



COMPANY PROFILE





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ABOUT US

UCREDIT MICROFINANCE (T) LTD is a trusted financial services provider committed to providing tailored financial solutions that empower both businesses and individuals across Tanzania. The company is licensed with Bank Of Tanzania (BOT) to offer financial services as a microfinance lender with certificate no. MSP2-184 issued under section 21 of the Microfinance Act, of 2018. The microfinance strives to ensure that, the granting of credit accommodation is always based on sound and professional credit assessment of customers. The policy puts in place a governance process to be consistently followed in granting of loans, credit processing and documentations, sanctioning, monitoring and collections.

We specialize in offering loans to upper-end SME's and salaried employees, with flexible repayment schedules that cater to our client's unique needs. Our team is dedicated to supporting the growth and sustainability of businesses by offering access to capital, enabling entrepreneurs and organizations to pursue their ambitions. By partnering with us, clients gain access to reliable and transparent financial services that help them achieve their financial goals and drive economic growth in Tanzania.

Ucredit Microfinance has played a pivotal role in Africa's financial sector, pioneering cashless and paperless microfinance to empower entrepreneurs and small businesses. With a strong foundation in financial inclusion, we have now expanded our focus to venture financing, bridging the gap between capital and Africa's high-growth enterprises.

Ucredit Microfinance intends to reach poor families in Tanzania with microloans in the next five years. Achieving this goal, Ucredit Microfinance will expand its business by becoming a Microfinance bank where will serve as a bank in Dar es Salaam.

OUR VISION



To be the leading microfinance company with the most innovative and tailored financial solutions that empower both businesses and individuals across Tanzania



OUR MISSION

To provide inclusive financial solutions to low-income households and SME's for improving their financial goals, reducing poverty and enabling youth and women empowerment

Core Values



Integrity

Upholding the highest ethical standards in all operations.



Innovation: Continuously evolving to meet client needs with modern financial solutions.



Excellence:

Striving for outstanding service delivery.



Inclusivity: Ensuring access to financial resources for all segments of society.



Accountability:

Transparent and responsible in every aspect of business.



Loan Services



Financial Services



We are a microfinance operator centered on improving lives, serving low-income individuals & SME's, and enabling financial access to the underserved



Loan services

Ucredit Microfinance is committed to helping individuals and businesses across Tanzania achieve their dreams through affordable, flexible, and easy-to-access financing. Whether you are looking to grow your business, purchase essential assets, or fund an unexpected crisis, our tailored loan products are designed to support your journey every step of the way.



Individual Loans

These are lump-sum amounts borrowed by one person for personal use, repaid in fixed monthly installments over a set period of time. Funds can cover home improvements, medical expenses, vacations, education or any personal need



SME Loan

Tanzania's entrepreneurs are driving economic growth, and we are here to support them. Our SME loans provide flexible financing to help businesses restock, expand, or seize new opportunities.



Tender Financing

Is a specialized short-term funding solution that helps businesses-especially contractors, suppliers, wholesalers, distributors, and SME's fulfil awarded tenders, contracts, or large purchase orders when they lack immediate cash flow or working capital.



Container Loan (customs brokers or freight forwarders)

This is a short-term financing that helps importer clients cover the cash-intensive costs of clearing imported goods from ports. This includes duties, taxes, shipping line charges, port fees and related expenses.



Asset Finance

This product allow businesses and individuals to acquire essential assets-such as vehicles, machinery, equipment or technology-without paying the full cost upfront. Instead, the financing is secured primarily by the asset itself, which often serves as collateral.



Sokoni Loan

Designed to cater to the needs of micro and small entrepreneurs or merchants operating within specific marketplaces. These targets small businesses for working capital, such as buying stock, inventory or daily operations at markets.



Umoja group Loan

A small group of people (typically 5-30 members) borrows together. Each person receives their own portion of the loan, but the entire group shares responsibility for repayment. If one member defaults, the others must cover it. This financial empowerment is for group members who own income-generating activities operational for a minimum of 6 months.



Bajaji & Boda Loan

Intends to provide quick and accessible financial assistance to individuals running Bajaji & Bodaboda business. The product is geared towards granting credit facilities operating under transportation sector of the economy.



Emergency Loan

Intended to provide quick and accessible financial assistance to individuals and small businesses facing unexpected crises or emergencies such as medical bills, car repairs, home emergencies, travel or family needs.



Salary Loan

This is salary loan product for private and government sector employees, which employer has been entered into an agreement with Ucredit Microfinance to provide loans and advances for their employees subject to irrevocable deduction from employee's salary and other benefits in order to service the monthly or lump sum installment agreed as per the loan contract with Ucredit Microfinance (T) Ltd.



