

POSTBANK TO TRANSFORM LIVES

PostBank Uganda transitioned from a Tier II to Tier 1 commercial institution. The Chairman Board of Directors, Andrew Owiny Otengo spoke to JOSEPH BAHINGWIRE about the journey to attaining Tier 1 status.

Last year PostBank recorded profits of sh10b and also announced its ascension to Tier 1. What role did the board play in these successes? PostBank Uganda underwent a rigorous restructuring process from the board level down to senior management. The new management and the board embarked on a transformation journey aimed at improving efficiencies in the Bank's operations, and addressing some of the legacy performance challenges that the bank had faced over the years. In 2020, PostBank also developed a five-year Strategic Business Plan that accommodated commercial banking business. So, when the transformation journey kick started, PostBank applied for and was granted a Tier 1 commercial banking license by the Bank of Uganda. The bank is now stable, and it can properly compete with other private banks in the banking industry. All this would not have been possible without the invaluable support of our key stakeholders including the Government of Uganda - our shareholder, through the Ministry of Finance, Planning and Economic Development, the Bank of Uganda - our regulator, committed customers, staff and partners.

What does the ascension to Tier I status mean for PostBank's future?
The ascension sets PostBank apart from Tier II institutions where we previously played (microfinance sector), as the products and service range allows the new Tier I entrant to play in the Small and Medium Enterprises (SME) space favourably. With PostBank joining the clearing house, current accounts will greatly ease the banking experience of the Bank's MSME and SME customer base allowing PostBank to become a top financial institution in the country.



Andrew Otengo Owiny, PostBank's Board Chairman says attaining Tier I status is a milestone for the bank

POSTBANK: FROM DEPARTMENT TO COMMERCIAL BANK

Florence Nsenga PostBank's manager for diaspora payments reminisces about she first day as an employee in August 2004.

"I smile when I think about how far PostBank has come. When I joined, we were keeping records manually in what we used to call red books. Customers would keep their red books for reconciliation purposes with the bank," Nsenga says.

Eighteen years later, there have been generally several developments in the global and local banking industry that has seen introduction of various products and innovations. Then, PostBank was a Tier 2 financial institution.

The journey that climaxed with the licencing of PostBank as a Tier 1 financial institution or

fully fledged commercial bank late last year started way back in 1926. The financial institution started out as a department in the Post Office. This later grew into the Post Office Savings Bank.

However, the passing of the Uganda Communications Act, 1997 that was drafted to provide for the restructuring of the communications industry in Uganda, also paved way for the establishment of the bank.

The Act unbundled the then Post Office into three successive agencies; Uganda Telecom, Posta Uganda and the Uganda Communications Commission (UCC).

Section 87(1) of the Act states: "The minister responsible for finance shall, within a period

not exceeding one year from the date of commencement of this Act, cause to be incorporated under the Companies Act, a company to be known as Postbank Uganda Limited to assume the service of the Post Office Savings Bank".

Subsequently, PostBank Uganda Limited was, in February 1998 incorporated in accordance with the Communications Act of 1997 to take over the operations of the former Post Office Savings department. The bank is wholly owned by the Government of Uganda.

As a second-tier financial institution, the bank was mainly serving public servants like the Uganda People's Defence Forces, Uganda Police and ministries, departments and agencies.

Nsenga says that by 2004, the bank had grown its branch network from two in 1998 to 20 in 2004 while customer numbers had equally grown to about 500,000 active accounts.

Today, the bank has expanded its sphere and has several private companies paying their staff

NEW PRODUCTS

One of the notable products pioneered by the bank is the diaspora banking that was introduced in 2013 to allow Ugandans in the diaspora to remit funds using the bank.

Nsenga hails the product as transformational and game changing, adding that the future is brighter with the evolving technology.

What is the vision for Post Bank now that it is a tier one fully-fledged commercial bank?

Our vision is "To be a pacesetter in economically transforming lives and livelihoods" through provision of customer centric, affordable, and sustainable financial services that drive financial inclusion for social economic development to more than two million individuals and businesses in Uganda. The Bank embarked on a digital journey by rolling out digital products to its customers to actualise its vision of financial inclusion. This has seen the growth of digital channels to 60% of the total transactions. With the system upgrade queued for the first quarter, we can proudly boast of readiness to compete favourably in the technological space.

