



**Caritas**  
MICROFINANCE BANK

*Twaimarisha Jamii*

# COMPANY PROFILE



# CARITAS PHILOSOPHY

In-line with the **Caritas** vision of **LOVE**, we exist to accelerate household-driven prosperity.



## VISION

To be the preferred household prosperity bank



## MISSION

Driving ethical transformation through sustainable financial services.



## CORE VALUES



*Ethical*

*Teamwork*

*Honesty*

*Inclusion*

*Customer-Centric Stewardship*







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# THE BIRTH OF A VISION

In the early 1980s, a seed was planted—one that would grow into a financial institution dedicated to uplifting communities.

This vision was sparked by the Servant of God, **Maurice Cardinal Otunga**, the first African Bishop in Kenya, who had a deep understanding of the socio-economic struggles faced by many families. He believed in the power of self-reliance and took a bold step in **1983** by pioneering the first **Self Help Group (SHG) at Kiriko Parish, Gatundu North**.

With the guidance of **Fr. Mukui** and the unwavering faith of Kiriko Parish Christians, the spirit of collective financial empowerment was born.

Parishioners contributed as little as **Kes. 20 each**, raising a total of **Kes. 680**, which was then deposited at KCB Thika Branch. This small act of unity laid the foundation for a movement that would later shape financial inclusion across Kenya.

As the Self Help Group model flourished, its impact spread beyond Kiriko Parish, reaching parishes and outstations across the Archdiocese of Nairobi.

For over 30 years, the Self Help Program continued to thrive, focusing on savings, credit access, and financial empowerment, particularly for women and marginalized communities.

1971 - 1997



*The Servant of God,  
Maurice Cardinal Otunga*

1997-2007



*Archbishop Ndingi Mwana a'Nzeki*

2007- 2021



*His Eminence John Cardinal Njue*

2021- Archbishop to date



*Most. Rev. Philip Anyolo  
Metropolitan Archbishop of Nairobi*

Recognizing the profound link between financial access and poverty reduction, **His Eminence John Cardinal Njue** envisioned the establishment of a **microfinance bank** to serve the growing needs of these communities. This vision was embedded in **Caritas Nairobi's Strategic Plan 2009-2013**, setting the stage for the formation of **Caritas Microfinance Bank**. After years of planning and dedication, this dream was finally realized in **June 2015**, when the bank was officially licensed by the **Central Bank of Kenya**, marking the beginning of a new chapter in financial empowerment.

From a humble savings initiative in **1983** to a fully-fledged microfinance bank in **2015**, the journey of Caritas Microfinance Bank is a testament to faith, resilience, and the power of community-driven financial solutions.

# KEY MILESTONES





# FOOTPRINT



10 Branches



156 Agents  
Outlets



12,954 Merchants



2 Marketing Offices

## Diocese Presence



# BOARD OF DIRECTORS

The bank is managed by a board of professionals with extensive corporate expertise.

They have diverse backgrounds and years of experience across different sectors.

The Board Members are:-



Fr. CPA Simon Ng'ang'a  
DIRECTOR



Dr. AnneMary Nkirote  
DIRECTOR



Mr. Graham Waliula  
DIRECTOR



CPA Patrick Kinyori  
Board Chair



Fr. Peter Klarie  
DIRECTOR



Ms. Joyce Njeri Munene  
DIRECTOR



Dr. Tom Muchiru Kahigu  
DIRECTOR



Dr. Samuel Maina Kiruthu  
DIRECTOR



Ms. Naomi Wanjiru Matheri  
DIRECTOR



# MANAGEMENT OF THE BANK

A dedicated management team, led by the Chief Executive Officer, and supported by an experienced senior management team, guides the bank's operations.



**Moses Ng'ang'a**  
Head of Institutional Banking



**CPA Amon Kariuki**  
Head of Finance & Strategy



**Davies Muriuki**  
Head of ICT



**CHRP Everlyne Mutuku**  
Head of HR & Admin



**Salome Mukuria**  
Ag. Head of Marketing, Research  
& Corporate Communications



**FA Sospeter Wafula Sitati**  
Head of Credit



**David Mukaru**  
Chief Executive Officer



**Benson Otwor**  
Head of Risk & Compliance



**Dennis Nderitu- AKIB**  
Head of Operations



**Martin Kirimi**  
Head of Retail Banking

# **AWARDS & RECOGNITIONS**

## **2026 AWARDS**

### **Overall Best Microfinance Bank In Kenya**

Think Business Awards 2026

### **Best Microfinance Bank in Product Innovation**

Think Business Annual Awards 2026

### **Best Microfinance Bank in Digital Banking**

Think Business Annual Awards 2026

### **1st Runners-Up – Fastest Growing Microfinance Bank**

Think Business Annual Awards 2026

### **Best Microfinance Bank in Agriculture & Livestock Financing**

Think Business Awards 2024 & 2025

### **Best Microfinance Bank in Product Innovation**

Think Business Annual Awards 2024 & 2025

### **1st Runners Up for Overall Best Microfinance Bank In Kenya**

Think Business Annual Awards 2024 & 2025

### **1st Runners-Up – Best Microfinance Bank in Digital Banking**

Think Business Annual Awards 2025

### **Best Overall Microfinance Bank in Kenya**

Think Business Awards 2023

### **Fastest Growing Microfinance Bank in Kenya**

Think Business Annual Awards (2018, 2019, 2020, 2021, 2022)

