



THE MICROFINANCE SUPPORT CENTRE LTD

CLIENT SERVICE CHARTER

FIRST EDITION
MARCH, 2026

FOREWORD

As the Executive Director of the Microfinance Support Centre (MSC), I am pleased to present this Client Service Charter, which sets out the standards of service, ethical conduct, and accountability that guide our engagement with clients and stakeholders.

The Charter reaffirms MSC's commitment to expanding inclusive access to affordable financial services as a foundation for sustainable livelihoods, wealth creation, and socio-economic development. It defines the standards of service and conduct that our clients and stakeholders can expect from us.

At MSC, everything we do is guided by the best interests of the people we serve. Our operations are anchored in empathy, humility, integrity, and environmental responsibility. These values shape how we deploy public and development partner resources, ensuring transparency, accountability, and measurable impact in all aspects of our work.

This Charter is both a promise and a benchmark. It is our promise to treat every client with fairness, respect, and professionalism, and a benchmark against which our performance should be measured.

I encourage our clients and partners to familiarize themselves with this Charter and to hold us accountable to its commitments as we work together to strengthen community financial institutions, improve livelihoods, create wealth, and contribute to Uganda's socio-economic transformation.



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Executive Director/CEO

The Microfinance Support Centre Ltd

PURPOSE

The Charter affirms MSC's commitment to delivering high-quality, professional, and client-centred services. It outlines the standards of service our clients are entitled to expect and provides a basis upon which they can hold us accountable whenever those standards are not met.

Through this Charter, MSC reaffirms its commitment to continuous improvement in service delivery and the responsible stewardship of public and development partner resources.

WHO WE ARE

MSC is a Development Finance Institution wholly owned by the Government of Uganda.

Established in 2001, MSC was created to build the capacity of community-based financial institutions and to manage the delivery of affordable microfinance services on behalf of the Government of Uganda.

MSC is currently the lead implementing agency for the Government of Uganda's Presidential Initiative on Wealth and Job Creation (Emyooga), which seeks to transform the rural economy by promoting wealth creation, employment, enterprise development, and increased household incomes.

MSC is funded by the Government of Uganda and development partners. All resources are applied strictly for their approved purposes and managed in accordance with applicable laws, policies, and funding agreements.

OUR STRATEGIC DIRECTION

MSC is committed to building strong, resilient, and sustainable community financial institutions, including Savings and Credit Cooperative Organisations (SACCOs) and community groups, to enable the active poor to access affordable financial services, create employment, improve productivity, and increase household incomes.



OUR VISION

01

Vibrant community financial institutions transforming the livelihoods of the active poor.



OUR MISSION

02

To enable cooperatives and community groups to access technical assistance, affordable microfinance, and grant financing.

03



OUR CORE VALUES

1. Equity

We promote fairness, inclusiveness, and equal opportunity in all our decisions and interactions. We actively support the participation of women, youth, and persons with disabilities.

Integrity

We conduct our business with honesty, transparency, and accountability. We uphold ethical standards, avoid conflicts of interest, and safeguard public trust.

People-Centredness

We place our clients and partners at the centre of everything we do by listening to their needs, engaging respectfully, and working collaboratively to deliver sustainable solutions.

Professionalism

We demonstrate competence, reliability, and discipline. We deliver quality services promptly while maintaining confidentiality and adhering to institutional standards.

Creativity

We embrace innovation, adapt to changing circumstances, and leverage technology to improve service delivery and institutional performance.

OUR TARGET CLIENTS

MSC serves a broad range of clients, including:

- Savings and Credit Cooperative Organisations (SACCOs)
- Area Cooperative Enterprises (ACEs)
- Microfinance Institutions (MFIs)
- Cooperative Unions (CUs)
- Community Groups and Village Savings and Loan Associations (VSLAs)

Our key stakeholders also include:

- Government Ministries, Departments and Agencies
- Development Partners and Funders
- Suppliers

OUR SERVICE STANDARDS

MSC is committed to excellence, professionalism, and accountability in all its engagements. We undertake to:

- Treat every client with empathy, humility, respect, courtesy, fairness, and impartiality.
- Respond promptly to telephone calls and general enquiries.
- Provide accurate, clear, and timely information on MSC products, services, and procedures.
- Acknowledge all written correspondence, including emails, within two (2) working days.
- Respond to client enquiries within one (1) working day.
- Guide good governance and management practices for SACCOs and community groups.
- Process complete loan and grant applications within one (1) to twenty-one (21) working days, depending on the nature and complexity of the application.
- Keep clients informed of the progress of their applications.
- Communicate any delays promptly and advise clients on the next course of action.
- Serve at all times in the best interests of the people and the environment.

