IN GOD WE TRUST

LIBERTY COMMERCIAL BANK LIMITED

Profile

LCB HEADQUARTERS
NIMRA TALATA, Liberty House, 2nd Floor
P.O Box 549, Next to HASS Petrol Station
Juba, South Sudan.

www.libertycombank.com

+211 925 695 556
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LCB

Liberty Commercial Bank (LCB) is a financial institution licensed by the Central Bank of South Sudan to offer conventional Banking services as a commercial bank. LCB was incorporated as a limited liability company in 2012 and immediately commenced operations same year.



OUR GUIDING PRINCIPLES

Vision

"To be the bank of Choice", our vision guides, controls and encourages our bank to reach our desired state. It's our dream and aspirations for the future and answers the key question "what do we want our organisation to be?"

Mission

"To empower our customers and other stakeholders by providing world class customer focused financial services".

Our mission defines our purpose. It aligns our bank to the value it provides to our customers. It ties together the vision, strategy and goals. It will continue to talk to the public about the result of all that we can do, and reflect on the measurable outcome of our work. Our mission is seen as our bank's DNA and is the answer to the question "why does our bank exist"



LCB

Core values

We offer excellent and friendly customer service

We embrace Team work

We approach our work as a professional team

We embrace innovativeness

We value our integrity

Goals and Objectives

Robust financial management

To be the employer of choice

Leveraging on ICT to create a competitive edge

Enhancing business growth and sustainability



LCB

Areas of Focus

Re branding to improve image

Operational efficiency and customer satisfaction

Cost and proper resource management

Profitability and sustainable growth

Enhanced staff productivity

Increased shareholders value

Our strengths

Indigenous bank with good will from nationals

Young, energetic and trainable workforce which can grow with the bank and build a culture that will last.

Good and strong understanding of the local market.

Ambitious

Competent management

Supportive share holders and Board of Directors

Commitment to leveraging ICT for our operations



LCB

GOVERNANCE AND MANAGEMENT:

LCB is governed by a Board of Directors comprising of experienced members with diverse skills in key business spheres and networks which cut across continents while having excellent knowledge of the local economic environment.

The bank is managed by Senior Management team which include Group CEO and a Managing Director supported by a number of head of departments and other senior managers. These also have very wide experience and have worked with some of the leading financial institution in the region and cutting across continents as well.



LCB

BRANCH NETWORK:

Liberty commercial Bank has five branches spread across the country with two located in Juba City, these are Juba Branch and Nimra Talata. The others are Nimule branch located at Nimule Town, the busiest boarder between South Sudan and Uganda along the East African trade corridor and Bor Branch located in Jonglei state in Bor Town another commercial bee hive in that region en route to Ethiopian Boarder and the last branch of number five is located in Northern Upper Nile state at Renk, border to Sudan, Renk is the busiest town follow Nimule due to her productivities on agricultural products, Renk is number one in agriculture produces in South Sudan.

EXPANSION PLANS:

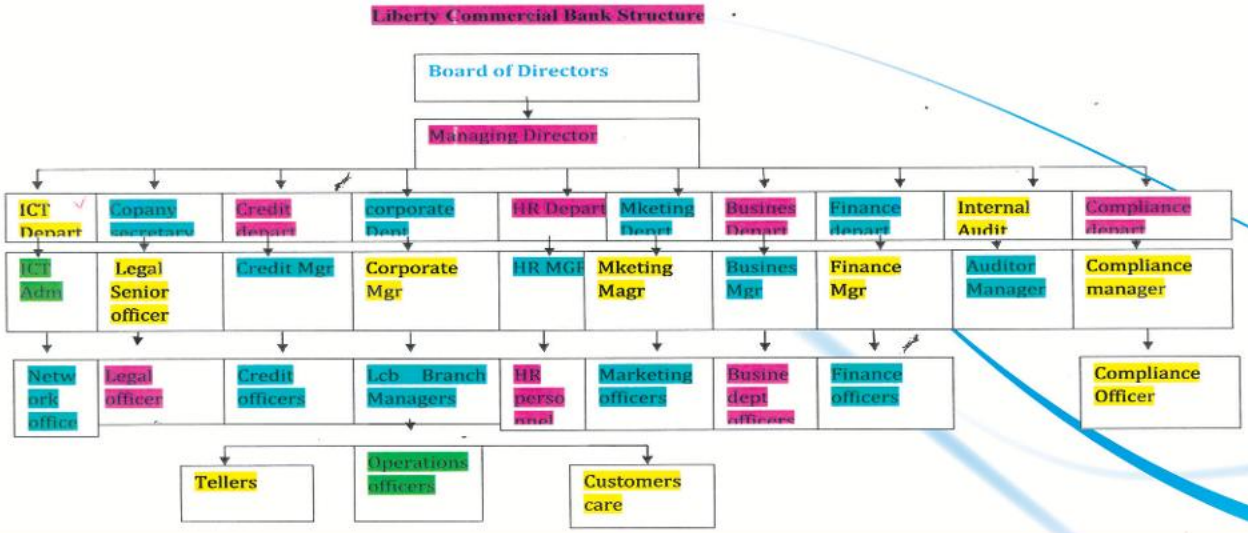
We are currently planning to open agent banking small outlet branches instead of physical branches, in 2018 to 2022 we are going to have agent banking being open in busiest places like hotels and big supermarket within Juba and other part of the state e.g Upper Nile State to extend our services to the oil companies and the active business communities around. Our strategic plan is to have a presence in all the states of S.Sudan and with about 20 branch outlets country wide and electronic services delivery as well in for of mobile phone banking, internet banking and other e-delivery options by 2018 to



HUMAN RESOURCES

Liberty Bank has a dedicated team of employees with requisite skills to effectively handle our customer needs. The senior Management team is comprised of Managing Director, with Heads of departments who report directly to Him. These Departments compromise of;

1. Operations
2. Finance
3. ICT
4. Credit department
5. Marketing
6. Business & development
7. Corporate department
8. Human Resources
9. Internal Audit/ Risk management
10. Compliance department
11. Legal department
12. Company secretary





LCB

CUSTOMERS

The Bank has a blend of customers with different products. Our customers are mainly drawn from the business world, private and public sectors, self employed, and other institutions savers. We cut across all areas, Small, Medium and Corporate. The corporate category is served by dedicated relationship managers to timely handle their needs.

PRODUCTS:

We offer different set clients to meet the diverse needs of our valued customers. These are grouped as follows:

Savings Accounts categorised as:

Liberty Junior Account
LCB Ordinary Savings Account
LCB High Savers Account

Transactional Accounts

LCB Business Current Account
LCB Personal Current Account
LCB Youth Account
LCB Salary Account
LCB Premier Account
LCB Group Account



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We also offer International Money transfers through Swift and Money Gram services through our correspondent Banks.

Other Products offered include Overdrafts, Loan among others.

ACCOUNTS:

The operating accounts are segmented as per above products

TRANSACTIONS

The Banks transactions are undertaken through one of the best system software, it is web base system supplied by Craft Silicon, a Software company based in Kenya and among the best Banking software provider

LENDING AND OVERDRAFTS

We are diversifying our investments to lending to mitigate on the risks on over concentration on Forex trading.



LCB

OUR CORRESPONDENT BANKS

Our Correspondent Banks Diamond Trust Bank Uganda Ltd. (DTBUG), Diamond Trust Bank Kenya Ltd. (DTBKE) and I&M Kenya.

FINANCIALS:

LCB commenced its business with very strong profitability positions from the very first year and this went on up to the second year, due to the devastating war which kicked in December 2013, the third year performance declined due to heavy business disruptions. There are all indicators that this trend will be reversed. The bank has sound capital base, asset quality, liquidity and with competent management in place, there are high hope of achieving the mission of being the bank of choice. (Financials for the period are available).

IN SUMMARY:

Liberty commercial Bank is one of the biggest National Bank in South Sudan with Sound Management structure. The Board, through the quarterly meetings or when called upon ensures that the Company is operated in line with the laid down Bank of South Sudan regulations .The Bank has brought on board staff with rich exposure in their areas of expertise and currently establishing more avenues for generating income In additions, The company is looking at possibilities of having a branch in each of the state and where need be and in line with business demand, possibility of opening branches in profitable towns in the outskirts of Juba town.

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