	0782366002
Email: gnbexpressmicrofinanceservices@gmail.com	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	300M
No. of active Borrowers	1,613

Total Number of clients	1,000
Interest rate calculation (flat or declining)	Flat
Average 1st loan	600,000
Current Average loan size	600,000
Minimum Loan size	5,000,000
Maximum Loan size	50,000,000
Minimum Loan Period	6 months
Max Loan Period	2 years

### PRODUCTS OFFERED

<b>Loan Products</b>	Boda Boda Loan
Asset Financing	Emergency Loan
Business Loan	<b>Other products</b>
School fees loan	Financial Literacy
Agriculture Business Loan	Consultancy services
SME loans	

## GLORY COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD

Tier	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Joy Kabanda
Number of female staff	19
Percentage of Female staff	90.4%
Percentage of Female Board members	42.8
Postal Address of MFI headquarter	P.O.BOX 9543
Physical address of MFI Headquarter	Glory Of Christ Church Building Kasubi-Kawaala Road
District	Kampala
Office Telephone Number (s):	+256752129501
Mobile Telephone Number:	+256704050229
Email	glorysavingsandcredit@gmail.com
Website:	www. glorysavingsandcredit.org

### BUSINESS INFORMATION

Outstanding Loan Portfolio	1,462,469,575
Total voluntary Savings	1,203,615,144
Total compulsory savings	
Total Number of active savers	4,821
Percentage of female savers:	63.7%
No. of active Borrowers	214
Percentage of female borrowers	55%
Total Number of clients	4,230

Percentage of female clients	64.3%
Interest rate calculation (flat or declining)	3% per month flat
Average 1st loan:	2,011,434
Current Average loan size	5,453,768
Minimum Loan size	500,000
Maximum Loan size	30,000,000
Minimum Loan Period	3month
Max Loan Period	36 month

### PRODUCTS OFFERED

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

### BRANCH NETWORK

No. of Branches: 4

Town	Branch Address	District
Kawaala	Glory of Christ Church building Kasubi-Kawaala Road	Kampala
Kasubi	Kasibi police road New Kasubi stage	Kampala
Kasangati	Ssendegeya plaza opposite the Kasangati Health Centre	Wakiso

## GOLDMINE FINANCE LIMITED

Tier:	Tier 4
Category	C
Legal status	Company Ltd by guarantee
Name of CEO or Manager:	Tayebwa Allan
Postal Address of MFI headquarter	P.O Box 1058, Kampala
Physical address of MFI Headquarter	Nakawa trading centre, Nakawa subcounty
District	Kampala
Office Telephone Number (s):	0393518282
Mobile Telephone Number:	0704067702
Email:	allan@goldminemicrofinance.com
Website:	www.goldminefinance.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	4,590,091,023
No. of active Borrowers	220

### PRODUCTS OFFERED

Loan Products	Savings Products
Business Loans	Financial advisory services
Personal Loans	Investment clubs
Mobile Loans	

### BRANCH NETWORK

S/N	Town	Branch Address	District
1.	Nakawa	Nakawa	Kampala

## GORBEN CONSULTS LTD

Tier:	Tier 4
Category	C
Legal status	Company Ltd by shares
Name of CEO or Manager:	Annet Namuli
Postal Address of MFI headquarter	P.O Box 105821, Kampala
Physical address of MFI Headquarter	Kasubi Lubaga
District	Kampala
Office Telephone Number (s):	0783613574
Mobile Telephone Number:	0783613574
Email:	gordenconsults@gmail.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	470,000,000
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No. of active Borrowers	816
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### PRODUCTS OFFERED

Loan Products	Savings Products
Emergency loan products	Training centres in financial literacy
School fees loan produce	
Individual business enterprise loans	

### BRANCH NETWORK

Town	Address	District
Lubaga	Kasubi	Kampala

## GREEN LIGHT FINANCIAL SERVICES LTD

Tier:	Tier 4
Category	A
Legal status	Non Deposit Taking
Name of CEO or Manager:	Christine Kyeyune Kawooya
Physical address of MFI Headquarter	Embassy Plaza Kabalagala
District	Kampala
Mobile Telephone Number:	0702701463
Email:	ckkawooya@gmail.com
Website:	www.greenlightfinanceug.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	1,905,212,128
No. of active Borrowers	1200
Interest rate calculation (flat or declining)	Flat

### PRODUCTS OFFERED

Loan Products	
Corporate loan	
Group loan	
Unsecured business loans	

**BRANCH NETWORK**

No. of Branches: 1

Town	Branch Address	District
Kabalagala	Embassy plaza 2 <sup>nd</sup> floor Kabalagala	Kampala

## HAKASHENYI SACCO

Tier:	TIER 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Mubangizi Deo
Number of female staff	8
Percentage of Female staff	44%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O.Box 771 Kabale
Physical address of MFI Headquarter	Kicumbi Trading Centre Kamuganguzi Sub County
District	Kabale
Mobile Telephone Number:	0782 876 718
Email:	Mubangizideo83@gmail.com

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	2,708,051,188
Total voluntary Savings	1,282,074,210
Total Number of active savers	9,925
Percentage of female savers:	38%
No. of active Borrowers	12,423
Percentage of female borrowers	40%
Total Number of clients	12,423
Percentage of female clients	40%
Interest rate calculation (flat or declining)	Declining

Average 1st loan:	700,000=
Current Average loan size	1,089,045=
Minimum Loan size	200,000=
Maximum Loan size	25,000,000=
Minimum Loan Period	2 months
Max Loan Period	24 months

**PRODUCTS OFFERED**

Loan Products	Savings Products
Agriculture loans	Voluntary accounts
Business loans	Fixed accounts
Home improvement loans	Junior accounts
School fees loans	
Emergency loans	
<b>Other products</b>	Mobile banking.

**BRANCH NETWORK**

No. of Branches: 4

Town	Branch Address	District
Kicumbi Branch (Head Office)	Kicumbi Trading Centre Kamuganguzi Sub County	Kabale.
Katuna Branch	Katuna Town Council	Kabale
Ryakarimira Branch	Ryakarimira Town Council	Kabale
Rubanda Branch	Rubanda Town Council	Rubanda.

## HERITAGE CREDIT COMPANY LTD

Tier:	Tier 4
Category	D
Legal status	Company Limited by Shares
Name of CEO or Manager:	Tonny Birungi
Number of female staff	3
Percentage of Female staff	50
Percentage of Female Board members	
Postal Address of MFI headquarter	P.O Box 6688, Kam-pala
Physical address of MFI Head-quarter	Kanji at KTL Mall 2nd floor
District	Wakiso
Office Telephone Number (s):	0773803905

Mobile Telephone Number:	0773803905
Email:	heritagecreditcompany@gmail.com

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	150,000,000
No. of active Borrowers	120
Percentage of female borrowers	2.5
Total Number of clients	340
Percentage of female clients	0.882
Interest rate calculation (flat or declining)	Flat
Minimum Loan size	5million
Maximum Loan size	20million
Minimum Loan Period	5-8months
Max Loan Period	Year

**PRODUCTS OFFERED**

Loan Products	Individual
Business	Emergency
Salary	Agriculture
Group	

**BRANCH NETWORK**

No. of Branches: 2

Town	Branch Address	District
Kampala		Kampala
Nakawa Market		Kampala

**HIMA COMMUNITY CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED**

Tier:	4
Category	B
Legal status	C
Number of female staff	6
Percentage of Female staff	43%
Percentage of Female Board members	80%
Postal Address of MFI headquarter	P.O Box 511, Kasese
Physical address of MFI Headquarter	Hima Town Council
District	Kasese
Office Telephone Number (s):	0393256408
Mobile Telephone Number:	0772891047
Email: himacommunitysacco@gmail.com	
Website:www.himacommunitysacco.com	

Interest rate calculation (flat or declining)	Flat
Average 1st loan:	Ugs shs 1,000,000
Current Average loan size	Ugs shs 3,000,000
Minimum Loan size	Ugs shs 50,000
Maximum Loan size	Ugs shs 20,000,000
Minimum Loan Period	1 month
Max Loan Period	30 months

**PRODUCTS OFFERED**

Loan Products	Savings Products
Agricultural Loans	Regular Savings
Business Loans	Compulsory Savings
Home improvement Loans	Fixed deposit Savings
Boda Boda loans	
School fees Loans	
Emergency Loans	

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	1,915,964,361
Total voluntary Savings	1,024,012,722
Total compulsory savings	278,726,060
Total Number of active savers	4,925
Percentage of female savers:	2,318
No. of active Borrowers	815
Percentage of female borrowers	25.6%
Total Number of clients	5,795
Percentage of female clients	42%

**BRANCH NETWORK**

No. of Branches: 01

Town	Branch Address	District
Katwe-Kabatooro	P. O Box 511, Kasese	Kasese

## HOFOKAM LTD

Tier:	<b>Tier 4</b>
Category	B
Legal status	Shares
Name of CEO or Manager:	Isingoma Charles
Number of female staff	51
Percentage of Female staff	40.2%
Percentage of Female Board members	0%
Postal Address of MFI headquarter	Lugard Rd P.O Box 228 Fort portal city
Physical address of MFI Headquarter	Lugard Road, plot 21
District	Fortportal city, Kabarole district
Office Telephone Number (s):	0483422234
Mobile Telephone Number:	0772474747
Email:	<a href="mailto:info@hofokam.co.ug">info@hofokam.co.ug</a>
Website:	<a href="http://www.hofokam.co.ug">www.hofokam.co.ug</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	21,225,647,786
Total voluntary Savings	0
Total compulsory savings	647,955,978
Total Number of active savers	4,657
No. of active Borrowers	12,423
Percentage of female borrowers	40.2%
Total Number of clients	12,423
Percentage of female clients	40.2%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	500,000
Current Average loan size	1,746,558
Minimum Loan size	50,000

Maximum Loan size	100,000,000
Minimum Loan Period	3 months
Max Loan Period	36 months

### PRODUCTS OFFERED

#### Loan Products

1. Group loans (Village group loan, Solidarity group loan)
2. Business loans (Microbusiness loan, commercial loan, MSE recovery loan)
3. Housing loan (Home construction and improvement, Land purchase loan. WASH loan)
4. Clean energy loan (Solar. Domestic biogas loan, Eco-Sigiri loan)
5. Agriculture loan (Agriculture working capital loan, Agriculture consumer loan, Agriculture assets, machinery and equipment loan, Agriculture input loan)
6. Consumer loan (School fees, Government salary loan, Corporate salary loan)
7. Small Medium Enterprise (SME) loans
8. Staff loans

**Savings Products:** Compulsory Savings

**Other products If any training:** Training for groups

### BRANCH NETWORK

No. of Branches:9

Town	Branch Address	District
Fort Portal	Fort Portal	Fort Portal City
Bundibugyo	Bundibugyo	Bundibugyo
Kasese	Kasese	Kasese
Hoima	Hoima	Hoima
Masindi	Masindi	Masindi
Kagadi	Kagadi	Kagadi
Kamwenge	Kamwenge	Kamwenge
Kyenjojo	Kyenjojo	Kyenjojo
Bwera	Bwera	Kasese

## IGARA BUHWEJU TEA FARMERS SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Nuwagaba Lilian
Number of female staff	13
Percentage of Female staff	39%
Percentage of Female Board members	28%
Postal Address of MFI headquarter	P. o Box 272, Bushenyi
Physical address of MFI Headquarter	Butare Town Council Kyamuhunga
District	Bushenyi

Office Telephone Number (s):	0774822492
Mobile Telephone Number:	0759822492
Email:	<a href="mailto:igarabuhwejusacco@gmail.com">igarabuhwejusacco@gmail.com</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	5,044,060,205
Total voluntary Savings	784,020,781
Total compulsory savings	182,457,999
Total Number of active savers	7976
Percentage of female savers:	30%
No. of active Borrowers	3626
Percentage of female borrowers	25%
Total Number of clients	8568
Percentage of female clients	30%



Interest rate calculation (flat or declining)	Declining
Average 1st loan:	1,000,000
Current Average loan size	1,390,000
Minimum Loan size	50,000
Maximum Loan size	50,000,000
Minimum Loan Period	1 Month
Max Loan Period	36 Months

Boda Boda Loans	Prime Save
Motor Vehicle Loans	<b>Other products</b>
Emergency Loans	Mobile Banking
Salary Loans	Agency Banking
Tea Financing Loan	
Agro – equipment Loan	

PRODUCTS OFFERED	
Loan Products	Savings Products
Agriculture Loans	Ordinary Savings
School Fees Loans	No fee Saving deposits
Business Loans	My save saving deposits
Women Empowerment Loan	Member Compulsory Saving
Home Development Loan	Fixed Deposits

**BRANCH NETWORK**

No. of Branches: 3

Town	Branch Address	District
Butare Trading Centre	Butare Trading Centre, Kyamuhunga Town Council	Bushenyi
Nyakashaka Town Council	Buhweju Tea Factory Burere	Buhweju
Kanuuka Trading Centre	Kanuuka Trading Centre	Buhweju

**INVESTORS FINANCIAL SERVICES (UG) LTD (IFSU)**

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

Email	investorsfinancialservice-sug@gmail.com
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PRODUCTS OFFERED	
Loan Products	
Salary	Kibina loan
Business (Micro-Invest loans)	Agriculture loan
Boda Boda	<b>Savings Products</b>
Emergency	Investors club
<b>Other products If any</b>	
Chap Chap Loan	

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

**IRYARUVUMBA DEVELOPMENT COOPERATIVE SACCO**

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

Mobile Telephone Number:	0773357428
Email:	iryaruvumbasacco@gmail.com

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

## ISSIA SACCO LIMITED

Tier:	Tier 4
Category	A
Legal status	Sacco
Name of CEO or Manager:	Felix Mugisha
Number of female staff	21
Percentage of Female staff	35%
Percentage of Female Board members	66.7%
Postal Address of MFI headquarter	272 Ibanda
Physical address of MFI Headquarter	Plot 8 Bataringaya Road Ibanda Municipality
District	Ibanda
Office Telephone Number (s):	039-3103319
Mobile Telephone Number:	0772-454297, 0701454297
Email: issiasacco@yahoo.com	
Website: www.issia-sacco.com	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	20,591,045,610
Total voluntary Savings	19,104,729,333
Total Number of clients	35,360
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	3,500,000=
Current Average loan size	50,100,000
Minimum Loan size	200,000=
Maximum Loan size	100,000,000
Minimum Loan Period	1 months

Max Loan Period	24 months
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### PRODUCTS OFFERED

#### Loan Products

Business Loan / Individual	Agriculture Loan
Salary Loan	Emergency Loan
ISSIA kyapa Loan	Bull Fattening Loan
Motocycle Loan	School Fees Loan
Group Loan	Institution Loan
Water supply & sanitation loan	

#### Savings Products

Voluntary Savings	
Compulsory	<b>Other products If any</b>
Fixed	Mobile Banking *255*31# Mobile Money

### BRANCH NETWORK

No. of Branches Six (6) Branches and two (2) Outreach offices

Branch name	Branch Address	District
Branch name	Branch Address	District
Ibanda Main Branch	Ibanda Municipality	Ibanda
Kazo Branch	Kazo Town Council	Kazo
Ishongororo Branch	Ishongororo Towncouncil	Ibanda
Rubindi Branch	Rubindi- Ruhumba Town Council	Mbarara
Kinoni Branch	Kinoni Towncouncil	Kiruhura
Kitagwenda Branch	Kitagwenda Towncouncil	Kitagwenda
Bukiiro Outreach	Bukiiro Town Council	Mbarara
Kahunge Outreach	Kahunge Town Council	Kamwenge

## JENNIS FINANCE COMPANY

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

Mobile Telephone Number:	0759330715 / 0772859874
Email: jennisfinance@yahoo.com	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	252,847,519
Total compulsory savings	42,615,239
Total Number of active savers	1692
Percentage of female savers:	58%
No. of active Borrowers	612
Percentage of female borrowers	63%
Total Number of clients	2677
Percentage of female clients	58%
Interest rate calculation (flat or declining)	flat
Average 1st loan:	605,739



Current Average loan size	1,015,969
Minimum Loan size	200,000
Maximum Loan size	20,000,000
Minimum Loan Period	4 months
Max Loan Period	12 months

**PRODUCTS OFFERED**

<b>Loan Products</b>	Emergency loan
Business loans	Boda boda
Staff loans	School fees

Asset financing	Agriculture
<b>Savings Products</b>	
Compulsory	
<b>Other products If any</b>	None

**BRANCH NETWORK**

No. of Branches 1		
<b>Town</b>	<b>Branch Address</b>	<b>District</b>
Nakifuma	Vision House, Nakifuma Town Council	Mukono

**JUMPSTART AFRICA INVESTMENT SERVICES LTD**

Tier:	Tier 4
Category	D
Legal status	Company Limited By Shares
Name of CEO or Manager:	Fred Adrian Mawanda
Number of female staff	Six
Percentage of Female staff	86%
Percentage of Female Board members	40%
Postal Address of MFI headquarter	P.O.Box 130716, Kampala
Physical address of MFI Headquarter	Plot 772, Habib Complex, Nateete
District	Kampala
Office Telephone Number (s):	+256772883033
Mobile Telephone Number:	+256701824465
Email	info@jumpstartafrica.org
Website:	Jumpstartafrica.org

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	274,501,804
Total compulsory savings	39,353,491
Total Number of active savers	N/A
Percentage of female savers:	N/A
No. of active Borrowers	262
Percentage of female borrowers	80%
Total Number of clients	270
Percentage of female clients	80%
Interest rate calculation (flat or declining)	FLAT
Average 1st loan:	1,000,000
Current Average loan size	1,500,000
Minimum Loan size	300,000
Maximum Loan size	30,000,000
Minimum Loan Period	3 months
Maximum Loan Period	36 months

**PRODUCTS OFFERED**

<b>Loan Products</b>	Flexible Housing loan
Group Loans - Micro Business -Monthly	Small& Medium Enterprise Loans
Group Loans - Micro Business -Weekly	Agricultural Loans
Individual Loans	Asset Acquisition Loan
Micro Business Individual Loans	<b>Savings Products</b>
Small Business Loans	Compulsory Savings- Loan Security savings
School Fees Loan	
Salary Earners Loan	
Staff Miscellaneous Loans	

**BRANCH NETWORK**

Town	Branch Address	District
Entebbe	Abayita Ababiri Opposite Kasenyi Road. P.O.Box 130716.	Wakiso
Head Office, Nateete	P.O.Box 130716,Kampala. Plot No. 772, Habib Complex, Nateete, Kampala	Kampala

## JUSTA MICRO-CREDIT LTD

Tier	TIER 4
Category	C
Legal status	Limited by Shares
Name of CEO or Manager:	Juliet Nakyazze Muzibira
Number of female staff	7
Percentage of Female staff	67%
Percentage of Female Board members	50%
Postal Address of MFI headquarter	P.O BOX 28399,KAMPALA
Physical address of MFI Headquarter	Kasangati Trading Centre
District	WAKISO
Office Telephone Number (s):	0393248473
Mobile Telephone Number:	0758990918
Email:	<a href="mailto:justamicrocredit@gmail.com">justamicrocredit@gmail.com</a>
Website:	<a href="https://justamicrocredit.co.ug">https://justamicrocredit.co.ug</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	627,861,934
Total voluntary Savings	0
Total compulsory savings	30,529,237
Total Number of active savers	814
Percentage of female savers:	63%
No. of active Borrowers	442
Percentage of female borrowers	63.3%

Total Number of clients	442
Percentage of female clients	63.3%
Interest rate calculation (flat or declining)	DECLINING48%, FLAT RATE43.2%pa
Average 1st loan:	1,500,000,
Current Average loan size	1,487,824
Minimum Loan size	500,000
Maximum Loan size	50,000,000
Minimum Loan Period	1MONTH
Max Loan Period	2 YEARS

### PRODUCTS OFFERED

Loan Products	Savings Products
Individual Loan Product	Loan Gaurantee
Quick Loan	Other Products
Water Harvest	Agency Banking.
Staff Loan	Mobile Money Services.
Group Loans	

### BRANCH NETWORK

No. of Branches: 1

Town	Branch Address	District
Kasangati	Kasangati Trading Centre- Ssendege Plaza, P.o Box 28399 Kampala	Wakiso

## KAGADI WOMEN FINANCE TRUST LTD

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

Email: [kagadiwomen@yahoo.co.uk](mailto:kagadiwomen@yahoo.co.uk)

### PRODUCTS OFFERED

#### Loan Products

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

#### Savings Products

Compulsory savings

#### Other products If any

Training of members      Mobile money services

### BRANCH NETWORK

Town	Branch Address	District
Kagadi	29 Kagadi	Kagadi

## KAMBUGA SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Ampeire Peter
Physical address of MFI Headquarter	Muhokya Kambuga

District	Kanungu
Mobile Telephone Number:	0775015289
Email: Kambugasacco2@gmail.com	

### BUSINESS INFORMATION



Outstanding Loan Portfolio	2,027,627,383
Total voluntary Savings	1.379,468,775
Total Number of active savers	4185
No. of active Borrowers	1040
Total Number of clients	4368
Interest rate calculation (flat or declining)	Declining

**PRODUCTS OFFERED**

Loan Products	Savings Products
Agriculture loan	Fixed savings

Social loan	Junior savings
Boda boda loan	Individual savings
Commercial loan	
Emergency loan	

**BRANCH NETWORK**

No. of Branches:

Town	Branch Address	District
Kambunga town council	Muhokya kambunga	Kanungu

**KAMPALA DEVELOPMENT SACCO (KADCOS)**

Tier:	Tier 4
Category	C
Legal status	Company Ltd by shares
Postal Address of MFI headquarter	P.O Box 231 Kampala
Physical address of MFI Headquarter	Nsambya Makindye Division
District	Kampala
Office Telephone Number(s):	0760675465 / 0709192523
Mobile Telephone Number:	0760675465 / 0709192523
Email	infokados@gmail.com

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	1,145,292,762
Total voluntary Savings	1,050,955,468
Total Number of active savers	1,290
No. of active Borrowers	418

**PRODUCTS OFFERED**

Loan Products	Savings Products
Agric Loans	Voluntary Savings
School Fees Loans	Fixed Deposits
Construction Loans	Junior Savers
Land Acquisition Loans	
Business Improvement Loans	
<b>Other products</b>	
Mobile clinic service	
Trainings in financial literacy	

**BRANCH NETWORK**

No. of Branches: 2

S/N	Town	Branch Address	District
1.	Nsambya	Nsambya, Makindye Division	Kampala
2.	Ndeeba	Ndeeba, Rubaga Division	Kampala

**KARIBU MICROFINANCE LTD (KML)**

Tier:	Tier 4
Category	B
Legal status: Company Limited By Shares	
Name of CEO or Manager:	Rebecca Nassuuna Irene
Number of female staff	02
Percentage of Female staff	66%
Percentage of Female Board members	80%
Postal Address of MFI headquarter	P.O.Box 16713 Kampala
Physical address of MFI Headquarter	Buganda Road Flats Block 661 2 <sup>nd</sup> Floor
District	Kampala City
Office Telephone Number (s):	0200098691
Mobile Telephone Number:	0752648063
Email: Microfinance.karibu@gmail.com	
Website: www.karibumicrofinance.co.ug	

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	1,310,058,085
Interest rate calculation	5% per month
Average 1st loan:	3,000,000
Current Average loan size	14,086,930
Minimum Loan size	500,000
Maximum Loan size	400,000,000
Minimum Loan Period	1 Month
Max Loan Period	36 Months

**PRODUCTS OFFERED**

Loan Products	Tree Planting
SMEs Loan	Staff Loan
Salary loan	

**BRANCH NETWORK**

Branch	Branch Address	District
Kampala	Buganda Road Flats Block 661 2 <sup>nd</sup> Floor	Kampala

## KASAANA COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Mpumwiire Jaseline
Number of female staff	08
Percentage of Female staff	47%
Percentage of Female Board members	42%
Postal Address of MFI headquarter	P.o Box 39, Marembo-Sheema
Physical address of MFI Headquarter	Kasaana Trading Centre Along Kitagata Nyeihanga Road
District	Sheema
Office Telephone Number (s)	0392-902 784
Mobile Telephone Number:	0774-489 853/ 0782-946 680
Email	kasaanacooperativelt@gmail.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	3,196,185,149
Total voluntary Savings	970,327,181
Total compulsory savings	48,240,000
Total Number of active savers	4,873
Percentage of female savers:	47%
No. of active Borrowers	1,011
Percentage of female borrowers	27%
Total Number of clients	1,011
Percentage of female clients	36%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	2,000,000
Current Average loan size	5,000,000
Minimum Loan size	100,000

Maximum Loan size	40,000,000
Minimum Loan Period	1 Month
Max Loan Period	36 Months

### PRODUCTS OFFERED

Loan Products	Emmergency Loan
Commercial Loan	Group Loan
Agriculture Loan	Youth Entadikwa Loan
Boda Boda Loan	Savings Products
Home Development Loan	Voluntary Savings
Asset Acquisition Loan	Fixed Deposits
Seasonal Loan	Compulsory Savings
School fees Loan	

### BRANCH NETWORK

No. of Branches: 04

Branch	Branch Address	District
Kasaana Branch Kasaana Trading Centre	Kasaana Trading Centre Kasaana Subcounty along Kitagata Nyeihanga Road after Kitagata Farm Institute	Sheema
Nyakarama Branch Nyakarama Trading Centre	Nyakarama Trading Centre Rugarama Subcounty along Kasaana Nyeihanga Road	Sheema
Bugongi Branch Kasusano Trading Centre	Kasusano Trading Centre Bugongi Towncouncil along Bugongi Kishabya Road	Sheema
Rwamabondo Branch Rwamabondo Town Council	Rwamabondo Town Council along Ishaka Kagamba Road	Ntungamo

## KASHONGI FARMERS' SACCO

Tier:	Tier 4
Category	C
Legal status	Sacco
Name of CEO or Manager:	Twinamatsiko Rose
Number of female staff	21
Percentage of Female staff	49%
Percentage of Female Board members	30%
Postal Address of MFI headquarter	P.O. Box, 35 Rushere
Physical address of MFI Headquarter	Kashongi Central, Kashongi County, Ruhumba-Kaswa Road
District	Kiruhura

Office Telephone Number (s):	0703674442
Mobile Telephone Number:	0772636616
Email	<a href="mailto:Kashongisacco@yahoo.com">Kashongisacco@yahoo.com</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	6,1BN
Total voluntary Savings	1.9BN
Total compulsory savings	-
Total Number of active savers	13,125
Percentage of female savers:	26%
No. of active Borrowers	2800
Percentage of female borrowers	23%
Total Number of clients	2980