THE BANK IS NOW STABLE, AND IT CAN PROPERLY COMPETE WITH OTHER PRIVATE BANKS. ALL THIS WOULD NOT HAVE BEEN POSSIBLE WITHOUT THE INVALUABLE SUPPORT OF OUR KEY STAKEHOLDERS INCLUDING THE GOVERNMENT OF UGANDA - OWINY

Sh10B

Last year was an extraordinary year for PostBank. The bank posted profits of sh10b and also announced its ascension to Tier I status

By Ali Twaha

By the break of 2021, Bank of Uganda (BOU) offered PostBank Uganda Limited a Tier I license, marking its transition as the 27th fully fledged commercial bank in the Ugandan banking industry.

Before that, PostBank was classified as one of the five credit institutions supervised by BOU as per the Financial Institutions Act. PostBank was incorporated under the Companies Act in 1998 with the shares fully owned by the government.

BOU, the industry regulator, supervises all financial institutions that include commercial banks, credit institutions, microfinance deposit taking institutions, forex bureaus, credit reference bureaus, payment service providers, and payment systems operators, among others.

As a credit institution or Tier II category, PostBank had limitations on the range of services and products it could offer to customers across its 50-branch network countrywide.

Julius Kakeeto, the Managing Director at PostBank, says: "There are a number of innovations that we shall be rolling out to enhance our current offering to customers since the bank was granted the license to operate as a fully fledged commercial bank in December

WHAT POSTBANK WILL DO DIFFERENTLY AS A COMMERCIAL BANK

institutions and, in the process, optimise the bank's potential," he says.

Commercial banks accept deposits from customers, provide financing to individuals and established businesses and also provide

2021." "PostBank's target market has not changed and it is not going to change because we have become a Tier 1. This achievement just helps us to provide similar services on a wider and deeper scale than we have done in the past," Kakeeto says. "The numerous changes in Management and Technology that the bank has been undergoing have been aimed at making PostBank more competitive so as to match the aggression of the privately-owned financial

intermediation services such as foreign exchange, payments and collections solutions and so on.

PostBank Board Chairman Andrew Otengo Owiny says the bank will be able to expand its range of services at all its distribution points.

"The transition means that naturally, we can compete in greater spheres in the banking sector.

This transformation grants PostBank an opportunity to boost its lending as a result of the increased ability to grow deposits," he says.

CHANGES IN MANAGEMENT

Since early 2020, PostBank embarked on a rigorous restructuring process under its five-year strategic plan aimed at turning around the government-owned bank.

The process saw several changes at both the board and senior management levels. As a result of the changes, Top Tier I bankers were on boarded to provide leadership and experience as the bank prepared for the transition.

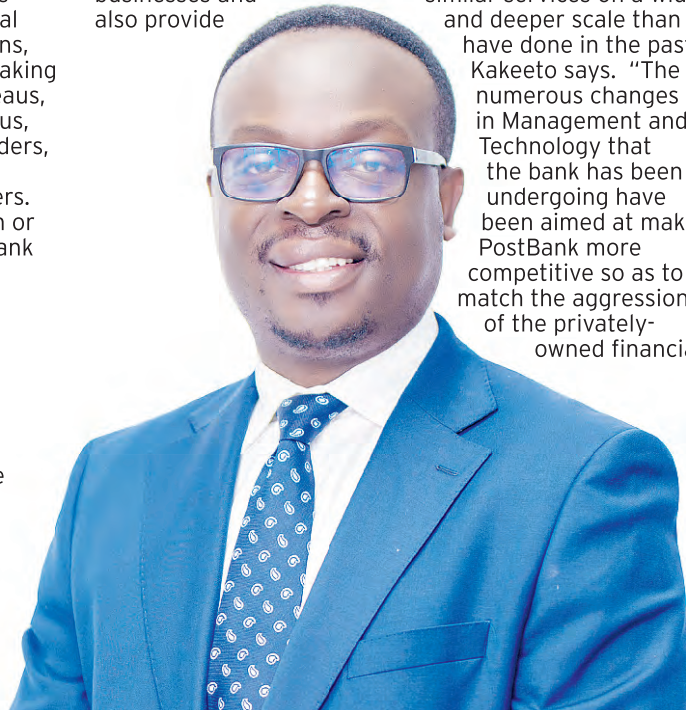
The new management focused on improving risk management,

strengthening governance, customer experience, enforcing compliance and kick-starting the bank's digital journey, in addition to capacity building for the workforce.

