



**FINCA**<sup>®</sup>  
Microfinance Bank



# FINCA MICROFINANCE BANK TANZANIA AT A GLANCE

YEAR FOUNDED

**1998**

FINANCIALLY EXCLUDED IN TANZANIA

**73%**

CUSTOMERS

**152,89**

LOAN PORTFOLIO

**1998**

TOTAL DEPOSITS

**TZS 39.2B**

WOMEN BORROWERS

**53%**



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# About us



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FINCA MICROFINANCE BANK formed its first Village Bank in Mwanza in 1998, bringing its model of group lending to Tanzania. In the years since, over a million customers have gained access to responsible financial products including credit, savings and money transfers



# Why **FINCA** Microfinance Bank?

20 Years of market experience;  
More than 1,000,000 customers  
served



Our holding company shareholders bring capital, financial leverage and business acumen to **FINCA's** microfinance operations.



# A global network of 20 countries



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# Full suite of financial products and services

## OUR PRODUCTS AND SERVICES



**MOBILE BANKING**



**AGENT BANKING**



**VILLAGE BANK LOANS**



**INDIVIDUAL LOANS**



**SAVINGS**



**SMALL GROUP LOANS**



**YOUTH/EDUCATION LOANS**



**INSURANCE**



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# Investing in Technology



## Digital Field Automation (DFA)

This allows the bank to enhance Customer experience as one does not necessarily have to visit our Branches to open accounts or request for loan- we bring the services to your doorsteps.



## Credit scoring and data analysis

Technology that increases the efficiency in loan processing by weighing up the customers characteristics with their repayment history

**150+**

TERMINALS



FINCA®



FINCA microfinance bank enables clients to have easy access to their accounts and conveniently at very low cost just by a point near them.



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**\*150\*19#**



**FINCA**<sup>®</sup> | **mobile**

Powered by **FINCA Microfinance Bank**

Allows customers to access their saving accounts anywhere and anytime to make transactions and pay bills through their mobile phones by simply dialing \*150\*19#.



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# Reaching 20 regions of Tanzania



# Social Mission: Generating Employment and Reaching Women

## Tanzania: Income & Employment



**113,825**

People employed in FINCA-funded enterprises



**39%**

Employees hired due to FINCA loan

## Tanzania: Empowering Women



**54%**

Female borrowers



**66,019**

Jobs created by women

# Financial Details

Tsh millions	YTD SEPT 2018	FY 2017	FY 2016
Total Assets	95,853.72	108,351.32	99,723.47
Intangible Assets	857.88	1,101.16	1,203.15
Total Tangible Assets	3,080.18	3,036.31	3,394.62
Bad Debt Written Off	3440.37	4,251.93	2,699.18
Total Shareholders Equity	18,930.33	21,616.48	27,237.48
Total Operating Income	23,389.66	35,800.02	39,476.38
Operating Expenses	19,396.80	27,379.49	25,290.07
Net Income	-3,247.90	-5,621.00	1,879.99
Deposits	39,196.13	45,155.02	28,219.67
Net Advances	54,444.09	64,059.61	74,079.29
Gross Advances	57,380.48	69,267.53	76,406.53
Non Performing Loans	4,732.61	6,463.65	2,956.90
Provision For Bad Debts	4,124.88	5,207.92	2,327.24
Total capital	10,981.89	14,311.92	22,970.95
Risk Weighted Assets	78,800.73	76,987.64	82,043.35
Core Capital	10,470.16	13,721.85	22,255.07



# THANK YOU



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