Percentage of female clients	23%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	1.5M
Current Average loan size	2,063,758
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	1 months
Max Loan Period	24 months

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

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

<b>Savings Products</b>	
Voluntary	Fixed
Village savings & loans Association(VSLA)	Toto savings a/c
Other products If any	
MSACCO Mobile banking	

**BRANCH NETWORK**

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

**KATI YOUTH SOCIAL VENTURE**

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

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	254,887,940
Total compulsory savings	38,163,457
Total Number of active savers	608
Percentage of female savers:	60%
No. of active Borrowers	1086

Percentage of female borrowers	61%
Total Number of clients	608
Percentage of female clients	61%
Interest rate calculation (flat or declining)	Flat rate
Average 1st loan:	300,000
Current Average loan size	500,000
Minimum Loan size	100,000
Maximum Loan size	10,000,000
Minimum Loan Period	1 Month
Max Loan Period	24 Month

**PRODUCTS OFFERED**

<b>Loan Products</b>	Home improvement Loans
Business loans	Salary loans
Agricultural loans	<b>Savings Products</b>
Asset acquisition loans	Compulsory savings
<b>Other products If any</b>	
Clients training in consumer financial education	

**BRANCH NETWORK**

No. of Branches: 1		
Town	Branch Address	District
Lira City	Olwol Road,Plot 7 lira city Po.Box 950Lira	Lira

**KEBISONI SACCO**

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Ainembabazi Advin
Number of female staff	05
Percentage of Female staff	50%

Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O Box 47, Rukungiri
Physical address of MFI Headquarter	Kebisoni Town, Rukungiri
District	Rukungiri

Mobile Telephone Number:	0774537439
Email	kebisoni.sacco@gmail.com

PRODUCTS OFFERED	
<b>Loan Products</b>	Agriculture Business
Emergency	School Fees
<b>Savings Products</b>	
Voluntary Savings	Fixed Deposit
Junior Savings	Compulsory Savings

<b>Other products if any</b>	Agency Banking
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BRANCH NETWORK		
No. of Branches 02		
Town	Branch Address	District
Kebisoni	Kebisoni SACCO- Main	Rukungiri
Mabanga	Mabanga	Rukungiri

## KIBOGA FOOD FARMERS INITIATIVE (KIFI) – SACCO LTD

Tier:	4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Nalugya Sarah
Number of female staff	5
Percentage of Female staff	72%
Percentage of Female Board members	71%
Postal Address of MFI headquarter	C.O Hunger Project, P. O Box 26393, Kampala
Physical address of MFI Headquarter	Bugabo L.C.1, Kyayimba Parish, Kapeka Sub County, District
District	Kiboga District
Mobile Telephone Number:	0772343283 / 0777 222 269.
Email	kiffisacco@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	725,086,880
Total voluntary Savings	25,951,800
Total compulsory savings	69,861,699
Total Number of active savers	1,874
Percentage of female savers:	45%
No. of active Borrowers	572
Percentage of female borrowers	54%
Total Number of clients	3,044

Percentage of female clients	55%
Interest rate calculation (flat or declining)	Flat Rate basis
Average 1st loan:	800,000
Current Average loan size	506,000
Minimum Loan size	100,000
Maximum Loan size	10,000,000
Minimum Loan Period	3 months
Max Loan Period	24 months

PRODUCTS OFFERED	
<b>Loan Products</b>	
Normal loan product	Asset Finance loans (water tanks, motorcycles, solar loans etc...)
School fees loan	Agric Micro leasing loans (Dairy cows, maize hullers, Water tanks)
<b>Savings Products</b>	
Voluntary savings	Compulsory savings
Fixed Deposit savings	

BRANCH NETWORK		
No. of Branches _2		
Town	Branch Address	District
Main Branch	Bugabo L.C1, Kyayimba Parish, Kapeke S/C	Kiboga district
Dwaniro Branch	Bukomero town	Kiboga

## KIGARAMA FARMERS SACCO

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Mutungu Wycliffe
Number of female staff	3
Percentage of Female staff	42.85%
Percentage of Female Board members	42.9%
Postal Address of MFI headquarter	P. O Box 26, Kabwohe
Physical address of MFI Headquarter	Kanyeganyegye Trading Centre, Masheruka Sub-County

District	Sheema
Office Telephone Number (s):	0775193014
Mobile Telephone Number:	0753193014
Email:	wycliffeemutungu@gmail.com

BUSINESS INFORMATION	
Outstanding Loan Portfolio	6,352,980,565
Total voluntary Savings	2,916,561,316
Total Number of active savers	4,436
Percentage of female savers:	22.85%
No. of active Borrowers	1,145
Percentage of female borrowers	37.1%
Total Number of clients	5,488
Percentage of female clients	35.2%



Interest rate calculation (flat or declining)	Declining
Average 1st loan:	400,000
Current Average loan size	1,200,000
Minimum Loan size	50,000
Maximum Loan size	30,000,000
Minimum Loan Period	1
Max Loan Period	24

PRODUCTS OFFERED	
Loan Products	
Solar Loans	School fees
Emergency loans	Agriculture loans

Bodaboda loans	Business loans
Medical loans	Home improvement loans
Micro leasing	
Savings Products	
Voluntary	Minor Savings

BRANCH NETWORK		
No. of Branches 2		
Town	Branch Address	District
Kigarama farmers	Kanyeganyegye	Sheema
Mbarara City	Kigarama Farmers' Mbarara City Branch	Mbarara

## KIGARAMA PEOPLES SACCO

Tier:	Tier 4
Legal status	SACCO
Name of CEO or Manager:	Mutungu Wycliffie
Number of female staff	3
Percentage of Female staff	42.85%
Percentage of Female Board members	42.9%
Postal Address of MFI headquarter	P.O. Box 35 Kabwohe
Physical address of MFI Headquarter	Kanyeganyegye. Masheruka T/C
District	Sheema
Office Telephone Number	0775193014
Mobile Telephone Number:	0753193014
Email	<a href="mailto:wycliffeemutungu@gmail.com">wycliffeemutungu@gmail.com</a>

BUSINESS INFORMATION	
Outstanding Loan Portfolio	10,365,619,752
Total voluntary Savings	5,116,819,080
Total Number of active savers	8,559
Percentage of female savers:	35%
No. of active Borrowers	1,679
Percentage of female borrowers	23%
Total Number of clients	1,679
Percentage of female clients	23%
Interest rate calculation (flat or declining)	declining

Average 1st loan:	400,000
Current Average loan size	1,200,000
Minimum Loan size	50,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 month
Max Loan Period	24 months

PRODUCTS OFFERED	
Loan Products:	
Solar Loans	School fees
Emergency Loans	Agriculture Loans
Bodaboda Loans	Business Loans
Medical Loans	Home Improvement Loans
Micro Leasing	
Savings Products:	
Voluntary savings	Minor Savings
Other products	
Savings with a purpose	

BRANCH NETWORK		
No. of Branches: 7		
Town	Branch Address	District
Kigarama farmers	Kanyeganyegye Masheruka	Sheema
Mbarara City	Kigarama Farmers' Mbarara City Branch	Mbarara

## KIHANGA MPARO SACCO

Tier:	Tier 4
Category	A
Legal status	Company Ltd By Shares
Name of CEO or Manager:	Birungi Gideon
Number of female staff	7
Percentage of Female staff	21%

Percentage of Female Board members	44%
Postal Address of MFI headquarter	22 Mparo Kabale
Physical address of MFI Headquarter	Mparo Town Council
District	Rukiga

Office Telephone Number (s):	0782890178 / 0393206734
Email	kihanga017@gmail.com

<b>BUSINESS INFORMATION</b>	
Outstanding Loan Portfolio	4,248,244,469
Total voluntary Savings	1,877,587,083
Total Number of active savers	10,031
Percentage of female savers:	31%
No. of active Borrowers	7,642
Percentage of female borrowers	24%
Total Number of clients	7,642
Percentage of female clients	24%
Interest rate calculation (flat or declining)	2%declining
Average 1st loan:	100,000=
Current Average loan size	100,000=
Minimum Loan size	100,0000=
Maximum Loan size	10,000,000=
Minimum Loan Period	6months
Max Loan Period	18months

<b>PRODUCTS OFFERED</b>	
<b>Loan Products</b>	<b>Savings Products</b>

School fees	Voluntary savings
Agriculture loan	Fixed savings
BodaBoda loan	Minor savings
Business loan	Institutional savings
Emergency loan	GROUP savings
Asset Acquisition loan	Retirement savings
Home development loan	
Institutional fees	
<b>Other products If any</b>	
Training and education to members	Internship training

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

## KIJOMORO FARMERS'CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED

Tier	Tier 4
Category	C
Legal status	Sacco
Name of CEO or Manager:	Mrs.Opiru Kerrene
Number of female staff	2
Percentage of Female staff	20%
Percentage of Female Board members	30%
Postal Address of MFI headquarter	P.o.Box 14, Maracha
Physical address of MFI Headquarter	Aia Cell, Dranzipi Ward, Okokoro Town Council.
District	Maracha
Office Telephone Number	0392001502
Mobile Telephone Number:	0782677047/0780598031
Email:	kijomorofarmerssacco2006@gmail.com

<b>BUSINESS INFORMATION</b>	
Total voluntary Savings	300,224,250
Total compulsory savings	63,025,000
Total Number of active savers	1355
Percentage of female savers:	28%
No. of active Borrowers	251

Percentage of female borrowers	21%
Total Number of clients	2,155
Percentage of female clients	31%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	300,000
Current Average loan size	1,000,000
Minimum Loan size	50,000
Maximum Loan size	40,000,000
Minimum Loan Period	One month
Max Loan Period	24 Months

<b>PRODUCTS OFFERED</b>	
Loan Products	Savings product like ordinary,target akiba and fixed deposit accounts.
Agricultural loan.	Tractor hire services.
Micro business loan.	Pivot payments/flexi pay
School fees loan/salary loan	Agent banking.
Bodaboda loan	Mobile money services
Home improvement loan	
Emergency loan.	

## KIJURA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD

Tier	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Ngiramahoro Gerald
Number of female staff	07
Percentage of Female staff	50%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O.Box 701
Physical address of MFI Headquarter	Kijura Town Council Burahya Sub-County
District	Kabarole
Office Telephone Number (s):	+256-782131709
Mobile Telephone Number:	+256-784529364
Email:	kijurasavingsacco@gmail.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	3,862,711,662
Total voluntary Savings	1,664,195,315
Total compulsory savings	344,312,249
Total Number of active savers	8,493
Percentage of female savers:	21%
No. of active Borrowers	2,266
Percentage of female borrowers	22.50%
Total Number of clients	8,493
Percentage of female clients	21.5%
Interest rate calculation (flat or declining)	24-36% Per annum Declining
Average 1st loan:	2,000,000

Current Average loan size	1,500,000
Minimum Loan size	50,000
Maximum Loan size	50,000,000
Minimum Loan Period	01 Month
Max Loan Period	24 Months

### PRODUCTS OFFERED

<b>Loan Products</b>	Fixed Deposit
Agricultural	Minor account
Business	Free Savings A/cs
Dairy Loans	<b>Other Services If any</b>
Green Finance Loans	Mobile Money Services
Boda Boda Loans	Tents and Chairs hiring
Emergency	Agent Banking
School fees	Mobile Banking
Investment	Conference Hall
Home Improvement	Internship trainings
<b>Savings Products</b>	Corporate Social Responsibility
Voluntary	
Compulsory	

### BRANCH NETWORK

No. of Branches: 1		
<b>Sacco Name</b>	<b>Branch Address</b>	<b>District</b>
Kijura Sacco –Main Branch	Kijura Town council	Kabarole District
Kijura Sacco-Kigoyera Branch	Kigoyera Sub County	Kyenjojo District

## KISHENYI CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED

Tier:	Tier 4
Category	B
Legal status	Sacco
Name of CEO or Manager:	Israel Gelison
Number of female staff	9
Percentage of Female staff	45%
Percentage of Female Board members	40%
Postal Address of MFI headquarter	P.O.Box 1556 Mbarara
Physical address of MFI Headquarter	Kashekuro, Kitagata, Sheema
District	Sheema
Office Telephone Number (s):	0393242002
Mobile Telephone Number:	0784994385
Email:	kishenyisacco@gmail.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	2,500,000,000
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Total voluntary Savings	4,594,292,328
Total compulsory savings	766,035,859
Total Number of active savers	7,164
Percentage of female savers:	40%
No. of active Borrowers	1,729
Percentage of female borrowers	40%
Total Number of clients	7,164
Percentage of female clients	40%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	
Minimum Loan size	200,000
Maximum Loan size	200,000,000
Minimum Loan Period	1 month
Max Loan Period	24 months

### PRODUCTS OFFERED

<b>Loan Products</b>	<b>Savings Products</b>
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Agriculture Loans	Voluntary Savings Accounts
Business Loans	Super Savings Accounts
Chapa Loans (Land Title)	Junior Savings Accounts
Season Loans	Fixed Savings Accounts
Emergency Loans	Group Savings Accounts
School Fees Loans	Institution Savings Accounts
Solar Loans	
Home Improvement Loans	

**BRANCH NETWORK**

No. of Branches:

Town	Branch Address	District
Katerero	Katerero-Buyanja	Bushenyi
Kashenyi	Kashenyi	Bushenyi
Mutara	Mutara	Mitooma
Buraro	Kanyamujunga	Sheema
Nyakashoga	Nyakashoga	Sheema
Kashekuro	Kashekuro	Sheema

**KITGUM SACCO**

Tier:	4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Otto John Bosco
Number of female staff	18
Percentage of Female staff	52.9%
Percentage of Female Board members	44.4%
Postal Address of MFI headquarter	P.O. Box 32
Physical address of MFI Headquarter	Kitgum Municipality
District	Kitgum
Mobile Telephone Number:	0772945623
Email: kitsacco2006@gmail.com	

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	4,719,655,987
Total voluntary Savings	6,246,163,758
Total Number of active savers	15,467
Percentage of female savers:	34.3%
No. of active Borrowers	3.61%
Percentage of female borrowers	31.8%
Total Number of clients	25,356
Percentage of female clients	34.1%
Interest rate calculation (flat or declining)	2.5% and 2% Flat Rate
Average 1st loan:	1,000,000

Current Average loan size	2,300,000
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	6Months
Max Loan Period	24Months

**PRODUCTS OFFERED**

Loan Products:	
Group Loans	Asset Financing loan
Health	Boda Boda
Business Loan	Staff Loans
Agricultural Loans,	Emergency Loans
School Fees Loans	
Savings Products:	
Voluntary Savings	Other products
Youth Savings	Mobile Banking Services
Compulsory Savings	Mobile/Airtel Services
	Agency banking

**BRANCH NETWORK**

No. of Branches 7

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

**KOBOKO TRINITY CHURCH MULTIPURPOSE COOPERATIVE SOCIETY LIMITED**

Tier:	Tier4
Category	C
Legal status	SACCO
Name of CEO or Manager:	APAI RAIMA
Number of female staff	4
Percentage of Female staff	57%
Percentage of Female Board members	33%

Postal Address of MFI headquarter	P.o.box76 koboko
Physical address of MFI Headquarter	Apa road, Tukuliri house koboko town
District	Koboko
Office Telephone Number (s):	0778692522 / 0781076181
Mobile Telephone Number:	0773744349 / 0781076181
Email: Kobokotrinitychurchsacco@gmail.com	

BUSINESS INFORMATION	
Outstanding Loan Portfolio	412,301,317
Total voluntary Savings	674,091,245
Total compulsory savings	61,845,200
Total Number of active savers	2023
Percentage of female savers:	53%
No. of active Borrowers	440
Percentage of female borrowers	57%
Total Number of clients	2023
Percentage of female clients	53%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	997,000
Minimum Loan size	100,000
Maximum Loan size	10,000,000
Minimum Loan Period	6months
Max Loan Period	12months

PRODUCTS OFFERED	
Loan Products	Savings Products
Emergency loan	Individual a/c
Agricultural loan	Group account
Business loan	Institution/cooperate a/c
School fees loan	Joint a/c
Home improvement	Fixt a/c
Other products	
Mobil money transfers	
Trainings	

### BRANCH NETWORK

No. of Branches: 1

Branch	Branch Address	District
Koboko	Apa road Tukuliri house	Koboko

## KOBOKO UNITED SACCO

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Alema Alfred
Number of female staff	6
Percentage of Female staff	27.2%
Percentage of Female Board members	44.4%
Postal Address of MFI headquarter	P.O Box 107, Koboko
Physical address of MFI Headquarter	Plot 3 Central Road, Koboko Town
District	Koboko
Office Telephone Number	+256392964703
Mobile Telephone Number:	+256774943910
Email:	<a href="mailto:koboko.sacco@yahoo.com">koboko.sacco@yahoo.com</a>

BUSINESS INFORMATION	
Outstanding Loan Portfolio	3,504,772,284
Total voluntary Savings	3,847,179,972
Total compulsory savings	49,085,000
Total Number of active savers	9,817
Percentage of female savers:	25%
No. of active Borrowers	892
Percentage of female borrowers	20%
Total Number of clients	10,096
Percentage of female clients	20%
Interest rate calculation (flat or declining)	Flat
Average 1st loan	1,000,000/=

Current Average loan size	1,522,440/=
Minimum Loan size	200,000/=
Maximum Loan size	100,000,000=
Minimum Loan Period	2 Months
Max Loan Period	60 Months

PRODUCTS OFFERED	
<b>Loan Products</b>	<b>Savings Products</b>
Agricultural Loan	Current A/C
Motorcycle Loan	Group Account
Commercial Loan	Institutional Account
Asset Loans	Fixed Deposit A/C
Solar Loan	Infant Savings A/C
Group Loan (Limu Limu)	Vsla Savings A/C
Land Title Loan	<b>Other Products</b>
Water Credit	Mobile Money
Salary Loans	Cash Disbursement To Refugees.
School Fees Loan	Post Bank Services
Emergency Loan	Chairs For Hire
Tractor For Hire	Agent Banking

### BRANCH NETWORK

No. of Branches: 02

Town	Branch Address	District
Keri	Keri Trading Centre, Kuluba Sub-County.	Koboko
Main branch	Koboko Municipality	Koboko



# WAKANDI

DIGITIZE WITH WAKANDI



Wakandi is a modern system that simplifies administrative activities and overseeing of Microfinance Institutions (MFIs).

Wakandi also offers a complete solution to all types of cooperatives to manage finances, reporting, accounting, and member management effectively. It is a DLT-based system for high security and transparency.

Wakandi makes it possible for both Microfinance Institutions and SACCOs' to oversee loans and all accounting activities with accuracy.

## The Simplicity of Wakandi for MFI Administrators

- Digitized accounting activities
- Receiving and storing information such as documents and receipts
- Approving or rejecting loan applications
- Automated financial reports
- Configuring administrative policies
- The main administrator is able to assign roles according to the policies

## Benefits of Wakandi to Cooperatives

- Automated reporting integrated with the accounting system
- Easy implementation of SACCOs' policies to meet compliances
- Automatic reconciliation of payments
- Access and role management for enhanced security
- Communication with all members via SMS module
- Easy access to KYC information of clients and members

## The Simplicity of Wakandi for MFI Customers

- Apply for loans from anywhere
- Make payments from anywhere via mobile
- View financial information such as loans, etc.
- Access individual or group services

## Benefits of Wakandi to SACCO Members

- Account management with overview of loans, savings, and shares
- Access through USSD codes for non-smartphone users
- Eliminates the need to commute for making deposits and withdrawal
- Builds member financial history
- Offers an opportunity to be financially included



### WAKANDI APP

A mobile app which is simple for both Microfinance and SACCO clients.

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PLOT 1-4 Nyonyi gardens, Kololo, Kampala, Uganda.  
<https://wak.link/contact>

## KOLPING MICROFINANCE UGANDA LIMITED (KMF)

Tier:	Tier 4
Category	C
Legal status	Company by Guarantee
Name of CEO or Manager:	Mrs. Byarugaba Dorothy
Number of female staff	15
Percentage of Female staff	50%
Percentage of Female Board members	14%
Postal Address of MFI headquarter	P.O Box 490361 Hoima
Physical address of MFI Headquarter	Plot 1/3 Rwetuma Road Hoima Municipality
District	Hoima
Office Telephone Number (s):	+256747032318
Mobile Telephone Number:	+256772463751
Email:	info@kmfug.com/kmfheadoffice@gmail.com
Website:	www.kmfug.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	5,428,859,853
Total compulsory savings	517,170,986
Total Number of active savers	5,432
No. of active Borrowers	2,520
Percentage of female borrowers	36%
Total Number of clients	2,520
Percentage of female clients	44%
Interest rate calculation (flat or declining)	Flat and declining
Average 1st loan:	1,000,000
Current Average loan size	2.140,717

Minimum Loan size	500,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 months
Max Loan Period	24 months

### PRODUCTS OFFERED

<b>Loan Products</b>	Environment loan(solar, electricity installation, Irrigation systems, water and sanitation,
Commercial Loan	Loan Security Fund
Agriculture Loan	Environment loan(solar, electricity installation, Irrigation systems, water and sanitation,
Home Improvement	
Personal Development loan	Loan Security Fund
Asset Acquisition Loan	

### BRANCH NETWORK

No. of Branches 4		
Town	Branch Address	District
Hoima	+256707071501 kmfhoima@gmail.com	Hoima
Mityana	+256707071502 kmfmityana@gmail.com	Mityana
Kagadi	+256707071503 kmfkagadi@gmail.com	Kagadi
Bukwiri	+256707071504 kmfbukwiriscentre@gmail.com	Kyankwanzi

## KYADDONDO CBS PEWOSA SACCO

Tier:	Tier 4
Category	C
Legal status	Limited by Shares
Name of CEO or Manager:	Nansubuga Barbara
Postal Address of MFI headquarter	P. O Box 12760, Kampala
Physical address of MFI Headquarter	Bulange Mengo
District	Kampala
Office Telephone Number (s):	0757225300 / 0782737325
Email:	kyaddondocbspewosa@gmail.com kyaddondocbspewosa@kyaddondocbspewosa.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	8,497,813,378
Total voluntary Savings	7,607,076,079
Total Number of active savers	1955
No. of active Borrowers	677
Total Number of clients	5692
Total Number of clients	1955
Interest rate calculation (flat or declining)	Flat

Average 1st loan:	7,335,467
Minimum Loan size	2,000,000
Maximum Loan size	100,000,000
Minimum Loan Period	3 months
Max Loan Period	3 years

### PRODUCTS OFFERED

<b>Loan Products</b>	<b>Saving Products</b>
Business Loans	Fixed Deposits
Agricultural Loans	Voluntary Savings
Boda Boda Loan	Gropu savings
School Fees Loan	

### BRANCH NETWORK

No. of Branches: 3		
Town	Branch Address	District
Seeta	Seeta	Mukono
Kasangati	Kasangati	Wakiso
Najjera	Najjera	Kampala
Muganzirwaza	Muganzirwaza building	Kampala

**KYAMUHUNGA PEOPLES' COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD**

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or General Manager:	Mr. Atwijukire Johnbosco
Number of female staff	48
Percentage of Female staff	44%
Percentage of Female Board members	42.8%
Postal Address of MFI headquarter	P.O Box 371, Bushenyi
Physical address of MFI Headquarter	Kyamuhunga Town Council 8 Kms On Ishaka-Kasese Highway
District	Bushenyi
Office Telephone Number (s):	0776-914015
Mobile Telephone Number:	0702-755313
Email	kyapeco@yahoo.com
Website:	www.kyaps.co.ug

**BUSINESS INFORMATION**

Outstanding Loan Portfolio (as of 31st December 2024):	39,399,535,229
Total Share capital	9,757,730,986
Percentage of female share holders	23%
Total voluntary Savings	12,982,077,595
Total compulsory savings	795,905,786
Total Number of active savers	52,666
Percentage of female savers:	27%
No. of active Borrowers	7,644
Percentage of female borrowers	28%
Total Number of clients	52,666
Percentage of female clients	27%
Interest rate calculation (flat or declining)	BOTH
Average 1st loan:	3,743,929
Current Average loan size	5,154,308
Minimum Loan size	50,000
Maximum Loan size:	500,000,000 For individuals and 500,000,000 For institutions or companies

Minimum Loan Period	1 week
Max Loan Period	24 Months and 36 Months

**BRANCH NETWORK**
**No. of Branches 10**

Town	Branch Address	District
Main Branch	Butare – Kyamuhunga Town Council	Bushenyi
Katerera Branch	Katerera - Town Council	Rubirizi
Rutookye Branch	Rutookye –Town Council	Mitooma
Ishaka Branch	Ishaka-Bushenyi Municipality	Bushenyi
Rubaare Outreach	Rubaare Town council	Ntungamo
Kihihi Branch	Kihihi Town Council	Kanungu
Mwenge Branch	Kyarusozi Town Council	Kyenjojo
Biguli Branch	Biguli Town Council	Kamwenge
Kashenshero Branch	Kashenshero Town Council	Mitooma
Mbarara City Branch	Mbarara City	Mbarara City
Bitooma Outreach	Bitooma Town Council	Bushenyi

**PRODUCTS OFFERED**

Loan Products	Savings Products
Agriculture Loans	Kyapsuper Youth Loan
Amaizi supa Loans	<b>Savings Products</b>
Business Loans	Kyapsave Account
Boda Boda Loans	Abato savers Account
School Fees Loan	Focosave Account
Solar System Loans	Fixed Deposit Account
Emergency loan	Compulsory Savings Account
Kyaapa loan	<b>Other products If any</b>
Home improvement loan	Kyaps Mobile Banking
Rural Mix Loans	Kyaps Agency Banking
Staff loans	Kyaps Tuhwerane Scheme
Kyapsuper Lady loan	Kyaps CSR like bursary scheme, internship placements
	Safe custody for land titles, wills, certificates

**LETSHEGO UGANDA**

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

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

## LIBERATION COMMUNITY FINANCE LTD

Tier	Tier 4
Category	C
Legal status (	Ltd by shares
Name of CEO or Manager:	Patrick Batenze
Number of female staff	21
Percentage of Female staff	66%
Percentage of Female Board members	42%
Postal Address of MFI headquarter	www.lcf-ltd.com
Physical address of MFI Headquarter	Natete
District	Kampala
Office Telephone Number (s):	0707720720
Mobile Telephone Number:	0751465798
Email: patrick.batenze@lcf-ltd.com	
Website: www.lcf-ltd.com	

