



A

African
Accelerators

M

Micro

B

Business

A

Finance

BUSINESS PROFILE

2022



2022



Mukasa Andrew

COMPANY

AMBA Finance Uganda limited, a registered microfinance company providing short and medium term financing to individuals and SMEs. Since inception in 2020, we've been supervised by Uganda Microfinance Regulatory Authority (UMRA). AMBA finance is customer centric and committed to a continuous improvement in customer service in conformity with our framework. With a fully equipped and functional office in Mpelerwe, Kawempe division, Kampala City together with a core management supported by dynamic staff, AMBA has a good foundation from which to grow and achieve its vision and mission fundamenting on its core values.

WHAT WE BELIEVE IN

1

ACCESSIBILITY

Easing the process of obtaining short term financing for both individuals and SME's.

2

EFFICIENCY

Innovative, efficient and effective channels for clients to access financing.

3

MINIMAL TIME

Short turnaround time, minimal documentation precise credit appraisal and efficient service.

4

CUSTOMER SATISFACTION

Great customer service and experience.

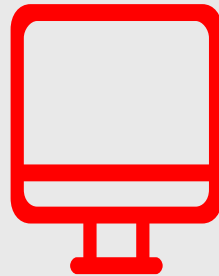
PRODUCTS AND SERVICES



MICRO LOANS

Providing a bouquet of loans products to Subsistence farmers and individuals such as.

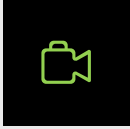
- Agro-business loans.
- Microbiz loans.
- School fees loans, and
- Group loans.



SME LOANS

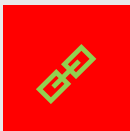
We provide different loan products to Medium Holder Farmers, Businesses, companies and schools that provide services to reputable off-takers which include.

- Asset financing.
- Logbook Financing
- Business loans SME.



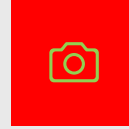
STEWARDSHIP

Through responsible use of resources, we shall aim at impacting positively on the environment by maximising social outcomes and economic benefits to our stakeholders.



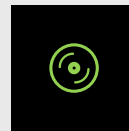
TEAM WORK

Working together is key to successful implementation of our mandate as our line of work demands Honesty, Transparency, respect, trust and support in the effective delivery of financial services to our customers.



TRANSPARENCY & ACCOUNTABILITY

We seek to create an environment that enhances trust and confidence amongst all stakeholders. We are committed to providing financial services with demonstrated integrity and accountability in our work.



INNOVATION AND LEARNING

Encourage creativity and Flexibility of the staff teams in delivering of their work, create source for learning and reflection and be responsive to the changing realities of the people we serve and the general social economic context in which we operate,





Emerging as the best financial service
provider of choice in Uganda and
Africa at large



OUR VALUES



Preferred MFI

Preferred financial institution by individuals and SME customers in our chosen markets through offering innovative products and services.



Preferred Employer

Preferred employer by attracting, developing and retaining skilled and dynamic employees.



Value Increase

Lending responsibly, advancing financial inclusion and supporting the society in which we operate in.

OUR CLIENTS

We have serviced several clients from different sectors of the economy, providing good service to people that cut across the economy



Loan products cutting across all sectors encompassing any body and every body in need.



