



## U&I MICROFINANCE BANK COMPANY PROFILE-2025

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# INTRODUCTION

U&I Microfinance Bank Limited is one of Kenya's leading Microfinance Bank that is enhancing people's lives through provision of customized, all inclusive financial solutions. We offer a special combination of safety and innovation in today's rapidly evolving financial services industry. Our solutions include Cash Deposit and savings; quick loans with competitive interest that help people build assets, weather crisis and manage risks.

U&I Microfinance started in 2007 as a credit only microfinance institution. We embarked on empowering many marginalised groups by offering them the most desirable credit. In 2013 the bank was granted a licence to operate as a deposit taking microfinance institution, by the Central Bank of Kenya. We continued serving our customers excellently while abiding by the set regulations. In April 2017, Central Bank of Kenya granted U&I Microfinance Bank a National Licence hence the conversion from community microfinance to a nationwide microfinance

# OUR COMMITMENT

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- ✖ We are committed to building lasting relationships with MSMEs, empowering them to achieve their financial objectives.



## VISION

To be the most preferred Financial services Provider in Kenya.

## WHAT WE DO

U&I Microfinance provides financial solutions to positively transform the lives of our customers and other stakeholders by offering customized and quality financial services.

## OUR CORE VALUES

- ✗ Customer focus
- ✗ Honesty
- ✗ Integrity
- ✗ Professionalism
- ✗ Innovation
- ✗ Team work

## COMPANY OWNERSHIP

U&I Microfinance Bank is a 100% fully Kenyan-owned company. The ownership comprises of 34 Kenyan shareholders.

U&I Microfinance Bank shareholders have continuously supported the Bank past the rough path of economic uncertainties and put it into the current customer-centric growth path.

# LEADERSHIP

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To achieve this, U&I Microfinance Bank has a dedicated team of professionals who have successfully led the Bank into the current profit-making path.

## BOARD OF DIRECTORS

We are led by a Board of Directors who have mastered the intricacies of doing business in the region's most dynamic markets thanks to their wealth of experience in various sectors and regions.

They are: (next slide)



Adv. Muturi Kamande  
Chairman



Dr. Kahura Kaniaru  
Vice Chairman



Dr. Waithaka Ndung'u  
Director



Eng. James Gicheha  
Director



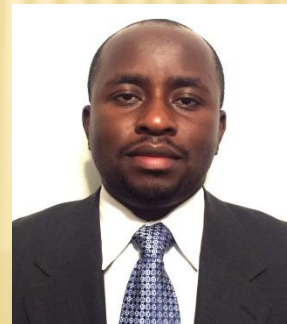
Mr. Alois Ng'ang'a  
Director



Col (rtd) Denis  
Gichangi  
Director



Col (rtd) Stephen  
Muigai  
Director



Mr. Antony  
Muriithi  
Director



Mr. David Kiarie  
Director



# MANAGEMENT

We have a team of talented energetic and professionals who have committed themselves to satisfying the customers in the highest standards and integrity.

Our team is led by the CEO Mr. Simon Ngigi who is an astute strategic leader with immense experience in the Banking sector.

U&I Microfinance Bank is an equal opportunity employer that lays emphasis on engaging and empowering its staff, whilst presenting exciting career opportunities. The bank acknowledges and appreciates the passion, excellence, commitment and can-do spirit in its entire staff.

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|------------------------|----------------------------|
| • Mr. Mwangi Ngigi     | - Chief Executive Officer  |
| • Mr. Phillip Gitau    | - Credit Manager           |
| • Mr Nicholas Kariuki  | - ICT Manager              |
| • Mrs Pauline Wambui   | - Operations Manager       |
| • CHRP Zachariah Ngugi | - Human Resource Manager   |
| • Mr. Benard Koech     | - Marketing Manager        |
| • CPA Samwel Maingi    | - Finance Manager          |
| • CPA George Kubai     | - Risk & Audit Manager     |
| • Mr. Jackson Macharia | - Branch Manager (Gikomba) |
| • Mr. Charles Kibe     | - Branch Manager (Thika)   |
| • Mr. Jackson Ndung'u  | - Branch Manager (Ruiru)   |

# WHY US

These are the reasons why more and more continue to choose us as their most preferred financial services provider.

