



TRANSFORMING AGRIBUSINESS WITH INNOVATIVE SOLUTIONS



**GOING
FURTHER,
TOGETHER**

dfcu Bank is regulated by the Central Bank of Uganda. Customer deposits are protected by the Deposits Protection Fund of Uganda up to UGX 10 million. T&Cs apply.

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OUR BANK JOURNEY

1

1964: dfcu was established as a development finance institution to support Uganda's economic growth.



2

1960s: Invested in Uganda Hotels Group (e.g. Mweya Safari Lodge) and Housing Finance Company of Uganda to boost tourism and housing sectors.

3

1975-2000: Diversified operations to include leasing, property investments, and commercial banking, growing to the 4th largest financial institution in Uganda.



4

2000: Transitioned into commercial banking by acquiring Gold Trust Bank.



5

2004: Listed on the Uganda Securities Exchange, enabling increased capital access and credibility.



6

2008: Merged dfcu Limited and dfcu Bank, forming one of Uganda's top financial institutions.



7

2017: Acquired Crane Bank's assets and liabilities, becoming one of Uganda's largest banks.



8

2023: Rebranded, Marked 60 years of existence, focused on strategic partnerships, financial inclusion, and sustainable growth.



WHO WE ARE

For over 60 years, we have been part of Uganda's agricultural heartbeat – walking alongside the people who feed the nation. Agriculture is not just a sector we serve; it is a story we are proud to be part of.

We believe in the strength, resilience, and brilliance of Ugandan farmers. They rise before sunrise. They work through hard seasons. They feed communities, drive our economy, and build a better tomorrow – one harvest at a time.

And so, we made a commitment:

Through our **dfcu** Foundation arm and dedicated Agriculture sector teams, we catalyse sustainable, inclusive growth for Ugandan people and businesses. The **dfcu** Foundation mission is to deliver Social, Economic and Environmental impact where it matters most—in the fields, enterprises and communities that feed the nation.

We build stronger farmer organizations and agribusinesses through governance and leadership training, financial literacy and inclusion to under served farmers across the country, better market access and price risk management—especially across coffee and cocoa value chains. Our work integrates gender and youth inclusion, green growth, and Good Agronomy Practices (GAP).

OUR JOURNEY IN AGRICULTURE

Our agricultural journey began in 2017, when we established the Agribusiness Development Centre (ADC) to enable farmers to do more and thrive more.

In 2025, the Agribusiness Development Centre (ADC) evolved into the **dfcu** Foundation—broadening our mandate to include MSMEs, youth and women entrepreneurs while we continued to serve agriculture at the core. We now operate with three pillars: **Enterprise Development, Expanding Financial Access** and **Protecting the Environment**.

Over the years through our Financial Expansion for Agribusiness Transformation we have supported **2,280 agribusinesses**, trained **80,000 learners** (50% women, 40% youth), and aim to impact **100,000+ individuals**, facilitating **UGX 100 Billion** in financial linkages—including a catalytic revolving fund for early stage enterprises.

Among the different value chains, we work with is **coffee, cotton, dairy & livestock, vegetable oil seeds, banana, cocoa, vanilla, fruits & vegetables, grains & cereals, root tubers** among others.

Each milestone represents more than growth – going further together with our farmers.

STORIES FROM THE FIELDS

The Farmers' Story – Lives We've Touched

Anna Akwede – Alemar Ican Onion Growers

“Before, I would get money and spend it all on buying new clothes to dress nice. Because of the advice of ADC, I have reached a different level; I got money from the bank twice, UGX 2,000,000 each time... I bought a plot of land and cattle, goats... I have also opened a shop to sell commodities.”

Fred Ssembera – Buzaaya Growers

“The other trainings on Marketing especially, helped me gain valuable knowledge. I was recently given the opportunity to present at a radio station on the nature of cooperatives. I comfortably taught people on the elements of a marketing mix, demand and supply and quality for a better price.”

Cindrella Opio – Yot Kom En Tic Farmer Group

“From the training, we learned the value of bulking and collective marketing to increase sales. We did a joint venture with a few friends selling Soya Beans and Maize. We managed to accumulate about 240kgs of Soya Bean and 600kgs of Maize in the season. We sold at a higher price than we often sell individually.”

