



***Opportunity International  
Bank of Malawi***

OIBM is a commercial microfinance bank which targets the economically active but marginalized Malawians living in underserved areas including semi urban and rural areas.

**ADDRESS:** P/Bag A71, Lilongwe

**PHYSICAL LOCATION:** Kamuzu Procession Road , Plot nos 4/046-048,  
Lilongwe City .

**CONTACT PERSON:** Aleksandr Alain Kalanda

**POSITION:** Chief Executive Officer

**PRODUCTS AND SERVICES OFFERED**

Opportunity Bank offers a wide variety of products and services to meet the needs of the poor, marginalized Malawians and rural communities. It is flexible in its product development by listening to clients' needs.

## PRODUCT TYPE

### NAME OF PRODUCT/SERVICE

#### Savings Products

- Ordinary Savings Accounts
- Kasupe Accounts
- Business Accounts
- Club/Association account
- Mthandiz Account with Funeral Insurance benefit

- Premium Investment Account

- Fixed Deposit

- Save Plan

- Tsogolo Langa

#### Treasury Facilities

- Money market deposits

#### Business Loans

- Group L Maziko

- Individual Mzati Credit (IMC) Loan –

- Small and Medium Enterprises (SME) Loans

- Tiphunzii – Financing of Private Schools

- Payroll loan

- Mphamvi loan

### Agriculture Loan

- Seasonal facility for the agriculture value chain in crop/livestock production, processing, dist

### Foreign Exchange

- Foreign Currency Denominated Account (FCDA)

- Foreign Currency Transfers/ Drafts

- Foreign Currency Notes

### Insurance Products

- Credit Life Insurance
- Weather Index Insurance
- Mthunzi insurance

#### Alternative Delivery channels

- ATM
- Banki M'khondε (Agency banking)
- Banki M'manja (Mobile phone banking)

#### OPERATIONAL AREAS

**North:** Chitipa, Karonga, Livingstonia, Mzuzu, Luwingu, Nkhata Bay, Jenda

**Central:** Kasungu, Mponela, Salima, Area 25, Kanengo, Lilongwe, Area 23, Malangalanga, Mitundu, Mchinji

**South:** Limbe, Blantyre Market, Neno, Fatima, Lujeri Tea Estate

**Mobile Van docking points:** Rumphu, Mzimba, Ntchisi, Dwangwa, Dedza, Zalewa, Mulanje, Thyolo, Zomba, Chiradzulu

**TARGET GROUP:** poor, economically active and marginalized Malawians

**NUMBER OF ACTIVE CLIENTS:** 279,000

**NUMBER OF ACTIVE BORROWERS :** 47,500

**VALUE OF DEPOSITS OUTSTANDING:** MK5,483,577,000

**VALUE OF LOANS OUTSTANDING:** MK4, 120,000,000