### BUSINESS INFORMATION

Outstanding Loan	1,192,722,468
Total voluntary Savings	n/a
Total compulsory savings	84,454,391
No. of active Borrowers	2,786
Percentage of female borrowers	83%
Total Number of clients	4,608
Percentage of female clients	78%
Interest rate calculation	Flat
Average 1st loan	UGX 200,000

Current Average loan size	288,041
Minimum Loan size	UGX 100,000
Maximum Loan size	UGX 10,000,000
Minimum Loan Period	4 weeks
Max Loan Period	6 months

### PRODUCTS OFFERED

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

### BRANCH NETWORK

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

## LORO-OYAM SACCO

Tier:	Tier 4
Category	B
Legal status	Sacco
Name of CEO or Manager:	Odur Jacob
Number of female staff	3
Percentage of Female staff	40%
Percentage of Female Board members	22%
Postal Address of MFI headquarter	Po.Box 36,Loro
Physical address of MFI Headquarter	Akaoidebe,Centarl Ward, Loro Town Council
District	Oyam
Office Telephone Number (s):	0774504917
Mobile Telephone Number:	0774504917, 0392125991
Email: Odurjacobalele@Gmail.Com; Lorooyamsacco6@Gmail.Com	
Website: www.Lorooyamsacco.Com	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	669,229,550
Total voluntary Savings	239,696,050
Total compulsory savings	113,456,900
Total Number of active savers	2,470
Percentage of female savers:	15%
No. of active Borrowers	872
Percentage of female borrowers	35%
Total Number of clients	3,353
Percentage of female clients	20%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	1,000,000
Current Average loan size	1500,000
Minimum Loan size	200,000
Maximum Loan size	8,000,000
Minimum Loan Period	1 Month
Max Loan Period	12 month

**PRODUCTS OFFERED**

Loan Products	Savings Products
Agricultural Loan	Voluntary Savings
Business Loan	Compulsory Savings
School Fees	Fixed Deposit Savings
Emergency Loan	Groups Savings (VSLA)

Groups and institutional Loans	Cente Education Savings
Water and Sanitation Loan	

**BRANCH NETWORK**

Branch	Branch Address	District
Loro Town Council	Akaoidebe,Centarl Ward, Loro Town Council	Loro

**LUZIRA ALLIANCE SACCO**

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

Mobile Telephone Number:	0759 244743 / 0775 317163
Email:	Lascco2008@gmail.com

**PRODUCTS OFFERED**

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

**BRANCH NETWORK**

No. of Branches ] (Outlet)		
Town	Branch Address	District
Mutungo	Mutungo – Kiduuka	Kampala

**LWENGO MICROFINANCE**

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Joseph Kateregga
Number of female staff	4
Percentage of Female staff	44.4%
Percentage of Female Board members	28.6%
Postal Address of MFI headquarter	P.O.Box 1849
Physical address of MFI Headquarter	Lwengo, Lwengo Town council, Central Ward, Industry Zone
District	Lwengo
Office Telephone Number (s):	200903204, 0700934986
Mobile Telephone Number:	0753618465, 0759272000
Email	Josephkatereggas1@gmail.com

**BUSINESS INFORMATION**

Outstanding Loan	1,767,929,661
Total voluntary Savings	1,165,465,060

Total compulsory savings	12,773,500
Total Number of active savers	5,684
Percentage of female savers:	30.14%
No. of active Borrowers	558
Percentage of female borrowers	25.33%
Total Number of clients	5,684
Percentage of female clients	42.4%
Interest rate calculation (flat or declining)	2.5% flat per month
Average 1st loan:	1M
Current Average loan size	25.1M
Minimum Loan size	200,000
Maximum Loan size	50M
Minimum Loan Period	6 Months
Max Loan Period	12 Months

**PRODUCTS OFFERED**

Loan Products	Savings Products
Group Loans	Free Savings/ Voluntary Savings
Individual Loans	Compulsory Savings
Business Loans	Fixed Deposits
Agricultural loans	Loans Guarantee Savings

School fees Loans	<b>Other products</b>
Asset Financing	Mobile Banking Services
Bodaboda Loans	Mobile/Airtel Money services
Staff Loans	Agency banking
Emergency Loans	Event Management Project

**BRANCH NETWORK**

No. of Branches: 1

Town	Branch Address	District
Ndeeba Trading Centre	Ndeeba Trading Centre, Kiswaga, Nanywa-Ndagwe Sub County	Lwengo District

## LYAMUJUNGU CO-OPERATIVE FINANCIAL SERVICES LTD

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Byamukama Dicky
Number of female staff	26
Percentage of Female staff	45%
Percentage of Female Board members	34%
Postal Address of MFI headquarter	P.O. Box 1100, Kabale
Physical address of MFI Headquarter	Lyamujungu cell, Nyakasharara Parish, Kaharo Sub-County, Ndorwa-East, Kabale District
District	Kabale
Office Telephone Number(s):	0751114211
Mobile Telephone Number:	0772475869 /0706387257
Email	<a href="mailto:lyamujungu@yahoo.com">lyamujungu@yahoo.com</a>
Website:	<a href="http://www.lyamujungusacco.com">www.lyamujungusacco.com</a>

Medical Loans	Target Savings
Emergency Loans	Fixed Savings
Business Loans	Kids Account Savings
Motorcycle Loans	Young Savers Clubs (Savers Clubs formed in Primary and Secondary Schools)
Inventory Loans	<b>Other products</b>
Institutional Loans	Mobile Money Services,
Home Improvement Loans	Membership Trainings, Mobile Banking, Custodial
Environment Loans	Services of Members' Valuables e.g Academic Documents, Land Titles, etc.
Solar loans	
School Fees Loans	

**BRANCH NETWORK**

No. of Branches:8

Town	Branch Address	District
Head Office branch	Head Office Branch located in Lyamujungu village , Nyakasharara Parish , Kaharo subcounty , Norwa East, Kabale.	Kabale
Kahondo branch	Kahondo Trading Centre, Maziba subcounty, Ndorwa.	Kabale
Buhara branch	Branch located in Buhara Trading Centre, Buhara Subcounty, Ndorwa East with an Outreach located in Katuna Town Council, Ndorwa West.	Kabale
Kamwezi branch	Branch located in Kashekye Trading Centre with Outreach in Rwamatunguru Trading Center both in Kamwezi Sub-county, Rukiga District.	Rukiga
Kyanamira Branch	Kyanamira Trading Centre, Kyanamira subcounty, Ndorwa-East, Kabale.	Kabale
Rubaya Branch	Branch located in Ryakarimira Town Council, in Ryakarimira Trading Centre. With an Outreach Centre in Habubaare Trading Centre, Butanda.	Kabale
Kabale Town Branch	Kigongi, Kabale Municipality along Kabale-Mbarara High way	Kabale
Rubanda Branch	Located in Rubanda Town Council, Rubanda District	Rubanda

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	22,893,963,112
Total voluntary Savings	9,976,948,704
Total Number of active savers	41,666
Percentage of female savers:	41%
No. of active Borrowers	5,636
Percentage of female borrowers	39%
Total Number of clients	41,666
Percentage of female clients	39%
Interest rate calculation (flat or declining)	2% declining
Average 1st loan:	800,000
Current Average loan size	2,000,000
Minimum Loan size	50,000
Maximum Loan size	100,000,000
Minimum Loan Period	N/A
Max Loan Period	3 years

**PRODUCTS OFFERED**

Loan Products	Savings Products
Agricultural Loans	Sight Savings

## MAC & MAX MICROFINANCE

Tier:	TIER 4
Category	C
Legal status	Non Deposit Taking
Name of CEO or Manager:	Aloysious Ngabirano
Physical address of MFI Headquarter	Maria Paul Building, Yesu Amala, Nansana
District	Wakiso
Mobile Telephone Number:	0776992393
Email:	Info.macandmax@gmail.com

Outstanding Loan Portfolio	750,000,000
No. of active Borrowers	273
Interest rate calculation	Flat

### PRODUCTS OFFERED

<b>Loan Products</b>
Group loans
Salary loan
School fees loan
Emergency loan

### BUSINESS INFORMATION

## MADFA COOPERATIVE SAVINGS AND CREDIT SOCIETY

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

### PRODUCTS OFFERED

<b>Loan Products</b>	
Lima Loan	Youth in Agriculture Loan

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

### BRANCH NETWORK

No. of Branches: 4

Town	Branch Address	District
Masindi	Plot 140, Masindi Port, Rd	Masindi
Kiryandongo	Kampala Gulu Highway Next to Kisorosoro Road	Kiryandongo
Bulima	Masindi – Hoima Road	Bulima
Kijunjubwa	Masindi – Nakaseke Road Opposite Police	Kijunjubwa

## MAGANJO ST. APOLLO KIVEBULAYA CHURCH COMMUNITY SACCO

Tier:	TIER 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Jennifer Mwesigwa
Postal address of MFI Headquarter	P. o Box 111357, Wakiso
Physical address of MFI Headquarter	Nabweru
District	Wakiso
Office Telephone Number	0786873059 / 0706232534
Mobile Telephone Number:	0786873059
Email:	maganjosacco@gmail.com

Total voluntary Savings	56,708,352
Total Number of active savers	408
No. of active Borrowers	487
Total Number of clients	487
Interest rate calculation	Flat

### PRODUCTS OFFERED

Loan Products	Savings Products
Quick Loan	Normal savings
Individual Loan	Fixed savings
School Fees Loan	Target Savings

### BRANCH NETWORK

No. of Branches: 1

Town	Branch Address	District
Nabweru	Maganjo B	Wakiso

### BUSINESS INFORMATION

Outstanding Loan Portfolio	213,759,683
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- Business Loans
- Car Loans
- Women in business financing
- Salary Loans

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CLEMENT GRAND MALL, LIRA**

**PLOT 1 COURT ROOM  
OVAL PLAZA, MBALE CITY**

**+256 394822362  
admin@finfortltd.com**

**JINJA BRANCH  
LUBAS ROAD, PLOT 49- JINJA**

**KAMPALA BRANCH  
1ST FLOOR ANNEX-ESAMI BUILDING,  
BOMBO ROAD**

## MARANATHA FINANCIAL SERVICES

Tier:	Tier 4
Category	C
Legal status	Limited by shares
Name of CEO or Manager:	Kasusse Julius Mulyanti
Number of female staff	11
Percentage of Female staff	55%
Percentage of Female Board members	67%
Postal Address of MFI headquarter	P.O Box 4691 Kampala
Physical address of MFI Headquarter	Nsangi next to police station
District	Wakiso
Office Telephone Number (s):	0393-182 006
Mobile Telephone Number:	0784-433 039
Email: customercare@maranathafinancialservices.com	
Website: <a href="http://www.maranathafinancialservices.com">www.maranathafinancialservices.com</a>	

Interest rate calculation (flat or declining)	4% per month
Average 1st loan:	500,000
Current Average loan size	800,000
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	Other products
Group Loans	Agency Banking
Business Loans	Mobile Money
Asset Loans	Mobile banking
Emergency Loans	<b>Savings Products</b>
School Fees Loans	Guarantee Fund
Pakasa Loan	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	646,685,652
Total compulsory savings	154,344,464
Total Number of active savers	2,167
Percentage of female savers:	42%
No. of active Borrowers	1071
Percentage of female borrowers	69%
Total Number of clients	977
Percentage of female clients	69%

### BRANCH NETWORK

No. of Branches: 3

Town	Branch Address	District
Nsangi	Nsangi- Masaka Road next to Nsangi police station	Wakiso
Kasangaati	Kasangati -Gayaza Road Next to Equity Bank opposite Mosque	Wakiso
Nakifuuma	Nakifuuma town next to Nasser hardware	Mukono

## MASAKA MICRO FINANCE AND DEVELOPMENT COOPERATIVE TRUST

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Kalemeera Julius
Number of female staff	34
Percentage of Female staff	54%
Percentage of Female Board members	22%
Postal Address of MFI headquarter	918 Masaka
Physical address of MFI Headquarter	Nyendo T/C Adjacent Total Central Station
District	Masaka
Office Telephone Number (s):	0486 660030
Mobile Telephone Number:	0772 859217 / 0755816444
Email	<a href="mailto:info@mamidecot.co.ug">info@mamidecot.co.ug</a> / <a href="mailto:juliuskalemeera@gmail.com">juliuskalemeera@gmail.com</a>
Website:	<a href="http://www.mamidecot.co.ug">www.mamidecot.co.ug</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	13,197,248,000
Total voluntary Savings	11,480,244,000
Total Number of active savers	34,402
Percentage of female savers:	46%
No. of active Borrowers	3,122
Percentage of female borrowers	41%
Total Number of clients	34,402
Interest rate calculation (flat or declining)	Below 10m (Flat) Above 10m (Declining)
Average 1st loan:	500,000
Current Average loan size	3,477,742
Minimum Loan size	100,000
Maximum Loan size	100,000,000
Minimum Loan Period	1 month
Max Loan Period	36 months

### PRODUCTS OFFERED

Loan Products	
Agriculture, Fishing and Forestry	School fees



Trade	Development
Development	Transport and communication
Electricity and water	Group loans
Mining and Quarrying	Manufacturing
Mortgages	Business services
Personal loans	
<b>Savings Products</b>	
Individual/Joint savings	Group savings
Target savings	Fixed deposit
School fees	Student Savings scheme
Company / Institution accounts	

<b>Other products</b>
Agriculture and business advisory
Soil testing and Climate change mitigation

<b>BRANCH NETWORK</b>		
No. of Branches 5		
<b>Branch</b>	<b>Branch Address</b>	<b>District</b>
Nyendo	Nyendo T/C	Masaka
Lukaya	Lukaya T/C	Kalungu
Kalungu	Kalungu T/C	Kalungu
Bukomansimbi	Bukomansimbi T/C	Bukomansimbi
Bukunda	Bukunda T/C	Kyotera

## MATEETE SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Busuulwa Lawrence
Number of female staff	20
Percentage of Female staff	36%
Percentage of Female Board members	43%
Postal Address of MFI headquarter	P.O. Box 30014
Physical address of MFI Headquarter	Plot 95, Mateete Town Council
District	Sembabule
Office Telephone Number (s):	0782465195
Mobile Telephone Number:	0782465195 / 0752465195
Email: <a href="mailto:mateetemicrofinance@yahoo.com">mateetemicrofinance@yahoo.com</a> ; <a href="mailto:busuulwal.mateetemicrofinance@gmail.com">busuulwal.mateetemicrofinance@gmail.com</a>	
Website: <a href="http://www.mateetemicrofinance.co.ug">www.mateetemicrofinance.co.ug</a>	

<b>BUSINESS INFORMATION</b>	
Outstanding Loan Portfolio	8,601,303,376
Total voluntary Savings	4,098,481,130
Total Number of active savers	23587
Percentage of female savers:	37.4%
No. of active Borrowers	5158
Percentage of female borrowers	43.9%
Total Number of clients	23587
Percentage of female clients	37.4%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	1,500,000
Current Average loan size	2,800,000

Minimum Loan size	100,000
Maximum Loan size	80,000,000
Minimum Loan Period	1 month
Max Loan Period	24 months

<b>PRODUCTS OFFERED</b>	
<b>Loan Products</b>	
Agriculture	Transport
Business loan	Housing Loan
WASH Loan	Land Loan
Irrigation Loan	Solar Loan
Education loan	Emergency loan
Institutional loan	Keera Okole Loan
<b>Savings Products</b>	
Ordinary savings	Fixed deposits
Kamukamu	Young Savers
<b>Other products</b>	
Mobile banking	
Agency Banking	
Coffee Collective Marketing	

<b>BRANCH NETWORK</b>		
No. of Branche 6		
<b>Town</b>	<b>Branch Address</b>	<b>District</b>
Mateete	Mateete Trading Centre	Sembabule
Lwebitakuli	Lwebitakuli Trading Centre	Sembabule
Buyanga	Buyanga	Lyantonde
Kinoni	Kinoni	Lwengo
Nabitanga	Nabitanga trading centre	Sembabule
Kyabi	Kyabi trading centre	Sembabule

## MICRO CREDIT FOR DEVELOPMENT & TRANSFORMATION (MCDT) SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Cissy.Zizinga
Number of female staff	37
Percentage of Female staff	66%
Percentage of Female Board members	100%
Postal Address of MFI headquarter	P.O.BOX 8110 KAMPALA
Physical address of MFI Headquarter	PLOT 660 Mengo, Kampala,
District	Kampala
Office Telephone Number (s):	0392908895
Mobile Telephone Number:	0788593926
Email	mcddt02@gmail.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	2,747,777,758
Total voluntary Savings	499,467,109
Total compulsory savings	1,167,572,304
Total Number of active savers	16,271
Percentage of female savers:	100%
No. of active Borrowers	9,752
Percentage of female borrowers	100%
Total Number of clients	16,271
Percentage of female clients	100%
Interest rate calculation (flat or declining)	Flat

Average 1st loan:	200,000=
Current Average loan size	460,000=
Minimum Loan size	20,000=
Maximum Loan size	5,000,000=
Minimum Loan Period	1month
Max Loan Period	12months

### PRODUCTS OFFERED

#### Loan Products

Business (General) loan	School fees loan
Bridge loan	Home improvement loans

#### Savings Products

Personal Savings	Group Fund Savings
	'Eyeterekera Savings

#### Other products

Mabugo Scheme	Personal Savings
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### BRANCH NETWORK

No. of Branches 6

Branch	Branch Address	District
Kampala A	Plot 841, Sentema Road, Mengo	Kampala
Kampala B	Plot 841, Sentema Road, Mengo	Kampala
Kampala C	Plot 841, Sentema Road, Mengo	Kampala
Luwero	Luwero Town along Gulu road	Luwero
Masaka	Butenga town, Bukomansimbi	Bukomansimbi
Mukono	Mukono Town, along Jinja Road	Mukono

## MIJWALA SACCO

Tier	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Najuna Phiona
Physical address of MFI Headquarter	Nambirizi Trading Centre
District	Sembabule
Mobile Telephone Number:	0772073236
Email	pnatujuna@gmail.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	837,372,628
Total voluntary Savings	390,882,042
Total Number of active savers	900
No. of active Borrowers	329

Total Number of clients	1278
Interest rate calculation	Flat

### PRODUCTS OFFERED

Loan Products	Savings Products
Agriculture loan	Voluntary
School fees	Group
Business	Institution
Boda boda	Fixed deposits
Emergency	Junior account

### BRANCH NETWORK

No. of Branches:

Town	Branch Address	District
Mawogola north	Nambirizi trading centre	Sembabule district

## MILLENIUM SACCO 2012

Tier:	Tier 4
Category	A
Legal status	Sacco
Name of CEO or Manager:	Abaho Ronald
Physical address of MFI Headquarter	Church Hostel Building Mbaguta Street
District	Mbarara
Mobile Telephone Number:	0782112987
Email:	rabaho@msacco2012.com
Website:	Www.msacco2012.Com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	26,361,261,263
Total voluntary Savings	10,684,132,309
No. of active Borrowers	4625
Total Number of clients	25976

### PRODUCTS OFFERED

<b>Loan Products</b>	<b>Savings Products</b>
----------------------	-------------------------

Individual loan	Voluntary savings
Salary loan	Fixed deposits
Agriculture loan	Minor
Business loan	Joint
Chaapa loan	Institutional
Boda boda loan	

### BRANCH NETWORK

#### 1. No. of Branches: 8

Ibanda town	Ibanda	Ibanda
Nakawa	Ntinda –Nakawa stage	Kampala
Rugaaga town	Rugaaga	Isingiro
Ngarama town	Ngarama	Isingiro
Kabuyanda town	Kabuyanda	Isingiro
Mbarara	Bishop Stuart university	Mbarara

## MOYO SACCO

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

### BUSINESS INFORMATION

Outstanding Loan Portfolio	9,157,913,698
Total voluntary Savings	8,825,244,957
Total compulsory savings	316,103,126
Total Number of active savers	18,635
Percentage of female savers:	22%
No. of active Borrowers	2,050
Percentage of female borrowers	25%
Total Number of clients	21,881

Percentage of female clients	27%
Interest rate calculation (flat or declining)	FLAT
Average 1st loan:	3,000,000
Current Average loan size	50,000,000
Minimum Loan size	100,0000
Maximum Loan size	3,000,000,000
Minimum Loan Period	3 months
Max Loan Period	18 months

### PRODUCTS OFFERED

#### Loan Products

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

### BRANCH NETWORK

#### No. of Branches: 2

Town	Branch Address	District
Moyo Town	Okudi Road	Moyo
Obongi	Obongi Town Council	Obongi

## MOUNT OTCE METU SACCO LTD

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Dratele Dominic
Number of female staff	6
Percentage of Female staff	30%
Percentage of Female Board members	16%
Postal Address of MFI headquarter	P.O BOX 227, MOYO
Physical address of MFI Headquarter	Along Moyo-Gulu Road, Metu TC, Metu S/C
District	Moyo
Office Telephone Number (s):	0393256169 / 0393256171
Mobile Telephone Number:	0777713283 / 0751036624
Email	<a href="mailto:metusacco@gmail.com">metusacco@gmail.com</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	2,384,506,440
Total voluntary Savings	2,473,917,473
Total compulsory savings	502,574,687
Total Number of active saver	6,701
Percentage of female savers:	22.5%
No. of active Borrowers	1,618
Percentage of female borrowers	24%
Total Number of clients	8,469
Percentage of female clients	28.3%

Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	2,000,000
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	3months
Max Loan Period	24months

### PRODUCTS OFFERED

#### Loan Products

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

#### Savings Products

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

#### Other products

Mobile Money Services ie MTN and Airtel Money, Agent Banking

### BRANCH NETWORK

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

## MUBENDE EMPLOYEES AND COMMUNITY SACCO

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Katumba Godfrey
Postal Address	P.O Box 61 Mubende
Physical address	Kaweeri Cell, Kaweeri Ward East Division Mubende Municipality
District	Mubende
Mobile Telephone Number:	0774058947 / 0701543071
Email:	<a href="mailto:mubendesacco@yahoo.com">mubendesacco@yahoo.com</a> / <a href="mailto:katumbamugerwa@gmail.com">katumbamugerwa@gmail.com</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	1,351,673,672
Total voluntary Savings	402,320,333
Total Number of active savers	1570
No. of active Borrowers	589
Total Number of clients	1570

### PRODUCTS OFFERED

Loan Products	Savings Products
Salary loan	Free savings account
Business loan	Fixed savings account
Youth business loan	Group savings
Agriculture loan	Minor savings
Group loan	Tenderer loan
Emergency loan	Market vendors loan
Institutional loan	Garage operators loan
Home improvement	

### BRANCH NETWORK

No. of Branches: 3

Town	Branch Address	District
Mubende town	Kaweeri ward	Mubende
Kiganda town council	Kalamba service centre	Kassanda
Kassanda town council	Balaba cell central ward	Kassanda



# SaccoNet

ENHANCE DIGITAL FINANCING

## A CLOUD BASED BANKING SOFTWARE SOLUTION FOR SACCOs

**Designed and developed by a cooperator (UCCFS Ltd) for cooperators  
with emphasis on industry basic operations and reporting needs  
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- Membership Management
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- General Ledger
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- Fixed Deposits Module
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- Payroll and Budget module
- Fixed Asset Management Module
- User Management and Configurations
- CRB
- SMS Banking
- Mobile Phone Banking

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## MUBUGA SACCO LTD

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

### PRODUCTS OFFERED

Loan Products (1.8 %)	Savings Products
Agriculture (03 Grace period)	Voluntary

Business	Ordinary
School fees /Education loan	Fixed 13.2 p.a
Boda Boda	Junior/Minor
Medicare	School fees collection account
Development/Home improvement	VSLA Savings
Quick and Instant loan	
Auto mobile and Asset acquisition	
Biogas	
<b>Other products If any</b>	
Agency Banking (Centenary, Equity ,Post Bank)	
Mobile Banking ( MTN, Airtel)	
Internship trainings	

### BRANCH NETWORK

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

## MUHAME FINANCIAL SERVICES COOPERATIVE LTD

Tier:	4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Namara Amon
Number of female staff	29
Percentage of Female staff	38%
Percentage of Female Board members	44%
Postal Address of MFI headquarter	P.O. Box 33, Kabwohe
Physical address of MFI Headquarter	Masheruka Road, Kabwohe, Division, Sheema Municipality
District	Sheema District
Office Telephone Number (s):	0772571306
Mobile Telephone Number:	0782637278 / 0756792811
Email:	info@muhame.co.ug
Website:	www.muhamame.co.ug

### BUSINESS INFORMATION

Outstanding Loan Portfolio	23,643,761,995
Total voluntary Savings	11,631,989,106
Total compulsory savings	N/A
Total Number of active savers	22,106
Percentage of female savers:	32%
No. of active Borrowers	6,833
Percentage of female borrowers	13%
Total Number of clients	31,167
Percentage of female clients	32%
Interest rate calculation (flat or declining)	Declining

Average 1st loan:	1,000,000
Current Average loan size	3,460,000
Minimum Loan size	100,000
Maximum Loan size	200,000,000
Minimum Loan Period	1 month
Max Loan Period	3 Years

### PRODUCTS OFFERED

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

### Other products If any

Bursary scheme	Financial Advice
Member education/ Financial Literacy education	Mobile Money
	Mobile banking

### BRANCH NETWORK

No. of Branches __9		
Town	Branch Address	District
Nsiika Branch	Nsiika T/C	Buhweju
Rubindi Branch	Rubindi T/C	Mbarara
Kaberebere Branch	Kaberebere T/C	Isingiro
Kabwohe Branch	Kabwohe Division	Sheema



Kakindo Branch	Kakindo T/C	Sheema
Mbaare branch	Mbaare Town	Isingiro
Rwebikoona Branch	Mbarara Town	Mbarara City

Mugarutsya Branch	Bubare Subcounty	Mbarara District
Butare Branch	Kashenyi-Kajani T.C	Buhweju

## MUSHANGA SACCO

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Nankunda Gorden
Number of female staff	41
Percentage of Female staff	34.75%
Percentage of Female Board members	33.33%
Postal Address of MFI headquarter	Po Box 197, Kabwohe
Physical address of MFI Headquarter	Nyamufumura trading Centre Along Mbarara Ishaka Road
District	Sheema
Office Telephone Number (s):	0392910579
Mobile Telephone Number:	0772363573
Email: Mushangasacco@gmail.com / mushangasacco@yahoo.com	
Website: www.mushangasacco.com	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	32,970,848,503
Total voluntary Savings	18,071,942,057
Total Number of active savers	41,565
Percentage of female savers:	35.65%
No. of active Borrowers	12,323
Percentage of female borrowers	34.72%
Total Number of clients	41,565
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	3,000,000
Current Average loan size	250,050,000
Minimum Loan size	100,000
Maximum Loan size	500,000,000
Minimum Loan Period	1 month