### **Most Efficient Microfinance Bank**

1st Runners up 2023

### **Customer Satisfaction**

1st Runners up 2023

# **AWARDS & RECOGNITIONS**

## **Lifetime Achievement in Banking Award**

David Mukaru (CEO) 2022

## **2nd Runners Up - Best Microfinance Bank in Digital Banking**

Think Business Awards 2022

## **WINNER: Most Improved Microfinance in Automotive Finance**

Automotive Industry Excellence Award 2019

## **1st Runners Up in Financial Reporting for Microfinance Banks**

Fire Awards (2019, 2020, 2021)

## **Institute on Internal Auditors Awards**

Best Board Audit Committee in Banks and MFBs category (2025)

Best Internal Audit Function of the Year

Best Audit Committee

Head of Internal Audit – 1st Runner-Up, Quality Assessor Student of the Year(2026)

# **AWARDS & RECOGNITIONS**

## **KBA Awards (2025)**

Best Microfinance Bank in Customer Experience 2025.

## **Banking on Women Awards 2025–2026**

Excellence in Women's Micro-Investment & Community Impact.

## **IFIA Awards 2026 (AMFI-K)**

Microfinance Bank of the Year – Winner

Fastest Growing MFB – Winner

Best Digital Financial Inclusion Initiative – Winner

Best Agricultural Finance Initiative – 1st Runner-Up

Best Youth & Inclusive Finance Initiative – 1st Runner-Up

Best Housing Microfinance Initiative – 2nd Runner-Up

Best Women Economic Empowerment Initiative – 2nd Runner-Up

Most Innovative Financial Inclusion Initiative – 2nd Runner-Up

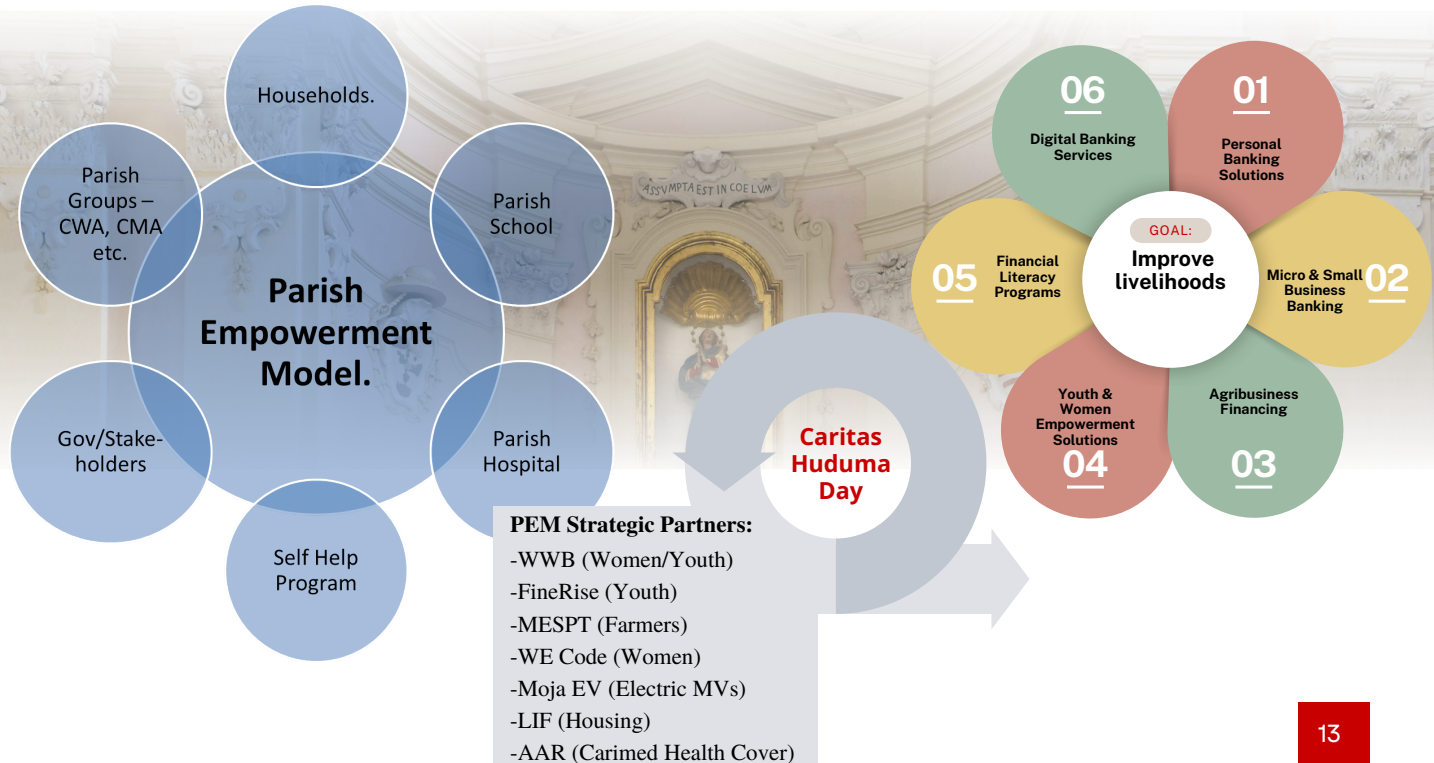
Best Sustainability, ESG & WASH Initiative – 2nd Runner-Up

Industry Lifetime Achievement Award – presented to our CEO, David Mukaru.