Over the last two years, management has built capacity to compete with the established commercial banks and the approval from BOU provides the confidence on the significant progress that the bank has made.

Commercial banks must have a minimum paid up share capital of sh25b to operate. PostBank's paid up share capital is sh98b as at end of December last year.

A proposal by BOU to increase minimum paid up capital for financial institutions means PostBank may have to source more capital from its shareholders. BOU seeks to increase the minimum paid-up capital requirements for commercial banks from sh25b to sh150b, credit institutions from sh1b to sh25b, and microfinance deposit-taking institutions from sh500m to sh10b.



Julius Kakeeto the MD/CEO of PostBank

On December 15, last year, PostBank Uganda officially announced its transition to a fully-fledged Tier I commercial bank, licensed by the Bank of Uganda. **VISION REPORTER** spoke to Andrew Kabeera, PostBank's Executive Director about the bank's investment in digital banking technologies and how the customers stands to benefit from them.

Now that you are a Tier One bank, what key innovations and technological enhancements have you rolled out?

The bank has made significant progress with digital investments since the inception of our first-ever digital banking campaign dubbed Beyi Powa in October 2020. We rolled out the PostApp, PostMobile USSD - *263#, PostOnline and intelligent ATMs to enable customers conveniently transact from anywhere as opposed to the traditional brick and mortar. We also replaced half of our fleet of ATM dispensers with intelligent ATMs. We are working towards replacing the whole fleet by the end of this year. What happens is – that with intelligent ATMs one can instantly deposit and withdraw cash. This reduces the cost due to these recycling capabilities. We are upgrading our core banking

DIGITAL TECHNOLOGIES TO BENEFIT CUSTOMERS

system from version 7 to version 10. We are also upgrading our switch to provide better services for our customers such as card-less withdrawals.

How have these innovations changed the way you serve your customers? Quickly paint a picture on the uptake/adoption of these innovations by customers. Satisfying customer needs is at

the centre of what we do as a business, and our goal is to offer convenience, speed, reliability, and a good experience to all our customers, regardless of the touchpoint used. Therefore,

these innovations have gone a long way in enabling us to serve them in a convenient, fast, and reliable manner. More than 60% of our customer base are now transacting using our digital channels. We intend

to reduce the number of over-the-counter transactions to 20%. Simply put in the last one and a half years, for every 10 customers nine would transact over the counter and one would transact via either the ATMs or agency banking. Currently for every 10 customers only four transact over the counter and six use our digital alternate channels.



Kabeera

INNOVATIONS

In 2020, PostBank and China's UnionPay International launched the UnionPay PostCard – a payments and transaction card that enables the bank's customers to conduct fast and safe cashless transactions across the world.

"The partnership's aim was to create capacity for customers to transact with less stress," Kabeera says. Close to 70,000 UnionPay PostCards have since been issued to customers. Kabeera says the bank is in the process of switching up automatic teller machines (ATMs) to enable customers access a wide variety of services. PostBank card holders use both Interswitch and UnionPay International enabled terminals across the globe. The increased investment in new technologies has seen the sector post a 52% increase in the number of deposit accounts.

THE JOURNEY

What has the journey since the roll out been like? Considering that PostBank did not previously have these services.

There has been a lot of learning for us, but we are on course. Online transactions have significantly grown since the inception of our digital channels. The customers have also been very receptive. The journey has informed our decision to not only enhance the already existing digital banking platforms, but also implement new and improved banking technologies that will enhance our customers' banking experiences.



POSTBANK FINANCED OUR GROWTH

By Joseph Bahingwire

Having started banking with PostBank in 2014, Hajji Jamir Buwembo, the headmaster of Kakungulu Memorial Secondary School in Kibuli, Kampala, is among the most delighted people to hear that PostBank has been elevated and recognised as a Tier I commercial bank and, therefore, shall no longer be categorised as a credit institution, but as a deposit-taking financial institution that gives loans among other services.