Max Loan Period	48 months
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### PRODUCTS OFFERED

#### Loan Products

Agriculture Loan	School Fees Loan
Construction Loan	Boda Boda Loan
Home Improvement Loan	Emergency Loan
Solar Loan	Business Loan.
Land title (Chapa)	Permit
Water and Supply loan	Asset Financing,

#### Savings Products

Fixed Accounts	Voluntary Accounts
Sight (Current) Accounts	Junior Accounts,
Students Accounts	Bill collection accounts

#### Other products

Mobile Banking(MSACCO)	Agency Banking (Stanbic & Centenary)
Mobile money	

### BRANCH NETWORK

No. of Branches: 12

Town	Branch Address	District
Nyamufumura	Along Mbarara Ishaka Road	Sheema
Kabwohe	Along Mbarara Ishaka Road	Sheema
Kigarama	Kanyeganyegye town council Masheruka	Sheema
Butare	Akajani Butare	Buhweju
Rwentuha	Along Mbarara Ishaka Road	Bushenyi
St Kagwa	Along Mbarara Ishaka Road	Bushenyi
Burere	Nyakashaka Burere	Buhweju
Kyangyenyi	Kakindo town council	Sheema
Shuuku	Shuuku town council	Sheema
Marinde	Marinde trading centre Engaju subcounty	Buhweju
Mbarara	Rwebikona along Mbarara Ishaka Road	Mbarara
Bwizibwera	Along Mbarara Ibanda Road	Mbarara

## MUVULE FINANCING LIMITED

Tier:	Tier 4
Category	C
Legal status	Company Ltd by shares
Name of CEO or Manager:	Muwanguzi Moses
Physical address of MFI Headquarter	Esami building bombo road
District	Kampala
Office Telephone Number (s):	0702847783

Mobile Telephone Number:	0702847783
Email: muvulefinancingltd@gmail.com mosesenoch@gmail.com	
Website:	<a href="https://muvule.com">https://muvule.com</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	1,282,526,787
No. of active Borrowers	5572

### PRODUCTS OFFERED

<b>Loan Products:</b> Group loans
<b>Other products:</b> Financial training, Book keeping programs

S/N	Town	Branch Address	District
1.	Kyadondo	Bombo Road	Kampala

**BRANCH NETWORK**

1. No. of Branches: 1

## MWIZI SACCO

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Ntegyerize Aron
Number of female staff	28
Percentage of Female staff	42%
Percentage of Female Board members	33.33%
Postal Address of MFI headquarter	P.O Box 349, Mbarara
Physical address of MFI Headquarter	Mwizi Kabura T/C
District	Rwampara District
Office Telephone Number	0200904895
Mobile Telephone Number:	0704287684
Email	mwizisacco@gmail.com
Website:	-www.mwizisacco.co.ug

Average 1st loan:	1,250,000shs
Current Average loan size	4,127,000shs
Minimum Loan size	100,000shs
Maximum Loan size	100,000,000shs
Minimum Loan Period	1 months
Max Loan Period	3 years

**PRODUCTS OFFERED**

Loan Products	
Agriculture loan	Water tank loan
Business loan	Group loan
School fees loan	Asset acquisition loan
Boda boda loan	Savings Products
Emergency loan	Voluntary savings
Insitution loan	Fixed deposit savings
	Compulsory savings

**BRANCH NETWORK**

No. of Branches:

Town	Branch Address	District
Mwizi Branch	Mwizi kabura	Rwampara
Bugamba Branch	Byanamira Bugamba	Rwampara
Nyamuyanja Branch	Nyamuyanja sub county Isingiro	Isingiro
Isingiro Branch	Kabingo Isingiro T/C	Isingiro
Rwoho Branch	Rwoho	Ntungamo
Mbarara Branch	Markansighn Street Mbarara	Mbarara

**BUSINESS INFORMATION**

Total voluntary Savings	3,412,285,052
Total compulsory savings	954,220,488
Total Number of active savers	20,428
Percentage of female savers:	34.4%
No. of active Borrowers	3522
Percentage of female borrowers	21%
Total Number of clients	21,224
Percentage of female clients	22.99%
Interest rate calculation (flat or declining)	2.5%

## NABUKALU SACCO LIMITED

Tier:	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Sarah Kasirye
Physical address	Kisowera Lukojjo Trading Centre
District	Mukono
Mobile Telephone Number:	0776876725
Email	nabukalusacco@gmail.com

**PRODUCTS OFFERED**

Loan Products	Savings Products
Agriculture loan	Voluntary savings
Horticulture loan	Fixed savings
Business loan	Minor savings
Emergency loan	
Development loan	
Taka lyange	

**BRANCH NETWORK**

No. of Branches: 1

Town	Branch Address	District
Mukono	Kisowera lukojjo trading centre	Mukono

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	675,540,005
Total voluntary Savings	407,712,967
Total Number of active savers	1552
No. of active Borrowers	499
Total Number of clients	1552
Interest rate calculation	flat

## NAZIGO SACCO

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Jjita Dick
Number of female staff	9
Percentage of Female staff	35%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	18208 Kayunga
Physical address of MFI Headquarter	Old Nazigo, Nazigo Trading Centre
District	Kayunga
Office Telephone Number (s)	0705453400/ 0789898333
Mobile Telephone Number:	0775322925/ 0705131722
Email: nazigosacco@yahoo.com	
Website: www.nazigosacco.co.ug	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	2,550,920,418
Total voluntary Savings	1,837,702,882
Total compulsory savings	245,046,189
Total Number of active savers	8,873
Percentage of female savers:	39.7%
No. of active Borrowers	1,251
Percentage of female borrowers	35.3%
Total Number of clients	11,105

Percentage of female clients	34%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	1,000,000
Current Average loan size	2,040,000
Minimum Loan size	100,000
Maximum Loan size	30,000,000
Minimum Loan Period	1 Month
Max Loan Period	30 Months

### PRODUCTS OFFERED

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

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

**Other products if any:** Munno Scheme.

### Branch Network

Town	Branch Address	District
Nazigo Main Branch	Old Nazigo, Nazigo Trading Centre a long Kayunga- Jjinja Road	Kayunga
Kangulumira Branch	Kangulumira Trading Centre a long Kayunga - Jjinja Road	Kayunga
Kitwe Branch	Kitwe Trading Centre a long Kayunga - Bbaale Road	Kayunga

## NILE MICROFINANCE (U) LTD

Tier:	4
Category	C
Legal status	Shares
Name of CEO or Manager:	Alex Matua
Number of female staff	8
Percentage of Female staff	31%
Percentage of Female Board members	14%
Postal Address	P. O Box 540, Arua
Physical address of MFI Headquarter	Plot 45 Go down Road, Arua,
District	Arua District
Office Telephone Number (s):	0781160476
Mobile Telephone Number:	0772515604
Email : nilemicrofinance@gmail.com	
Website: www.nilemicrofinance.com	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	2,155,260,534
No. of active Borrowers	4,589
Percentage of female borrowers	30%
Total Number of clients	4,589
Percentage of female clients	30%

Interest rate calculation	Flat
Average 1st loan:	300,000
Current Average loan size	500,000
Minimum Loan size	100,000
Maximum Loan size	20,000,000
Minimum Loan Period	1 Month
Max Loan Period	24 Month

### PRODUCTS OFFERED

#### Loan Products

Business (working capital) loans	Land titling loans
Home Improvement Loans	Agriculture loans
School fees (educational) loans	Micro productive asset/ bodaboda loans
Clean Energy loans	Group Solidarity loans
<b>Other products:</b>	Medical Emergency loans

1. Digital Financial Services (Agency Banking and Mobile Money services).
2. Financial Literacy
3. International Labour Organization (ILO) Certified trainings

a) Generate Your Business Idea (GYBI)
b) Start Your Business (SIYB)
c) Start and Improve Your Business (SIYB)

**BRANCH NETWORK**

No. of Branches: 1

Town	Branch Address	District
Arua City	P.O. Box 540, Arua, Plot 45 Go Down Road, Arua	Arua City
Palorinya Sub county	C/O P.O.Box 540, Arua	Obongi
Logiri Subcounty	C/O P.O.Box 540, Arua	Arua

## NYAKAYOJO PEOPLES SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Kansiime Phillip
Number of female staff	18
Percentage of Female staff	39%
Percentage of Female Board members	22%
Postal Address of MFI headquarter	P.O Box 1837, Mbarara
Physical address of MFI Headquarter	Karama I -Nyakayojo
District	Mbarara
Office Telephone Number	0392174302
Mobile Telephone Number:	0787993734
Email:	nyakayojo7093@gmail.com
Website:	nyakayojosacco.co.ug

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	8,931,440,027
Total voluntary Savings	3,460,389,706
Total compulsory savings	202,615,308
Total Number of active savers	12,662
Percentage of female savers:	33.8%
No. of active Borrowers	2,519
Percentage of female borrowers	42%
Total Number of clients	16,069
Percentage of female clients	36.6%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	3,000,000
Current Average loan size	3,545,629

Minimum Loan size	300,000
Maximum Loan size	100,000,000
Minimum Loan Period	3
Max Loan Period	36 months

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

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

**Savings Products**

Voluntary Savings	Fixed Deposits
Minor Savings	Compulsory Savings

**Other products**

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

**BRANCH NETWORK**

No. of Branches: 3

Town	Branch Address	District
Nyakayojo	Former Nyakayojo Division Head Quarters	Mbarara
Ruti	Ruti Trading Centre	Mbarara
Kicwamba	Kicwamba Trading Centre	Mbarara
Rugaaga	Rugaaga Town Council	Isingiro
Kiyenje-Kashumba	Kashumba Sub-county	Isingiro
Kitwe	Kitwe Town council	Ntungamo

## NYAKIBALE DEVELOPMENT SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Kazaire Peterson
Physical address	Nyakibale Along Ntungamo-Rukungiri Road
District	Rukungiri
Mobile Tel:	0789444842
Email:	nyakibalesacco@gmail.com

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	10,769,690,515
Total voluntary Savings	4,888,582,889
Total Number of active savers	9020
No. of active Borrowers	1809
Total Number of clients	9184

**BRANCH NETWORK**

No. of Branches:

Town	Branch Address	District
Rukungiri	Nyakibale	Rukungiri

## NYARAVUR FARMERS' SACCO

Tier:	4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Okumu Richard
Number of female staff	07
Percentage of Female staff	29%
Percentage of Female Board members	33%
Postal Address of MFI headquarter	P.O Box 109, Nebbi (U)
Physical address of MFI Headquarter	Nyaravur - Angal Town Council
District	Nebbi
Office Telephone Number (s):	0476-421923
Mobile Telephone Number:	0777280042
Email:	nyaravursacco@gmail.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	1,432,214,081
Total voluntary Savings	410,119,280
Total compulsory savings	292,148,955
Total Number of active savers	10,223
Percentage of female savers:	33%
No. of active Borrowers	4,187
Percentage of female borrowers	52%
Total Number of clients	17,290
Percentage of female clients	43%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	801,329
Minimum Loan size	50,000

Maximum Loan size	200,000,000
Minimum Loan Period	1
Max Loan Period	18

### PRODUCTS OFFERED

#### Loan Products

Agricultural loan;	Animal Traction loan product
School fees loan	Solar loan Product
Business loan	<b>Savings Products</b>
Construction loan	Voluntary savings Account
Cash canteen loan (Emergency loan).	Group savings account for both men and women
Youth entrepreneurship support	Institutional savings account for fees collection,
Women empowerment loan	Compulsory savings account for loan borrowers.
Irish seed multiplication loan	Fixed deposit account.
Abicamu kane loan	Youth savings product
WASS Loan	

### BRANCH NETWORK

No. of Branches: 04

Town	Branch Address	District
Nyaravur – Angal Town	HeadOffice	Nebbi
Zombo Town	Zombo Branch	Zombo
Nebbi Municipal	Nebbi Branch	Nebbi
Pakwach Town	Pakwach Branch	Pakwach

## NZURI TRUST LIMITED

Tier:	Tier 4
Category	C
Legal status	Company Limited by Shares
Name of CEO or Manager:	Consolanta Ahereza
Number of female staff	15
Percentage of Female staff	88%
Percentage of Female Board members	57%
Postal Address of MFI headquarter	PO Box 29913, Kampala
Physical address of MFI Headquarter	2nd Floor, Green House Flat, after Zana Roundabout, Entebbe Road
District	Wakiso
Office Telephone Number (s):	+256751248361

Mobile Telephone Number:	+256751248361
Email:	<a href="mailto:nzuri.trust@gmail.com">nzuri.trust@gmail.com</a> ; <a href="mailto:info@nzuritrust.com">info@nzuritrust.com</a>
Website:	<a href="http://www.nzuritrust.com">www.nzuritrust.com</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	1,384,248,415
Total compulsory savings	141,132,708
Total Number of active Savers	826
Percentage of female savers:	66%
No. of active Borrowers	1,589
Percentage of female borrowers	65.1%
Total Number of clients	1,589
Percentage of female clients	65.1%

Interest rate calculation (flat or declining)	Individual loans – Declining balance rate and Group Loans – Flat rate
Average 1st loan:	300,000
Current Average loan size	2,300,000
Minimum Loan size	50,000
Maximum Loan size	15,000,000
Minimum Loan Period	1 month
Max Loan Period	12 Months

**PRODUCTS OFFERED**

<b>Loan Products</b>	Personal Loans
Express Loans	Group Loans

Business Loans	Emergency Day Loan
Salary Loan	
<b>Other products</b>	
Agency Banking	Mobile Money services
Financial Literacy Education	Business Advisory services

**BRANCH NETWORK**

No. of Branches: 2		
Town	Branch Address	District
Zana Branch and Head office	2nd Floor, Green House Flat, after Zana Roundabout, Entebbe Road	Wakiso
Kasubi Branch	Kasubi Petrocity, Hoima Road	Kampala
Nakasero Contact Point	Level 1, California Plaza, Luwum Street	Kampala

## OFFAKA SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Number of female staff	5
Percentage of Female staff	40%
Percentage of Female Board members	60%
Postal Address of MFI headquarter	P.O BOX 1554 Arua
Physical address of MFI Headquarter	Alibu Dimu/TC village Offaka sub county
District	Madi Okollo
Office Telephone Number (s):	0392000633
Mobile Telephone Number:	0777289323
Email: offakasacco@gmail.com	

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	845,773,392
Total voluntary Savings	717,731,127
Total compulsory savings	178,603,121
Total Number of active savers	3112
Percentage of female savers:	43%
No. of active Borrowers	2749
Percentage of female borrowers	47%
Total Number of clients	6712

Percentage of female clients	52%
Interest rate calculation (flat or declining)	Both (Depending on the product)
Average 1st loan:	100,000
Current Average loan size	360,000
Minimum Loan size	50,000
Maximum Loan size	20,000,000
Minimum Loan Period	1 month
Max Loan Period	24 months

**PRODUCTS OFFERED**

<b>Loan Products</b>	Business Loan
Agriculture Loan	Eva Loan For Women
Asset Loan	School Fees Loan
Ode Ecora Loan For Youths	Boda Boda Loan

**Savings Products.**

Voluntary Savings	Mandatory Savings,
Toto Savings	Fixed Savings Accounts

**BRANCH NETWORK**

No. of Branches: 1		
Town	Branch Address	District
Uleppi Trading center	P.o Box Uleppi	Madi Okollo

## OLEBA SACCO

Tier	Tier 2
Category	C
Legal status	SACCO
Name of CEO or Manager:	Mr. Drabo Leku Charles/ Asiku Robert Matovu
Number of female staff	02
Percentage of Female staff	33%
Percentage of Female Board members	22%
Postal Address of MFI headquarter	P.O.Box. 1, Maracha
Physical address of MFI Headquarter	Oleba Trading Centre, Central Ward, Oleba Town Council.
District	Maracha
Mobile Telephone Number:	0772198604 / 0779162727/ 0784777182
Email	olebasaccoltd@gmail.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	686,881,542
Total voluntary Savings	501,909,100
Total compulsory savings	10,400,000
Total Number of active savers	1,722
Percentage of female savers:	18%
Total Number of clients	2,762
Interest rate calculation (flat or declining)	Flat rate
Average 1st loan:	50,500,000
Current Average loan size	343,440,771

Minimum Loan size	100,000
Maximum Loan size	45,000,000
Minimum Loan Period	1 month
Max Loan Period	36 months

### PRODUCTS OFFERED

Loan Products	Savings Products
Commercial or business loans	Voluntary savings
School fees loan	Fixed deposit savings
Emergency loan	Investment savings
Asset acquisition loan	Junior savings
Corporate loan	Group savings
Group loan	School fees collection account
Home improvement/ Construction loan	Village savings and Loan Association
	Target Achievers

### Other products

Mobile money services	Agent banking services.
Sale of wenreco units	

### BRANCH NETWORK

No. of Branches: 1

Town	Branch Address	District
Oleba Trading Centre	Oleba Trading Centre Cell, Central Ward, Oleba Town Council, Maracha District	Maracha District

## OMIPA COOPERATIVE SAVINGS & CREDIT SOCIETY LTD.

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Ainomuhangi Barnabas
Number of female staff	12
Percentage of Female staff	34%
Percentage of Female Board members	42.9%
Postal Address of MFI headquarter	P.O Box 1240 Mbarara.
Physical address of MFI Headquarter	Located In Isingiro Town Council
District	ISINGIRO
Office Telephone Number (s):	0757293788
Mobile Telephone Number:	0752159884
Email	omipa_micro@yahoo.com
Website	www.omipasacco.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	5,552,406,475
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Total voluntary Savings	2,932,338,962
Total Number of active savers	6557
Percentage of female savers:	46%
No. of active Borrowers	1879
Percentage of female borrowers	35%
Total Number of clients	8057
Percentage of female clients	46%
Interest rate calculation (flat or declining)	declining
Average 1st loan:	300,000
Current Average loan size	500,0000
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	3 months
Max Loan Period	36 months

### PRODUCTS OFFERED

Loan Products	
Agricultural Loan (Individual & Group)	Water Supply and Sanitation loans

Commercial Loans (Individual & Group)	Solar Loans
School Fees Loans (Individual & Group)	Bonanza Loans
Motorcycle Loans	Salary Loans
Institutional Loans	Land Title Acquisition Loans
<b>Savings Products</b>	
Voluntary savings	
Fixed/time deposits	
Compulsory (not well separated from voluntary yet)	

**BRANCH NETWORK**

No. of Branches 6

Town	Branch Address	District
Kabuyanda Branch	Kabuyanda Town Council	Isingiro
Kashumba Branch	Kashumba Bukanga	Isingiro
Main Branch	Isingiro Town Council	Isingiro
Kikagate Branch	Kikagate Boarder	Isingiro
Burungamo Branch	Ngarama Subcounty	Isingiro
Nakivale Branch	Nakivale Refugee Settlement	Isingiro

## OPPORTUNITY BANK UGANDA LIMITED

Tier:	Tier 2
Category	A
Legal status	Company Limited by shares
Number of female staff	144
Percentage of Female staff	53%
Percentage of Female Board members	27%
Postal Address of MFI headquarter	P.o. Box 33513, Kampala
Physical address of MFI Headquarter	Plot 1259, Old Kira Road, Kamwokya
District	Kampala
Office Telephone Number (s):	0414236724
Mobile Telephone Number:	0754680049
Email	customerservice@opportunitybank.co.ug
Website:	www.opportunitybank.co.ug

**PRODUCTS OFFERED**

<b>Loan Products</b>	Group loans
Individual loans	SME loans
Agriculture loans	Education loans
Water and sanitation loans	Housing loans
Clean energy loans	VSLA loan
<b>Savings Products</b>	
Ordinary savings account	Fixed deposit account
Child saving account	Target account
Extra Save account	
<b>Other products if any</b>	
Bancassurance	Money remittance
Foreign Exchange	Celphone banking
Bill payment	

**BRANCH NETWORK**

No. of Branches 23

Town	Branch Address	District
Kira branch-Kamwokya	Plot 1259, Block 29 Kanjokya	Kampala

Kawempe branch-Kawempe	Plot 204, Block 494, Goshen House, Kawempe	Kampala
Parkview branch-Old taxi park	Park Nkadde Mall ,2 <sup>nd</sup> Floor (This is the only Branch without an ATM)	Kampala
Natete branch-Natete	Plot 1106 Block 18 Masaka Road- Nateete	Kampala
City Branch-Kampala	Plot 1, Entebbe road ( Lloyd Building)	Kampala
Nansana-Nansana	Nansana East, 1 Zone, Nabweru, Nansana Trading Centre, Wakiso	Wakiso
Gayaza branch-Gayaza	Gayaza Zone A Gayaza Trading Centre, Gayaza	Wakiso
Kalagi branch-Kalagi	Kalagi Trading Centre, Kalagi,	Mukono
Mukono branch-Mukono	Plot 43, Block 530, Agip Zone, Jinja Road Highway, Mukono	Mukono
Jinja branch-Jinja	Plot 9, Scindia Road, Jinja	Jinja
Iganga branch-Iganga	Plot 1, Mugumba Road, Iganga	Iganga
Mayuge branch-Mayuge	Plot 83, Iganga Road, Mayuge	Mayuge
Mbale Branch	Plot 1-3, Manafwa Road, BCU Building, Mbale	Mbale
Soroti Branch	Plot 46, Gweri Road, Soroti	Soroti
Mityana Branch	Plot 79 Mityana Road 1 <sup>st</sup> floor	Mityana
Lira Branch	Plot number 39-41 Lira Avenue	Lira
Kamdini branch-Corner Kamdini	Block 1, plot 203	Oyam
Masaka Branch-Masaka	Plot 23/25, Edward Avenue,	Masaka
Mbarara Branch-Mbarara	Plot 64, High Street,	Mbarara
Kyenjojo Branch-Kyenjojo	Plot 3, Nyantungo Road,	Kyenjojo

Mubende Branch- Mubende	Plot 103, Lubanga Road	Mubende
Hoima Branch- Hoima	Plot 15, Main Street,	Hoima

Entebbe branch-	Abaita- Ababiri	Wakiso
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## OYA MICRO CREDIT

Tier:	Tier 4
Category	C
Legal status	Private Limited Liability
Name of CEO or Manager:	Asiimwe Innocent
Physical address of MFI Headquarter	33 Tank Hill Road, Muyenga, Kampala
District	Kampala
Office Telephone Number (s):	+256 32 330 1495
Mobile Telephone Number:	0200800100

Email: info@oyamicrocredituganda.com
Website: https://oyamicrocredit.co.ug

### BUSINESS INFORMATION

Outstanding Loan Portfolio	915,605,826
No. of active Borrowers	1280

### PRODUCTS OFFERED

<b>Loan Products</b>
SME Capital Boost

## PALMA MICROFINANCE LIMITED

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

Mobile Telephone Number:	0776348403 / 0704642751
Email:	Palma.microfinance@gmail.com

### PRODUCTS OFFERED

<b>Loan Products</b>	Group Loan
Quick Loan	Individual Business Loan
School Fees Loan	Salary Loan
<b>Savings Products</b>	

### BRANCH NETWORK

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

Having unresolved

# Complaints

with your Microfinance Institution / SACCO ?