# OUR BUSINESS MODEL

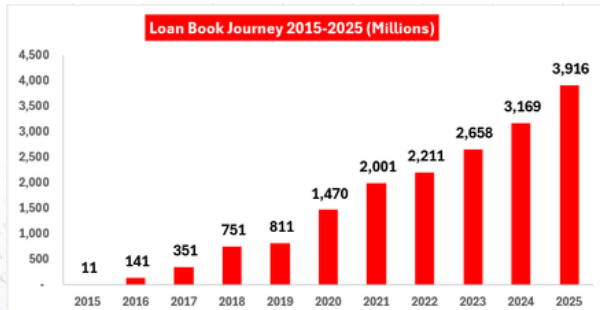
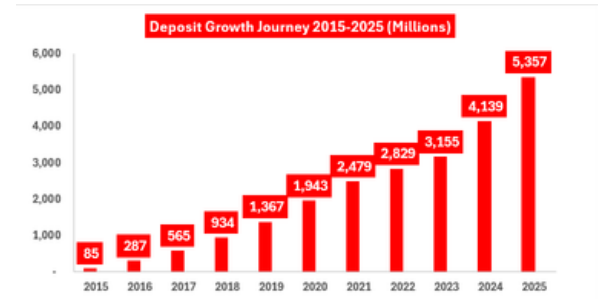
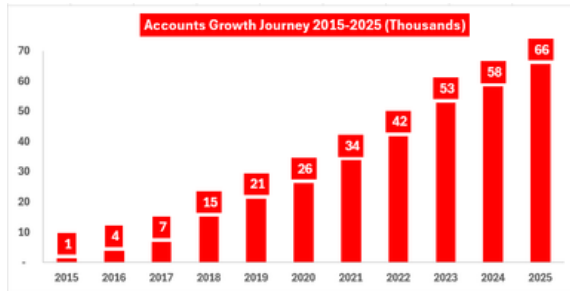
## Parish Empowerment Model

PEM – Empowering the Parish. Empowering the Households.





# PERFORMANCE JOURNEY (2015-2025)





# TARGET MARKET SEGMENTS

## ➤ **Personal Banking**

Serves individual customers by offering savings, current accounts, loans, digital banking solutions, and other financial products tailored to personal financial needs and everyday transactions.

## ➤ **Micro Business Banking**

Serves micro-entrepreneurs and informal businesses by offering accessible savings, micro-loans, mobile banking solutions, and financial literacy support to help them start, stabilize, and grow their business.

## ➤ **Small Business Banking**

Targets formally registered small enterprises with tailored business accounts, working capital financing, asset financing, payment solutions, and advisory services designed to support expansion and long-term sustainability.

## ➤ **Agribusiness Banking**

Focuses on farmers, producer groups, agribased SMEs, and value chain players by offering customized credit, savings, and financial solutions that support agricultural production, processing, and distribution.

## ➤ **Green Financing**

Targets individuals, businesses, and institutions investing in environmentally friendly and climate-smart projects such as renewable energy, energy efficiency, water conservation, and sustainable agriculture.

## ➤ **Institutional Banking**

Serves Dioceses, Parishes, churches, schools, NGOs, Self Help Groups, and other structured groups with deposit products, credit facilities, payment solutions, and relationship management support.

## ➤ **Investment Group Banking**

Supports Chamas, Self-Help Groups, and other collective investment groups by offering group accounts, loans, digital group platforms, and financial literacy to strengthen group savings and investment capacity.

## ➤ **Trade Finance**

Targets businesses engaged in local and international trade by providing solutions such as letters of credit, guarantees, invoice discounting, and other services that facilitate smooth and secure trade transactions.

## ➤ **Bancassurance**

Serves individuals and businesses seeking insurance solutions by offering access to general, life, and health insurance products through a licensed bancassurance intermediary, enabling customers to protect their assets and manage risks.

# PERSONAL BANKING

## CURRENT & SAVINGS ACCOUNT

### Nawiri Account

This is a transactional savings accounts targeted at individuals who require easy access to their account.

#### Benefits

- No ledger fees
- No Minimum operating balance
- Access to mobile loans
- Can access a Visa debit card
- Flexible – can deposit and withdraw any time.
- Can access mobile & internet banking
- Can access cheque book

### Salary Account

This is a transactional account targeted at employed customers whose salaries and wages are processed by Caritas MFB

#### Benefits

- No ledger fees
- No Minimum operating balance
- Secure place to save
- Access to salary advance loans
- Easy account opening requirements
- Flexible – can deposit and withdraw any time.
- Standing orders available.