Every farmer's progress is a victory we celebrate together.

OUR PROMISE TO THE FARMER

We are here for the long haul. We aim to:

- Stand with farmers in every season
- Support innovation and modern farming
- Offer accessible, farmer-friendly solutions
- Promote sustainability and climate resilience
- Equip farmers with knowledge, tools, and confidence
- Grow communities, not just fields

“ Every farmer's journey is unique, so our solutions are built to support you at every stage. ”



AGRIBUSINESS SME LOANS

Agribusiness SME Loans support in financing working capital, expansion, and operational needs of SMEs in the agricultural value chain (processors, input dealers, aggregators, transporters, exporters).

Main Features

- Tenor is depending on facility type (overdraft, term loan, invoice discounting, etc.)
- Repayment is tailored – monthly, quarterly, or based on cash flow cycles.
- Registered agribusinesses with verifiable cash flow and records are eligible
- Security required includes movable or immovable collateral

Eligibility Criteria

- Farmer group/ Co-operative or individual farmer should have been in the business for at least 2 years or 2 previous production cycles.
- The farmer group should be registered.

Benefits

- Supports business growth, expansion, and improved cash flow management.



AGRICULTURAL PRODUCTION LOAN

In order to boost on-farm production, the Agricultural Production Loan has been designed to support farmers with the purchase of seeds, fertilizers, Agro-chemicals, feeds, irrigation inputs, cattle for fattening among other needs.

Main Features

- Loan Amounts: Minimum UGX 2M.
- Borrower must have at least 2 seasons experience in the venture being undertaken (for crop husbandry) and 2 years' experience (for animal husbandry).
- Repayments based on cashflow.

Eligibility Criteria

- Out-grower scheme participants.
- 2-years experience in commercial farming.

Benefits

- Grace period offered.
- Linkage to Agri-input supply companies.
- Timely processing to ensure that farming activities are timely carried out.
- Insurance against catastrophes.



AGRI ASSET AND EQUIPMENT FINANCE

Get to own your own farm asset(s) for higher productivity with dfcu Agri Asset and Equipment Finance. This product has been designed to enable farmers and farmer groups in the acquisition of machines and equipment (tractors, harvesters, irrigation systems, milk heaters / pasteurizers, solar seed drills / seeders) and more to boost farm productivity.

Main Features

- Loan tenure: Minimum 3 months
- Own contribution of at least 10%.
- Asset purchased may be used as the main collateral.
- Repayment is based on monthly, quarterly or semi-annual installments..

Eligibility Criteria

- Farming experience of at least 2 seasons/ production cycle of the enterprise to be financed.
- Financeable business proposal.

Benefits

- Attractive Interest rates.
- Grace period offered.
- Linkage to well renowned Agri-asset companies.
- Timely processing times to ensure that farming activities are timely carried out.



THE AGRICULTURAL CREDIT FACILITY(ACF)

The Agricultural Credit Facility (ACF) was set up by Government of Uganda (GoU) in 2009 and its main objective is to commercialize agriculture through provision of medium and long term financing for projects engaged in agriculture, agro processing, modernization and mechanization.

Main features

- Available to registered entities and individual borrowers.
- Customized tenor of the loan depending on the purpose.
- Grace periods accepted.
- Secured by land title or asset being financed.

Eligibility Criteria

- You should have been in commercial operations for at least 2 previous years.
- Audited books of accounts for the past 3 years for facilities above UGX 500 Million.

Benefits

- Affordable interest rates of up to 12 % p.a fixed.
- Grace period provided depending on the purpose.
- Affordable processing fees of only 0.5% of the loan amount.



THE GRAIN FACILITY (ACF)

The ACF Grain Facility is a specific program under Agricultural Credit Facility (ACF) and focuses on providing financing and support specifically to the grain sector, such as maize, rice, and beans etc. Essentially, the ACF Grain Facility aims to strengthen the grain value chain in Uganda.

Main features

- Available to registered entities and individuals.
- Flexibility for collateral including; stock, debentures, etc.
- Loan period of up to 2 years.
- Secured by land title & other acceptable collaterals.