Financial Services

These are our services in partnership with local and foreign banks. These partnership are common worldwide, and help expand access to credit for businesses.



Export & Import Finance

Export & import is a crucial aspect of International trade, enabling businesses to manage cashflow, mitigate risks, and facilitate smooth cross border transactions. It involves various financial instruments and solutions that help exporters and importers fulfil their contractual obligations while ensuring payment security.



Project Finance

This product is a specialized financial structure which we use to fund medium & small scale infrastructure, and development projects. It relies on the project's cashflow as the primary source of repayment, with assets, rights, and interests held as collateral. This financing model is commonly used in energy, transportation, telecommunications, and public utilities projects.



Corporate Finance Services

Corporate finance services encompass a range of financial activities that help businesses manage their capital, optimize financial performance, and achieve long-term growth. These services are essential for companies seeking to make strategic financial decisions, expand operations, or improve profitability.



Wealth Management Services

Wealth management is a comprehensive financial services that provides individuals, families, and businesses with tailored investment, financial planning, and asset management strategies. It focuses on preserving, growing and transferring wealth effectively while considering the client's financial goals, risk tolerance and tax implications.



Equity Contribution Financing

Equity contribution in financing refers to the portion of capital that a project sponsor or business owner must invest upfront before securing external funding, typically in the form of debt. A 20% cash liquidity financing requirement means that the borrower or project owner must contribute 20% of the total project or investment cost in liquid cash before the financier provide the remaining 80% through loans or other financial instruments.



EPC Financing Services

EPC Financing refers to structured financial solution used to fund large-scale infrastructure and industrial projects under an Engineering, Procurement, and Construction (EPC) contract. This financial model enables project to secure funding to cover the costs of design, procurement of materials, and construction without requiring full upfront capital. EPC financing is widely used in sectors like energy, transportation, real estate and manufacturing.



Mezzanine Debt Financing

Mezzanine debt financing is a hybrid form of financing that combines elements of both debt and equity. It is typically used by companies looking to raise capital for expansion, acquisitions, or large scale projects without giving up significant ownership. Mezzanine financing is subordinated to senior debt but ranks higher than equity in terms of repayment priority. This type of financing is commonly structured as a loan with equity conversion options (such as warrants or convertible debt), allowing lenders to convert their investment into equity if the borrower defaults or meets specific conditions.



Commodity Finance Services

Commodity finance is a specialized form of trade finance that provides funding for the production, transportation, and trading of physical commodities such as oil, gas, metals, agricultural products, and minerals. It enables producers, traders, and buyers to manage cashflow, mitigate risks, and facilitate the movement of goods across global markets. Commodity finance is widely used by commodity traders, exporters, importers, and producers who need working capital to fund operations while awaiting payment from buyers.



Agent or Referral Model.

We act as agent for banks, referring clients or handling underserved areas and businesses. This is a common and well-established practice in the financial services industry, through specialized partnership with banks to help expand their reach, reduce acquisition costs, and access new customers segments without handling everything in-house. Bank access customers that might not reach through traditional branches or its own marketing.



Advisory Services

Ucredit offers a diverse range of information, advisory and support services for exporters and importers to evaluate international risks, exploit export opportunities and improve competitiveness. Customer research on behalf of interested companies in areas such as market arrangements, market distribution channels and developing export market entry plans. Sector and feasibility studies, partner search, investment facilitation and development of joint ventures both in local and abroad. We provide a wide range of information, advisory and support services, which complement its financing programmers. These services are provided on a fee basis to any companies and overseas entities.



Client Training

We provide training and coaching services to our clients to ensure that the loans offered are utilized effectively to grow their businesses and/or finance the intended need. The training is financed by Ucredit Microfinance as a follow up service for our clients. It focuses on entrepreneurship and business management, marketing, financial literacy and business planning.

WHAT WE BELIEVE



Making access to short term financing easy for both individuals and SME's



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



Innovative and efficient channels for clients to access financing



Great customer service and experience

WHY CHOOSE US



Tanzania's microfinance market is valued at over \$15 billion, with a 10% CAGR projected over the next five years.



Specialized niches like SME financing, green energy loans, youth & women empowerment offer lucrative growth opportunities.



Strong brand reputation for reliability, innovation, and social impact



Cutting – edge digital platforms for seamless operations and cost-effective scaling.



Advanced data analytics for credit scoring, portfolio monitoring, and risk management



Diversified revenue streams from interest income, fees, and partnerships.



UCREDIT MICROFINANCE LTD

Your Trusted Partner in Financial Growth



“ *We make it possible* ”





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