Call Toll Free Line  
**0800133033**



Dial SMS Code:  
**\*288\*82#**

[www.amfiu.org.ug](http://www.amfiu.org.ug)




## PLATINUM CREDIT

Tier:	Tier 4
Category	A
Legal status	Company Ltd by Guarantee
Name of CEO or Manager:	Abaasa Albert
Postal Address of MFI headquarter	4 <sup>th</sup> Floor Prime Plaza
Physical address of MFI Headquarter	Jinja Road
District	Kampala
Office Telephone Number	0414342857
Mobile Telephone Number:	0200300500
Email	info@platinumcredit.co.ug
Website:	www.platinumcredit.co.ug

### BUSINESS INFORMATION

No. of active Borrowers	25,214
Percentage of female borrowers	25%
Total Number of clients	36,223
Percentage of female clients	25%
Interest rate calculation	Declining
Average 1st loan:	UGX 2,000,000
Current Average loan size	UGX 4,229,303
Minimum Loan size	UGX 200,000
Maximum Loan size	UGX 50,000,000
Minimum Loan Period	3 months
Max Loan Period	96 months

### PRODUCTS OFFERED

#### Loan Products

Civil service loans	Business/SME loans
Log book Finance	Jipe Cash
Car Bond Finance	Personal Salary Loans

### BRANCH NETWORK

No. of Branches: 66

BRANCH	ADDRESS	CONTACT
Abayita Ababiri	On Entebbe Road, 2 way plaza off Kasenyi road	0707736599
Adjumani	Town Council Building, Moyo Adjumani Rd, Opp Adjumani Police Station	+256 778 109 371
Arua	Orasea Complex Above MTN service center, Plot 48 Adumi road, Arua City Council	+256 200 900 561
Bugiri	Jinja-Tororo high way, Opposite Bugiri Police station Bugiri Town	0759 440 699
Bukwo	Main street, Esso Plaza House, Opp Electoral Commission, Near Bukwo CPS	+256 393 241 793
Bundibugyo	Nyahuka Lamia Rd opp Boma grounds, Bundibugyo	+256 778 825 359
Busia	Busia - Jinja road, Busia Town	+256 392175 599

Buwama	Ground floor Masagazi House Next to Vision Fund, Buwama	+256 77 9656 283
Dokolo	Plot 2 Ebenezer House, Doko-lo-Kaberemaido Road	+256 779 690 877
Fortportal	Along Kiboga Road next to Jibu water	+256 200 901 002
Gomba	Kanoni Gomba round about next to finance trust bank	783895962
Gulu	Airfield road, Olango Conference Hall, Opp Gulu district headquarters	+256 392 177 595
Head Office	4th Floor - Prime Plaza, Jinja Road, Kampala	+256 414 342 847/57
Hoima	Main Street, Muganwa Complex, Ground Floor	+256 200 903 065
Ibanda	At 2 miles opposite Resort gardens on along Ibanda -Mbarara road	+256 200 902 398
Iganga	Kampala Rd., Opp. Post Office, Iganga Town	+256 200 906 467
Ishaka	Rukungiri Rd., Kakiga Foundation Building Opp. DFCU Bank	+256 717 800 001
Jinja-CS	Nizam Road next to Jinja Secondary School	+256 789 974 362
Jinja-LBF	Nizam Road next to Jinja Secondary School	+256 434 124 980
Kabalagala	Kabalagala- selina plaza next to mtn service center 2nd floor	
Kabale	Bamboo House next to Highland hotel, Kabale-Kisoro Rd.	+256 200 900 562
Kagadi	Grace Mary House, Kibaale Road Kagadi Town next to Pride Microfinance	+256 778 172 289
Kajjansi	Suubi House Plot 13218 along Nakigalala Road in Kajjansi town	771469278
Kamuli	Plot 14, Kitimbo Rd.	+256 200 905 384
Kapchorwa	Plot 19 Market Street Kapchorwa town Council	+256 200 905 933
Kasangati	Kisa Kya Yesu, 500m off Gayaza road on your way to Dr Besigye's home	707736592
Kasese	Mukiryania street Rwenzori road, opposite Kasese central police station	+256 776 888 438
Katakwi	Plot 1 Block E katakwi- soroti Rd	707795106
Kawempe	Kim Arcade on plot 2597 Bombo Road kawempe town	256784731512
Kiboga	located at Veronica house 2nd street Kabaka anjagala cell kiboga town	+256 707444110



Kikuubo	New Park Opp Mukwano Acade, Mackey Road	+256 707 444 126
Kisoro	Plot 15, Along Mutanda Rd, Kisoro	+256 200 905 327
Kitgum	Plot 23, Panganini Road, Kitgum town	+256 200 906 320
Koboko	Plot 7 ,Moyo Rd Koboko round about	+256 779 084 054
Kumi	Plot 2 Ongino Road near Kumi District Offices	+256 779 646 489
Kyaliwajjala	Martyrs Mall Kyaliwajjala town along Kiira Road	777148488
Kyenjojo	Fortportal -Kampala road next to Uganda electricity Distribution offices	+256 779 185 197
Kyotera	Hilton Building opposite the mosque along Bukoba road.	+256 200 906 322
Lira	opposite Hotel good news on Oyite Ojok lane	+256 200 900 999
Luweero	Opp Luwero Adventist Church & Next to Equity Bank	+256 392 002 212
Luzira	Green Leaves , Plot 28 Chorley Crescent	707195934
Lyatonde	High Street next to the Pepsi depot, Lyatonde	+256 393 241 794
Masaka	First Floor, Twin Tower Building, Kampala Rd, Masaka	+256 200 901 001
Masindi	Plot 1 Kijumjumbwa Road, Masindi Town Council	+256 392 175 590
Mayuge	Located on Bulamu plaza, Iganga road	789975826
Mbale	Cathedral Avenue plot 56, Opposite Shell	+256 200 906 586
Mbarara	1st floor, Adit Mall, High Street, Mbarara	+256 200 901 000
Mityana	Ground Floor, Wamala cooperative growers Building opp Colping Hotel	+256 778 132 784
Moroto	Kitale Road, Opposite Moroto Referral Hospital. Moroto Town	786134901

Mubende	Lubanga Road, next to Mubende town Mosque	+256 200 901 003
Mukono	Mukono City Center Complex, Bishop Tucker Road	+256 392 002 207
Nakapiripirit	Main street Opp the District headquarters near Panaora Hotel, Nakapiripirit	+256 707 444 163
Nakawa	Premier complex Building, Nakawa Next to City oil	+256 707 444 162
Nansana	7 Sisters Building along Homa Road	707736586
Nateete	Located in Natete on Catherine house after Hass fuel station	256783895615
Nebbi	Plot 13/14, Paidha Rd., Opp. Centenary Bank	+256 200 905 544
Ntinda	Mukisa Mall, opposite DFCU Bank, Ntinda	+256 707 444 130
Ntungamo	Ntungamo Town - next to Umeme office along mbarara - ntungamo road	256786863315
Pader	Plot 14, Komakech Rd., Opp. Pader Town Council, Perfect View Hotel	+256 200 906 034
Palisa	Plot 38 Outa Road Above Centenary bank Palisa town	256703074021
Rukungiri	Kamugisha Building, Kifunjo Road, Next to Kaharata Hardware Rukungiri Municipality	+256 393 217 040
Sheema	Makaru road past Muhame financial services opposite Batega hardware	
Soroti	Orionga House, Equity Bank annex, Opp Opportunity Bank, Gweri Road Soroti	+256 200 906 585
Spear House	Spear House, Jinja Road, Kampala	+256 200 903 357
Tororo	Former South Bukedi Building/ Kopin Building , Opp lions Park	+256 200 903 359
Yumbe	Opposite Shell Fuel Station, along Awule Tarmac Road	+256 200 900 561

## PEARL BANK UGANDA

Tier:	TIER 2
Category	A
Legal status	POSTBANK UGANDA LTD
Name of CEO or Manager:	JULIUS KAKEETO
Number of female staff	388
Percentage of Female staff	0.41
Percentage of Female Board members	28.57

Postal Address of MFI headquarter	P.O BOX 7189 KAMPALA, UGANDA
Physical address of MFI Headquarter	PLOT 4/6 NKURUMAH ROAD
District	KAMPALA
Office Telephone Number (s):	0414258551
Mobile Telephone Number:	N/A
Email	customerservice@postbank.co.ug

Website:	<a href="https://www.postbank.co.ug/">https://www.postbank.co.ug/</a>
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**BUSINESS INFORMATION**

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

**PRODUCTS OFFERED**

<b>Loan Products</b>	<b>Savings Products</b>
Secured Business Loans	Personal Transactional Accounts
Small Business Loans	General Business Account
Agriculture loans	Summit Personal Account
Warehouse Receipt Financing (WHRF)	Summit Business Account
School Loan	Diaspora Account
Workplace Banking Loans	Fixed Deposit Account
Group Loan	Foreign Currency Accounts
Water ,Sanitation and Hygiene Loans	Early Start Account
Quick Cash Loan	Youth Save Account
Kyapa Loan	Save As You Earn Account
Solar Loans	Refugee Transactional Account
Education loan	Refugee SAYE
Village Savings and Loan Associations (VSLA)	
Individual account (VSLAI)	
Women Progress Group Account (WIPG)	
Government Entity Accounts	
<b>Other products</b>	

Money Transfer Services	Agency Banking
Safe Custody	Field Payments
Mobile Phone Banking	Bancassurance
Online Banking	
Automated Teller Machines	

**BRANCH NETWORK**

No. of Branches: 49		
Branch Name	Branch Address	District
City Branch	Plot 4/6 Nkrumah Road P.O Box 7189, Kampala	Kampala
Kampala Road Branch	The Plaza, Plot 2/2B Kampala Road	Kampala
Bugolobi Branch	Plot 69/71, Spring Kampala	Kampala
Wandegeya Branch	Plot 359 Bombo Road	Kampala
Entebbe Branch	Plot 20 Airport Road	Entebbe
Kakiri Branch	Plot 272/273 Hoima Road Balibaseka complex	Wakiso
William Street Branch	Plot 68/70 William Street Kampala	Kampala
Bombo Branch	Plot 23 Kalagala Road	Kampala
Usafi Branch	Grand plaza building Plot 10B, Luzige Road	Kampala
Masaka Branch	Plot 23/25 Edward Avenue	Masaka
Ndeeba Branch	Plot 479 Masaka Road, Kampala	Kampala
Mukono Branch	Plot 42/44 Kampala Jinja HighWay	Mukono
Forest Mall Branch	1st Floor Forest Mall	Kampala
Bishop Stuart University Branch	Bishop Stuart University, Mbarara	Mbarara
Kabale Branch	Plot 151 Kabale Kisoro Road	Kabale
Kamwenge Branch	Plot 8 Fort-Portal Road Kamwenge Town council	Kamwenge
Hoima Branch	Plot 39 FortPortal Road	Hoima
Kagadi Branch	Starlight Fuel Station Building, Isunga Road	Kagadi
Kanungu Branch	KBS Plaza Independence Street	Kanungu
Kasese Branch	Plot 68, Margherita Street Kasese	Kasese
Mbarara Branch	Plot 19 High Street Mbarara	Mbarara

FortPortal Branch	Plot 13 Rukiidi III Street, Fort Portal	FortPortal
Masindi Branch	Plot 46/47 Commercial Street	Masindi
Ntugamo Branch	Plot 77, Kabale Mbarara Old Road	Ntugamo
Mubende Branch	Plot 14 Main Street, Mubende Municipality	Mubende
Rushere Branch	Kaguta Road, Rushere Town Council	Rushere
Butogota Branch	Kanungu-Bwindi Road, Butogota Town Council	Butogota
Soroti Branch	Plot 32, Gweri Road	Soroti
Mbale Branch	Plot 39/41 Republic Street Mbale	Mbale
Jinja Branch	Plot 49 Lubas Road Jinja	Jinja
Kotido Branch	Plot 43, Senior Quarters Road	Kotido
Kapchorwa Branch	Plot 73, Mbale Kitale Road	Kapchorwa
Bukedea Branch	Plot 10, Block D, Main Street	Bukedea
Iganga Branch	Plot 102 Main Street	Iganga
Kayunga Branch	Plot 654 Bugerere Road	Kayunga
Gulu Branch	Plot 22 Labor Road, Gulu Municipality	Gulu

Lira Branch	Plot 4, Soroti Road Lira Municipality	Lira
Amolatar Branch	Plot 22 Apwony Kali Road	Amolatar
Anaka Branch	Anaka Gulu Road	Nwoya
Yumbe Branch	Yumbe Mark Tivu Building, Plot 03, Yumbe Town Council Abiringa Road	Yumbe
Arua Branch	Plot 78/84, Avenue Road	Arua
Kitgum Branch	Plot 15/16 Ogwok Road	Kitgum
Lacor Branch	Plot 170-196 Juba Road	Gulu
Packwach Branch	Plot 2B Pakwach Road	Packwach
Bweyale Branch	Plot 233 Kampala Gulu Road	Kiryandongo
Nakasonogla Branch	Plot 95/96 Lwampanga Road	Nakasonogla
Kamdini Branch	Kamdini Centre, Gulu-Karuma Road	Oyam
Makerere University Branch	Makerere University Kampala	Kampala
Moroto Branch	Plot 72 -74 Lia Street At Bazaar, Moroto	Moroto

## PREMIER CREDIT

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

Website:	<a href="https://www.premiercredit.co.ug/">https://www.premiercredit.co.ug/</a>
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### BUSINESS INFORMATION

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

### PRODUCTS OFFERED

#### Loan Products

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

### BRANCH NETWORK

No. of Branches: 47

Branch	Branch Address	District
Adjumani	Adjumani	Adjumani
Apac	Apac	Apac
Arua	Arua	Arua
Bugiri	Bugiri	Bugiri
Bundibugyo	Bundibugyo	Bundibugyo
Busia	Busia	Busia
Bwera	Bwera	Kasese
Dokolo	Dokolo	Dokolo
Fortportal	Fortportal	Fortportal
Gulu	Gulu	Gulu
Hoima	Hoima	Hoima
Ibanda	Ibanda	Ibanda
Iganga	Iganga	Iganga
Ishaka	Ishaka	Ishaka
Jinja	Jinja	Jinja
Kabale	Kabale	Kabale
Kagadi	Kagadi	Kagadi
Kakiri	Kakiri	Waakiso
Kamuli	Kamuli	Kamuli
Kapchorwa	Kapchorwa	Kapchorwa
Kasese	Kasese	Kasese
Kayunga	Kayunga	Kayunga

Kiboga	Kiboga	Kiboga
Kisoro	Kisoro	Kisoro
Kisozi	Kisozi	Kampala
Koboko	Koboko	Koboko
Kyenjojo	Kyenjojo	Kyenjojo
Kyotera	Kyotera	Kyotera
Lira	Lira	Lira
Luwero	Luwero	Luwero
Lyantonde	Lyantonde	Lyantonde
Masaka	Masaka	Masaka
Masindi	Masindi	Masindi
Mayuge	Mayuge	Mayuge
Mbale	Mbale	Mbale
Mbarara	Mbarara	Mbarara
Moyo	Moyo	Moyo
Mpigi	Mpigi	Mpigi
Mukono	Mukono	Mukono
Nebbi	Nebbi	Nebbi
Pader	Pader	Pader
Pallisa	Pallisa	Pallisa
Rukungiri	Rukungiri	Rukungiri
Sironko	Sironko	Sironko
Soroti	Soroti	Soroti
Tororo	Tororo	Tororo

## PRIDE BANK

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

### BUSINESS INFORMATION

Outstanding Loan Portfolio	218,262,293,365
Total voluntary Savings	79,388,210,606
Total compulsory savings	2,467,912,975
Total Number of active savers	273,880
Percentage of female savers:	43%
No. of active Borrowers	64,510
Percentage of female borrowers	40%
Total Number of clients	64,510
Percentage of female clients	42%
Interest rate calculation (flat or declining)	Flat

### PRODUCTS OFFERED

Loan Products	Savings Products
Agricultural Loan Product	Pride Save As You Earn
Mortgage and Asset Finance Loan	Pride Raising Stars Account

Group Guaranteed Loan Scheme	Pride Akiba
Business Loan Scheme	Pride Smart
School fees loan	Pride Fixed Deposit Account
Community banking loan scheme	Pride Save For A Target
Housing Loan	
Clean Energy Loan	
<b>Other products If any</b>	
Services:	Airtel
International Money Transfer	UTL
Money Gram	Africell
Western Union	Pay As You Go Services
Xpress Money	Payway services
Mobile Money Service	Mobile Phone Banking Product
MTN	Pride mobile

**BRANCH NETWORK**

No. of Branches 33 and 7 Contact offices

Town	Branch Address	District
ARUA	ARUA	ARUA
BUKOTO	KAMPALA	KAMPALA
BUGIRI	BUGIRI	BUGIRI
BUWENGE	JINJA	JINJA
BUSHENYI	BUSHENYI	BUSHENYI
CITY CENTER	KAMPALA	KAMPALA
ENTEBBE ROAD	KAMPALA	KAMPALA
FORT PORTAL	KABAROLE	KABAROLE
GULU	GULU	GULU
HOIMA	HOIMA	HOIMA

IGANGA	IGANGA	IGANGA
ISHAKA	MBARARA	MBARARA
JINJA	JINJA	JINJA
KABALAGALA	KAMPALA	KAMPALA
KABWOHE	KABWOHE	
KASESE	KASESE	KASESE
KATWE	KAMPALA	KAMPALA
KAWEMPE	KAMPALA	KAMPALA
LIRA	LIRA	LIRA
LUGAZI	LUGAZI	LUGAZI
MASAKA	MASAKA	MASAKA
MBALE	MBALE	MBALE
MBARARA	MBARARA	MBARARA
MUKONO	MUKONO	MUKONO
NAKAWA	NAKAWA	KAMPALA
NANKULABYE	NANKULABYE	KAMPALA
NATEETE	NATEETE	KAMPALA
RUKUNGIRI	RUKUNGIRI	RUKUNGIRI
SOROTI	SOROTI	SOROTI
WANDEGEYA	KAMPALA	KAMPALA
KABALE	KABALE	KABALE
PADER	PADER	PADER
NANSANA	NANSANA	NANSANA

**CONTACT OFFICES**

ISINGIRO	ISINGIRO	SHEEMA
IBANDA	IBANDA	MBARARA
NAMAYINGO	NAMAYINGO	NAMAYINGO
KAMULI	KAMULI	KAMULI
KAYUNGA	KAYUNGA	MUKONO
KAGADI	KAGADI	HOIMA
ABAYITA ABABIRI	ABAYITA ABABIRI	ENTEBBE

## RADICOS FINANCE LTD

**RADICOS FINANCE LTD**

Tier:	Tier 4
Category	C
Legal status	Limited by Shares
Name of CEO or Manager:	Ogenyi Moses Wanyama
Postal Address of MFI headquarter	P. O. Box 109605 Kampala
Physical address of MFI Headquarter	Princess Complex, Kasubi Trading Centre
District	Kampala
Mobile Telephone Number:	0781494914 / 0706621541
Email:	segullahmicrofinance@gmail.com

 Website: [www.segullahmicrofinance.com](http://www.segullahmicrofinance.com)
**BUSINESS INFORMATION**

Outstanding Loan Portfolio	115,000,000
No. of active Borrowers	115

**PRODUCTS OFFERED**

<b>Loan Products</b>	Group Loan
Business Loan	Personal Loan
Salary Loan	<b>Other products</b>
Education Loan	Agent Banking
Emergency Loan	Mobile Money

## RDF MICROFINANCE LTD

Tier:	Tier 4
Category	C
Legal status	Company Limited by Shares
Name of CEO or Manager:	Sam Bahame
Number of female staff	6
Percentage of Female staff	33%
Percentage of Female Board members	NONE
Postal Address of MFI headquarter	P.o.Box 1022, Masaka,
Physical address of MFI Headquarter	Plot 20, Birch Avenue Kizungu, Masaka City
District	Masaka District
Office Telephone Number (s):	0200912660
Mobile Telephone Number:	0770570233
Email: Sam.bahame@rdfuganda.org	
Website:	www.rdfuganda.org

### BUSINESS INFORMATION

Outstanding Loan Portfolio	1,005,581,298
No. of active Borrowers	1,236
Percentage of female borrowers	80%
Total Number of clients	2,501

Percentage of female clients	80%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	Shs.500,000
Current Average loan size	Shs. 810,000
Minimum Loan size	Shs. 50,000
Maximum Loan size	Shs, 5,000,000
Minimum Loan Period	2 Months
Max Loan Period	24 Months

### PRODUCTS OFFERED

Loan Products	Green Loans
Group Agricultural Loans	Other products
Micro Individual Loans	Financial Literacy
Sanitation Loans	

### BRANCH NETWORK

No. of Branches: 2

Town	Branch Address	District
Masaka	Plot 20, Birch Avenue, Kizungu	Masaka District
Sanje	Mutukula High, Sanje Trading center	Kyotera District

## REAL PEOPLE FINANCIAL SERVICES UGANDA LTD

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

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

### PRODUCTS OFFERED

#### Loan Products

Micro Enterprise Finance

### BRANCH NETWORK

No. of Branches 3

Branch	Branch Address	District
Kampala Branch	Kampala City Centre	Kampala
Katwe Branch	Katwe	Kampala
Mukono Branch	Mukono Municipality	Mukono

## RIDO COOPERRATIVE SAVINGS AND CREDIT SOCIETY LTD

Tier:	Tire 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Ngabirano Johnbosco
Number of female staff	8
Percentage of Female staff	40%
Percentage of Female Board members	10%
Postal Address	P. O Box 527 Kakumiro
Physical address	Igayaza Town Council ,
District	Kakumiro District
Office Telephone Number (s):	0392002518
Mobile Telephone Number:	0392002518
Email	ridosacco@yahoo.com
Website:	www.ridosacco.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	2,715,521,264
Total voluntary Savings	1,595,698,405
Total compulsory savings	218,522,014
Total Number of active savers	6910
Percentage of female savers:	17%
No. of active Borrowers	1,755
Percentage of female borrowers	43%
Total Number of clients	8147
Percentage of female clients	34%
Interest rate calculation	2%flat

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

### PRODUCTS OFFERED

Loan Products	Savings Products
Agriculture loan	Voluntary savings
Agro- busibess loan	Coperate savings
Commericla loan	Compulsory savings
Motorcycle loan	Fixed savings
Asset acquisition loan	Institutions savings
School fees loan	Minor savings
Salary loan	Quick loan
Home imprvment loan	Special loan
Emergency loan	Women empowerment loan

### BRANCH NETWORK

#### 1. No. of Branches: 3

Town	Branch Address	District
Kakaumiro branch	Kakumiro town council,	Kakumiro district
Igayaza branch	Igayaza town council	Kakumiro district
Kikuube branch	Kiwangwali subcounty/TC	Kikuube district

## ROCKHILL MICROFINANCE

Tier:	Tier 4
Category	C
Legal status	NDTMFI
Name of CEO or Manager:	Mugisa Katugume Joan
Physical address	Luweero Town Council
District	Luweero
Mobile Telephone Number:	0770730100
Email: Joankatugume70@gmail.com	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	900,854,350
No. of active Borrowers	800

Total Number of clients	1500
Interest rate calculation	flat

### PRODUCTS OFFERED

Loan Products	Asset financing
Business loan	Women development loan
Agriculture loan	Boda Boda loan
School fees loan	Solar loan

### BRANCH NETWORK

#### No. of Branches: 1

Town	Branch Address	District
Luweero Town	Lumu Zone	Luweero

## ROLEM MICROFINANCE LIMITED

Tier:	Tier 4
Category	C
Legal status	Shares

Name of CEO or Manager:	Olema Robert
Number of female staff	3
Percentage of Female staff	60%

Percentage of Female Board members	10%
Postal Address of MFI headquarter	P.O BOX 5363 Kampala
Physical address of MFI Headquarter	Nabweru Road Bwaise
District	Kampala
Office Telephone Number (s):	0200900835
Mobile Telephone Number:	0702564103
Email:	rolemmicrofinance2015@gmail.com

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	600 Million
Total voluntary Savings	260 Million
Total Number of active savers	800
Percentage of female savers:	60%
No. of active Borrowers	1.2 Million
Percentage of female borrowers	65%
Total Number of clients	1,430,000
Percentage of female clients	70%

Interest rate calculation (flat or declining)	Flat
Average 1st loan:	500,000
Current Average loan size	700,000
Minimum Loan size	100,000
Maximum Loan size	30,000,000
Minimum Loan Period	One Month
Max Loan Period	12 Months

**PRODUCTS OFFERED**

<b>Loan Products</b>	Seasonal Loan
Business Loans	Agriculture loan
Group Loans	<b>Ass</b>
Quick Loans	Agency Banking
Asset Financing	

**BRANCH NETWORK**

No. of Branches: 2		
Town	Branch Address	District
Bwaise	Nabweru Road Near Eden Service Pub	Kampala
Nankulabye	Entrance To Kasubi Market	Kampala

## RUBABO PEOPLES SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Nimwesiga Joan
Number of female staff	18
Percentage of Female staff	54.5%
Percentage of Female Board members	22.2%
Postal Address of MFI headquarter	P.O. Box 58, Rukungiri
Physical address of MFI Headquarter	Nyarushanje Stage, Rubabo
District	Rukungiri
Mobile Telephone Number:	0782088416 / 0777-958916
Email	rubabopeoplesbank@gmail.com

**BUSINESS INFORMATION**

Total voluntary Savings	2,806,180,781
Total compulsory savings	259,510,000
Total Number of active savers	18,804
Percentage of female savers:	26.6%
No. of active Borrowers	2,622
Percentage of female borrowers	36.7%
Total Number of clients	18,905
Percentage of female clients	26.7%
Interest rate calculation (flat or declining)	2% declining
Average 1st loan:	5,000,000

Current Average loan size	15,000,000
Minimum Loan size	50,000
Maximum Loan size	50,000,000
Minimum Loan Period	1 month
Max Loan Period	18 months

**PRODUCTS OFFERED**

<b>Loan Products</b>	<b>Savings Products</b>
Agriculture loan	Individual savings
Commercial loan	Joint savings
Motorcycle loan	Group savings
School fees loan	Institutional savings
Solar loan	
<b>Other products If any</b>	Fixed Savings

**BRANCH NETWORK**

No. of Branches: 6		
<b>Town</b>	<b>Branch Address</b>	<b>District</b>
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
Nyakabungo Town Council	Nyakabungo - Rugyeyo	Kanungu
Nyanga trading Centre	Ahamuyaga – Nyanga, Rubaare	Ntungamo

## RUGYOYO SACCO

Tier	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Natukunda Vastine
Physical address	Shunga Kashojwa
District	Kanungu
Mobile Telephone Number:	0782845144
Email:natukundavastine@gmail.com	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	2,604,596,850
Total voluntary Savings	1,035,052,152.36
Total Number of active savers	2552

No. of active Borrowers	825
Total Number of clients	2568
Interest rate calculation	Declining

### PRODUCTS OFFERED

Loan Products	
Business loans	Home improvement
Agriculture loans	Solar loan
School fees loans	Motorcycle

### BRANCH NETWORK

#### No. of Branches:

Town	Branch Address	District
Kashojwa	Shunga	Kanungu

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## RUHIIRA MILLENNIUM SACCO

Tier:	4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Mucunguzi Cleophus
Number of female staff	9
Percentage of Female staff	39%
Percentage of Female Board members	44%
Postal Address of MFI headquarter	P. O Box 683 Mbarara
Physical address of MFI Headquarter	Ngoma Ruhiira Town Council
District	Nsingiro
Mobile Telephone Number:	0752444845
Email: Ruhiiramelleniumsacco07@gmail.com	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	5,236,221,126
Total voluntary Savings	2,272,338,279
Total compulsory savings	126,331,716
Total Number of active savers	16,451
Percentage of female savers:	34%
No. of active Borrowers	3,245
Percentage of female borrowers	56%
Total Number of clients	16,451
Percentage of female clients	56%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	5,000,000

Current Average loan size	10,000,000
Minimum Loan size	100,000
Maximum Loan size	60,000,000
Minimum Loan Period	3 Months
Max Loan Period	36 months

### PRODUCTS OFFERED

Loan Products	Savings Products
Business Loan	Voluntary Savings
School Fees Loan	Fixed deposit Savings
Agriculture Loan	Junior Savings
Emergency Loan	Compulsory Savings
Boda Boda Loan	Voluntary Savings
Asset Acquisition Loan	<b>Other products</b>
Dairy Loan	Mobile Money
Refugee loan	Mobile banking

### BRANCH NETWORK

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

## RUKIGA SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Kabajurizi Medius
Number of female staff	31
Percentage of Female staff	46
Percentage of Female Board members	33
Postal Address of MFI headquarter	P.O Box 37, Kabale
Physical address of MFI Headquarter	Plot 63, Muhanga Kisiizi Road
District	Rukiga
Office Telephone Number (s):	0393254259
Mobile Telephone Number:	0787679760
Email	rukigasacco@yahoo.com
Website:	rukigasaccold.co.ug

### BUSINESS INFORMATION

Outstanding Loan Portfolio	23,286,712,056
Total voluntary Savings	14,101,848,784

Total Number of active savers	36,691
Percentage of female savers:	35%
No. of active Borrowers	5,750
Percentage of female borrowers	30%
Percentage of female clients	35%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	3,000,000
Current Average loan size	2,700,000
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	3months
Max Loan Period	24months

### PRODUCTS OFFERED

Loan Products	Savings Products
Group Loans	Voluntary
Individual Loans	Target
Business Loans	Fixed Deposit
Agricultural loans	Minor
School fees Loans	<b>Other products</b>

Asset Financing	Mobile Banking Services
Bodaboda Loans	Training and education
Staff Loans	Agency banking
Emergency Loans	
Home Improvement	

**BRANCH NETWORK**

No. of Branches 8

Town	Branch Address	District
Main Branch	Plot 63, Muhanga Kisiizi Road	Rukiga

Kamwezi Branch	Kamwezi Trading Centre	Rukiga
Rwamucucu Branch	Rushebeya TC	Rukiga
Kashambya Branch	Kitanga Catholic Church	rukiga
Nyaruziba Branch	Nyaruziba TC	Rukiga
Kisiizi Branch	Near Kisiizi Hospital	Rukungiri
Kabale Branch	Little Litz Building	Kabale
Rukungiri Branch	Opposite Christ the King	Rukungiri

**RURAL FINANCE INITIATIVE, (RUFi)**

Tier:	Tier 4
Category	C
Legal status	Company Limited by shares
Name of CEO or Manager:	Lokule Edward Yengi
Number of female staff	26
Percentage of Female staff	38%
Percentage of Female Board members	25%
Postal Address of MFI headquarter	P.O Box 600039-Koboko-Uganda
Physical address of MFI Headquarter	Sakari Road Opposite Koboko Pentecostal Church, Koboko Uganda
District	Koboko
Office Telephone Number	0778646275
Mobile Telephone Number:	0775925286 / 0782227315
Email	info@rufimfi.com
Website:	www.rufimfi.com

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	2,755,663,084
Total compulsory savings	667,583,737
No. of active Borrowers	7,815
Percentage of female borrowers	72%
Total Number of clients	7430
Percentage of female clients	72%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	500,000 shillings
Current Average loan size	1.5 million
Minimum Loan size	300,000 shillings

Maximum Loan size	100 Million
Minimum Loan Period	3 Months
Max Loan Period	24 Months

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

Group Loans to micro entrepreneurs and its group guaranteed.