### Imarisha Junior Account

For parents and guardians wishing to save towards a child- oriented goal e.g., school fees, birthdays among others.

#### Benefits

- Children below 18 years
- Attractive Interest rate on the deposits
- Standing orders to fund the account from ordinary savings account.

### Maono Savings Account

This account is targeted towards customers seeking a structured frequency of saving

#### Benefits

- Secure place to save
- No operating & deposit charges
- Interest payable at the anniversary of every year
- Standing orders applicable





# PERSONAL BANKING

## LOAN PRODUCTS

### Salary Check-off Loan

This is a loan facility that targets both government and private employees. For government, we have ministries (civil servants), parastatals and other companies.

#### Benefits

- Loan amount upto 4M
- Affordable loan tenure of upto 120months
- Quick turn around time of 24hours
- Competitive Interest rates

### Salary Finance Loan

This is a loan facility that targets salaried employees with or without MoU and for individuals whose salaries are processed through Caritas MFB

#### Benefits

- Flexible Interest rates
- Affordable loan tenure TAT of 24hours

### Hekima Education Loan

This is a loan facility that targets individuals seeking to acquire school fees financing.

#### Benefits

- Free Bankers cheques to the school
- Quick turn around time
- Competitive Interest rates
- Fees is paid directly to the school

### Asset Finance Loan

This facility is aimed at addressing asset acquisition for an individual Motor vehicle

#### Benefits

- Financing upto 70% for used vehicles
- Upto 90% financing for zero mileage vehicles
- Access to insurance Premium financing
- Quick turn around time

### Plot Purchase & Construction Loan

This is a loan facility that targets individuals seeking to acquire undeveloped land properties and those who want to build.

#### Benefits

- No hidden charges
- Quick turnaround time
- Competitive interest rates
- Flexible collateral arrangements



# MICRO BUSINESS BANKING

## A Microbusiness is characterized by:

- Low turnover: Usually earns below KES 1.5 million annually.
- Small workforce: Typically 1–5 employees, often including family or casual labour.
- Simple operations: Uses basic, mostly manual business processes with minimal documentation.
- Limited formalization: May have basic registration but minimal regulatory compliance.

## Baraka Business Current Account

This is a current account targeted at registered businesses

### Benefits

- Easy to access balances
- Operates with a cheque book
- Access overdrafts
- Can access debit card
- Secure and reliable Internet banking

## Jitegemee Business Loan

This is a facility aimed at financing working capital needs for businesses with annual turn over of less than Kes. 1.5M The loan addresses short-term working capital needs such as stock, raw materials, refurbishment of business premises and operational expenses

### Benefits

- Unsecured loans of upto 3M
- Flexible collateral arrangements
- Affordable interest rates
- Quick Turnaround time

## Rent Milele Loan

This facility targets customers who are in realestate business, whose source of income is rental based. The facility addresses renovation and construction needs

### Benefits

- Flexible Repayment Period
- Competitive interest rates
- Quick Turn Around Time
- Flexible security arrangement

## Plot Purchase & Construction Loan

This is a loan facility that targets customers seeking to acquire undeveloped land properties

### Benefits

- Plot purchase Financing upto 80%
- Construction loan financing upto 90%
- Affordable interest rates
- Quick Turn Around Time

## Asset Finance Loan

This facility is aimed at addressing asset acquisition for the business. Also construction equipment & heavy duty plant machinery

### Benefits

- Financing upto 70% for used vehicles
- Upto 90% financing for zero mileage vehicles
- Upto 70% financing for machinery





# SMALL BUSINESS BANKING

A Small Business Enterprise is characterized by:

- Annual turnover ranging between KES 1.5 Million – KES 25 Million
  - Minimum two (2) years of active business operations
  - Formal registration and licensing under Kenyan business laws
  - Demonstrated banking history:
    - 6 months (Sole Proprietorships)
    - 12 months (Limited Companies)
  - Ability to access financing beyond a single financial institution
- Purpose: Financing confirmed supply contracts.

## LPO Financing

### Loan Details

- Up to 70% of LPO value
- Tenure: 90 days
- Pricing: 3% per month
- Processing Fee: 3%
- **Security:** Fully secured facility.

## Asset Finance Loan

Purpose: Acquisition of motor vehicles and business equipment.

### Loan Details

- Tenure: Up to 48 months
- Pricing: From 21% p.a. (Risk Based)
- Processing Fee: 3%

## Overdrafts

Purpose: Support recurring operational expenses and cashflow gaps.

### Loan Details

- Up to 50% of average account cashflows
- Renewable annually (12 months)
- Pricing: 1.5% per month (daily accrual)
- Processing Fee: 3%

## Plot Purchase & Construction Loan

Purpose: Investment in land and property acquisition.

### Loan Details

- Up to 70% of property value
- Tenure: Up to 60 months
- Pricing: From 21% p.a.
- Processing Fee: 3%
- **Security:** Property serves as collateral

## Invoice Discounting

Purpose: Unlock working capital tied in unpaid invoices.