LOAN FEATURES



Tailor made
products to meet
the needs of our
clients

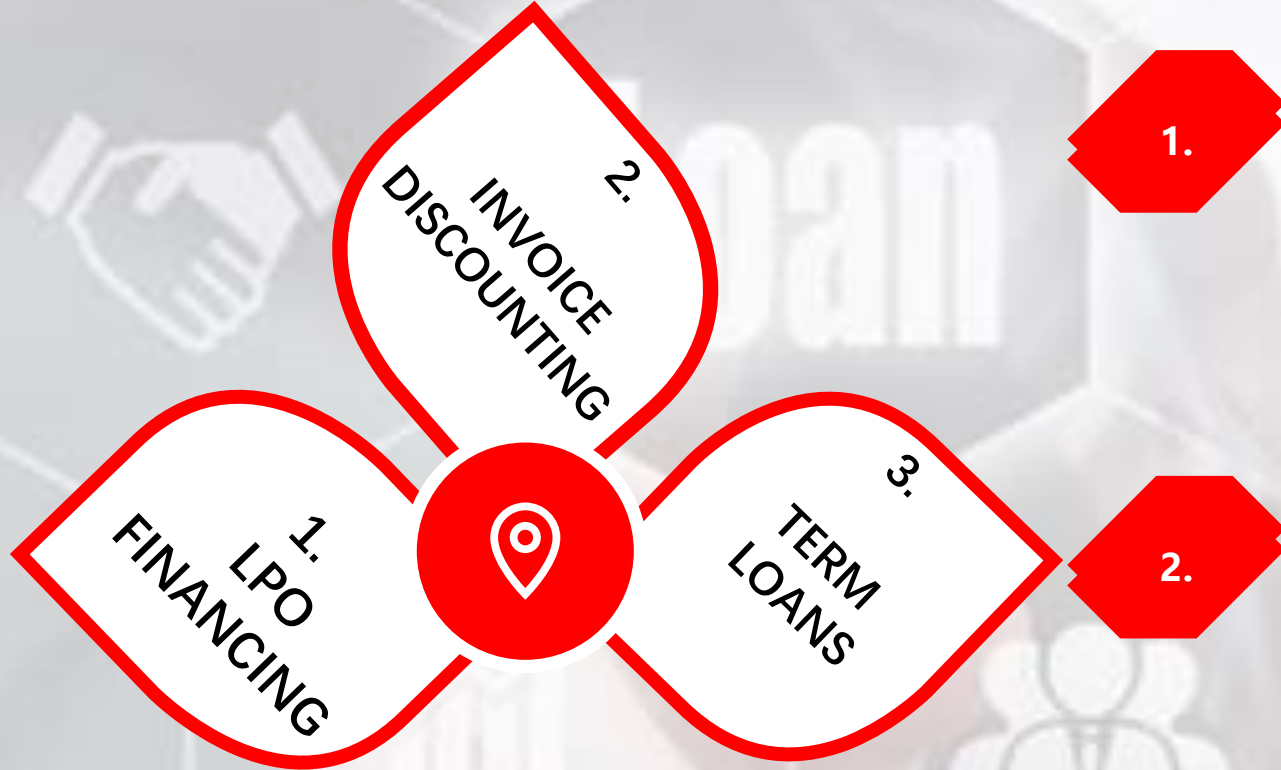


Loan amounts
from Ugx
300,000 to
15,000,000



Loan tenures
ranging from 1
to 24 months

SECURITY BACKED SME FINANCING



1.

SMEs who have orders with established Corporates can obtain short term credit of 30 to 90 days to enable the fulfill their obligations

2.

SME's that have already supplied goods and services to corporates and wish to get advance against the amounts payable by the firm to meet their short-term needs

3.

SME's with proven track records and regular cash flows from servicing reputable corporate organizations may qualify for a short-term working capital loan ranging from 1 to 12 months

BUSINESS LOAN APPLICATION PROCESS



1. CLIENT APPROACH AND KYC VERIFICATION

Client approaches Amba finance for funding and Amba Finance confirms clients' KYC documentation after thorough review.



4. SECURITY PERFECTING

Management Perfects the security by lodging on a caveat on the title or logbook provided, and disbursement of the loan amount on the client's account is done.

Credit Appraisal



2. CREDIT APPRAISAL

Amba Finance Credit officer conducts a thorough credit Appraisal on the loan applicant.