- ✖ We offer excellent customer service.
- ✖ We ensure promptness in loan processing
- ✖ We offer security for your money.
- ✖ We are regulated by the Central Bank of Kenya.
- ✖ We are a Social Impact Company
- ✖ We are an Award-winning company.
- ✖ We create job opportunities.
- ✖ We pay our taxes.
- ✖ We manage our operations profitably and are not making losses.



# Products and Services offered to MSMEs

U&I Microfinance Bank delivers financial solutions at a personalized level and is a market influencer in providing all inclusive financial services to the customers. These are some of our products:

## ACCOUNTS

At U&I Microfinance Bank, we offer a variety of transactional and savings accounts that provide individuals and businesses with complete solutions for your day-to-day banking needs. Our savings accounts are designed to provide customers with convenience and simplicity to cater for all their savings needs.

These are our accounts:

- ✕ Current Account
- ✕ Biashara Saver Account
- ✕ Nyota Account
- ✕ Msingi Fixed Deposit Account
- ✕ Pamoja Chama Account

## LOANS

- ✕ At U&I Microfinance Bank we offer a wide range of loan products including Fasta Fasta Loan that enables individuals and businesses clear their goods from the port moreover, the Bank provides asset financing loans to help businesses obtain the equipment they need to grow.

These are some of our loans:

- ✕ Fasta Fasta Loan
- ✕ Planner Loan
- ✕ Asset Financing loans
- ✕ Karo Loan
- ✕ Chap Chap Mobile Loan

# OTHER PRODUCTS

## U&I BANCASSURANCE INTERMEDIARY

- ✗ This was founded in the year 2016 by U&I Microfinance Bank as a local, independent insurance agent providing personal insurance products.
- ✗ The subsidiary insures motor, personal accident, fire, medical, life and micro insurance.

## MONEY TRANSFER SERVICES

### Mobile and electronic money transfer

- ✗ M-pesa
- ✗ Western Union

### Trade finance;

- ✗ LPO financing
- ✗ Performance and bid bonds

# DIGITAL TRANSFORMATION

- ✘ The Bank has adopted digital banking as a platform for banking services, as customers have become more and more comfortable using mobile and Alternate Business Channels (ABC) for banking.
- ✘ For this reason, the Bank has invested in a robust and reliable mobile banking platform (U&I M-cash) to break away from traditional branch banking, cut operational costs, and win the tech-savvy customers.



# FOCUS ON MSME & AGRI PORTFOLIO

- ✘ MSME plays a pivotal role in the growth of Kenyan economy.
- ✘ U&I Microfinance Bank has invested heavily in lending to this sector.
- ✘ Branch network has been expanded to rural areas to address agribusiness needs for smallholder farmers.
- ✘ Products are also being developed to target youth and women.
- ✘ New frontier of green financing is at an advanced stage.

# PRICING CRITERIA FOR MSME LOANS

All loan products attract charges as follows:

- ✗ 2.2% Credit Life Insurance
- ✗ 3% Approval fee
- ✗ Kshs. 500 Disbursement fee
- ✗ Kshs. 500 Application fee
- ✗ Kshs. 1000 Assessment fee
- ✗ 2.0% Loan interest per month on reducing balance.

# POST COVID-19 RECOVERY

- ✘ Over the years, U&I Microfinance Bank has continued to reinvent various aspects of its governance structures, business operating model, and customer interaction initiatives. However, the emergence of the Covid-19 pandemic has had its adverse impact on implementation of the many initiatives vital to transform the bank.
- ✘ We also support clients whose businesses were affected in order to recover to pre-covid status.



# WHAT MAKES US UNIQUE

These are the unique factors that will make U&I Bank stand out from the rest of the financial solutions providers.