Personal loans which is collateral based

Agricultural Loans to commercial farmers

SME Loans

VSLA Loans which are group guaranteed

Green Finance Loans at pilot stage

**Other products**

Local money transfers Agents of centenary Bank

Mobile money services

**BRANCH NETWORK**

No. of Branches: 4

Town	Branch Address	District
Koboko	Sakari Road Opposite Koboko Pentecostal Church	Koboko
Morobi Refugee settlement Camp	Konyo-konyo Market	Obongi
Adjumani	Behind Adjumani Central II Primary School	Adjumani
Bweyale	Diika Road Next to Pride Microfinance	Bweyale
Rhino Camp Branch	Offua III Lurujo Market	Terego District
Paluda Branch	Paluda Trading centre-Palabek Refugee settlement	Lamwo District

## RUSCA LTD

Tier:	Tier 4
Legal status	Company Ltd by Shares
Name of CEO or Manager:	Ndyamuba Amon
Number of female staff	14
Percentage of Female staff	54%
Percentage of Female Board members	57%
Postal Address of MFI headquarter	P.O Box 226, Ntungamo
Physical address of MFI Headquarter	Plot 10, Rubaare Town Council Off Kisizi Road
District	Ntungamo
Office Telephone Number (s):	0393224591
Mobile Telephone Number:	0772673237
Email	ruscald@yahoo.com
Website:	www.ruscauganda.com

Savings Products	
Time Savings	Target savings
Voluntary Savings	
Other products	
Member and Non Member Sensitisation	
Internship programs	
Safe custody of documents like land titles	

BRANCH NETWORK		
No. of Branches: 05		
Town	Branch Address	District
Rusca ltd Head Office	Rubare Town Council	Ntungamo
Kitwe Branch	Kitwe Town Council	Ntungamo
Kashenyi	Ngoma subcounty	Ntungamo
Kayenje	Rwekiniro, Ruhama S/C	Ntungamo
Rwahi	Rwahi Rwentobo T/C	Ntungamo

### BUSINESS INFORMATION

Outstanding Loan Portfolio	5,087,045,247
Total voluntary Savings	2,096,592,001
Total Number of active savers	8,000
Percentage of female savers:	25%
No. of active Borrowers	1,623
Percentage of female borrowers	34%
Total Number of clients	10,702
Percentage of female clients	30%
Interest rate calculation (flat or declining)	2.7% declining
Average 1st loan:	1,000,000=
Current Average loan size	7,000,000=
Minimum Loan size	100,000=
Maximum Loan size	100,000,000=
Minimum Loan Period	7days
Max Loan Period	48m

### PRODUCTS OFFERED

#### Loan Products

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

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## RUSHERE SACCO

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Kakiiza Elly
Number of female staff	20
Percentage of Female staff	45.7%
Percentage of Female Board members	22%
Postal Address of MFI headquarter	P.O. Box 9, Rushere, Kiruhura
Physical address of MFI Headquarter	Rushere Town Board
District	Kiruhura
Office Telephone Number (s):	+256 751 000691
Mobile Telephone Number:	+256 777 055445
Email:	rusheressacco@gmail.com
Website:	www.rusheressacco.co.ug

### BUSINESS INFORMATION

Outstanding Loan Portfolio	13,309,071,700
Total voluntary Savings	5,561,169,138
Total Number of active savers	25,386
Percentage of female savers:	26%
No. of active Borrowers	4,816
Total Number of clients	25,286
Percentage of female clients	26%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	UGX.2,400,000
Current Average loan size	UGX.2,300,000
Minimum Loan size	UGX.100,000
Maximum Loan size	UGX.80,000,000
Minimum Loan Period	1 Month
Max Loan Period	24 Months

### PRODUCTS OFFERED

#### Loan Products

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

#### Savings Products

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

#### Other products If any

Mobile Money Services
Rushere Sacco Mobile Banking
Agency Banking – Centenary Bank and DFCU Bank
Bulk Payments ( Milk Payments Processing)

### BRANCH NETWORK

No. of Branches: 6 and 4 outreach centres.

Branch	Branch Address	District
Rushere Head office	Rushere	Kiruhura
Kinoni Branch	Kinoni	Kiruhura
Rwemikoma Branch	Rwemikoma	Kazo
Kyeibuza Branch	Kikatsi	Kiruhura
Nyakasharara Branch	Kiruhura	Kiruhura
Sanga Branch	Sanga Town Council	Kiruhura

#### Outreach Centre

Kinuuka – attached to Rushere Branch	Kinnuka	Lyantonde
Kyera – attached to Kinoni Branch	Kyera	Sembabule
Igwanjura - attached to Nyakasharara Branch	Kyenshama	Mbarara
Akageti- attached to Sanga Branch	Akageti	Lyantonde-Mbarara road.

## RWANYAMAHEMBE SACCO

Tier:	Tier 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Mr Asiimwe Henry
Number of female staff	15
Percentage of Female staff	41
Percentage of Female Board members	25
Postal Address of MFI headquarter	14

Physical address of MFI Headquarter	Plot 134, 15 km along Mbarara-Ibanda Road
District	Mbarara
Office Telephone Number (s):	256 782 378 716
Mobile Telephone Number:	256 782 378 716
Email:	rwanyamahembesacco@yahoo.com
Website:	www.rwanyamahembesacco.co.ug

### BUSINESS INFORMATION

Outstanding Loan Portfolio	5,567,578,652
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Total voluntary Savings (Ushs)	1,394,717,866
Total compulsory savings (Ushs)	94,000,410
Total Number of active savers	9,433
Percentage of female savers:	33
No. of active Borrowers	2,254
Percentage of female borrowers	36
Total Number of clients	14,602
Percentage of female clients	34
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	8,000,000
Current Average loan size (Ushs)	4,500,000
Minimum Loan size (Ushs)	100,000
Maximum Loan size (Ushs)	100,000,000
Minimum Loan Period (Months)	1
Max Loan Period (Months)	36

**PRODUCTS OFFERED**

**Loan Products**

Ekanuungi Women Loans	Commercial Loans
Teachers' Loans	Agricultural Loans
Chapa Loans	Parallel Loans
Emergency Loans	<b>Savings Products</b>
Boda Boda Loans	Junior Savings

Home Improvement Loans	Compulsory Savings
School Fees Loans	Fixed Deposits
Asset Acquisition Loans	Voluntary Savings
<b>Other products</b>	Institutional Savings/ Collections
Members' Sensitization/Training	
Safe custody of our Members' valuables	

**BRANCH NETWORK**

No. of Branches: 4		
Town	Branch Address	District
Bwizibwera Town Council	Plot 134, Bwizibwera, 15 km along Mbarara-Ibanda Road	Mbarara
Kyenshama Town Board	Kyenshama Town along Mbarara-Kacwangobe Road	Mbarara
Kazo Town Council	Kazo Town along Ibanda-Rushere Road	Kazo
Mbarara City	McAllister Road, Kabateraine Building, Room No BB060, Opposite Maristopes	Mbarara City

**S&C FINTECH MICROFINANCE**

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

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	241,916,585
Total compulsory savings	189,938,219
No. of active Borrowers	161

Percentage of female borrowers	30%
Total Number of clients	161
Percentage of female clients	78%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	Ugx300,000
Current Average loan size	Ugx 500,000
Minimum Loan size	Ugx 100,000
Maximum Loan size	Ugx 5,000,000
Minimum Loan Period	3months
Max Loan Period	2years

**PRODUCTS OFFERED**

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

**BRANCH NETWORK**

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

## SAJIDA MICROFINANCE LIMITED

Tier	Tier 4
Category	C
Legal status	Non Deposit Microfinance
Name of CEO or Manager:	Sayful Islam
Physical address	Katende Road, Bugembe, Jinja District Uganda.
District	Jinja
Mobile Telephone Number:	0703759667
Email:	sayful@sajida.org
Website:	http://www.sajida.org

### BUSINESS INFORMATION

Outstanding Loan Portfolio	465,000,000
Total compulsory savings	13,000,000

Total Number of active savers	1776
No. of active Borrowers	2584
Total Number of clients	2584
Interest rate calculation	Flat

### PRODUCTS OFFERED

Loan Products
Group Loan
Individual Loan

### BRANCH NETWORK

Town	Branch Address	District
Bugembe	katende road, bugembe,	Jinja

## SEGULLAH MICROFINACE LTD

Tier:	Tier 4
Category	D
Legal status	Limited by Shares
Name of CEO or Manager:	Ogenyi Moses Wanyama
Postal Address of MFI headquarter	P. o Box 109605 Kampala headquarter
Physical address of MFI Headquarter	Princess Complex, Kasubi Trading Centre
District	Kampala
Mobile Telephone Number:	0781494914 / 0706621541
Email:	segullahmicrofinance@gmail.com

Website: www.segullahmicrofinance.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	115,000,000
No. of active Borrowers	115

### PRODUCTS OFFERED

<b>Loan Products</b>	Group Loan
Business Loan	Personal Loan
Salary Loan	<b>Other products</b>
Education Loan	Agent Banking
Emergency Loan	Mobile Money

## SHARE AN OPPORTUNITY ZIROBWE (SAO) SACCO

Tier:	TIER 4
Category	A
Legal status	SACCO
Name of CEO or Manager:	Nansitu Ritah
Number of female staff	21
Percentage of Female staff	65%
Percentage of Female Board members	33%
Physical address of MFI Headquarter	Zirobwe - Kasawo Road
District	Luweero
Office Telephone Number (s):	0392-982-288
Mobile Telephone Number:	0782355724
Email	saozirobwe@gmail.com
Website:	www.saozirobwe.co.ug

### BUSINESS INFORMATION

Outstanding Loan Portfolio	4,872,992,835
Total voluntary Savings	2,856,789,206
Total compulsory savings	514,637,718

Total Number of active savers	8490
Percentage of female savers:	49.6%
No. of active Borrowers	2610
Percentage of female borrowers	39.7%
Total Number of clients	15801
Percentage of female clients	39.9%
Interest rate calculation (flat or declining)	flat
Average 1st loan:	1,000,000
Current Average loan size	1,867,047
Minimum Loan size	50,000
Maximum Loan size	50,000,000
Minimum Loan Period	1 month
Max Loan Period	48 months

### PRODUCTS OFFERED

Loan Products	Savings Products
Agriculture loan	Voluntary savings
Business loan	Fixed deposit savings
School fees loan	Compulsory savings



Salary loan	Watoto savings
Home improvement loan	Kirooto savings
Boda Boda loan	Other products
Property Acquisition loan	Munno mukabi
Contract financing loan	Document custody
Staff loan	Agency banking
Permit loan	Mobile money

**BRANCH NETWORK**

No. of Branches: 3 (THREE)

Town	Branch Address	District
Zirowwe Main Branch	Zirowwe	Luweero
Busiika Branch	Busiika	Luweero
Kikyusa Branch	Kikyusa	Luweero

**SHINE FINANCE LIMITED**

Tier:	Tier 4
Category	A
Legal status	Non Deposit Taking
Manager:	Atuheire Davis
Postal Address	P.O Box 132053 Kampala
Physical address	Kisasi Nakawa Division
District	Kampala
Telephone Number:	0778652580
Email	Shinefin19@gmail.com

No. of active Borrowers	289
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**PRODUCTS OFFERED**

Loan Products	SME Loan
Log Book Loan	Emergency Loan
Express Log Book Loan	

**BRANCH NETWORK**

S/N	Town	Branch Address	District
1.	Kisasi	Kisasi	Kampala

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	1,389,920,759
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**SHUUKU COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD**

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Ahimbisibwe Herbert
Number of female staff	17
Percentage of Female staff	40%
Percentage of Female Board members	22%
Postal Address	P.O. Box 65 Kabwohe
Physical address	Kishabya Town Board
District	Sheema
Office Telephone Number (s):	0382278695
Mobile Telephone Number:	0776431859
Email: shuukusacco@gmail.com	
Website: www.shuukusacco.co.ug	

Minimum Loan size	100,000
Maximum Loan size	100,000,000
Minimum Loan Period	01 Month
Max Loan Period	36Months

**PRODUCTS OFFERED**

<b>Loan Products</b>	Agricultural Loan
Education (School Fees) Loan	Business Loan
Asset Loan & Motorcycle Loan	Emergency & Express Loan

**Savings Products**

Liquid Savings	Fixed Term Deposits
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**Other products if any**

Mobile Money, Collection Accounts, Mobile Banking (\*284\*141#), Stanbic Agency Banking.

**BRANCH NETWORK**

No. of Branches: 7

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

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	16,233,042,090
Total voluntary Savings	3,800,619,914
Total Number of active savers	15,667
Percentage of female savers:	23.5%
No. of active Borrowers	2,649
% of female borrowers	25.1%
Total Number of clients	3,200
Percentage of female clients	25%
Interest rate calculation (flat or declining)	Declining
Average 1st loan:	1,000,000
Current Average loan size	2,000,000

## SOCIAL INVESTMENT FUND LTD

Tier	Tier 4
Category	D
Legal status	Shares
Name of CEO or Manager:	Joyce Tamale
Physical address	Kajjansi Nakigalala
District	Wakiso
Mobile Telephone Number:	0759244703

### BUSINESS INFORMATION

Outstanding Loan Portfolio	121,700,000
No. of active Borrowers	31
Total Number of clients	31

Interest rate calculation	Flat
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### PRODUCTS OFFERED

Loan Products	Private Debt Loan
Salary Loan	Top Up Loans
Group Loan	

### BRANCH NETWORK

No. of Branches:

Town	Branch Address	District
Kajjansi	Kajjansi Nakigalala	Wakiso

## STEADFIN UGANDA SACCO

Tier:	TIER 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Mercy Tumukunde
Postal address	P. o Box 584, Kampala
Physical address	Suzie House, Kabalagala
District	Kampala
Office Telephone Number	0392 002559
Email	admin@steadfin.com
Website	www.steadfin.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	53,012,442,000
Total voluntary Savings	52,500,500,000
Active savers	683
No. of active Borrowers	510
Total Number of clients	1660
Interest rate calculation	Flat

### PRODUCTS OFFERED

Loan Products	Savings Products
Term Loan	Free Savings
Emergency Loan	Premium Savings
Instant Loan	Target Savings
Real Estate Loan	Young Savers
Retirement Loan	Spouse Saving
General Loan	Retirement
Group Loan	Loan Guarantee
Dollar Savings	Executorship Savings
	Group Savings

### BRANCH NETWORK

No. of Branches: 1

Town	Branch Address	District
Kabalagala	Suzie House on Ggaba Road	Kampala

## SUNRISE CREDIT LIMITED

Tier	Tier 4
Category	C
Legal status	Non Deposit taking Microfinance
Name of CEO or Manager:	Michael Tibagendeka
Number of female staff	12
Percentage of Female staff	71%
Percentage of Female Board members	30%
Postal Address	P.O.Box 33748 Kampala
Physical address r	Namutwe Road
District	Wakiso
Office Telephone Number (s):	256 708 208334
Mobile Telephone Number:	256 708 208334

Email	info@sunrise-credit.com
Website:	www.sunrise-credit.com

### BUSINESS INFORMATION

Total compulsory savings	174,000,000
Total Number of active savers	NA
Percentage of female savers:	NA
No. of active Borrowers	1311
Percentage of female borrowers	95%
Total Number of clients	1311
Percentage of female clients	95%
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	Ugx 400,000

Current Average loan size	Ugx 800,000
Minimum Loan size	Ugx 100,000
Maximum Loan size	Ugx 11,000,000
Minimum Loan Period	1 month
Max Loan Period	24 months

**PRODUCTS OFFERED**

<b>Loan Products</b>
Business loans
Group Loans
School fees loans
Clean Energy Loans

<b>Boda Boda Loans</b>
<b>Emergency Loans</b>
<b>Other products</b>
Mobile Money
Agency Banking

**BRANCH NETWORK**

No. of Branches:

Town	Branch Address	District
Gayaza	Bulamu Road	Wakiso
Seeta	Namutwe Road	Mukono
Nansana	Hoima Road	Wakiso

## TALANTA FINANCE LIMITED

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

Total Number of clients	1496
Percentage of female clients	412
Interest rate calculation (flat or declining)	Flat rate
Average 1st loan:	300,000
Current Average loan size	1,500,000
Minimum Loan size	300,000
Maximum Loan size	100,000,000
Minimum Loan Period	1 month
Max Loan Period	24 Months

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

Agricultural Loan	Business Loan
Boda Boda motorcycle loan	Salary loan
Group Business loan	Individual Business loan

**Other products**

Business Training	
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**BRANCH NETWORK**

No. of Branches: Two (2)

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

<b>BUSINESS INFORMATION</b>	
Outstanding Loan Portfolio	3,161,344,299 as at 28 <sup>th</sup> Feb 2023
Total compulsory savings	GL
No. of active Borrowers	868(Gulu 581, Kitgum 287)
Percentage of female borrowers	227

## TUJIJENGE FINANCIAL SERVICES LIMITED

Tier:	Tier 4
Category	B
Legal status	Company Ltd by Shares
Number of female staff	18
Percentage of Female staff	35%
Percentage of Female Board members	60%
Postal Address of MFI headquarter	P.O Box 1550 Jinja
Physical address of MFI Headquarter	Plot 13 Aryada Street Nkonkojeru

District	Mbale
Office Telephone Number (s):	0392895606
Mobile Telephone Number:	0772326341
Email: <a href="mailto:tujijengeu@tujijenge.co.ug">tujijengeu@tujijenge.co.ug</a>	
Website: <a href="http://www.tujijengeafrika.org">www.tujijengeafrika.org</a>	

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	2,397,657,472
Total compulsory savings	580,353,115
No. of active Borrowers	13,690

Percentage of female borrowers	<b>59%</b>
Total Number of clients	6,295
Interest rate calculation (flat or declining)	Flat
Average 1st loan:	200,000
Current Average loan size	700,000
Minimum Loan size	100,000
Maximum Loan size	15,000,000
Minimum Loan Period	3 months
Max Loan Period	18 months

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

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

Asset Loan Product	WASH Loan product
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**BRANCH NETWORK**

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

## UGAFODE MICROFINANCE LIMITED (MDI)

Tier:	Tier 3
Category	A
Legal status	Company Ltd by shares
Name of CEO or Manager:	Mr. Shafi Nambobi
Number of female staff	208
Percentage of Female staff	54%
Percentage of Female Board members	60%
Postal Address of MFI headquarter	P.O Box 30815 Kampala
Physical address of MFI Headquarter	Silva Arcade; Plot 62 Bombo Road
District	KAMPALA
Office Telephone Number (s):	0800 223900 / 0800 396 396
Mobile Telephone Number:	+256 -753119107
Email	admin@ugafode.co.ug
Website:	www.ugafode.co.ug

**BUSINESS INFORMATION**

Outstanding Loan Portfolio	144.4 billion
Total voluntary Savings	60.6 billion
Total Number of active savers	74,623
Percentage of female savers:	35%
No. of active Borrowers	18,280
Percentage of female borrowers	34%
Total Number of clients	113,501
Percentage of female clients	35%
Interest rate calculation (flat or declining)	Both flat and declining
Average 1st loan:	6,500,000
Current Average loan size	8,979,000
Minimum Loan size	100,000
Maximum Loan size	300,000,000
Minimum Loan Period	3 months
Max Loan Period	36 months

**PRODUCTS OFFERED**

Loan Products Loans	
Business	Education loans
Housing loans	Smary Woman loan
Agricultural loans	VSLA loan
Personal Development Asset	Acquisition loans
Savings Products	
Ordinary Savings Accounts	Junior Savings Account
Institutional Savings Account	Target Savings Account
Fixed deposit Account	Group Savings Account
	Smart Savings Account
Other products	
Money transfers Services [Western Union, Money Gram]	
MTN Mobile Money	
Mobile Banking Platform (UGAFODE Mobile)	

No. of Branches: 21 Branches and 5 Sales and Customer Service Centres

Town	Branch Address	District
Wandegeya	Bombo Road	Kampala
Rubaga	Rubaga Road	Kampala
Nakasero	Nakasero	Kampala
Nansana	Nansana	Wakiso
Mpigi	Mpigi	Mpigi
Jinja	Jinja	Jinja
Mbale Town	Mbale	Mbale
Lira	Lira	Lira
Kyotera	Kyotera	Kyotera
Sembabule	Sembabule	Sembabule
Kagadi	Kagadi	Kagadi
Kyarushesha	Kyarushesha	Kikuube
Lyantonde	Lyantonde	Lyantonde
Rushere	Rushere	Rushere
Ishaka	Ishaka	Bushenyi
Mbarara	Mbarara	Mbarara
Ibanda	Ibanda	Ibanda



Ntungamo	Ntungamo	Ntungamo
Rukungiri	Rukungiri	Rukungiri
Nakivale	Nakivale	Isingiro
Kitagwenda	Kitagwenda	Kitagwenda
Sales and customer service centres		

Rubondo	Rubondo	Isingiro
Rubaare	Rubaare	Ntungamo
Kyangwali	Kyangwali	Kikuube
Kasambya	Kasambya	Mubende
Kisiita	Kisiita	Kakumiro

## UGANDA CENTRAL COOPERATIVE FINANCIAL SERVICES COMMUNITY SACCO

Tier	Tier 4
Category	C
Legal status	SACCO
Name of CEO or Manager:	Twesigye Brian
Postal Address	Plot 47149 Uca Building
Physical address	Nkurumah Road
District	Kampala
Telephone Number:	074874870457 / 0750564848
Email	btwesigye@uccfs.co.ug

Total Number of active savers	786
No. of active Borrowers	320
Total Number of clients	1011

### PRODUCTS OFFERED

Loan Products	Savings Products
Agriculture loan	Regular savings account
Business loan	Business account
Housing loan	Target savings account

### BUSINESS INFORMATION

Outstanding Loan Portfolio	1.3 Billion
Total voluntary Savings	1.56 Billion

### BRANCH NETWORK

No. of Branches: 1

Town	Branch Address	District
Kampala	Nkrumah road	Kampala

## UGANDA MICROCREDIT FOUNDATION LTD

Tier	Tier 4
Category	B
Legal status	Shares
Name of CEO or Manager:	AlimubANJI David
Number of female staff	39
Percentage of Female staff	58%
Percentage of Female Board members	20%
Postal Address of MFI headquarter	P.O.Box 23488 Kampala
Physical address of MFI Headquarter	Plot 160, Sir Apollo Kagwa Road Makerere Kikoni
District	Kampala
Office Telephone Number (s):	+256200915998
Email	info@umf.co.ug
Website:	umf.co.ug

Current Average loan size	2,696,410
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	3months
Max Loan Period	24months

### PRODUCTS OFFERED

<b>Loan Products</b>	Consumer Loans
Emergency loan	Water and Sanitation
Agricultural Individual Loans	UMF Micro Loan
School Fees Loans	<b>Savings Products</b>
Housing loan	Compulsory savings
Super Fast Loans	LGF
Commercial Individual Loan	
Agriculture group loans	

### BRANCH NETWORK

No. of Branches: 7

Branch	Branch Address	District
Seeta	Seeta town	Mukono
Blenga	Bulenga Town	Wakiso
Wobulenzi	Wobulezi Centre	Luwero
Sir Apollo	Sir Apollo Kaggwa Road	Kampala
Kikyusa	Kikyusa Town	Luwero
Ngoma	Ngoma	Nakaseke
Kyengera	Kyengera Town	Wakiso
Ngoma	Ngoma	Luweero

<b>BUSINESS INFORMATION</b>	
Outstanding Loan Portfolio	21,300,707,608
Total voluntary Savings	0
Total compulsory savings	300,461,386
Total Number of active savers	4965
Percentage of female savers:	53.8%
No. of active Borrowers	6,888
Percentage of female borrowers	55.8%
Total Number of clients	6,888
Percentage of female clients	55.8%
Interest rate calculation	3%
Average 1st loan:	2,705,960

## ULTRA FINANCE LIMITED

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

### PRODUCTS OFFERED

Loan Products	
Group Business Loans	Individual Business Loans
Satellite Group Loans	Asset Acquisition Loans

### BRANCH NETWORK

No. of Branches: 7

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

## UMOJA MICROFINANCE SMC LTD

Tier:	Tier 4
Category	A
Legal status	Company limited by shares
Name of CEO or Manager:	Abdul Awal
Number of female staff	335
Percentage of Female staff	74%
Percentage of Female Board members	1
Postal Address of MFI headquarter	P.O. Box 171
Physical address of MFI Headquarter	Plot 1A,Suuna Lane,Ntinda
District	Kampala
Office Telephone Number (s):	0200956326
Mobile Telephone Number:	0758231090
Email:	info@umojamicrofinance.com
Website:	www.umojamicrofinance.com

### BUSINESS INFORMATION

Outstanding Loan Portfolio	29,436,000,000
Total compulsory savings	7,423,583,350
Total Number of active savers	79,827
Percentage of female savers:	100%
No. of active Borrowers	79,827
Percentage of female borrowers	100
Total Number of clients	64,162
Percentage of female clients	100
Interest rate calculation	Flat
Average 1st loan:	320,000

Current Average loan size	365,000
Minimum Loan size	250,000
Maximum Loan size	2,000,000
Minimum Loan Period	11 weeks
Max Loan Period	42 weeks

### PRODUCTS OFFERED

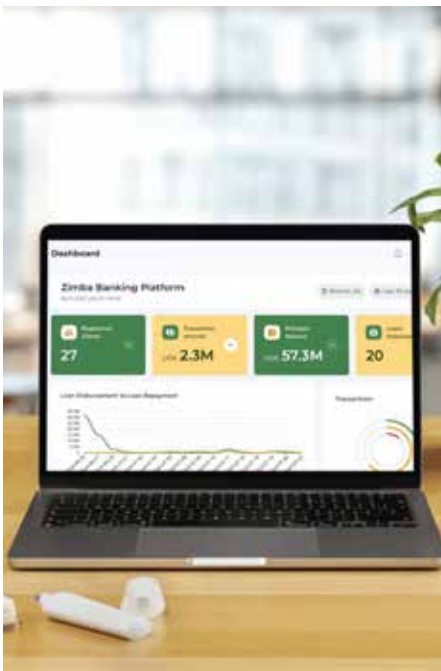
Loan Products	
Umoja Micro Loan (UML)	Umoja Business Loan (UBL)

### BRANCH NETWORK

No. of Branches: 61

S/N	Town	Branch Address	District
1.	Ntinda	Kiwatuli, behind `U save supermarket	Kampala
2.	Nakulabye	Lugala Junction, Nakulabye	Kampala
3.	Wakiso	Near Wakiso district office	Wakiso
4.	Matugga	Matugga town catholic church road	Kampala
5.	Bulenga	9 <sup>th</sup> street Bulaga, Lwasa road	Kampala
6.	Kasangati	Close to Jibu water supply road	Kampala
7.	Kyengera	Kyengera town	Kampala
8.	Nateete	Nateete town	Kampala
9.	Mukono	Mukono town	Mukono
10.	Kayunga	Kayunga town	Kayunga
11.	Jinja 1	Jinja 1	Jinja
12.	Jinja 2	Jinja 2	Jinja
13.	Kibuli	Kibuli	Kampala

# ZIMBA TECHNOLOGIES: BUILT WITH YOU IN MIND



Zimba Technologies is recognized as a trusted fintech partner for SACCOs, MFIs, and money lenders. Their modern core banking system simplifies daily operations while helping institutions grow and serve their members better. With features such as loan management, savings, accounting, and auto-generated reports, Zimba provides everything institutions need to run efficiently in one reliable platform.