01

NTB Client

02

Credit Committee approves loans

03

04

Security Perfecting and disbursement



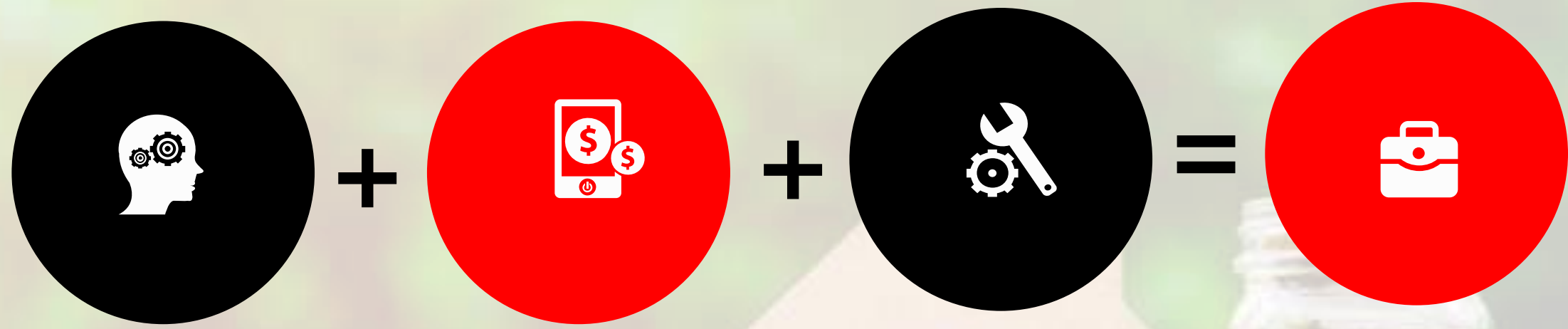
3. CREDIT COMMITTEE APPROVES LOAN

Credit committee/ Loans committee including but not limited to branch manager(s) and the CRO either approves or rejects the loan applied for as Presented by the loans officer(s) because of compliance or non compliance to AMBA finance policies .

PERSONAL LOAN APPLICATION PROCESS

NON-PAYROLL LOANS

We provide short term loans to individuals who are either in employment or have proof of regular income. These types of facilities can be issued to individuals requiring funding to meet emergency needs which may include school fees, medical bills, acquiring assets, building or expanding your home and many other unforeseen expenses.



KYC Documents

Individual approaches AMBA finance for funding and Amba finance confirms individuals KYC and supporting documents

Regular income Proof

Credit appraisal is conducted on the client with confirmed proof of income.

Security(Land and Vehicle)

Credit Committee / Loans Committee approves facility and security(ies) are perfected with concerned ministries

Disbursement

After a security has been verified and approved, the loan amount is credited to the clients account and the client is notified about the transaction.



PERSONAL LOAN APPLICATION PROCESS

PAYROLL/CODE LOANS

AMBA provides short term credit facilities to employees of different entities that enter into a memorandum of understanding (MoU) for salary deducted loans with AMBA. We offer topnotch services with a short turnaround time. The process is simple and funds are disbursed within 24hours of a complete application process being confirmed ,verified and approved. The funds will be collected via monthly payroll deductions from the employer entity .

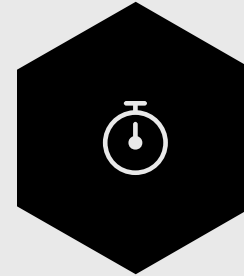


MoU Signed between Employer and AMBA.

Employer agrees to Facilitate AMBA loan deductions from Client's account

Employee Application,

1. Three(3) latest pay slips
2. Evidence of employment eg Contract, Appointment Letters
3. Preapproval from HR/Finance
4. Three(3) months latest Bank statements.
5. Introductory letter from the Employer.

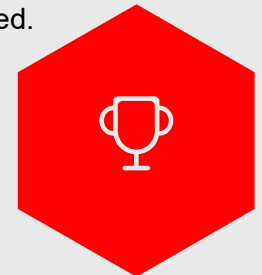


Amba Review of application

1. Check that employees netpay is within MoU conditions
2. CRB Check.
3. Reconfirms employment status
4. Loan approved.
5. Loan Disbursed to the beneficiary

Month end repayments

1. AMBA Submits loan repayment schedules on agreed dates.
2. Employer uploads deductions on payroll
3. Employer Transfers consolidated deductions schedule to Amba
4. Amba uploads repayments on the system and the loan installment is fully recovered.