### Loan Details

- Up to 70% of invoice value (net of VAT)
- Tenure: 30–90 days
- Commission: 3% of value advanced
- Processing Fee: 3%

## Boresha Biashara Business Loan

Purpose: Working capital support and business construction financing.

### Benefits

- Flexible financing aligned to business growth
- Competitive risk-based pricing
- Structured repayment options

### Loan Details

- Tenure: 36 months — Working Capital  
60 months — Construction
- Pricing: From 22% p.a. (Risk Based)
- Processing Fee: 3%
- **Security:** Conventional collateral accepted.

# AGRIBUSINESS

## Imarisha Kilimo Loan

Access our flexible agribusiness loan to buy farm inputs, buy livestock, buy feeds and feeding equipment, construct farmhouses and biogas systems; buy land, sink boreholes, buy vehicles and other farm machinery; meet social-economic needs (school fees, hospital bills etc).



## Benefits

- Affordable interest rates
- Flexible repayment period
- Repayment aligned to production cycles
- Flexibility in processing
- Loan facility of upto 18M
- Easy access to top up facilities
- Attractive insurance terms
- Access to digital loans
- Access to Livestock Insurance

## Requirements

- Passport photo
- Copy of ID & KRA Pin
- At least 2 current farm produce delivery/payment slips
- Production/business records
- Agribusiness experience of 1 year or 1 produce cycle

# ADVANCING WATER, SANITATION & HYGIENE (WASH)

*Caritas Microfinance Bank supports WASH initiatives by providing accessible financing, strategic partnerships, and community-focused solutions that improve quality of life while protecting the environment.*

## HOW WE SUPPORT WASH

### Why WASH Matters

Access to clean water, safe sanitation, and proper hygiene is critical to healthy families, productive institutions, and resilient communities.

### 💧 Access to Clean & Safe Water Solutions

Through affordable financing, our customers can access:



Water tanks



Water pipes



Rainwater  
harvesting systems



Water dispensers



Water purifiers

### 🗑️ Improved Sanitation & Waste Management

We support sustainable sanitation by financing:



Biodigesters



### 🤝 Community Empowerment & Awareness

Integration of **WASH education** into **financial literacy** and community engagement programs.

Empowering communities with knowledge for long-term impact

**Finance your  
Water, Sanitation,  
& Hygiene solution  
Today!**

*Affordable. Sustainable. Impactful.*



# CARICASH MOBILE LOAN

This is a short-term facility exclusive to the bank's customers applied for, processed and disbursed using the mobile phone. The loan is meant to address "micro" working capital needs and emergencies for the bank's customers.

## Features and Benefits

- Easy and convenient access to funds.
- **Requirements:** Operated an active account with the bank for at least three months.
- **Mode of Application:** Dial \*810# and go to loans menu.
- **Loan Eligibility:** Dependent on the account turnover.
- **Loan Tenure:** One month.
- **Minimum Loan** – Kess 100
- **Maximum Loan** – Kess 70,000
- Flexible interest rate of 8%pm

Access  
Quick,  
Flexible  
Loans



# INSTITUTIONAL BANKING SOLUTIONS

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# **PARISHES AND PRIESTS**

## **Church Account**

Accounts targeted at religious institutions, parishes.

### **Benefits**

- No ledger fees No transaction charges
- Enhanced cash collection solutions
- Access to internet and mobile banking
- Cheque book on request
- Simplified documentation and requirements
- Dedicated relationship manager
- We offer CIT services on a need basis

## **Shepherd Account**

Accounts targeted for all Catholic institutions, i.e Diocese ,Parishes and groups(Like : CWA, CMA, YCA, Choir -etc.), schools, hospitals, congregations and church organizations.



## **Mchungaji Loan**

Facility targeting the ordained priests and pastors who are interested in personal loans.

### **Benefits**

- Flexible interest rates
- Secured and unsecured facilities
- Quick loan processing time
- Flexible repayment plan
- Simplified documentation and requirements
- A dedicated relationship manager



## **Shepherd Development Loan**

Facility targeting registered church/religious institutions to finance projects and acquisition of assets.

### **Benefits**

- Flexible interest rates
- No penalty early repayment
- Secured and unsecured facilities
- Quick loan processing time
- Flexible repayment plan
- Simplified documentation & requirements
- A dedicated relationship manager
- Improved institutional sustainability

## **Mchungaji Account**

Accounts targeted for Priests and Clergy.

### **Benefits**

- Dedicated relationship manager
- Access to internet and mobile banking
- Cheque book on request
- Access to the tailored Mchungaji Loan Facility

# **EDUCATION SECTOR**

## **Salary Account**

This is a transactional account targeted at employed customers whose salaries and wages are processed by Caritas MFB.

### **Benefits**

- No ledger fees
- No Minimum operating balance
- Secure place to save
- Access to **salary advance loans & check off loans**
- Easy account opening requirements
- Flexible – can deposit and withdraw any time
- Standing orders available.

## **TSC Check Off Loan**

This is a loan facility that targets TSC registered individuals.

### **Benefits**

- Unsecured personal loans of up to **Kes 4M**
- Flexible repayment period of up to **120 months**.
- Quick turn around time of **24hours**
- Favourable Interest rates

## **School Transport Loan**

This facility is aimed at addressing asset acquisition for schools.

