



ECORET
MICROCREDIT AGENCY
"Transforming people's lives"

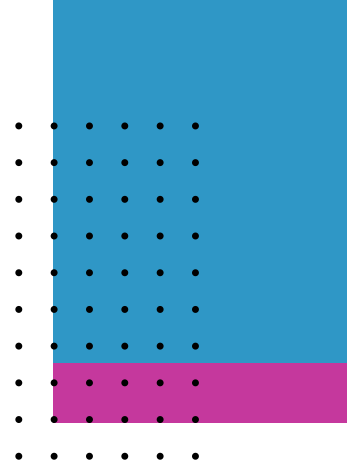


COMPANY PROFILE

www.ecomamw.com

Along M1 Road, Opposite
LUANAR city Campus,
Lilongwe Malawi

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COMPANY OVERVIEW

Ecoret Microcredit Agency was founded by Malawians dedicated to improve the livelihoods of people in the country and beyond through financial inclusion initiatives by developing financial and non-financial products and solutions

Ecoret was incorporated in 2014 under the Financial Act of Reserve Bank of Malawi to provide both financial and non-financial services to the urban, peri-urban and rural areas.

Despite several challenges and set backs faced by the company in its early stages and COVID-19 era, it managed to breakthrough with the great support from the team and stakeholders. It is through this experience that has prompted the company to develop innovative and client-based products for its clientele

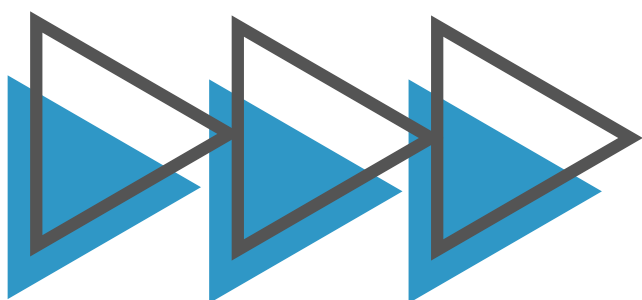
ABOUT US

Mission

To provide access to finance to the unbanked and the underbanked in rural and urban areas.

Vision

To become a leading microfinance institution in Malawi and the region.



TYPES OF LOANS



1. Payroll loan. Targets all employees who are in the private sector. An arrangement is made with the employer. This loan helps the middle -income earners to achieve other milestones in their lives easily. Such as paying school fees, building new homes etc.

TYPES OF LOANS



Civil servant loan

2. Civil Servant Loan. Targets all employees who are in the government sector. An arrangement is made between the government's agency and the company whereby repayments are done at the employer's offices. Just like for payroll clients, this loan helps the middle -income earners to be able to achieve other milestones in their lives easily.

Such as paying school fees, building new homes,

TYPES OF LOANS



3. Group Loan (*Women only*) Targets women who are in **small medium businesses** and are in a group. This loan has been a big help for women to inject capital to their small businesses and equip them to become medium enterprises owners whereby some are able to graduate from this

TYPES OF LOANS



4. Youth in Agriculture loan All youth who are between 18 and 35 years old

- **1st target:** Graduates from agriculturally based Universities and colleges Reason: - They have the theory and eager to learn and practice in order to earn a living
- **2nd target** clientele: Rural youth who are doing agricultural businesses and are in groups/clubs

TYPES OF LOANS



5. Business loan(individual)

Targets all individual businesses operating their **small medium enterprises** that are registered and have bank accounts. This loan help individual business people to boost the capital of their respective businesses

TYPES OF LOANS



5. Ndathelapano

This is a 1 month loan targeting individuals either working or owning a business. This is a loan aimed to support those in **emergences** seeking financial support

OUR TEAM



**Prof. Emmanuel
Kaunda**

Executive Director



**Mrs. Ruth
Mkandawire**

Manager



**Mr. Lesley
Mkandawire**

Chairman



**Mr. Martin
Isyagi**

Vice-Chairman



**Dr. Zikani
Kaunda**

Board Member

CONTACT US



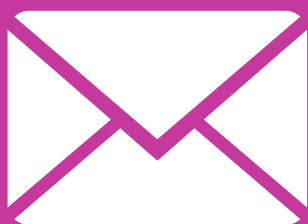
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