Since then, Kakungulu Memorial Secondary School has been PostBank's customer. Buwembo adds that

BENEFITS

Hajji Buwembo says through dealing with PostBank, they have enjoyed a lot of support that has enabled the growth and development of the school.

through dealing with PostBank, his school has enjoyed a lot of benefits and support that has enabled its growth and development. This, according to him, has been due to wider coverage, where the bank boasts of many branches across the country which has helped parents and students to easily deposit their school

PHOTO BY NANCY NANYONGA



Buwembo says he is happy that PostBank is a deposit-taking financial institution

fees without having to move for long distances.

In addition, the bank charges relatively affordable rates compared

to other banks. "I urge all Ugandan institutions and individuals to support PostBank as one of the few government banks providing good services which are easily accessible.

We as a school have developed with this bank and will continue to grow with it for years to come," he added.

He says he is happy that PostBank shall no longer be categorised as a credit institution, but as a deposit taking financial institution that gives loans for the purposes of consumption and investment. To make profit, the bank will continue growing and servicing its clients better.



Kakungulu Memorial Secondary School



Peter Ssebuuma

MY BUSINESS HAS GROWN -SSEBUUMA

After completing his studies, Peter Ssebuuma decided to open a bank account. His wish was to get a bank that would not exploit his hard earned little money and at the same time help him save and prosper. After doing what he refers to as sufficient research, he decided to open his first savings account in PostBank.

Ssebuuma deals in furniture along Bombo Road in Kampala and says that because of PostBank his business has grown into

a multimillion venture.

"I joined PostBank because I was just starting out and needed a bank that would not over charge.

It is now 20 years and I have never thought of finding another bank because PostBank is ideal for one to save without worrying about unnecessary charges," Ssebuuma says.

He also applauds the bank for efficient service delivery and good customer care.

Ssebuuma stresses that for beginners and those

JOINED POSTBANK BECAUSE I WAS JUST STARTING OUT AND NEEDED A BANK THAT WOULD NOT OVER CHARGE

who want bank at low cost, yet with excellent services, PostBank should be their number one choice."



Ssebuuma's furniture business is thriving

Now that PostBank has been elevated into a commercial bank I am optimistic that as customers, we shall enjoy

better services.

I encourage people to join the PostBank and experience excellent Services," he adds.

Confident Leap Up!

It's a new beginning and a step forward. Yours, Post Bank is a journey that started in 2008 and you have stayed true to the grind while taking audacious gaits towards your aspirations.

To see you attain that new milestone as a fully-fledged Commercial bank is an absolute delight.

It's taken nothing less of real courage and determination to get there and for that we say Congratulations.

The view has always been great high up but looks even greater with you in sight. Consider this as reassurance of our support towards your new journey.



Live with confidence

WHO IS WHO IN POSTBANK

To become a fully fledged commercial bank and drive the new strategy, PostBank required the right people to fill all senior executive positions. Two years later, the bank boasts of a team of top tier bankers driving the institution's agenda.



Andrew Otengo Owiny, PostBank's Board Chair



Andrew Agaba - Chief Business Officer

Agaba is responsible for the development and execution of PBU's business growth strategy and offers leadership to business development and delivery teams. He is accountable for monitoring the performance of new and existing products and effective management of key customer relationships in addition to overseeing the branch distribution network



Peter Ssenyange - Chief Financial Officer

Ssenyange leads the development and implementation of the Bank's overall financial control and performance framework. The CFO is also accountable for the Bank's financial reporting to the Board and to external stakeholders in line with the business plan and regulatory framework.



Justine Tumuheki Wabwire - Company Secretary

Justine is accountable for providing legal and governance guidance to all Bank transactions and engagements both internal and external stakeholders. The unit is responsible for planning, developing, implementation and monitoring legal and compliance risk management strategies for the Bank in line with statutory requirements.



Martin Mugisha - Chief Credit Officer

Martin, guides the Bank's credit policies and procedures and directly coordinates, supervises and oversees the administration of credit activities in line with approved policies and guidelines. The CCO is accountable for the Bank wide credit management and drawing guidelines including credit underwriting, appraisal and monitoring system to ensure best quality portfolio mix.



Gonzanga Mugumya, Chief Internal Auditor

Gonza is responsible for providing independent assurance to the Board of Directors on the quality and effectiveness of the Bank's internal control, risk management and governance systems and processes.

Delights

DELIGHTS AUTOMART COMPANY LIMITED

Congratulations

The Managing Director, Management and Staff of Delights Automart Company Limited congratulate the Board Members, Executive, Management and Staff of PostBank upon becoming a fully-fledged Bank.