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Zimba Go Mobile App



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14.	Kasanga	Kasanga	Kampala
15.	Mbale 1	Mbale town	Mbale
16.	Mbale 2	Mbale town	Mbale
17.	Iganga 1	Iganga town	Iganga
18.	Iganga 2	Iganga town	Iganga
19.	Masaka	Masaka	Masaka
20.	Nyendo	Nyendo	Masaka
21.	Kinoni	Kinoni	Masaka
22.	Buwama	Buwama	Mpigi
23.	Forportal 1	Forportal town	Fortportal
24.	Forportal 2	Forportal town	Fortportal
25.	Bundibugyo	Bundibugyo	Bundibugyo
26.	Kasese 1	Kasese town	Kasese
27.	Kasese 2	Kasese town	Kasese
28.	Kyotera	Kyotera	Kyotera
29.	Bugiri	Bugiri	Bugiri
30.	Namutum-ba	Namutumba	Namutum-ba
31.	Mityana	Mityana	Mityana
32.	Mubende	Mubende	Mubende
33.	Lyantonde	Lyantonde	Lyantonde
34.	Rwimi	Rwimi	Bunyang-abu
35.	Bwera	Bwera town	Kasese
36.	Kyenjojo	Kyenjojo town	Kyenjojo
37.	Ibanda	Ibanda	Ibanda
38.	Ishaka	Ishaka town	Bushenyi
39.	Kabwohe	Sheema	Bushenyi
40.	Mbarara 1	Mbarara town	Mbarara
41.	Tororo 1	Tororo town	Tororo
42.	Tororo 2	Tororo town	Tororo
43.	Kamuli	Kamuli	Kamuli
44.	Kumi	Kumi	Kumi
45.	Kaliro	Kaliro	Kaliro
46.	Kagadi	Kagadi	Kagadi
47.	Hoima 1	Hoima town	Hoima
48.	Hoima 2	Hoima town	Hoima
49.	Kabale	Kabale	Kabale
50.	Ntungamo	Ntungamo	Ntungamo
51.	Mbarara 2	Mbarara town	Mbarara
52.	Jinja 3	Jinja town	Jinja
53.	Rukungiri	Rukungiri	Rukungiri
54.	Rubirizi	Rubirizi	Rubirizi
55.	Kiboga	Kiboga	Kiboga
56.	Masindi	Masindi	Masindi
57.	Budaka	Budaka	Budaka
58.	Kihhi	Kihhi	Kanungu
59.	Lira 1	Lira town	Lira
60.	Luwero	Luwero	Luwero
61.	Soroti	Soroti	Soroti

## UNIFI LOANS SMC LTD

Tier:	Tier 4
Category	B
Legal status	Limited by Shares
Name of CEO or Manager:	Michael Boden
Postal Address of MFI headquarter	P. o Box 26597, Kampala
Physical address of MFI Headquarter	Plot 1, Clement Hill Road, Nakasero, URBRA Building Ground Floor
District	Kampala
Office Telephone Number (s):	0202409701
Mobile Telephone Number:	0775110210
Email	<a href="mailto:contactus@ug.unifi.credit">contactus@ug.unifi.credit</a>
Website:	<a href="https://unifi.credit/">https://unifi.credit/</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	2.1B
----------------------------	------

No. of active Borrowers	7021
-------------------------	------

### PRODUCTS OFFERED

<b>Loan Products</b>
Salary Loan

### BRANCH NETWORK

No. of Branches: 8

Town	Branch Address	District
Kampala	Clement Hill	Kampala
Kampala	Kabalagala	Kampala
Kampala	Ntinda	Kampala
Kampala	Parliament Avenue	Kampala
Kampala	Wandegeya	Kampala
Jinja	Jinja	Jinja
Lira	Lira	Lira
Mbarara	Mbarara	Mbarara

## USALAMA CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LTD

Tier:	Tier 4
Category	B
Legal status	SACCO
Number of female staff	11
Percentage of Female staff	45%
Percentage of Female Board members	14%
Postal Address of MFI headquarter	P.O.Box 26800 Kampala
Physical address of MFI Headquarter	Plot 4b Acacia Avenue, Kololo
District	Kampala
Office Telephone Number	0773629992 / 0700629990
Email: saccousalama@yahoo.com; info@usalamasacco.com	
Website: www.usalamasacco.com	

### BUSINESS INFORMATION

Outstanding Loan Portfolio	27,760,722,436
Total voluntary Savings	2,516,871,764

Total compulsory savings	14,210,651,644
Total Number of active savers	3,761
Interest rate calculation (flat or declining)	14% p.a
Average 1st loan:	1,000,000
Current Average loan size	30,000,000
Minimum Loan size	2,000,000
Maximum Loan size	40,000,000
Minimum Loan Period	6 months
Max Loan Period	5 years

### PRODUCTS OFFERED

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

## VISIONFUND UGANDA

Category	A
Legal Status	Company Limited by Shares
Name of CEO	Mercy Sande Ainomugisha
Number of Female Staff	167
Percentage of Female Staff	42%
Percentage of Female Board Members	16%
Postal Address of MFI Headquarters	P.O Box 24751 Kampala, Uganda
Physical Address of MFI Headquarters	Plot 256/257 Bombo Road, Makerere Kavule, Kampala
Office Telephone Number(s)	+256 414 532 682, +256 414 541 134
Mobile Telephone Number (s)	Toll Free: 0800299933
Email	<a href="mailto:vfu_info@visionfund.org">vfu_info@visionfund.org</a>
Website	<a href="http://www.visionfunduganda.org">www.visionfunduganda.org</a>

### BUSINESS INFORMATION

Outstanding Loan Portfolio	41,070,548,536
Total Compulsory Savings	477,575,811
Percentage of Female Savers	N/A
Percentage of female borrowers	62%
Total Number of Clients	56,294
Percentage of Female Clients	62%
Interest Rate Calculation (Flat or Declining)	Declining

Percentage of Rural Customers	93%
Number of Saving Groups Served	1,742
Total Lives Covered (Health Insurance)	42,877
Percentage of Clients with Children	92%
Number of Refugee Clients Served	2,230

### PRODUCTS OFFERED

Loan Products	
Vision Business Loan (Individual/Group)	Vision Eco Loan
Vision Agriculture Loan (Individual/Group)	Saving Group Linkage Loan
Vision School Fees	Vision Boda Boda Loan
Vision WASH Loan	Business Recovery Loan
Vision Asset Loan	School Improvement Loan

- Vision Business Loan (Individual/Group)
- Vision Agriculture Loan (Individual/Group)
- Vision School Fees
- Vision WASH Loan
- Vision Asset Loan
- Vision Eco Loan
- Saving Group Linkage Loan
- Vision Boda Boda Loan
- Business Recovery Loan
- School Improvement Loan

### BRANCH NETWORK

No.	Branch Name	Branch Address	District
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1.	Makerere	Kalerwe	Kampala	14.	Gulu	Gulu Town Council	Gulu
2.	Wobulenzi	Gulu Road, Wobulenzi Town	Luwero	15.	Zigoti	Main Street, Mityana Road	Mityana
3.	Mukono	Bishop Stage, Kampala Road	Mukono	16.	Kibaale	Igayaza Town Council, Kibaale	Kibaale
4.	Mbale	Plot 23, Naboa Road	Mbale	17.	Kamwenge	Kahungye Trading Centre, Kamwenge	Kamwenge
5.	Aber	Corner Kamdini, Gulu Road	Oyam	18.	Mubende	Kampala Road, Mubende Town	Mubende
6.	Lira	Obote Avenue, Lira Town	Lira	19.	Yumbe	Abiriga Road	Yumbe
7.	Soroti	Gweri Road, Soroti City	Soroti	20.	Moyo	Main Road next to URA	Moyo
8.	Mpigi	Main Street, Mpigi Town	Mpigi	21.	Kiboga	KTM Sammy Complex	Kiboga
9.	Masaka	Edward Avenue, Masaka Town	Masaka	22.	Iganga	Kampala Highway	Iganga
10.	Kyazanga	Mbarara Road	Lwengo	23.	Lamwo	Palabek Refugee Settlement	Lamwo
11.	Rakai	Old Masaka Road, Kyotera Town	Rakai	24.	Agago	Kalongo Town Council	Agago
12.	Tororo	East Sun Hotel Building, Nagongera Road	Tororo	25.	City	Makay Road opposite New taxi Park	Kampala
13.	Wakiso	Wakiso District Road	Wakiso	26.	Adjumani	Opening Soon	

## WAKISO SELFHELP SAVINGS AND CREDIT CO-OPERATIVE

Tier:	Tier 4
Category	B
Legal status	SACCO
Name of CEO or Manager:	Ms Bbosa Halimah
Number of female staff	32
Percentage of Female staff	65%
Percentage of Female Board members	42%
Postal Address of MFI headquarter	P.O.BOX.26284 K'LA
Physical address of MFI Headquarter	Namasuba
District	Wakiso
Office Telephone Number (s):	0392829492
Mobile Telephone Number:	0788-748504
Email	Wakisoselfhelpsacco@gmail.com
Website:	www.wakisoselfhelpsacco.org

Average 1st loan:	1,000,000
Current Average loan size	4,000,000
Minimum Loan size	100,000
Maximum Loan size	50,000,000
Minimum Loan Period	1month
Max Loan Period	36months

### PRODUCTS OFFERED

Loan Products	Savings Products
Individual business loan	Voluntary Savings
Agriculture loan	Fixed savings
Project development loan	Vision savings
School fees loan	Institutional savings
Salary guaranteed loan	Minor savings
Group guaranteed loan	Mandatory savings
Emergency loan	<b>Other products If any</b>
Asset acquisition loan	School fees banking
Boda boda/kanika loan	Rental collection
Home improvement loan.	Business advisory

### BUSINESS INFORMATION

Outstanding Loan Portfolio	3,287,494,315
Total voluntary Savings	1,236,487,787
Total compulsory savings	239,634,922
Total Number of active savers	7035
Percentage of female savers:	55%
No. of active Borrowers	770
Percentage of female borrowers	48%
Total Number of clients	9019
Percentage of female clients	50%
Interest rate calculation (flat or declining)	Flat

### BRANCH NETWORK

No. of Branches: 3

Town	Branch Address	District
Namasuba	Namasuba along kikajjo ndeje road	Wakiso
Kibiri	Kibiri along Busabala road	Wakiso
Kasenge	Katale along katale road	Wakiso

## WAZALENDO SACCO

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

### PRODUCTS OFFERED

#### Loan Products

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

#### Savings Product

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

### BRANCH NETWORK

No. of Branches 23

Branch Name	Town	District
Acholi-pii Branch	Paderi	Paderi

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

## Y-SAVE MULTI PURPOSE COOPERATIVE

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

Mobile Telephone Number:	0755577233
Email	admin@y-save.org
Website:	www.y-save.org

### PRODUCTS OFFERED

#### Loan Products

Construction	Investment
Agriculture	Education

#### Savings Products

Children	School fees
Retirement	fixed deposit

#### Other products If any

Paying for medical
Personal finance management training

## YUDWESCO COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED

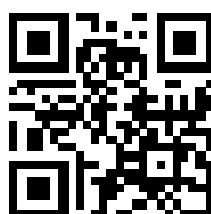
Tier:	Tier 4	Total Number of active savers	66
Category	E	Percentage of female savers:	72%
Legal status	SACCO	No. of active Borrowers	19
Name of CEO or Manager:	Rukia Safi Rembe	Percentage of female borrowers	55%
Number of female staff	6	Total Number of clients	774
Percentage of Female staff	75%	Percentage of female clients	75%
Percentage of Female Board members	60%	Interest rate calculation (flat or declining)	4% declining
Postal Address of MFI headquarter	P. o Box 1 Yumbe, Moyo	Average 1st loan:	3 Months
Physical address of MFI Headquarter	Onriga Cell Y T.C	Current Average loan size	175,44000
District	Yumbe	Minimum Loan size	50,000
Mobile Telephone Number:	0774731445/0782807507	Maximum Loan size	10 Million
Email	Yudwesco95@gmail.com	Minimum Loan Period	3 Month
Website:	-	Max Loan Period	5 Month

### BUSINESS INFORMATION

Outstanding Loan Portfolio	80,145,612
Total voluntary Savings	23,661,00
Total compulsory savings	24043683

### PRODUCTS OFFERED

Loan Products	Savings Products
School Fees	Voluntary Saving
Agriculture	Fixed Deposit Saving
Construction	Compulsory Saving
Business – Small and Large	



# Online Performance Monitoring Tool (PMT)

<https://pmt.amfiu.org.ug>



## AMFIU

Plot 679, Wamala Road, Najjanankumbi,

✉ P. O Box 26056 Kampala-Uganda.

☎ Tel: +256(0)414-259176; 0414677176,

@ Email: [amfiu@amfiu.org.ug](mailto:amfiu@amfiu.org.ug) 🌐 Website: [www.amfiu.org.ug](http://www.amfiu.org.ug)

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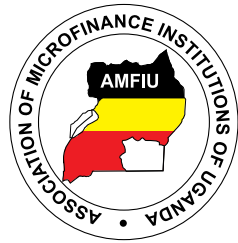
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**AMFIU**

**ASSOCIATE  
MEMBERS  
(ORGANISATIONS)**

## ABSA BANK UGANDA LIMITED

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

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

Services Offered	
Personal financial Services	
- Accounts	- Loans
- Credit cards	- Solutions: Forex and investment solutions, Treasury bills and bonds
Business Financial Services	
- Accounts	- Merchant services
- Loans	- Transactional solutions
- Market solutions	
Corporate and investment	
- Accounts	- Market solutions
- Finance	- Merchant services
- Transactional solutions	

## ADOPS LIMITED, KENYA

Type of Institution:	Wholesaler
Legal status:	Company Ltd by Guarantee
Name of Contact Person:	Impact fund manager
Postal Address of MFI headquarter	2622 – 00606, Nairobi
Physical address of MFI Headquarter:	Kenya, Nairobi, Waiyaki Way, Sanlam Tower 4th Floor

Mobile Telephone Number:	+254724838248
Email	<a href="mailto:office@adopes.com">office@adopes.com</a>
Website:	<a href="http://www.adopes.com">www.adopes.com</a>
Services and Target Groups	
• Impact Fund Management – Providing access to capital together with capacity building	

## CRESTANKS LIMITED

Type of Institution:	CRESTANKS LIMITED
Legal status	Company Ltd by shares
Name of Contact Person:	Ajay Jain
Postal Address	P.O Box 130171 Kampala
Physical address	Plot 265 Jinja Road Bweyogerere Namanve Kampala
Office Telephone Number (s):	+256751766571/+256750748770
Mobile Telephone Number:	+256750748770
Email	<a href="mailto:Ajay.jain@crestanks.asti-group.com">Ajay.jain@crestanks.asti-group.com</a>

## DEMIS CONSULT LTD

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

Email:	<a href="mailto:demis@demisuganda.org">demis@demisuganda.org</a> Website: <a href="http://www.demisuganda.org">www.demisuganda.org</a>
Mission: To promote and facilitate the development of small, medium and large-scale organisations by offering training and technical support services in order to create efficient and effective enterprises for national economic growth	
Target:	
Individuals	Small and Medium enterprises (SMEs)

Community-based organizations (CBOs),	NGOs,
Financial Institutions,	Local and central government
List of Services Offered	
Training and consultancy, some of which include	Value chain development

Institutional development	Product and systems development
Monitoring and evaluation	Policy support and research
Fund management	Technical assistance
Business clinics, online services and information centre	

## INVEST MICROFINANCE

Type of Institution:	Wholesale Lender
Legal status	Company Ltd by shares
Name of Contact Person:	Annette Ecila
Physical address	621 N. Sherman Avenue Suite B19 Madison City
Office Telephone Number (s):	+16082169898
Mobile Telephone Number:	0751103102
Email	Annettecila@investmicrofinance.com

## FINANCIAL SECTOR DEEPENING UGANDA (FSD UGANDA)

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

**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.

### SERVICES AND TARGET GROUPS

#### About us

FSD Uganda is an independent, not for profit company. We support innovation, conduct research and help promote and improve policy, laws and regulation that shape the financial sector.

#### Services

#### Target Groups

##### Target Groups

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

## FINTECH UGANDA LIMITED

Type of Institution:	Software Provider
Legal status	Registered Company Limited by shares
Name of Contact Person:	Vincent Caroluis Ondiff
Postal Address of MFI headquarter	P.O BOX 26473 Kampala Uganda
Physical address of MFI Headquarter	9 <sup>th</sup> Floor, Eastern wing, Commercial Plaza, Plot 7 Kampala Road

Office Telephone Number	+256 414340052/60
Mobile Telephone Number:	+256 756304626
Email	<a href="mailto:Info@fintech-group.com">Info@fintech-group.com</a>

#### Services and Target Groups

Services	Support Services
Consultancy	Information Security
Managing IT	

## FRIENDS CONSULT

1.	Type of Institution:	Consultancy Firm
2.	Legal status (Company Ltd by shares/guarantee):	Limited by shares
3.	Name of Contact Person:	Andrew Obara (MD)/ Richard Otim Ogwang (Senior Manager)
4.	Postal Address	P.O BOX 200384
5.	Physical address	2 <sup>nd</sup> Floor, Plot 244/45 Le-Palm Building, Tankhill Muyenga
6.	Office Telephone Number (s):	+256-414-349-381,
7.	Mobile Telephone Number:	+256-772-812-090
8.	Email	info@guchietech.com
9.	Website:	info@friendsconsult.co.ug
10.	Mission:	<a href="http://www.friendsconsult.co.ug">www.friendsconsult.co.ug</a>

### List of Services

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

### Target Groups

S/N	Target Groups
1.	corporate and individual clients in diverse sectors, ranging from profit oriented companies to local and international NGOs, aid agencies, and Governments

## FUTURE LINK TECHNOLOGIES (FLT)

Type of Institution:	Sotware Provider
Legal status:	Company Limited by Shares
Name of Contact Person:	Tumwijukye Vincent
Postal and physical Address (Headquarters):	Plot 97, Bukoto street, P.O. Box 75408 Kampala, Uganda.
Telephone Number(s):	+256 -414-695 974, +256-774-638 790
Email:	info@fltug.com;
Website:	<a href="http://fltug.com">http://fltug.com</a>
Mission:	
To be the world leader in the technological advancement of the developing world	

We will achieve this through the continuous innovation of affordable and effective demand-driven solutions.
Target:
• Microfinance Institutions,
• SACCOs,
• Village Banks,
• Microfinance Whole Sellers,
Services Offered
Savings Plus Micro finance software – With Loans, Savings, Shares modules and Customisable Chart of Accounts. No need of an external Accounting Package.

## GUCHIETECH KOWA SYSTEMS LTD

Type of Institution:	SYSTEMS AND FINANCIAL INCLUSION
Legal status (Company Ltd by shares/guarantee):	
Name of Contact Person:	KIMBUGWE IBRAHIM
Postal Address	P.O BOX 200384
Physical address	SUITE 16, GAZRON SUITES MUTUNGO KAMPALA
Office Telephone Number (s):	0700252896
Mobile Telephone Number:	0700252896
Email	info@guchietech.com

### SERVICES AND TARGET GROUPS

Services
Systems and financial inclusion

### Target Groups

Target Groups
Financial institutions

## HABITAT FOR HUMANITY UGANDA

Type of Institution:	Housing Non-Government Organization
Legal status:	NGO
Address:	P. O. Box 9873, Kampala Plot 91, Kira Road Kampala Uganda
Telephone:	0414 501457, 0392 760802
Email	<a href="mailto:noffice@hfhuganda.org">noffice@hfhuganda.org</a> ;
Website:	<a href="http://www.habitat.ug">www.habitat.ug</a>

### About us

Habitat for Humanity Uganda (HFHU), affiliated to Habitat for Humanity International (HFHI), is a Christian non-profit organization dedicated to the cause of eliminating poverty housing. Since its founding in 1982, HFHU has built, rehabilitated, repaired and/or improved more than 8000 housing units in Uganda, providing simple, affordable shelter to over 48,000 individuals. Its mission is to eliminate poverty housing through provision of access to affordable finance for low income earners

### Services Offered

- Housing Microfinance & Financial Education through direct retail lending operations (at selected Habitat for Humanity Uganda branches).
- Housing Microfinance / Wholesale funds (for on-lending to clients) and Capacity Building for partner Microfinance Institutions.
- Construction and Rehabilitation of Houses for orphans and other vulnerable children (OVC)
- Provision of Psychosocial Support and Capacity Building for OVC families among others

## HIINGA UGANDA

Type of Institution:	Microfinance Institution
Legal status	NGO
Name of Contact Person:	James Atuhaire Tuhakirwa
Postal Address	Plot 3111 Bukoto-Kisasi Road
Physical address	P.O Box 635, Ntinda-Kampala
Office Telephone Number	0700410028/0700501083
Mobile Telephone	0756632736
Email	<a href="mailto:admin@hiinga.org">admin@hiinga.org</a>

### SERVICES

SMEs Financing
Whole selling of funds to MFIs
Financing of schools
Capacity building and evangelism

## JUBILEE LIFE INSURANCE COMPANY OF UGANDA LIMITED

Type of Institution:	Insurance Company
Legal status	Company by Guarantee
Name of Contact Person:	Businge Paul- Business development Uganda.com/ Patrick Kimath
Postal Address	P.O.Box 7122, Kampala
Physical address	14Parliament Avenue, Jubilee Insurance centre, East Podium

Office Telephone	+256312178800
Mobile Telephone	0701060259/0793803801
Email	<a href="mailto:lifegug@jubileeeuganda.com">lifegug@jubileeeuganda.com</a>

### SERVICES

Group life pension
Medical Insurance

## MAKERERE UNIVERSITY BUSINESS SCHOOL

Type of Institution:	University/Public
Legal status:	Affiliate College of Makerere University
Contact Person:	Prof Wasswa Balunywa/Dr. Isaac Nkote Nabeta
Address:	P. O. Box 1337, Plot M118, Port Bell Road, Kampala, Uganda

Telephone	041 4 338120
Email:	<a href="mailto:microfinance@mubs.ac.ug">microfinance@mubs.ac.ug</a> ;
Website:	<a href="http://www.mubs.ac.ug">www.mubs.ac.ug</a>
Mission:	To be the leading provider of microfinance skills, knowledge and leadership to our clients and economically active poor thus enhancing the effectiveness of the Microfinance industry.



Target:	Students, Researchers, Consultants and MFIs
Consultancy, Trainings in MF, Internships, MF Information HUB and Policy Decisions	

## METROPOL UGANDA LIMITED

Type of Institution:	N/A
Legal status	Limited Company by Guarantee
Name of Contact Person:	Richard Tumusiime
Postal Address of MFI headquarter	P.O.Box 5999 Kampala
Physical address of MFI Headquarter	Kampala, Yusuf Lule Road, Plot9 4 <sup>th</sup> Floor
Office Telephone Number (s):	+256200516800
Mobile Telephone Number:	0757888190/0772562732
Email	info@metropol.co.ug
Website:	https://metropol.co.ug

### SERVICES AND TARGET GROUPS

- CREDIT REPORTS. Metropol provides a range of credit reports relevant in making credit decisions at the various stages of the credit cycle. These credit reports include:
  - Score report. A Score report highlights a number (score) that predicts the probability of default of a given credit applicant.
  - Compact Report. This report provides a summary of an applicant’s identity and credit profile to enable the lender assess quickly whether to proceed with consideration of the loan application or otherwise.
  - Standard Report. The report gives a detailed credit profile of the loan applicant including details of each of their current and previous credit facilities, guarantors, collateral details and other credit events like online credit applications made, bounced cheques (if any) and so much more.
  - Enhanced report. The enhanced report is a combination of both the standard and the score report and is more comprehensive in nature.
- VALUE ADDED SOLUTIONS (VASs) The Value Added Solutions are intended to enable lenders manage the cost of lending and also improve the efficiency of credit operations in general. Metropol offers a range of VASs to lenders, including but not limited to the following;
  - Bureau Scrubs. This solution enables the lender to obtain up-to-date and complete information especially on the customer’s biodata and contact information.

