Gobanimo Microfinance

DIGNITY. FREEDOM. PROSPERITY.

LEGAL

Terms of Service

Hargeisa · Bosaso · Mogadishu · Version 1.0 · July 2026 · gumfi.com

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These terms govern your use of Gobanimo Microfinance's website, mobile app, and services. By using them you agree to these terms. Individual financing and investment facilities are governed by their own signed contracts; if a signed contract conflicts with these terms, the contract prevails.

Sharia commitment: every facility is structured as Mudaraba (profit-sharing), Murabaha (cost-plus trade finance), or Ijara (leasing), approved by our Sharia Board. There is no riba (interest), no penalty interest, and no guaranteed return on investments — profit and loss are shared as agreed in each contract.

1. Who we are

Gobanimo Microfinance is a microfinance venture with company registration in progress in Somaliland, operating an approved supervised pilot in Hargeisa, Bosaso, and Mogadishu. We are not a deposit-taking bank.

2. Eligibility and your account

- You must be an adult with legal capacity, located in an area we serve.
- You must complete identity verification (KYC) and sanctions screening before any facility is opened.
- You must provide accurate, complete information and keep your login, PIN, and device secure. Tell us immediately if you suspect misuse.

3. Our services

- **Financing for borrowers** — Mudaraba working capital, Murabaha trade and asset purchase, and Ijara leasing, on the terms in your contract.
- **Mudaraba investments** — placements in which the investor receives 90% of net profit and Gobanimo Microfinance earns a 10% management share of profit, as specified in the investment contract.
- **Fund management as a service** — portfolio administration for institutions under separate written mandates.

4. Applications and decisions

Automated systems help prepare and organise applications, but **a Gobanimo Microfinance officer makes every final financing decision**. Submitting an application is not an approval and does not guarantee funding. We may decline an application and will tell you the outcome; you may ask about the reasons and how to appeal through our complaints procedure.

5. Pricing and fees

All profit-sharing ratios, markups, lease rentals, and management fees are disclosed in writing before you sign. There are no hidden charges and no compounding late-payment interest. If you face genuine hardship, contact us early — our late-handling rules are Sharia-approved and hardship cases are treated with forbearance before any other step.

6. Investment risk

Mudaraba is profit-and-loss sharing. Any projections shown in our tools are illustrative only; actual results vary and **your capital is at risk**. Nothing on this website is an offer of securities, a solicitation in any jurisdiction where it would be unlawful, or a promise of return. Historical or targeted figures are not a guarantee of future performance.

7. Your obligations

- Use the services lawfully and only for their stated purpose.
- Repay financing according to the agreed schedule.
- Do not use the services for money laundering, terrorist financing, or any prohibited (haram) activity.
- Do not interfere with, reverse-engineer, or misuse the platform.

8. Communications

We may contact you about your account by phone, SMS, WhatsApp, email, or in-app notice, in Somali or English. Legal notices are effective when posted on this website or sent to the contact details you provided.

9. Intellectual property

The Gobanimo Microfinance name, logo, website, and app content belong to us or our licensors. You may not copy or reuse them without written permission, except for personal, non-commercial viewing.

10. Service availability and liability

We provide the website and app on a reasonable-efforts basis and may suspend them for maintenance, security, or regulatory reasons. To the extent permitted by law, we are not liable for indirect or consequential losses, or for losses caused by events beyond our reasonable control. Nothing in these terms excludes liability that cannot lawfully be excluded.

11. Suspension and termination

We may suspend or close an account for breach of these terms, suspected fraud or financial crime, or where required by law or a regulator. You may close your account at any time once outstanding obligations are settled.

12. Complaints and disputes

Complaints are handled free of charge under our Consumer Protection & Complaints Policy (published on this website). If we cannot resolve a dispute, it will be referred to the competent courts of Somaliland, and these terms are governed by the laws of Somaliland, consistent with Sharia principles applied by our Sharia Board.

13. Changes

We may update these terms; material changes will be announced on this page with a new "Last updated" date and, where appropriate, by direct notice. Continued use after a change means you accept the updated terms.

14. Contact

Gobanimo Microfinance — Hargeisa, Somaliland
Email: gumfi.info@gmail.com
Or via the Contact page on this website.