The newly installed advanced crushing plant



Asphalt plant



Delights Automart Company Ltd is a commercial quarry that specializes in; stone quarry products and asphalt supply. We have installed an advanced 3 stage crushing plant with sand washing unit with a capacity of 350 tph. The quarry is located 25km from Kampala on Kampala-Hoima road with a good access road.

We supply all types of Quarry Products such as;

- Concrete aggregate in all sizes and types
- Road aggregate in all sizes and types
- CRR, CRS & Stone dust
- Hard core
- Gabion Rock/Crushed rock

We have an Asphalt plant with a capacity 100tph. Some of the projects we have supplied asphalt include; Busega-Muduuma Road(Mityana Road), Nansana, Mbarara, Hoima, Fortportal Town Roads, Seeeta-Namugongo Road, part of Nansana Businju road, Arua Airstrip, Nakasongola Airbase among others.

We also offer Transport, Earth moving and Road Construction Equipments (Sale & Rental)

WHY POSTBANK LEADS IN

The Agricultural Credit Facility (ACF) was set up by the Government in partnership with commercial banks, Uganda Development Bank Ltd (UDBL), Micro Deposit Taking Institutions (MDIs) and Credit Institutions all referred to as Participating Financial Institutions (PFIs). The project has positioned the bank to the lead role of agro-financing and before the end of this year, over 1,000 participants will have benefited, **ALOYSIOUS KASOMA** spoke to the bank's management about the Facility.

Jimmy Ocen, the manager agricultural lending, says the main objective of PostBank and the Agricultural Credit Facility (ACF) is to promote commercialisation of agriculture through provision of medium and long-term financing to projects engaged in agriculture, agro processing, modernisation and mechanisation.

According to Ocen, the scheme's operations started in October 2009,



PostBank boasts of farmers' forums where over 100 farms have benefited

targeting projects engaged in agriculture and agro processing, focusing mainly on commercialisation and value addition. He added that the loans under the ACF are disbursed to farmers and agro-

processors through the Participating Financial Institutions (PFIs) at more favourable terms than are usually available under conventional loans.

The scheme is administered by the

Bank of Uganda and its operations are guided by the Memorandum of Understanding (MoU) signed by all the stakeholders. The Government is represented by the Ministry of

Finance, Planning and Economic Development. The scheme operates on a refinance basis in that the PFIs disburse all the loan amount required by a client and seek for a re-imburement from

Bank of Uganda.

CREDIT FACILITY
Implementing the MoU, Ocen says PostBank initially started with the fund that was supposed to support SMEs because the minimum amount was sh20m at the time. However, along the way, small holder farmers were not benefiting from the project. "The bank started to support SMEs employing from a minimum of 10 or 30 people, there you are supporting many other people to grow economically," he says.

According to him, the bank has actively disbursed the following loans to the three focused areas of agricultural production, value addition and grain trade; where over 350 projects have been outstanding and the bank has also identified over 1,000 small scale cereal farmers (out growers) from Mubende, Kyegegwa, Lira, among other areas across

Dealers in all agricultural machinery, parts and implements.



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AGRO-FINANCING

the country.
 "The minimum amount was sh20m, the small holder farmers raised concern about the size of the loans and we are not benefiting, Bank of Uganda and other financial institutions give loans as low as sh1m, but when we are seeking reimbursement from the Central Bank, we receive it as a block. For example, if we have 50 individuals who have accessed the small loans, we put them together and send it as one application," Ocen said.

He says the maximum amount to a single borrower are sh2.1b for production and agro-processing. Those involved in grain trade can access a maximum of sh10b and the interest rate for production and value addition is 12% per annum whereas grain trade is 15% interest rates. As a market leader, PostBank is looking at increasing financial inclusion and the ACF



PostBank received an award for the highest national coverage for loans disbursed

has provided a platform in achieving this mission with the main strategic focus being agricultural financing. The bank has been active in supporting farming mechanisation. "In 2019, we were voted the best financial institution because then we were leading in terms of national coverage, outreach, also the numbers we had disbursed in the

agriculture credit facility. We have supported farmers in acquiring big assets like tractors and other accessory in the three and half years. We have financed acquisition of over 350 tractors mainly in the eastern region of Mbale, Bulambuli, Kapchorwa, Kween, Soroti and Lira. Most of the combined harvesters in Nwoya were from this facility too. Others

are in Bweyale, Masindi, Hoima, Kasese," Ocen says.

