



الوطني لتمويل المشاريع الصغيرة
NATIONAL MICROFINANCE BANK

Company Profile - June 2021



Who we are?

A Jordanian MFI registered as a private shareholding company and authorized by the Central Bank of Jordan to provide financial service for the targeted segments according to the best international practices in the microfinance industry. NMB provides its services to more than 90,000 active clients through a net of 34 branches all over the kingdom.

NMB was established as a partnership between King Abdullah II Fund for Development (KAFD), Arab Gulf Program for Development (AGFUND), and two private sector investors. The concept of NMB stems from His Royal Highness', Prince Talal bin Abdul-Aziz's initiative to establish banks for micro and small entrepreneurs throughout the Arab World.

Our Vision:

To be an organization that employs financial inclusion to provide optimal solutions to its clients towards a permanent improvement to their livelihood.

Our Mission:

To work as a development organization seeking to invest its capacity and potentials in a balanced manner through applying the best practices in microfinancing domain and to be committed to continue enhancing in order to achieve a comprehensive model for financial inclusion to be applied for the benefit of current and potential microfinance services' clients , mainly owners of existing and under foundation micro and small income generating enterprises, to provide them with the necessary financial and non-financial services to allow them to improve their businesses and to seize the opportunities available to them, and to provide financial services for segments excluded from conventional commercial and banking services in a manner leads to empowering them socially and economically.

Our Values:

Integrity

Adopting fairness and justice in our dealings with our partners, clients, and staff by following the best values, behaviors and principles and by adopting the principle of trust and responsibility in our relationships with them.

Impact

Working to provide the best services for our clients and society through the development initiatives that leave positive impact on the beneficiaries and the local societies, and we always seeking to be part of the national development efforts.

Innovation

We always strive to develop the services provided and maintain the highest quality in order to contribute to providing reliable and accessible financial solutions to our customers through Information and Communication Technologies.

Teamwork

We believe that the best services and the greatest achievements come as a result of teamwork and the efforts of one team while being keen to develop and reward the creativity of our staff.

Transparency

We adhere to the transparency rules in practicing our business to ensure the strengthening of mutual trust with various parties, especially clients.

Empowerment

We attach the utmost importance to woman and youth at the clients' level and the human capital level, and we place the responsibility of empowering them and strengthen their capacities at the top of our priorities.

Our Services:

- NMB is committed to provide financial services and loans to its clients according to best practice microfinance methodologies, transparency and integrity.
- NMB provides credit for existing and startups micro to small businesses with amounts ranging from USD 300 to USD 70,000.
- NMB developed and adopted a digitalized financial system and workflow for its financial operations that helped simplifying the procedures of loans' disbursement and payment and minimizing the loan disbursement time to less than 5 hours through E-Wallets and NMB's mobile application.
- A specialized unit for non-financial services is working to provide the clients with the needed business support includes the training, networking, facilitating participation in local and international bazars and exhibition.
- NMB provides several types of loans for different purposes that enable the beneficiaries to improve their life standards and conditions, in addition to the business loans, NMB provides Loans for: (Education, House Improvement, Health Care, Emergencies loans and Green Loans).
- NMB supports and implements a group of gender-equality based programs, women empowerment programs, financial literacy and education programs, and capacity building programs for the local communities and refugees camps in partnership and cooperation with local and international development organizations.

Major Indicators:

As of June 2021

JD Loans Disbursed	442,101,004
Number of Loans Disbursed	556,964
JD Outstanding Portfolio	43,987,159
Number of Active Clients	84,060
Number of Branches	34
Number of Staff	482
Percentage of Women Clients	61%
Average Outstanding Loan Size (JD)	656