- Batch Bureau Inquiries. This is relevant if a credit provider wants to obtain credit information about a batch of customers at once, without necessarily pulling a credit report for each of them.
- Online Data Validation Tool (DVT). This enables credit providers to validate the credit data they intend to submit to the bureau to determine the extent to which it complies with Bank of Uganda’s data submission requirements. This tool is free of charge.
- The Metro Score. The Metro-Score is a measure of the consumer credit worthiness, the likelihood that they will meet their financial obligations. The score is calculated using mathematical models developed from the behavior patterns of credit data provided to the bureau and is therefore highly predictive in nature.
  - Payment Performance Index (PPI)
  - The PPI is a measure of how promptly customers meet their scheduled contractual financial obligations.
  - The PPI indicates the average number of late payments in days beyond terms measured as a percentage based on all the payment experiences reported to the bureau over the last 12 months.
  - The PPI will help you anticipate your customers’ future payment behavior.
  - Data Quality & Quantity Score (Q-Score). The Q-Score is an innovative tool developed by Metropol to help quantify the quality of data. The Q-Score is a measure of the quality of data available on the customer profile as submitted by various data providers.
 

The specific aspects it measures include:

    - Transparency: the extent to which there is sufficient information on the profile.
    - Quantity: the depth and breadth of data, and its homogeneity.
    - Quality: Ability to meet specific attributes e.g. relevance, accuracy, completeness, freshness and consistency.
- CRYSTOBOL: Crystobol is a platform that enables borrowers to have control of their credit information by having direct access to Bureau products conveniently at their disposal via their mobile phones.

Wendi



Grow your savings, access loans,  
and manage your money easily  
with the **Wendi SACCO tool.**

Download the **Wendi App** or dial **\*229#**  
to get started



# Wendi by PostBank: Bridging Uganda's Financial Inclusion Divide

In 2023, PostBank Uganda launched Wendi, a digital mobile wallet designed to bridge Uganda's financial inclusion gap and extend affordable services to underserved communities. Today, Wendi has registered over one million users, a milestone driven by its innovative savings product.

Wendi allows individuals to save as little as UGX 20,000 while earning an attractive 10% annual interest. This addresses Uganda's weak savings culture highlighted by the FinScope 2018 survey, which showed that only 54% of Ugandans save. In the face of stagnant wages and rising living costs, Wendi provides an accessible tool to grow savings.

Brenda Mpoora, Head of Fintech Business at PostBank Uganda, notes that, "Wendi not only nurtures a savings culture but also simplifies the operations of SACCOs, VSLAs, and Investment Clubs by digitizing savings, loans, shares, payroll, and investments. This improves record-keeping and makes groups more creditworthy." She adds that funds mismanagement is reduced since three key officials must approve transactions and members can track funds via mobile phones. Wendi has also been instrumental in disbursing Parish Development Model (PDM) funds directly to beneficiaries, ensuring accountability and transparency.

To boost uptake, PostBank partnered with the Uganda Microfinance Regulatory Authority (UMRA) during the pilot phase of onboarding VSLAs. Other collaborations include the Financial Technologies Service Providers Association (FITSPA), West Nile Private Sector Development Promotion Center (WENIPS), and CARE International, which have supported financial literacy

and SACCO digitization nationwide.

The National Labor Force Survey (2021) revealed that only 6% of Ugandans had bank accounts, while 17% preferred saving on mobile phones. Wendi bridges this gap by offering a secure, user-friendly, and convenient platform. The Minister of Finance has endorsed Wendi, emphasizing its role in reducing long travel distances for rural populations, cutting transaction costs, and providing full transparency for PDM funds.

Leveraging partnerships with leading Mobile Network Operators MTN and Airtel, Wendi users can receive funds, make e-payments, and transact through a combined network of over 250,000 agents countrywide. The wallet is further supported by PostBank's 60 branches and 6,000 bank agents, extending services to rural and unbanked areas.

Through Wendi, users can conduct bank-to-wallet transfers, receive Western Union remittances, pay utilities such as Umeme, water, NSSF, URA taxes, Pay TV, buy airtime, or pay school fees. Notably, one does not need a PostBank account to use Wendi.

The wallet is accessible via the Wendi App on smartphones and through \*229# USSD on feature phones. Licensed by the Bank of Uganda under the National Payments Systems Act 2020, Wendi continues to create opportunities by providing affordable financial services that support savings, investments, and growth in sectors such as agriculture, which employs over 60% of Ugandans.

## MICROFINANCE SUPPORT CENTRE LTD (MSC)

Type of Institution:	Wholesaler
Legal status:	Company Ltd by guarantee
Contact Person:	John Peter Mujuni
Address:	P. O. Box 33711, Kampala, 32 Nakasero Road, Kampala
Telephone Number(s):	+256 312 264 327, 0414 233 665, Toll free: 0800 120 024, Mobile: 0758-551551
Email	<a href="mailto:msc@msc.co.ug">msc@msc.co.ug</a>
Website:	<a href="https://www.msc.co.ug">https://www.msc.co.ug</a>
<b>Mission:</b>	To provide sustainable financial services to the economically active poor in Uganda through viable Partner Organisations (PO) and build their capacity
<b>Services Offered</b>	

• Agricultural Loan	• Asset Financing Loan
• Group Loan	• Teacher's Sacco Loan
• Commercial Loan	• Islamic Microfinance
<b>Target Groups:</b>	
• SACCOs	• Area Cooperative Enterprises
• Unions	• Village Savings and Loans Associations
• Microfinance Institutions	• Sole Proprietors
• Small and Medium Enterprises	
<b>MSC Regional Offices</b>	
Arua, Gulu, Hoima, Iganfa, Kabale, Kabarole, Kampala, Masaka, Mbale, Mbarara, Moroto, Soroti	

## NEPTUNE SOFTWARE GROUP

Type of Institution:	Software Company
Legal status :	Limited Company
Name of Contact Person:	Victor Kerunga
Postal and physical Address (Headquarters):	P O Box 29973, Kampala, Uganda, 2nd Floor, UEDCL Towers, Plot 37 Nakasero Road
Telephone Number(s):	+256 414 237 322.,
Email:	christopherowinji@neptunesoftwaregroup.com
Website:	<a href="http://www.neptunesoftwaregroup.com">www.neptunesoftwaregroup.com</a>
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.	
<b>VISION</b>	Empowering clients with sustainable competitive advantage by providing innovative business software solutions and excellent services within a cost effective bottom line

<b>MISSION</b>
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.

<b>PRODUCTS</b>	
EQUINOX/RUBIKON	
ORBIT-R /RUBIKON	
The Rubikon System is a complete universal banking system, delivered in a centralized web-based architecture.	
OUR PRODUCTS – WHY RUBIKON	
Executive Management	Audit
Operations	Marketing
Business Development	Customer service
Finance	Information technology

## NEXEN MICRO CREDIT LIMITED

Type of Institution:	Wholesale Lender
Legal status (Company Ltd by shares/guarantee):	Shares
Name of Contact Person:	Joseph Lukula
Postal Address	P.O Box 21112
Physical address	Plot 99 Martyrs Way Ntinda Kampala

Office Telephone Number (s):	0200940921
Mobile Telephone Number:	0774018253
Email	<a href="mailto:jlukula@nexenmicrocredit.com">jlukula@nexenmicrocredit.com</a>
Website:	
Mission:	



## NEXEN TECH LIMITED

Type of Institution:	COMPUTER PROGRAMMING
Legal status (Company Ltd by shares/guarantee):	SHARES
Name of Contact Person:	JOSEPH LUKULA
Postal Address	P.O BOX 21112 KAMPALA
Physical address	PLOT 99 MARTRY'S WAY NTINDA KAMPALA
Office Telephone Number	0200940921

Mobile Telephone Number:	0774018253
Email:	jlukula@nexenmicrocredit.com

### Target Groups

Target Groups
Financial services

## SANLAM LIFE INSURANCE U LIMITED

Type of Institution:	Insurance
Legal status	Company Ltd by shares
Physical address	Plot 5, Princess Ann Drive Bugolobi
Office Telephone Number	04147726526
Mobile Telephone Number:	04147726526
Email:	generalinfo@sanlam.co.ug
Website:	www.sanlam.co.ug

<b>Services</b>
Individual And Group Life Insurance,
Medical Insurance,
Accident Cover,
Disability Cover,
Pension Products.
Individual And Group Life Insurance,
Medical Insurance,
accident cover,

## SOLUTI FINANCE EAST AFRICA

Type of Institution:	Microfinance Wholesaler
Legal status:	Company Ltd by Shares
Contact:	Chief Executive Officer
Address:	P. O. Box 27200, Kampala Plot 1, Kololo Hill Drive Block A Ground Floor,
Telephone:	+256 414 232010
Email:	soluticeo@solutifinance.org
Website:	<a href="http://www.solutifinance.org">www.solutifinance.org</a>
<b>Vision:</b>	
"A world free from Poverty"	
<b>About Soluti:</b>	

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

### Products & Services

- Institutional business loans
- Institutional development loans
- Institutional Housing Microfinance loans
- Institutional Agriculture loans
- Capacity building/technical assistance

## THE HUNGER PROJECT UGANDA

Type of Institution:	Development Agency
Legal status (Company Ltd by shares/guarantee):	NGO
Name of Contact Person:	Owomugisha Daisy
Postal Address of MFI headquarter	P.O.BOX 26393, KAMPALA
Physical address of MFI Headquarter	Kisozi Complex Annex Building - 3rd Floor, Nakasero Lane
Office Telephone Number	0414232060

Mobile Telephone Number:	0772726803
Email	thp@thpuganda.org
Website:	www.thp.org
Mission:	The Hunger Project Uganda's mission is to achieve sustainable end of hunger and extreme poverty

**SERVICES AND TARGET GROUPS**
**Services**

The Hunger Project epicenter rural banks are registered as Savings and Credit cooperative organizations and regulated by the Registrar of cooperatives and The Tier 4 Microfinance institutions and Money Lenders Act, 2016. THP Uganda Rural banks offer savings and loan products which are voluntary, compulsory and Fixed Deposit savings. The loan products include Individual loans, Group loans, Emergency loans, School fees and Micro lease loan products.

In partnership with the communities and the districts, THP (U) constructs epicenter L-shaped buildings in all areas where it operates. The building comprises of a healthy unit, food processing unit, food store (Food Banks), meeting hall, functional adult literacy, early childhood classrooms and a rural bank.

## TRIAS UGANDA

Type of Institution:	Development Agency
Legal status (Company Ltd by shares/guarantee):	NGO
Name of Contact Person:	Januario Ntungwa
Postal Address of MFI headquarter	P.O. BOX 5617, KAMPALA
Physical address of MFI Headquarter	Kiwafu Estate, L-Lugwana Kaggwa Close
Office Telephone Number (s):	0414 266371
Mobile Telephone Number:	0782384060
Email	Januario.Ntungwa@trias.ngo
Website:	www.triasngo.org/trias-worldwide/uganda

**Mission:**

TRIAS strives to give small-scale entrepreneurs and family farmers in the South and their organizations a more solid means of sustenance, and aims to promote worldwide exchanges and cooperation between individual and organized farmers and entrepreneurs

**SERVICES AND TARGET GROUPS**
**Services**

Capacity Building development organisation
Technical Assistance
Grants

**Target Groups**

Member based organizations of organized family farmers and small-scale entrepreneurs, especially poor people, women and young people whose aim is sustainable improved livelihood, and want to connect and act collectively

## TURACO INSURANCE BROKERS

Type of Institution:	Insurance
Legal status	Company Ltd by shares
Physical address	Plot 15, Bugolobi Luthuli Lane
Contact Person	Buyinza Tomathy
Office Telephone Number (s):	800220631
Mobile Telephone Number:	0753069706
Email	info@turaco.insure
Website:	https://www.turaco.insure

**SERVICES AND TARGET GROUPS**

**Distribution of inclusive insurance through financial institutions targeting SACCOs and MFIs.**

# 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, lock A, 6th Floor, Plot 3-6, New Port bell Road, P.O Box 7185, Kampala, Uganda
Telephone Number(s): Office:	+256 414 332 870, Mobile: +256 776 061 444
Email:	lifecorporateulc@uap-group.com
Website:	www.uapoldmutual.com
<b>Mission:</b>	
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.	
<b>Target:</b>	
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.	
<b>Enabling dreams.</b>	
<b>Target Groups:</b>	
- Non-Governmental Organisations	- Micro Finance Deposit-Taking Institutions (MDIs)
- Companies	- Savings and Cooperatives
- Educational Institutions	- Village Savings Groups (VSLAs)
- Banks	- Individuals
- Microfinance Institutions (MFIs)	- And All Insurable Groups
<b>LIST OF SERVICES OFFERED</b>	
<b>A. GROUP LIFE</b>	

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.

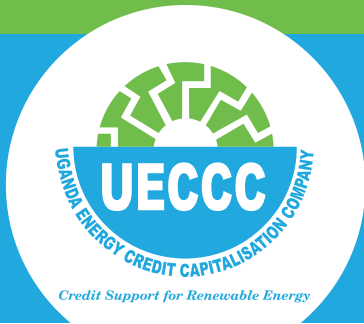
## C. PENSIONS

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.



## UECCC PARTNERSHIP WITH FINANCIAL INSTITUTIONS AND ENERGY SERVICE COMPANIES DRIVES CLEAN ENERGY ADOPTION

Uganda Energy Credit Capitalisation Company (UECCC) is a Government of Uganda (GoU) Company in place to catalyse financing for Renewable Energy Projects and increased access to clean and modern energy services. The mission is to provide innovative financing initiatives and technical assistance that enables participation of the private sector and other stakeholders in the development of Renewable Energy projects and access to clean energy programs.

The Company majorly intermediates its catalytic financing products in partnership with Financial Institutions (Commercial Banks regulated by Bank of Uganda and Microfinance Institutions and SACCOs regulated by Uganda Microfinance Regulatory Authority), leasing companies, investment funds and Energy Service Companies (ESCOs). The Company's interventions are designed to respond to Government policies (including the National Development Plans) and priority programs towards increasing access to electricity for lighting, clean cooking and Productive uses of Energy.

Financial instruments employed by UECCC include Lines of Credit to Financial Institutions, Partial Credit Guarantees (PCGs), Technology Risk Guarantees (TRGs), Grants/Subsidies to address affordability barriers constraining access to clean and modern energy services, and Technical Assistance for key partners and stakeholders to build capability, and to address barriers to effective energy service delivery especially in the off-grid areas in Uganda.

GoU received funding from the World Bank for implementation of the Electricity Access Scale-up Project (EASP) which will increase access to electricity for households, refugee and host communities, industrial parks, commercial enterprises and public institutions.

UECCC is implementing the financial intermediation component of the EASP project (USD\$110 million) and will provide financial, technical and other

support for off-grid and clean energy access and productive use of energy. Energy access includes solar home systems, solar systems for commercial enterprises, clean cooking solutions for private and public institutions and productive uses of energy such as water pumping, irrigation, refrigeration and cooling, water heating, and grain milling (powered by both on-grid and off-grid energy sources).

The interventions will target a nationwide coverage including refugee host districts and refugee settlements. UECCC will also serve as the grant purse holder to support the supply and installation of large stand-alone solar systems to electrify public schools, public health centres, and public water supply systems.

### Financing Programmes under the Financial Intermediation Component of the EASP

#### Result Based Financing Facility (RBF) – Price Subsidy Program for Clean Energy Technologies

- Result based grants through ESCOs to address affordability constraints
- Price subsidies or discounts offered to households. (*Solar lantern prices discounted by 60% and the prices for Solar systems with two lights discounted by 50%. Clean cooking solution prices powered by solar, briquettes, ethanol, biogas and liquefied petroleum gas discounted by 30%-50% depending on the technology. Productive uses of energy equipment such as water pumping, irrigation, refrigeration and cooling, water heating and grain milling discounted by 60%*).
- Provides incentives to ESCOs which register discounted sales in underserved and remote rural areas of Uganda.

### Credit Support Facility (CSF)

- Provides Lines of Credit to PFIs for on-lending to end users (households and enterprises) for the acquisition of:
  - Solar for lighting and charging, Internal wiring of premises
  - Three phase connections for on-grid electricity,
  - Productive uses of energy (on grid and off grid), and
  - clean cooking solutions for households and institutions.

### Solar Electrification Program for Public Institutions

- Provides grant financing for electrification of public institutions including public schools,

public health centres and public water supply systems through stand-alone solar technologies.

### Clean Cooking for Public Institutions

- Provides grant financing for the provision of clean cooking solutions to public institutions including public schools, public health centres, police stations and prisons

### Technical Assistance Facility (TA)

- Supports beneficiaries and other key project stakeholders to build capacity and skills to address barriers to effective service delivery.
- Eligible beneficiaries are PFIs, ESCOs, and other key stakeholders



*UECCC staff train staff of Development Microfinance on EASP Eligibility criteria and Reporting*

## UGANDA CENTRAL CO-OPERATIVE FINANCIAL SERVICES (UCCFS) LTD

Type of Institution:	Wholesalers of funds
Legal status	Co-operative Union
Name of Contact Person:	Bakunda Patrick
Postal and physical Address (Headquarters):	Uganda Co-operative Alliance Building, Ground Floor Room 1; Plot 47/49 Nkrumah Road
Telephone Number(s):	+256 701048440
Email:	info@uccfs.co.ug
Website:	www.uccfs.co.ug
<b>Mission:</b>	
Creating opportunities for co-operative growth and services to co-operators through efficiency and economies of scale	
<b>Target:</b>	
UCCFS works with all types of Co-operatives in Uganda. They include Apexes, Unions, ACEs, SACCOs and other Primary Co-operatives.	
<b>List of Services Offered;</b>	
<ul style="list-style-type: none"> <li>• Liquidity management for co-operatives</li> </ul>	

<ul style="list-style-type: none"> <li>• Financial Linkage and payment arrangements to co-operatives</li> </ul>
<ul style="list-style-type: none"> <li>• Facilitating savings mobilisation programs and branding campaigns</li> </ul>
<ul style="list-style-type: none"> <li>• Development of viable and sustainable rural financial systems</li> </ul>
<ul style="list-style-type: none"> <li>• Micro Insurance services including credit life, group life and individual life micro insurance</li> </ul>
<ul style="list-style-type: none"> <li>• Credit programs and services such as term loans, whole sale loans, agricultural loans etc.</li> </ul>
<ul style="list-style-type: none"> <li>• Promoting and facilitating other financial services such as investment, money transfer, facilitating joint financial programs with other like-minded organisations</li> </ul>
<ul style="list-style-type: none"> <li>• Lobby and advocacy</li> </ul>
<ul style="list-style-type: none"> <li>• Representation for our members</li> </ul>
<ul style="list-style-type: none"> <li>• Co-operative support services on Gender, HIV/AIDS, Human rights and democracy, Environment, Climate support and capacity building support to members</li> </ul>

## UGANDA COOPERATIVE ALLIANCE LIMITED

Type of Institution:	Cooperative
Legal status (Company Ltd by shares/ guarantee):	Company Ltd by shares.
Name of Contact Person:	Mr. Ivan Asiimwe
Postal and physical Address (Headquarters):	P.O.Box 2215, Plot 47/49 Nkrumah Road, Kampala
Telephone Number(s):	+256 414-258898/48
Email:	ucainfocen@uca.co.ug
Website:	www.uca.co.ug

<b>Mission:</b>
To provide high quality support services to Cooperatives and their members on a sustainable basis.
<b>Target:</b>
Cooperatives and their members
<b>Services Offered</b>
- Lobbying and Advocacy
- Mobilizing, sensitizing and guiding communities to form cooperatives
- Technical Training services
- Infrastructure and logistical support
- Internal audit and supervisory services

## UGANDA COOPERATIVE SAVINGS AND CREDIT UNION (UCSCU) LTD

Type of Institution:	Apex organization for SACCOs
Legal status	Company Ltd by shares
Name of Contact Person:	Mr. Sylvester Ndiroramukama
Postal and physical Address (Headquarters):	Plot 239 Bombo Road – Maganjo. P.O.Box 6203,Kampala

Telephone Number(s):	+256 414 233 601, +256702660205
Email:	info@ucscu.coop
Website:	www.ucscu.coop
Vision:	To be a world class national union for SACCOs in Uganda



Mission:	To promote and empower SACCOs in Uganda by offering high quality specialised financial services for their sustainability
Target:	To foster the organization and development of Savings and Credit Cooperatives in Uganda and to improve their internal operations

List of Services Offered
<ul style="list-style-type: none"> <li>• Technical Services</li> <li>• Education and Training services</li> <li>• Audit services</li> <li>• Information Technology Services</li> </ul>

## UGANDA MARTYRS UNIVERSITY, DEPARTMENT OF MICROFINANCE

Type of Institution:	Training Institution
Legal status	Private Institution
Contact Person:	Peter Lugemwa
Postal Address of MFI headquarter	P.O.Box 5498,kampala
Physical address of MFI Headquarter	Nkozi
Office Telephone	0382410611/0
Mobile Telephone Number:	0771935270 / 0782524712/0704331229 / 0702524712
Email:	micro@umu.ac.ug;umumicrofinance2016@gmail.com
Website:	www.umu.ac.ug

**Mission:**

Our mission is derived from the Christian understanding of the person. We are committed to: develop an integral person by providing high quality education within a conducive environment, in order to produce professionals of varying academic competencies with critical and creative abilities and who will contribute positively to the nation and the world at large while observing values of service and respect. UMU upholds a policy of non-discrimination, especially on the grounds of religion, social status, gender, race, tribe or disability

**Services and Target Groups**

<b>List of Services</b>
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) <b>(World Bank Scholarships available)</b>
Masters of Arts in Microfinance Management (Distance Learning)
Masters of Arts in Microfinance Management (Fulltime - Nkozi) <b>(World Bank Scholarships available)</b>

**Target Groups**

<b>Target Groups</b>
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.

## WAKANDI UGANDA LIMITED

Type of Institution:	Fintech Company
Legal status	Company Ltd by shares
Physical address	PLOT 1-4 Nyonyi gardens; Kololo
Contact Person	Paul Kiwanuka
Office Telephone Number (s):	0773456429
Mobile Telephone Number:	0773456429
Email	paul@wakandi.co.ug
Website:	https:// wakandi.co.ug

**SERVICES AND TARGET GROUPS**

Digital financial infrastructure for SACCOs and MFIs, Core Banking Solutions



AMFIU

# MAKE FINANCIAL SERVICES INCLUSIVE FOR PERSONS WITH DISABILITY



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

## Tips for MFIs

- Make your premises accessible and have good infrastructure so that PWD can access your services.
- Ensure that information on financial products and procedures is made accessible to all clients (incl. blind and deaf clients)
- Include disability issues in your operational manuals and strategic plan. For instance, the issue of disability inclusion is spelled out in staff orientation manuals and is part of the training program for new staff resulting in positive attitudes of their staff to PWD
- Effect changes in your service delivery to attract and serve persons with disabilities.
- Include disability indicators in reports to enable reporting on outreach as per the set targets
- Develop performance indicators that relate to access to financial services by PWD and have these integrated in their MIS/ M&E
- Expose staff to role models who are disabled (e.g. staff members with a disability, successful entrepreneurs etc.)
- Product promotion and marketing products mention inclusion of PWD.
- Relate with organizations that promote disability inclusion e.g. AMFIU, NUDIPU, DUs and DPOs for continuous learning and innovation.

### Association of Microfinance Institutions of Uganda

Plot 679, Wamala Road, Najjanankumbi,  
Tel: +256 (0)414- 259176 | 0414 677176  
Email: amfiu@amfiu.org.ug; website: www.amfiu.org.ug

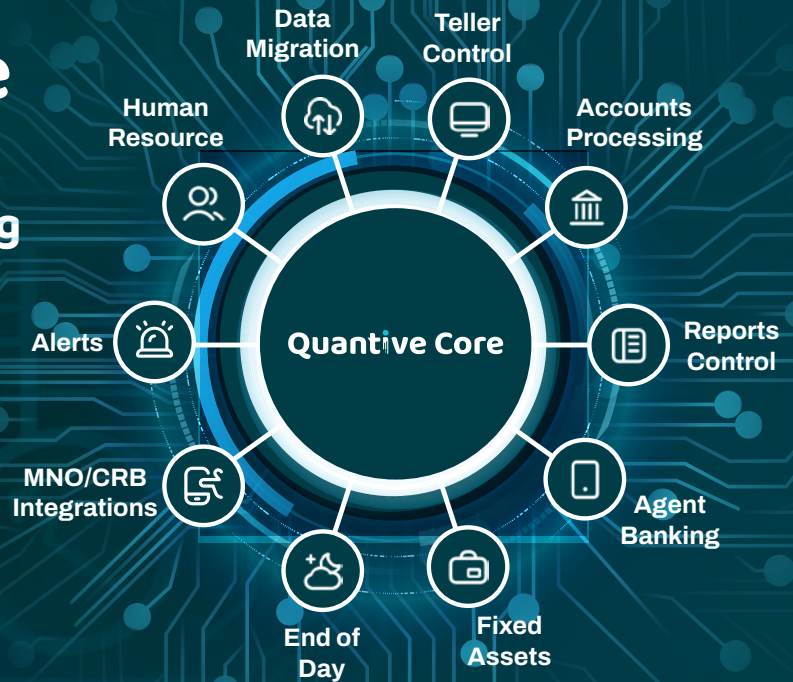
# Quantive Core

Fully integrated  
web-based core banking  
system on the cloud

For MFIs, SACCOs & VSLAs

Powering Growth for Financial Institutions

Quantive Core is a product of



## Neptune Financial Software

Neptune Financial Software is an Information Technology Company duly registered in Uganda and is partner to a global Core Banking System brand Neptune Software Group with it's offices in strategic locations such as Nairobi, Dar es Salaam, Lagos, Chennai and London.

Over the decades of its existence, Neptune has consistently provided a benchmark for information technology solutions in the financial services industry. This has enabled our clients gain a competitive edge and achieve their high priority business goals.

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### Neptune Financial Software (U) Ltd

Plot 367 Bidandi Ssali Road, Bukoto Kampala  
P. O. Box 102726 Kampala  
Tel: +256 414 237 322 | +256 758 880 415  
Email: info@neptunefinancialsoftware.com





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