- Up to **100% financing** | T&Cs Apply
- Repayment period of up to **60 months**
- Termly Payments accepted
- Access to **electric vehicle financing** for school buses.

## **Techy Loan**

A facility targeting schools to acquire essential digital infrastructure.

Go digital and improve school efficiency through:

- Purchase of computers & laptops
- Installation of School Management Systems

## **School Development/ Upgrade Loan**

Facility targeting schools to acquire undeveloped land properties, construct and Revamp your school's environment with:

- Renovations & repairs
- Full school facelift projects

### **Up to Kes 17 Million**

Turn your vision into reality through:

- Construction of classrooms, dormitories, laboratories & kitchens
- School expansion projects



# **HEALTH SECTOR**

## **Institution Account**

Accounts targeted at Health Institutions.

### **Benefits**

- No ledger fees
- No transaction charges
- Enhanced cash collection solutions
- Access to internet and mobile banking
- Cheque book on request
- Simplified documentation and requirements
- Dedicated relationship manager
- We offer CIT services on a need basis

## **Ambulance Financing**

Supporting health institutions to enhance emergency response and patient care through acquisition of modern ambulance units

- Flexible interest rates
- No penalty early repayment
- Secured and unsecured facilities
- Quick loan processing time
- Flexible repayment plan

## **Medical Equipment Financing**

Partnering with MEDS and other medical suppliers for quality assurance and timely delivery of medical equipment.



### **Benefits**

- Flexible Collateral arrangements
- Quick turn around time
- Competitive interest rates

## **Plot Purchase & Construction Loan**

Facility targeting registered church/religious health institutions seeking to acquire undeveloped land properties and construct.

### **Benefits**

- Simplified documentation & requirements
- A dedicated relationship manager
- Improved institutional sustainability

# **RELIGIOUS CONGREGATIONS**

## **Institution Account**

Accounts targeted at religious congregations and groups.



### **Benefits**

- No ledger fees
- No transaction charges
- Enhanced cash collection solutions
- Access to internet and mobile banking
- Cheque book on request
- Simplified documentation and requirements
- Dedicated relationship manager
- We offer CIT services on a need basis



## **Asset Finance Loan**

This facility is aimed at addressing asset acquisition for the religious congregations.

### **Benefits**

- Access to Insurance Premium financing
- Competitive interest rates
- Quick turn around time
- Financing upto 100% for school buses

## **Plot Purchase & Construction Loan**

Facility targeting registered religious congregations and group seeking to acquire undeveloped land properties and construct.

### **Benefits**

- Flexible interest rates
- No penalty early repayment
- Secured and unsecured facilities
- Quick loan processing time
- Flexible repayment plan
- Simplified documentation & requirements
- A dedicated relationship manager
- Improved institutional sustainability

# **SELF HELP GROUPS (SHGS)**

## **Agency Banking**

### **Caritas Pamoja Account**

Accounts that are designed for individuals who are members of the Catholic Church affiliated Self Help Group.

#### **Benefits**

- No ledger fees
- OTC Withdrawals at 50% discount
- No Minimum operating balance
- Secure place to save
- Attractive interest rates
- Easy account opening requirements
- Can access mobile banking
- Reliable Internet Banking
- Individuals can have Debit cards

A self help group or a self help group member can be a Caritas MFB Agent.

#### **Agent Onboarding Requirements & Checklist**

1. Certificate of registration for the business
2. Any other registration documents
3. Valid business license or permits
4. Certificate of Good Conduct
5. Original & Copies of ID & Passport photo of the Applicant
6. Bank statements for the last 1 year
7. Kes 6,000 device setup fee and CBK application fee
8. Interior and Exterior Photos of the Business
9. Curriculum Vitae (CV) of all the Applicants

### **System Integration- [CO-BANK+]**

A major milestone in 2024 was the successful system integration with Caritas Nairobi through **CO-BANK+**, a core banking platform that enhances real-time access, transparency, and service delivery for SHG members.

Members can use our **lipa na caritas** digital solution (**paybill 8998990**) to deposit funds seamlessly.





# GOING GREEN

## Laudato Si' – The Prophetic Call

*"We are faced not with two separate crises, one environmental and the other social, but rather with one complex crisis which is both social and environmental."*

— Pope Francis, *Laudato Si'*, §139



### Integral Ecology

Environmental, social, and economic issues are deeply interconnected



### Cry of the Earth & Poor

Environmental destruction disproportionately harms the vulnerable



### Ecological Conversion

A transformation of heart toward God's creation



### Dialogue & Action

All sectors must collaborate for solutions



# Our Going Green Vision

## *Two Pillars of Transformation*



### SOLARIZATION

**Partner: Power-All Company**

Financing solar energy systems for Church institutions, congregations, schools & community organisations

**Benefiting:**

- Church institutions across Kenya



### ELECTRIC VEHICLES

**Partner: MOJA-EV Company**

Providing affordable EV financing for taxi drivers in Nairobi and beyond

**Key models:**

- Neta V — 380km range per charge
- Skyworth SUV — luxury electric

# OUR DIGITAL JOURNEY



2015 marked the beginning with the introduction of **Mobile Banking (USSD \*810#)** and **Internet Banking**, offering customers easy access to banking services from their phones