Eligibility Criteria

- Experience of at least 2 years in grain trading.
- Audited books of accounts for the past 3 years for facilities above UGX 500 million.

Benefits

- Repayments tied to cashflow.
- Affordable interest rates of up to 15% p.a fixed.



LPO FINANCING

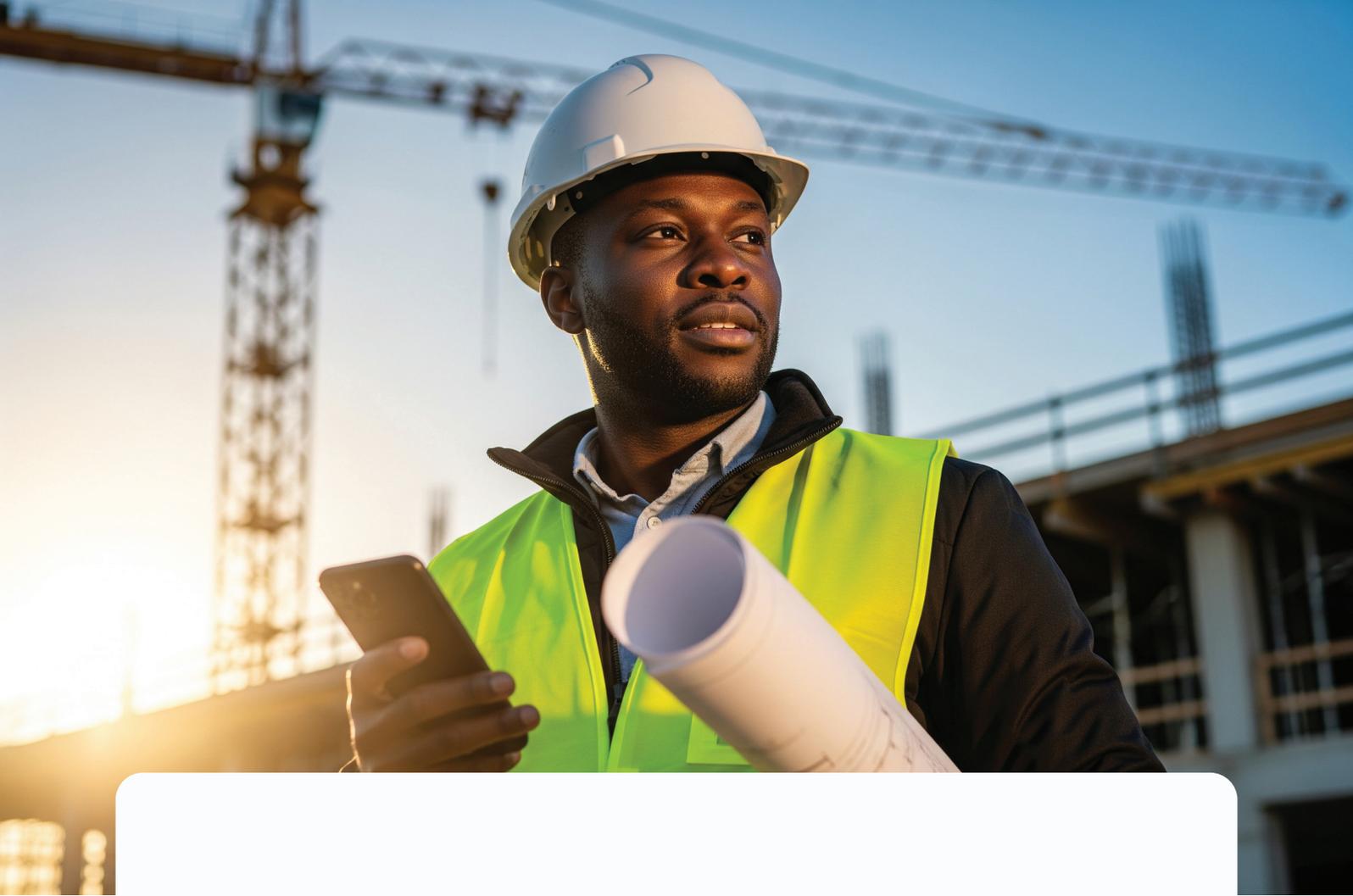
Access financing and deliver goods or carry out contractual works on time with the dfcu LPO Financing.