FEATURES OF OUR SALARY/CODE LOANS

1. Short term in nature, meant to finance short term needs that commercial banks typically do not finance.
2. Loan repayment period is from 1 to 24 months.
3. Top ups available after 3 months of recovery on initial loan amount.
4. No Collateral required.

Loan amount depends on employee's salary and the tenure of loan but the standard affordability criteria is that the employee should remain with atleast 50% of netpay as take-home pay after all statutory, employer and third-party deductions.

BENEFITS TO AMBA FINANCE LIMITED CLIENTS

Access to easy ,quick , and smooth financing,



Short turn around time between 24 to 72 hours

Financing for Agro-development, education, personal development, businesses, asset financing and other short to long-term financing needs.



Interest rates are fixed over the tenure of the loan thereby providing flexibility and comfortability in servicing the Loan.

AMBA FINANCE
For your growth

BENEFITS TO THE CORPORATIONS

1. Reduce administrative burden of processing salary advances and loans.
2. Free up working capital for the employers in form of issuing salary advances to the employees.
3. A well monitored and coordinated management of the scheme in liaison with the employer.



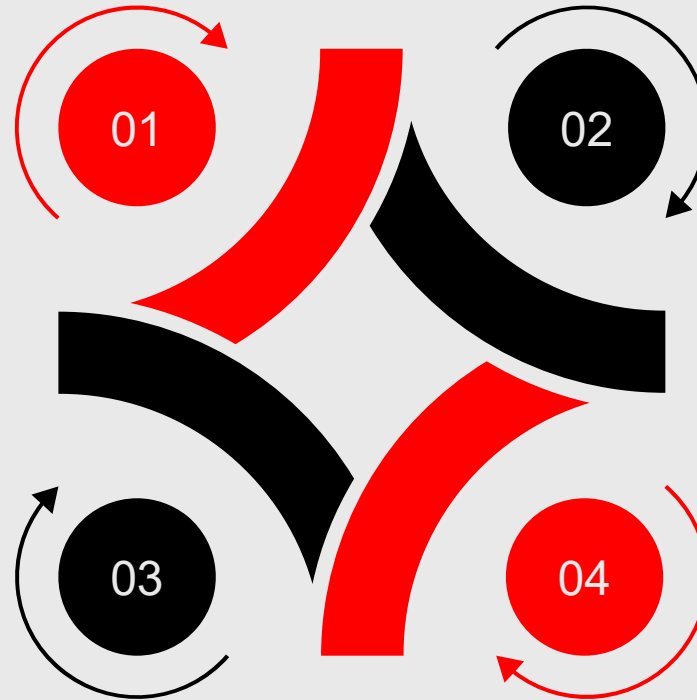
WHY CHOOSE US

CUSTOMER CENTRIC

We engage our customers to find out how we can improve our service offering

EMPLOYEE TRAINING & DEVELOPMENT

Through continuous employee refresher trainings we ensure that our employees offer the best customer service to achieve customer satisfaction and address the different dynamics in the business .



24 HOUR DEPOSITS

We provide mobile remote deposits and/or payments to minimise the costs to both the entities and clients.

EFFICIENCY

We try to deliver quality financial services effectively and always pay attention to detail.

OUR TEAM





MUKASA ANDREW

MANAGING DIRECTOR

Mukasa Andrew is a seasoned finance enthusiast with vast industrial experience in the banking realm covering Asset Management, microfinance with speciality in MSME Lending.

With a Masters Degree in Business Administration majoring in Finance from Makerere University, a Bachelors degree in Industrial Psychology, a PGD in Microfinance . Among many he is a real estate enthusiast with vast knowledge in Asset acquisition and financing .



AMBA
Finance





Queen's Palace Building.
Gayaza Road Mpelerwe
Kampala Uganda

TEL; Office- +256 200 906 351

+256 393 194 705

Mob- +256 702 555 180

Email: ambafinance.ug@outlook.com

F o r Y o u r G r o w t h