### **Mobile Banking Internet Banking**

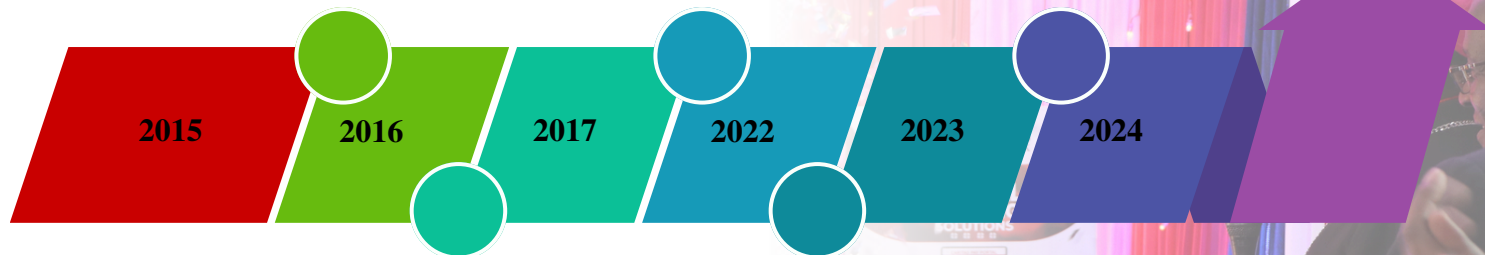
In April 2017, we introduced the Caritas **ATM cards**, allowing customers to access their funds nationwide through Visa-branded ATMs. These cards also enable Caritas MFB customers to shop conveniently using Visa-branded ATMs.

### **Caritas ATM Cards**

**Lipa na Caritas** enables businesses and individuals to receive M-Pesa payments directly into their CaritasMFB account, enhancing convenience

Implementation of the **ISO 20022** standard for clearing files

### **Lipa na Caritas ISO 20022 Migration**



### **Mpesa Paybill Agency Banking CariCash Mobile Loan**

In 2016, the bank introduced the **899790 Paybill**, enhancing deposit mobilization through paybills.

**Agency Banking** was introduced in September 2016.

The first 3 agents approved were; *Kairi CC SHG*, *Kayole-Diwopa Church SHG*, and *St. Francis Kasarani SHG*. This initiative expanded financial inclusion for the unbanked and underbanked.

**CariCash Loan** was introduced to provide customers with instant and convenient access to quick mobile loans

### **Caritas Pay App**

In June 2022, we launched the **Caritas Pay App**, allowing customers to access their accounts anytime, anywhere with ease and convenience.

### **Caritas Pay Portal Caritas Digital Account Pesa Link Intergration Caritas Chama Money Transfer Services CO Bank + System Cheque Clearing Code SWIFT System Upgrade Mpesa B2C Validation**

# PAYMENTS SOLUTIONS & SERVICES



## CARITAS PAY PORTAL

Your one-stop solution for all your payment needs. (Loan disbursements, Swift Salary Payments, Seamless Bulk Transactions, Surplus Payments, Pension Contributions, Insurance Premiums)

## LIPA NA CARITAS

Digital Payment solution that allows you to receive Mpesa payments directly to your Caritas MFB account.



## CARITAS PAMOJA PLATFORM

A user-friendly platform, fostering financial growth for Chamas.

## PESA LINK

Real-time digital payment solution that allows for bank-to-bank transfers. It is easy to use, fast, convenient, secure, and affordable.



## CARITAS DIGITAL ACCOUNT

Open a Caritas MFB digital account conveniently from the phone on Caritas Pay App

## MOBILE MONEY TRANSFERS

Easily send and receive funds to your loved ones from abroad through Western Union, MoneyGram, RapidTransfer, and Ria money transfer.







### **MOBILE BANKING**

Customers can seamlessly access their accounts through the USSD code **\*810#** on their mobile phones.

### **VISA ATM DEBIT**

Allows customers to access their funds nationwide through Visa-branded ATMs. These cards also enable Caritas MFB customers to shop conveniently using Visa-branded ATMs.



### **CHEQUE BOOKS BANKERS CHEQUES**

Available to current account holders for easy and secure payments. Ideal for making reliable business or personal transactions with confidence.

### **RTGS & EFT SERVICES**

Enjoy easy and secure local and international payments, ensuring fast and reliable fund transfers.





# **TREASURY & FOREIGN** **EXCHANGE SOLUTIONS**

## **Currencies We Support**

We currently deal in the world's leading currencies:

- US Dollar (USD)
- Euro (EUR)
- British Pound (GBP)

## Foreign Exchange Services

Enjoy seamless currency conversion with our spot FX services. Whether for business or personal needs, you can conveniently exchange one currency for another at highly competitive rates.

- Available across all our branches
- Fast, secure, and reliable transactions
- Competitive market-driven exchange rates

## Foreign Currency Accounts

Manage your finances globally with our flexible foreign currency accounts. Open a savings or current account in your preferred currency and enjoy effortless international transactions.