Features and Benefits

- Interest incurred is only proportional to the period and amount financed
- Financing up to 70% of the LPO amount.
- Flexible financing periods of up to 180 days.
- Both interest and principal may be paid as lump sum at the end of the period financed.

Requirements

- Copy of contract/LPO
- Audited financial statements
- Contract schedule
- Assignment of contract proceeds



INVOICE/CERTIFICATE DISCOUNTING

Access funds and keep your business operations afloat in spite of outstanding unpaid invoices /certificates beyond anticipated periods that could cause instability to your business.

Features and Benefits

- Interest paid is only proportional to the period and amount of financing.
- Both interest and principal amount may be paid as lump sum at the end of the financing period.
- Financing up to 70% of the invoice value or payment certificate.
- Experience of at least 2 years in grain trading.
- Flexible financing periods as per your trading cycle.

Requirements

- Copy of contract
- Copy of certified invoices
- Audited financial statements
- Assignment of contract proceeds



CONTRACT FINANCING

Unlock cash flows and get greater flexibility for your business by financing your contracts with the **dfcu** Contract Finance solution.

Features and Benefits

- Interest incurred is only proportional to the period and amount financed
- Both interest and principal may be paid as lump sum at the end of the period financed not exceeding 1 year
- Financing up to 70% of the contract value
- Possibility of accessing financing may be at different phases of the contract
- Flexible security requirements depending on the nature of the contract and contract terms.

Requirements

- Copy of contract/LPO
- Copy of financial card
- Audited financial statements
- Contract schedule
- Assignment of contract proceeds



GUARANTEES

Seize that contract with the dfcu Guarantees offering. Take advantage of our various facilities that include Bid bonds, performance guarantees, Advance payment guarantees, Retention guarantees, payment guarantees.

Features and Benefits

- Unsecured bid guarantees of up to UGX 1.5 Billion.
- Competitive pricing.
- Same day processing for Bid guarantees.
- Can be issued for a period of 1 year.
- Same day for guarantee verification to employers.
- Flexible security requirements depending on the nature of contract

Requirements

- Copy of contract/award notification
- Details of security pledged
- Guarantee/ Bid text format
- Bid data sheet
- Audited financial statements



LETTERS OF CREDIT

With the dfcu Letter of Credit, mitigate business risk during the importation of any materials or goods. Contractors or suppliers can open a Letter of Credit to various suppliers around the world for a period of 1-year payable within the agreed time periods with the supplier.