ZERO TOLERANCE FOR CORRUPTION

MSC maintains zero tolerance for corruption, bribery, fraud, or any other unethical conduct.

We are committed to preventing, detecting, and addressing all forms of malpractice, including fraud, embezzlement, bribery, and conflicts of interest. MSC staff and agents neither solicit nor accept bribes or any form of improper inducement.

Any attempt to solicit or offer a bribe should be reported immediately through MSC's complaints or whistleblowing channels.



COMPLAINTS HANDLING PROCEDURE

Although MSC strives to provide excellent service at all times, we recognise that service failures may occasionally occur.

Clients are encouraged to report complaints promptly through any available channel, including telephone, email, letter, in person, or suggestion boxes.

Step 1

Report the complaint to the nearest MSC Zonal Office.

An acknowledgement will be issued within 24 hours, indicating the officer responsible for handling the complaint. Complaints are ordinarily handled by the Zonal Manager and the Regional Manager. Where a complaint concerns zonal office staff, it should be reported directly to the Business Development Services Department at the Head Office.

Step 2

If the complaint remains unresolved after two (2) working days, escalate it to the MSC Head Office through the toll-free line (0800 201 010) or the Whistleblowing Line, providing all relevant details.

Step 3

MSC will assess and, where necessary, investigate the complaint. Upon completion of the investigation, the findings and the agreed course of action will be communicated to the complainant.

Step 4

If the complainant is dissatisfied with the outcome, they may request a review by an independent arbitration committee recognised by MSC.

Committee Feedback

The Committee shall respond within five (5) working days and may:

- Review MSC's handling of the complaint to determine whether it was fair, impartial, and complete.
- Recommend appropriate corrective action or redress where necessary.

Enquiries and Feedback

MSC values client feedback as an essential tool for continuous improvement.

Clients are encouraged to submit comments, suggestions, compliments, or enquiries regarding the quality, timeliness, and responsiveness of our services through the nearest MSC Zonal Office or the Head Office.

SERVICE COMMITMENT AND REDRESS

MSC is committed to delivering services in accordance with the standards set out in this Charter. Where we fail to meet these commitments, we shall acknowledge the shortcoming, take appropriate corrective action, and remedy the situation promptly.

MSC shall hold its staff accountable for failure to comply with the standards contained in this Charter. Appropriate administrative action shall be taken, in accordance with institutional policies, where negligence, misconduct, or unjustified delays are established.

Review of the Client Service Charter

This Client Service Charter shall be reviewed every two (2) years, or earlier where circumstances require, to ensure that it remains relevant and responsive to the evolving needs of our clients and stakeholders.

ZONAL OFFICE CONTACTS

S/N	Zonal Office	Address	Districts Served
1	Arua	Plot 4, Enyau Road, Awindiri. P.O. Box 731 Arua. Tel: 0312-415-901	Adjumani, Arua (District & City), Koboko, Madi-Okollo, Maracha, Moyo, Nebbi, Obongi, Pakwach, Terego, Yumbe & Zombo.
2	Lira	Plot 85, Oyam Road. P.O. Box 215 Gulu. Tel: 0312-415-743	Alebtong, Agago, Amolatar, Amuru, Apac, Dokolo, Gulu, Kitgum, Kole, Kwanja, Lamwo, Lira (District & City), Otuke, Omoro, Oyam, Nwoya & Pader.
3	Hoima	Plot 50, New Kampala Road. P.O. Box 186 Hoima. Tel: 0312-415-741	Buliisa, Hoima (District & City), Kibaale, Kiboga, Kikuube, Kagadi, Kakumiro, Kiryandongo, Kyankwanzi & Masindi.
4	Kabale	Plot 143, Kabale Road. P.O. Box 982 Kabale. Tel: 0312-415-921	Kabale, Kanungu, Kisoro, Rubanda, Rukiga & Rukungiri.
5	Kabarole	Plot 29, Harukoto, Fort Portal–Kasese Road. P.O. Box 629, Fort Portal. Tel: 0392-770-109	Bundibugyo, Bunyangabu, Kyegegwa, Fort Portal City, Kabarole, Kamwenge, Kasese, Kasanda, Kitagwenda, Kyenjojo, Mubende & Ntoroko.
6	Kampala	Soliz House, Plot 23 Lumumba Avenue. P.O. Box 33711 Kampala. Tel: 0312-415-616	Buikwe, Butambala, Buvuma, Gomba, Kampala, Kayunga, Luwero, Mityana, Mpigi, Mukono & Wakiso.

