

WHO WE ARE

We are a state owned agency mandated to manage micro-credit funds and offer business development services on behalf of government. We trace our roots to the Rural Microfinance Support Project (RMSP, 2000-2008), which was implemented with support from the African Development Bank (AfDB) and led to our establishment in 2001.

Our Vision

To be the lead **Provider** and **Manager** of microfinance services in Uganda.

Our Mission

To facilitate access to affordable financial services and strengthen management capacities of microfinance institutions and SMEs".

What We Do

- We prioritize financing to agricultural cooperatives.
- We make it possible for the active poor to increase their household incomes through extension of affordable financing to SACCOs and Groups.
- We create employment for young people through direct and indirect financing to youth groups engaged in viable enterprises.
- We strengthen management capacities of client institutions through trainings to enable them run their businesses sustainably.

- We conduct market research and develop products that suit the needs of our target clients.

Our Target Clients

- Savings and Credit Cooperative Societies (SACCOs)
- Cooperative Unions (CUs)
- Area Cooperative Enterprises (ACEs)
- Village Savings and Loans Associations (VSLAs)
- Small and Medium Enterprises (SMEs)

OUR CONVENTIONAL MICROFINANCE PRODUCTS

1. Agricultural Loan

We extend funds to support activities along the agricultural value chain such as productivity enhancement, asset acquisition, bulk purchasing, collective marketing and construction of farm housing. Funding is also extended to support environmental and clean energy products.

2. Group Loan

Under the Group Loan, we provide credit to groups through microfinance intermediaries/ partner organizations; and where necessary directly to registered groups. The intermediaries may be SACCOs, Microfinance Institutions and NGOs.

3. Commercial Loan

We finance SMEs and financial institutions for on lending to members engaged in trade, small scale manufacturing, home improvement and service industry.

4. Asset Finance Loan

This product is extended to clients who require assets especially for value addition and production enhancement. Funding is provided for 80% of the asset cost. The client is expected to meet the remaining 20%.

5. Teacher's SACCO Fund

We extend financing to registered teachers' SACCOs for on-lending to their members.

6. Common User Facility/ Community Asset

Under the Common User Facility (CUF), we lease assets in form of machinery or equipment to target beneficiaries at an agreed rental fee for an agreed period of time, after which legal ownership of the asset is transferred to the beneficiaries. We target special interest groups such as youth artisans (metal fabricators, brick makers, welders, carpenters, salon operators, tailors, among others) that may be in need of equipment or machinery commonly used by the group but unaffordable to them.

Our Loan Terms

Our loan terms were crafted with our target clientele in mind. We are quite flexible, recalling that we have a national mandate to support Government's poverty alleviation programs.

Islamic Microfinance

In 2016, MSC entered into partnership with the Islamic Development Bank, having been identified by Government of Uganda as the most suitable agency to champion the implementation of Islamic Microfinance in the country. The project aimed at contributing to poverty reduction by building rural financial infrastructure and enhancing their linkages to mainstream financial institutions. It was also planned to promote a savings and credit culture among the targeted rural population; and enhance their business management skills through training.

Islamic Financing Modes at MSC:

1. Musharaka (Equity financing/partnership)
2. Murabaha (Cost plus financing)
3. Mudaraba (profit sharing)
4. Salam (forward sale)
5. Istisna (is a long-term contract to be delivered at a future date for an agreed fixed price).

Our Interest Rates

Our minimum interest rate is 9%.

OUR NETWORK:

1. Arua

Plot 4, Enyau Road, Awindiri
P. O. Box 731 Arua
Tel: 0392 770100
Serves the districts of
Adjumani, Arua, Koboko, Madi-Okollo, Maracha, Moyo, Nebbi, Obongi*, Pakwach, Yumbe & Zombo (11)*

2. Hoima

Plot 50 New Kampala Road
P. O. Box 186 Hoima
Tel: 0392 770108
Serves the districts of
Buliisa, Hoima, Kagadi, Kakumiro, Kibaale, Kiboga, Kibuube, Kiryandongo, Kyankwazi & Masindi (10)

3. Jinja

Plot 12 Kawunye Lane
P. O. Box 604 Iganga
Tel: 0392 770107
Serves the districts of
Bugiri, Bugweri, Buyende, Iganga, Jinja, Kaliro, Kamuli, Luuka, Mayuge, Namayingo & Namutumba (11)

4. Kabale

Plot 143 Kabale Road
P. O. Box 982 Kabale
Tel 0392 770110
Serves the districts of
Kabale, Kanungu, Kisoro, Rubanda, Rukungiri & Rukiga (6)

5. Kabarole

Plot 26 Mugurusi Road
P. O. Box 629 Fort Portal
Tel: 0392 770109
Serves the districts of
Bundibugyo, Bunyangabu, Kasanda, Kitagwenda, Kyegegwa, Kabarole, Kamwenge, Kasese, Kyenjojo, & Mubende (10)*

6. Kampala

Plot 32 Nakasero Road
P. O. Box 33711 Kampala
Tel: 0312 264327
Serves the districts of
Buikwe, Butambala, Buvuma, Gomba, Kampala, Kayunga, Luweero, Mityana, Mpigi, Mukono, Nakaseke, Nakasongola & Wakiso (13)

7. Lira

Plot 85, Oyam Road
P. O. Box 215 Gulu
Tel: 0392 770102
Serves the districts of
Amuru, Agago, Alebtong, Amolatar, Apac, Dokolo, Gulu, Kitgum, Kole, Kwania, Lamwo, Lira, Otuke, Omoro, Oyam, Nwoya & Pader (17)

8. Masaka

Plot 27 Kampala Road
P. O. Box 618 Masaka
Tel: 0392 770105
Serves the districts of
Bukomansimbi, Kalangala, Kalungu, Kyotera, Lwengo, Lyantonde, Masaka, Rakai & Sembabule (9)

9. Mbale

Plot 2, Bumasifwa Lane
P. O. Box 2374 Mbale
Tel: 0392 770113
Serves the districts of
Budaka, Bududa, Bukedea, Bukwo, Bulambuli, Busia, Butaleja, Butebo, Kapchorwa, Kibuku, Manafwa, Namisindwa, Kween, Mbale, Pallisa, Sironko & Tororo (17)

10. Mbarara

Plot 43 Mbarara-Masaka Road
P. O. Box 1350 Mbarara
Tel: 0392 770106
Serves the districts of
Buhweju, Bushenyi, Ibanda, Isingiro, Kazo, Kiruhura, Mbarara, Mitooma, Nsiika, Ntungamo, Rwampara*, Rubirizi & Sheema (13)*

11. Moroto

Bongoran House
Plot 24, Lia Street
P.O. Box 108 Moroto
Tel 0392 770104
Serves the districts of
Abim, Amudat, Kaabong, Karenga, Kotido, Lusot*, Moroto, Nabilatuk, Nakapiripirit & Napak (10)*

12. Soroti

Plot 43 Haridas Road
P.O. Box 49 Soroti
Tel: 0392 770103
Serves the districts of
Amuria, Kaberamaido, Kapelebyong, Katakwi, Kumi, Ngora, Serere & Soroti (8)

***New districts effective July 2019**

13. Ngoma Satellite Office

Ngoma Town Council
Tel: +256 393 228856

HEAD OFFICE

Plot 32 Nakasero Road, Kampala
P.O. Box 33711, Kampala- Uganda
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Website: www.msc.co.ug,
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Toll Free No.: 0800 201010/0800 120024

Important Notice:

The Microfinance Support Centre **DOES NOT** tolerate defrauding of its clients. In case of such incidences, kindly contact the **Head Office** immediately through the contacts provided above.