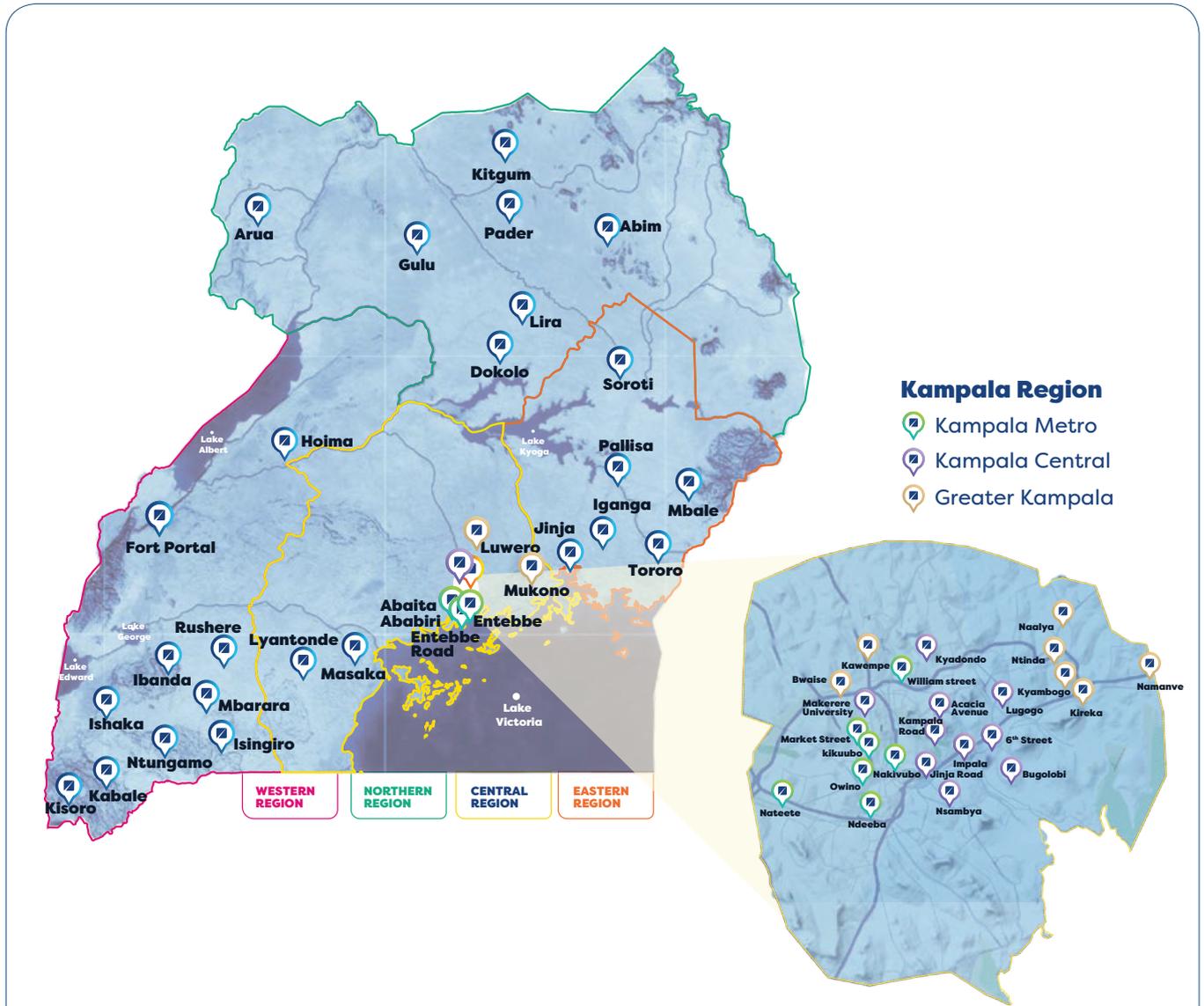
Features and Benefits

- Same day processing of LCs and receipt of swift advice copy.
- Flexible solution of an import loan to pay the LC in case of cash flow challenges.
- Competitive pricing on issuance fees for enhanced profitability
- Maximum tenor on LCs up to 1 year.
- Confirmation of LCs at competitive rates from any of our correspondent Banks

Requirements

- Copy of proforma invoice
- Copy of financial card
- Audited financial statements

Our Footprint



Kampala Region

- 📍 Kampala Metro
- 📍 Kampala Central
- 📍 Greater Kampala

KAMPALA METRO	KAMPALA CENTRAL	GREATER KAMPALA	WESTERN	NORTHERN	EASTERN
Abaita Ababiri	6th Street	Bwaise	Hoima	Abim	Iganga
Entebbe	Acacia Avenue	Kawempe	Ibanda	Arua	Jinja
Entebbe Road	Bugolobi	Luwero	Ishaka	Dokolo	Mbale
Kikuubo	Impala	Mukono	Isingiro	Gulu	Pallisa
Kyengera	Jinja Road	Namanve	Kabale	Kitgum	Soroti
Market Street	Kampala Road	Naalya	Kisoro	Lira	Tororo
Nakivubo	Kyadondo	Ntinda	Lyantonde	Pader	
Nateete	Lugogo	Kyambogo	Masaka		
Ndeeba	Makerere University	Kireka	Mbarara		
Owino	Nsambya		Ntungamo		
William Street			Rushere		
			Fort Portal		

dfcu Limited was established in 1964 as a development finance institution. Over the years, **dfcu** has partnered with Ugandans and their businesses to achieve more in sectors such as **Agriculture, Manufacturing, Infrastructure and Energy, ICT, Trade and Business, Public Sector, Financial Institutions, Education, and Health.**



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