7	Masaka	Plot 27, Kampala Road. P.O. Box 618, Masaka. Tel: 0312-415-701	Bukomansimbi, Kalangala, Kalungu, Kyotera, Lwengo, Lyantonde, Masaka (District & City), Rakai & Sembabule.
8	Mbale	Plot 2, Bumasisfwa Lane. P.O. Box 2374 Mbale. Tel: 0312-415-761 / 0312-415-763	Budaka, Bududa, Bukedea, Bukwo, Bulambuli, Busia, Butaleja, Butebo, Kapchorwa, Kibuku, Kween, Manafwa, Namisindwa, Mbale (District & City), Palisa, Sironko & Tororo.
9	Mbarara	Plot 43, Mbarara–Masaka Road. P.O. Box 1350 Mbarara. Tel: 0312-415-713	Buhweju, Bushenyi, Ibanda, Isingiro, Kazo, Kiruhura, Mbarara (District & City), Mitooma, Ntungamo, Rubirizi, Rwampara & Sheema.
10	Moroto	Lia Street. P.O. Box 108 Moroto. Tel: 0312-415-782	Abim, Amudat, Kaabong, Karenga, Kotido, Moroto, Nabilatuk, Nakapiripirit & Napak.
11	Soroti	Plot 2, Oguli Road, Senior Quarters. P.O. Box 49, Soroti. Tel: 0312-415-771	Amuria, Kaberamaido, Kalaki, Kapelebyong, Katakwi, Kumi, Ngora, Serere & Soroti (District & City).
12	Jinja	Jinja City House (NSSF Building). P.O. Box 604, Iganga. Tel: 0312-415-753	Bugiri, Bugweri, Buyende, Jinja (District & City), Kaliro, Kamuli, Luuka, Mayuge, Namayingo & Namutumba.
13	Iganga Satellite Office	Plot 18, Kasirisa Road. P.O. Box 604, Iganga. Tel: 0312-415-921	Iganga, Bugiri, Kaliro, Namutumba & Mayuge.
14	Ngoma Satellite Office	Ngoma Town Council. Tel: 0312-415-932	Nakaseke District and Nakasogola.

15	Ntungamo Satellite Office	Plot 15B, Old Kabale Road. P.O. Box 52, Ntungamo. Tel: 0312-415-914	Ntungamo District.
16	Kiwoko Satellite Office	Kiwoko Town Council, Nakaseke District. Tel: 0312-415-941	Kapeeka, Kasangombe, Kikamulo, Kito, Semuto & Wakyato Sub-counties.
17	Gulu Satellite Office	Plot 1, Dr. Mathew Lok-wiyo (Opposite Gulu Central Police Station). P.O Box 215 Gulu.	Gulu District, Gulu City & Omoro District.
18	Moyo Satellite Office	Okudi Road, Congo cell, Elenderea ward, Moyo Town council, Moyo District.	Moyo, Adjumani & Yumbe Districts.
19	Kibaale satellite office	P.O Box 2, Karuguza (Kibaale district headquarters, Commercial building).	Serves Kibaale, Kakumiro, and Kagadi Districts.
20	Head Office	The Microfinance Support Centre Ltd Plot 32, Nakasero Road, Kampala P.O. Box 33711 Kampala, Uganda Tel: +256 312 415 600 Email: info@msc.co.ug Website: www.msc.co.ug X: @MSCuganda YouTube: @MSC_Ug LinkedIn	