INSURANCE
 Since agriculture is the biggest economic activity in the country, PostBank is managing some funds going into the sector with insurance by partnering with agro-insurance consortium through CIC as part of insuring all the agriculture loans.

100 FARMS GET VALUE ADDITION

According to Andrew Agaba, the Chief Business Officer: "The management provided leadership and the bank's EXCO members have supported the initiative and other



Andrew Agaba, the CBO

business units. The bank's agriculture credit department took up the responsibility to execute ACF and implemented what had been agreed between Bank of Uganda and financial institutions. "We have infrastructure at branch units which handles different applications any time, there was a deliberate awareness campaign from the bank going out, explaining the facility and how it benefits customers."

PostBank boasts of farmers' forums which were organised inviting leadership from the district to the village level passing on information. The bank has also fully partnered

with ACF at Bank of Uganda to sensitise customers on the existence of the project. PostBank raises a significant financial contribution to farmers originally in subsistence farming.

"If you go to Bulambuli, farmers can do up to 100 acres using machines unlike before where people used rudimentary tools. The other one is the livestock block chain, in fact, the biggest number comes from the cattle corridor, most of these farms were not developed with good spray races using traditional systems. We have supported them in construction of valley dams, paddocking for better management of diseases and installation of solar panels." Over 100 farms have benefited and there is also value addition to those trading in milk, who have acquired trucks transporting goods.



Congratulations!

The Board, Management and Staff of CIC Insurance warmly congratulate **PostBank** upon becoming a fully-fledged Commercial Bank. We celebrate your achievement on becoming the **27th Commercial Bank to operate under tier one category.**

CIC thanks you for your continuous trust in our business. It brings us great joy to serve you



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 CIC Academia is a life and education savings plan providing funds for the future education financial needs of a child.

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CIC Insurance is part of CIC Group PLC a leading Co-operative Insurer in Africa, providing insurance and related financial services in Kenya, Uganda, South Sudan and Malawi. In Uganda, CIC is wholly owned by Cooperatives.

CELEBRATING POST BANK UGANDA

CONGRATULATIONS POST BANK UGANDA!

The boards, management and staff of UAP Old Mutual Uganda would like to extend heartfelt congratulations to Post Bank Uganda Limited upon attaining their Tier One License from Bank of Uganda.

We look forward to a continued fruitful partnership.

Call us toll-free on 0800132700 or visit www.uapoldmutual.co.ug

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CHAMPIONING FINANCIAL INCLUSION

By Joseph Bahingwire

Doreen Nyiramugisha the head of marketing and communications at PostBank says financial inclusion is a key enabler to reducing poverty and boosting prosperity. Being able to have access to a transaction account is a first step toward broader financial inclusion since a transaction account allows people to save money and send and receive payments.

PostBank is at the forefront of digitalisation as part of the financial inclusion agenda. We have revamped our digital banking channels to ensure stellar customer experience across all our distribution channels.

We have achieved this by being the number one issuer of the UnionPay PostCard in Africa, to allow customers make cashless transactions.

Mobile banking via Post Mobile USSD Code (*263#) and the PostApp enable

customers transact with convenience and in the safety of their homes and businesses.

Financial inclusion empowers communities to meet basic needs, such as nutritious food, clean water, housing, education, and healthcare. PostBank has had a critical role in efforts to help people prepare for, respond to, and go through global health and economic crises, such as COVID-19 using digital channels.

Approximately 16% of the adult population keep their savings at formal deposit taking institutions, including banks, micro finance institutions and savings and credit institutions.

More than 65% are unable to access formal financial institutions for credit. How will our hard-working Ugandans grow and compete with our counterparts in the region? PostBank has, through Financial Literacy engaged customers with the following skills:



Doreen Nyiramugisha

savings, value addition, bookkeeping, upskilling and so much more. This is done at the community level where peer testimonials are most effective.

The above groups fall under the ignored segments who PostBank has worked closely, with the aim of banking the unbanked and underbanked population. PostBank has 50 branches and six more approved for 2022. We have 14 mobile banking vans and over 400 Post Agents.



PostBank's footprint showing its branch network of over 50 branches, 14 mobile banking vans and over 400 Post Agents

THE difference

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