### BENEFITS

- Free transfers between Caritas MFB accounts
- Chequebook access for ease of transactions
- No ledger fees
- Preferential foreign exchange rates

## SWIFT & RTGS Transfers

Move your money across borders and within the country with speed and confidence.

- **SWIFT Transfers:** Send and receive funds internationally in foreign currency securely and efficiently
- **RTGS Transfers:** Facilitate high-value foreign currency transfers between banks within the country in real time

## USD Fixed Deposit Account

Grow your foreign currency investments with our USD Fixed Deposit Account—ideal for both institutions and individuals seeking a USD return.

- Competitive interest rates tailored to amount and tenure
- Secure and reliable investment option
- Designed for long-term value preservation in USD

## Fixed Deposits

Plan for the future with our Fixed Deposit accounts, designed for customers seeking stable, long-term returns.

- Investment periods starting from 1 month
- Guaranteed returns at competitive rates
- Early withdrawal may result in forfeiture of accrued interest

## Call Deposits

Maximize returns on your short-term surplus funds with our flexible Call Deposit accounts

- Investment periods from as little as 7 days
- Funds can be accessed at any time without restrictions
- Earn attractive interest while maintaining liquidity



# PRODUCTS & SERVICES



*Comprehensive Insurance Solutions for You, Your Family & Your Business*



### **Motor Insurance**

Motor Insurance protects your vehicle against accidents, theft, fire, and third-party claims. It covers repair or replacement costs and protects you from legal liability if you cause injury or property damage.

Motor insurance is mainly classified into the following types:

- Third Party Only (TPO)
- Third Party, Fire and Theft (TPFT)
- Comprehensive Motor Insurance

### **Medical /Health Insurance**

Medical Insurance covers the cost of hospital treatment, doctor visits, medication, and other healthcare services, helping you access quality care without heavy medical bills.



### **Fire Insurance**

Fire Insurance protects your home, business premises, and property against loss or damage caused by fire, lightning, and related risks, helping you recover quickly after a fire incident.

### **Travel Insurance**

Travel Insurance protects you against unexpected events while traveling, including medical emergencies, trip cancellations, lost luggage, and delays, giving you peace of mind wherever you go.



### **Personal Accident Insurance**

Personal Accident Insurance offers financial protection in the event of accidental injury, permanent disability, or death, providing compensation to help cover medical expenses and loss of income, and to support your family during difficult times.

### **Professional Indemnity**

#### **Insurance**

Professional Indemnity Insurance protects professionals against claims arising from errors, omissions, or negligence in the course of their work, covering legal costs and compensation to safeguard your reputation and business.



### **Domestic Package Insurance**

Domestic Package Insurance protects your home and household contents against risks such as fire, theft, and accidental damage, giving you peace of mind and financial security for your family and property.

### **Contractors' all risks (CAR) insurance**

CAR Insurance provides comprehensive protection for construction projects, covering damage to works, materials, and equipment, as well as third-party injury or property damage arising during construction.



### **Livestock Insurance cover**

Livestock Insurance protects farmers against loss of animals due to disease, accidents, theft, or natural disasters, helping safeguard farm income and ensure business continuity.

### **Work Injury**

#### **Benefits Act (WIBA)**

WIBA Insurance protects employers by covering medical expenses, disability, and death benefits for employees injured or who fall ill in the course of their work, in line with legal requirements.





# STRATEGY IN ACTION (SP3 2026-2030)





# BRANCHES

CARITAS MICROFINANCE BANK P.O  
BOX 15352-00100 Nairobi, Kenya  
Email: [info@caritas-mfb.co.ke](mailto:info@caritas-mfb.co.ke)

## HEAD OFFICE

Cardinal Otunga Street, Cardinal Otunga  
Plaza

Annex, Fifth floor

TEL:020 5151500,+254 72986 331

## CARDINAL OTUNGA BRANCH

Cardinal Otunga Street, Cardinal Otunga  
Plaza

Ground floor

TEL:020 5151558

## KAWANGWARE BRANCH

Naivasha road junction

Junction Plaza, Ground floor

TEL:020 5151522

DONHOLM BRANCH Off  
Manyanja Road, Near Naivas  
Supermarket  
Eastgate Mall Ground floor  
TEL:020 5151518

## KARURI BRANCH

St. Martin De Porres Catholic  
Church Karuri

Banana Hill, Second floor

TEL:020 5151578

## THIKA BRANCH

Thika Town, Along Kenyatta  
Highway, Thika Bazaar Building,  
Ground floor

TEL:020 5151563

## GITHURAI BRANCH

Opposite Holy Mary Mother  
Of God -Parish in Githurai 45

## NAKURU BRANCH

Vickers House, Kenyatta Avenue,  
Nakuru TEL:020 5151500

## NYERI BRANCH

Nyaatha Plaza, Ground floor,  
Kimathi Way

## KAREN BRANCH

Karen, The Well, Ground Floor

TEL:020 5151583

HOMABAY MARKETING OFFICE  
St. Paul's Catholic Parish Homabay

## ELDORET MARKETING OFFICE

Sacred Heart of Jesus Cathedral  
TEL:020 5151500