



# ECLOF UGANDA

Based in the capital city of Kampala and with an office in the central Ugandan town of Kigumba, ECLOF Uganda serves urban and rural micro entrepreneurs and farmers. Most clients are women who self-organize into solidarity groups and co-guarantee for each other's loan to make up for their lack of collateral. Farmers among ECLOF's clients can attend the ECLOF-run demo farm where they learn and exercise good agricultural practices. Besides micro loans, ECLOF Uganda has a portfolio of larger loans that finance Christian schools and other educational institutions.



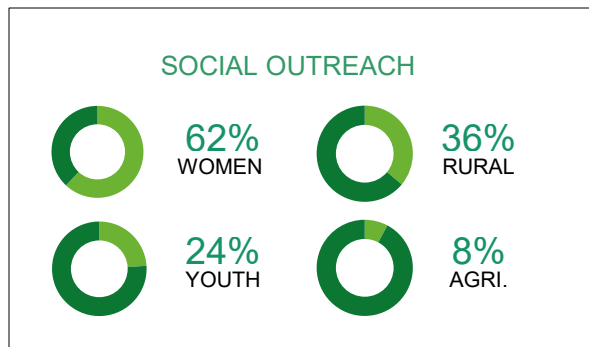
## COUNTRY INDICATORS

Population in million	41
Gross National Income (GNI) per Capita in USD	1,970
Human Development Index Rank	162 out of 187
Percentage of Population Below Poverty Line	21%
Percentage of Rural Population	76%



## OPERATIONAL HIGHLIGHTS

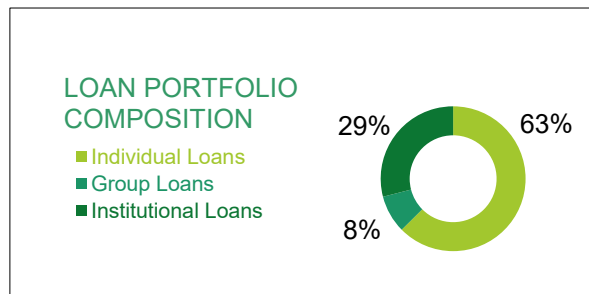
Founded in	1993
Legal Form	Company Limited by Guarantee
Number of Branches	3
Number of Staff	24
Number of Loan Officers	11
Percentage of Female Staff	63%
Gross Loan Portfolio in million USD	1.0
Number of Clients	1,410
Portfolio at Risk 30 days	12%
Operational Self-sufficiency	99%



## POVERTY OUTREACH

LOAN TYPE	Individual	Group	Institutional
Average Loan Size in USD	1,004	118	4,973
Average Loan Size / GNI per Capita	51%	6%	-
MIX* Classification	Broad	Low End	-

\* MIX Market classifies a country's MFIs into three categories (low-end, broad, and high-end) depending on the segment of the population they serve by relating the average loan size to local income levels (GNI per capita).



\* all as of 2018



PROMOTE SOCIAL  
JUSTICE & HUMAN  
DIGNITY  
[www.eclof.org](http://www.eclof.org)

### ECLOF Uganda

Plot 2 Kyaggwe Road, Ground Floor  
Kati House, P.O. Box 22886  
Kampala, Uganda  
EMAIL [office@eclofuganda.com](mailto:office@eclofuganda.com)