## CUSTOMIZED PRODUCTS

Our solutions include savings mobilization, through Cash Deposit and savings accounts. It is hard for majority of the entrepreneurs in the informal sector in Africa to raise the finances they need for their investment plans and businesses. We offer them the financial bridge they need to achieve these plans by offering them easily accessible loans.

## SOCIAL IMPACT

- ✘ Poverty has been a major challenge for our country. Many people are not able to access good education, mainly due to economic, cultural and social challenges, limiting their opportunities in life. Financial needs have pushed most of these people into the informal sector where they do casual jobs and run small businesses. These small businesses and informal employment provide them with little income that can barely meet their daily needs.
- ✘ The Bank's products and services have changed many of these Kenyan's lives by helping them change their mindsets, realize that they can achieve great things in life and helped them overcome the financial barriers that have been holding them back.

## **BRANCH NETWORK**

U&I Microfinance Bank branches are strategically located to ensure convenience and easy access by the people in the informal sector at their time of need. These are our branches:

**Gikomba branch:** The Branch is located in Gikomba. It serves the customers in the second hands clothes (Mitumba) business, fish business, and food business among others. The market is one of the largest second-hand clothes centre in Africa.

**Asili Branch:** This branch is along River Road, the street that hosts majority of the low-income earners who hawk their products in the CBD area in Nairobi. These Kenyans are able to come into the branch receive the products and services they need and continue with their business without interruption.

**Thika Branch :** It is located at the ground floor of Thika Arcade Building in Thika Town. It is near the clothes market and along two of the busiest streets in Thika town. The Branch is close to so many fruits and vegetable dealers. The branch is easily accessible to customers who engage in farming activities especially dairy and poultry farming.

**Matuu Branch:** This branch is located in Matuu town, Machakos County along Bidii street, Kijmax Building, 1<sup>st</sup> Floor. We serve different types of clients including farmers, entrepreneurs and employees of various institutions.

**Ruiru Branch:** The newest branch is situated in Ruiru Town, King'ara building 1<sup>st</sup> Floor, Biashara Street. It targets both urban and rural agribusiness clients.



# BANKING AWARDS 2021

CATEGORY	CLASS
Best Microfinance Bank in Customer Satisfaction	Winner
Fastest Growing Microfinance Bank	1 <sup>st</sup> Runner Up
Most Efficient Microfinance Bank	1 <sup>st</sup> Runner Up
Overall Best Microfinance Bank	2 <sup>nd</sup> Runner Up
Best Microfinance Bank in Digital Banking	2 <sup>nd</sup> Runner Up
Best Microfinance Bank in Product Innovation	2 <sup>nd</sup> Runner Up



# BANKING AWARDS 2022

CATEGORY	CLASS
Overall Best Microfinance Bank in Kenya	Winner
Most Efficient Microfinance Bank	Winner
Best Microfinance Bank in Digital Banking	1 <sup>st</sup> Runner Up
Best Microfinance Bank in Product Innovation	1 <sup>st</sup> Runner Up

# BANKING AWARDS 2023

CATEGORY	CLASS
Best Microfinance Bank in Customer Satisfaction	Winner
Overall Best Microfinance Bank in Kenya	1 <sup>st</sup> Runner Up
Most Efficient Microfinance Bank	1 <sup>st</sup> Runner Up
Best in Corporate Philanthropy Initiatives	CSR 100

# BANKING AWARDS 2024

CATEGORY	CLASS
Overall Best Microfinance Bank in Kenya	Winner
Best Microfinance Bank in Product Innovation	1 <sup>st</sup> Runner Up



# BANKING AWARDS 2025

CATEGORY	CLASS
Overall Best Microfinance Bank in Kenya	Winner
Fastest Growing Microfinance Bank	Winner
Best Microfinance Bank in Digital Banking	Winner

### **HEAD OFFICE**

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E [info@uni-microfinance.co.ke](mailto:info@uni-microfinance.co.ke)

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### **GIKOMBA OFFICE AREA 42**

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