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INTRODUCTION

Welcome to Sunshine Financial Services Limited, where we strive to serve the community with affordable, accessible & inclusive financial services.

We value integrity & honesty in all our services as we help you arise to a brighter future.

OUR FOCUS

Sunshine Financial Services Limited is focused on bringing banking & financial services closer to the communities.

At Sunshine Financial Services Limited we are passionate about financial inclusion, therefore all our services are designed with the aim of increasing access & usage of financial services in Uganda which in turn contributes to sustainable economic growth.

Currently, the 89% of Uganda's economically active population is unbanked. Out of which 32% (approximately 6millions Ugandans) already meet banking requirements but have not been able to access financial services due to a number of reasons which include, limited presence of physical bank branches, limited appreciation of the benefits of banking, insecurities due to the intimidating setup of traditional banking halls among others.

This is the opportunity Sunshine Financial Services Limited is tapping into by providing alternative banking channels which are not only easily accessible but also affordable and convenient.



Our Services Include:

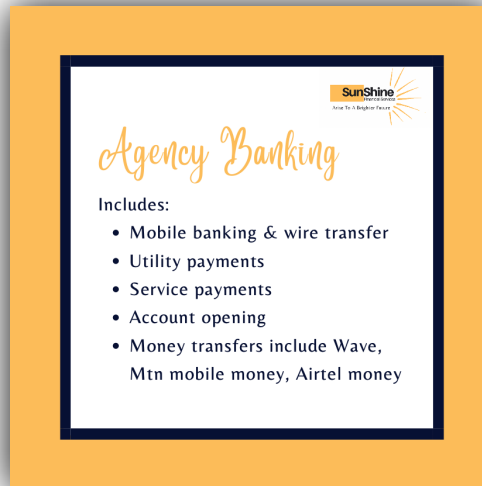
- AGENCY BANKING
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AGENCY BANKING



Through agency banking, we are able to bring the traditional banking services closer to the community.

We have partnered with a number of Commercial banks to offer services such as cash deposit, cash withdrawal, cheque deposit, utility payments, account opening as well as KYC document collection.

We are working with the Agency Banking Company which is a shared digital platform that brings together all participating commercial banks to offer alternative banking channels to the community.

BRIDGE FINANCING



Sunshine Financial Services Limited offers short term financing solutions tailored to the different needs of various groups of people within the community. Some of the solutions under this include:

Pay day loans/Friendly loans: This solution is targeted for salaried customers. Pay day loans are intended to bridge the short fall between salary pay days. The pay day loans are structured in such a way that repayments are aligned to the salary payment dates of the borrowers in order to ease repayment.

Who qualifies:

- Salary earner
- Confirmed in employment
- Holder of a bank account

What we offer:

- Up to Ugx 1million
- Monthly payments on salary pay day
- Competitive interest rates
- Same day loan approval

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Working capital micro loans: This solution is targeted to small business owners (such as market vendors, retailers, boda boda riders) within the community to boost working capital. These micro loans are structured with daily repayments which is in tandem with the daily income patterns of the micro businesses. Additionally, the daily repayment structure eases the burden of loan servicing.

Who qualifies:

- Business owners (e.g. market vendors, retail shop owners, boda boda owners)
- Physical business location
- Willing to provide a credible guarantor

What we offer:

- Up to 2million UGX
- Flexible loan repayment schedules
- Competitive interest rates
- Same day loan approval

Invoice discounting/Certificate discounting: This solution is designed for suppliers and contractors to bridge the gaps between when they offer services and when they receive payments from their employer. These loans are self liquidating with the repayment tagged to the proceeds from the supply or contract.

Who qualifies:

- Registered supplier or contractor
- Valid invoice or local purchase order from a reputable company
- Holder of current account
- Willing to provide confirmation of the invoice/LPO

What we offer:

- Up to Ugx 2million
- Monthly payments with a maximum period of 3months

CREDIT THERAPY



This is the credit advisory arm of Sunshine Financial Services Limited. We act as an intermediary between the banks/financier and the potential borrower/existing borrower.

We will offer advisory on:

- Facility/credit structuring
- Financing options
- Financing Proposal writing
- Debt management (restructuring & rehabilitation)

FINANCIAL WELLNESS



Financial wellness is focused in improving the overall financial well-being of an individual, it is the absence of the money-related stress.

Sunshine Financial Services Limited's Financial Wellness programs will guide you to effectively manage you economic life and achieve financial health, mental health and physical health.

Some of the programs include:

- Financial Literacy
- Building a savings & investments culture in the communities
- Personal development - Mentoring & coaching

CONSULTING & ADVISORY



Sunshine Financial Services Limited offers consulting and advisory in the following areas:

- Enterprise and entrepreneur development
- Investments
- Fund Management
- Women Empowerment
- Training and Mentoring

With that said, I would like to welcome you Sunshine Financial Services Limited, Kindly refer a friend or two. And together we shall arise to a brighter future.

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HELPFUL VIDEO LINKS:

Loans: <https://youtu.be/947dejvceDQ>

Financial wellness: <https://youtu.be/JgLWmsr6G94>

Credit services/bridge financing: <https://youtu.be/XgTQuNzrNrl>

Consulting & Advisory: <https://youtu.be/VQ3ZZkIKeh4>

Credit Therapy: <https://youtu.be/WwujxO8M3BI>

Agency Banking: <https://youtu.be/zhr6M-ZZ4JI>