



Centenary  
Bank

A Member of Centenary Group



**THE GRAIN**  
COUNCIL OF UGANDA

# Empowering Uganda's Grain Millers Through Tailored Financial Solutions

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Partnership with TGCU



For more information call our toll free line  
**0800 200555/0800335344**



/centenarybank

Centenary Bank a Member of the CenteGroup. Regulated by Bank of Uganda AI.033.

Customer deposits are protected by the Deposit Protection Fund upto 10 Million. Terms and Conditions Apply



1. Overview of the bank
2. Our Strengths
3. Moving Towards Digital
4. Grain – Our Contribution to the grain sector
5. Awards and Recognition
6. Partnership with grain dealers
7. What is in it for you as a grain dealer?





# Overview of the Bank



01

We are 42 years in service since 1983

02

Become Part of Cente Group since 1<sup>st</sup> July 2020

03

Today, we are the 2<sup>nd</sup> largest and biggest indigenous Microfinance Commercial bank in the country.

04

Digital channels including CenteMobile banking, CenteOnline banking, CenteVisa debit & prepaid cards, and Mastercard Platinum debit card.

# Our Strengths

- **No. 1 in Agriculture sector lending, serving over 3M customers**
- **Largest footprint of branches (82), 209 ATMs, over 7,491 agents**
- **Asset base of over 7 Trillion**
- **Profit after Tax 342Bn**
- **Ugx 250 Billion paid in taxes in 2024.**
- **Largest employee force in banking industry**
- **Only indigenous bank with an extension in a foreign market, Malawi.**





# Moving Towards Digital

Focusing to become a smart Bank by 2026.  
The Bank is emphasizing usage of alternative  
Channels.



**806,251**  
Mobile Banking  
subscribers



**7,491**  
Cente  
Agents



**1,018,875**  
Functional  
VISA cards



**18,525**  
Online  
Users

# ESG - Our contribution to the SDGs




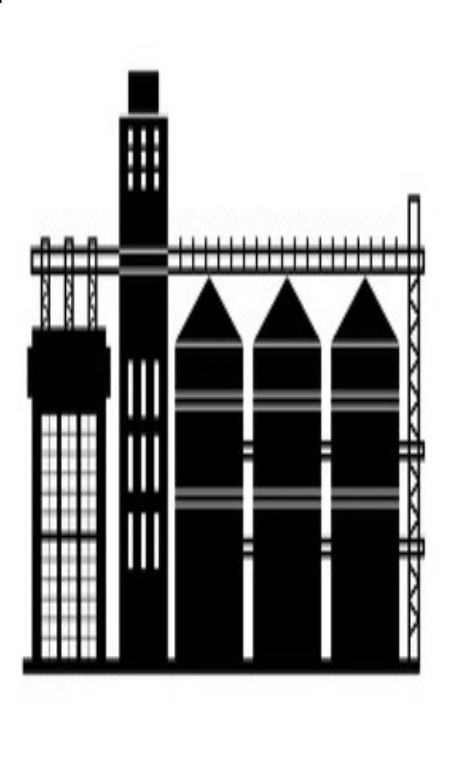


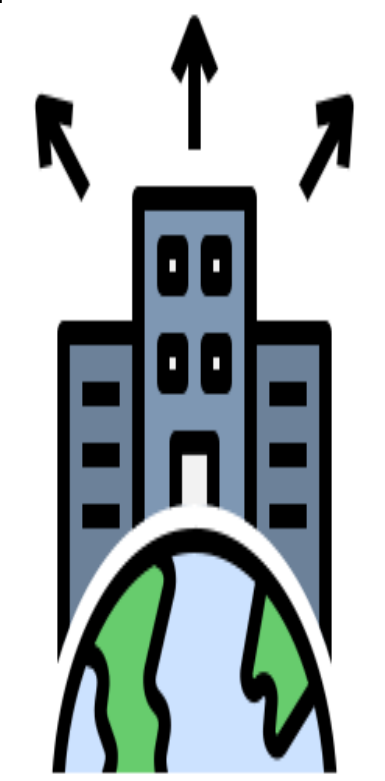
**We are not just a financial institution,  
we seek to transform lives**

Created over 23,000 jobs through our growing Agent Network



# Our Contribution to the grain subsector in Uganda

Financing opportunities available for Millers at Centenary Bank.

Equipment acquisition.	Storage	Transportation	Working Capital	Expansion
				

# Our Contribution to the grain subsector in Uganda

Key challenges faced by the grain millers in accessing financial services and how we can address them.

Lack of adequate collateral.



Limited access to information



High interest rates



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# Banking Solutions for Grain Dealers.



## Deposit Facilities:

- Savings Accounts.
- Current accounts.
- Term deposit accounts.



## Credit Facilities:

- Input financing for farmers.
- Working capital for dealers and processors.
- Asset financing for machinery and storage.



## Trade Finance solutions:

- Pre-Export Finance.
- Warehouse Receipt Financing.
- Letters of Credit (LCs).
- Invoice Discounting.
- Export Credit Guarantees.
- Performance Guarantees and Bonds.
- Supply Chain Financing.



## Digital Banking solutions:

- Mobile and internet banking for efficient transactions.
- Tools for managing bulk payments to suppliers and farmers.

# Why partner with Centenary Bank



## Reliability:

Strong track record in agribusiness financing.



## Innovation:

Tailored financial products for the grain sector.



## Support:

Dedicated agribusiness relationship managers.



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# Awards and Recognition



- **Best Retail Bank in Uganda by Global Finance Award**
- **The number one Most Admired Brand, doing good for People, Society and the Environment by Brand Africa**
- **Community empowerment award - by Private Sector Foundation**
- **Best non for profit/ Social Good Campaign – Uganda Marketing Excellence Awards**
- **Community MFI Banking Innovation Excellence – Digital Impact Awards Africa**

A circular logo composed of numerous thin, light blue lines arranged in a radial pattern, creating a textured, sunburst-like effect. This logo is centered on a white background and is partially overlaid by a solid blue horizontal bar that spans the width of the image.

**ASANTE**