



**HOUSING FINANCE FORUM:
Uganda, July 11-12, 2018**

SEGMENT LEVERS





Terwilliger Center for
Innovation in Shelter



ROBERT CANWAT: HEAD CENTENARY BANK UGANDA



Centenary
Bank



WHY OFFERING CENTE LAND LOAN ALONG OTHER HOUSING PRODUCTS

- We realized that many of our customers don't have registered land
- The challenges customers get with registration of land or subdividing.
- Many customers can't get lumpsum money to pay for land registration.
- Increasing land conflicts especially for those with unregistered land.



KEY FEATURES OF CENTE LAND LOAN

- Loan amount between UGX: 100,000 – 30M (USD 26 – 7,800)
- Loan period of up to 3 years
- Fixed Interest rate of 28% pa and on declining basis
- Security: Land to be registered or subdivided (registered and unregistered)
- Mode of repayment: Monthly, termly, quarterly , etc depending on the cash flows.
- Phase disbursement and transfer to the accredited Surveyor (40% after preliminary survey, 40% after providing deed plan and 20% after providing Land Title)



SEGMENTATION LEVERS (TARGET CUSTOMERS)

- Any customer who can repay UGX: 1,000 (USD 0.26) per month
- Geographical location: both rural and urban
- Demographic (Age) between 18 to 60 years old.

