

ASA MICROFINANCE TANZANIA LIMITED



FINANCIAL PROJECTIONS EXTRACT 2021 - 2022

	Forecast	
	2021	2022
Balance Sheet		
Cash and cash equivalents	40,953,402,874	49,014,962,507
Gross loan portfolio	75,676,193,315	100,280,143,902
Impairment loss allowance <i>(-ve number)</i>	(304,978,603)	(279,317,906)
Other assets	1,408,658,616	2,550,849,030
Net fixed assets	3,825,002,011	4,685,588,750
Total assets	121,558,278,212	156,252,226,282
Debt issued and other borrowed funds	87,257,013,269	111,949,007,325
Due to customers	13,621,714,797	18,050,425,902
Other liabilities	4,896,441,174	7,370,954,460
Total liabilities	105,775,169,240	137,370,387,687
Paid in capital	4,927,401,000	4,927,401,000
Retained earnings	10,855,707,972	13,954,437,595
Equity	15,783,108,972	18,881,838,595
Total Equity and Liabilities	121,558,278,212	156,252,226,282
Income Statement		
Interest and similar income	28,719,966,018	43,303,421,222
Interest and similar expense	(6,933,969,500)	(14,569,993,420)
Net Interest Income	21,785,996,518	28,733,427,802
Other operating revenue	1,908,683,166	3,031,991,147
Credit loss expense	(186,426,249)	(178,017,306)
Net Operating Income	23,508,253,436	31,587,401,643
Personnel expense	(10,208,567,795)	(12,588,909,901)
General & Administrative expense	(8,260,067,165)	(9,858,703,187)
Operating expenses	(18,468,634,960)	(22,447,613,088)
Taxes	(1,511,885,543)	(2,741,936,566)
Net Income	3,527,732,933	6,397,851,989



ASA TANZANIA MICROFINANCE (TANZANIA) LIMITED
OPERATIONAL PROJECTIONS FOR 5 YEARS 2021 - 2025



Amounts in Local Currency TZS '000

Sl	Description	Budget 2021												Budget 2022		Projection		
		Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	2021B	2022B	2023E	2024E	2025E	
1	Number of branches (revised, if any)	122	124	125	126	127	128	129	130	131	133	135	137	152	167	182	197	
2	Number of Loan Officer (LO) revised, if any	549	558	563	567	572	576	581	585	590	599	608	617	684	752	819	887	
3	Number of active clients (revised, if any)-own	124,866	128,776	132,500	136,000	139,000	142,500	145,500	149,000	152,500	156,000	159,500	163,000	200,000	230,000	260,000	290,000	
4	Number of active clients-Total (revised, if any)	124,866	128,776	132,500	136,000	139,000	142,500	145,500	149,000	152,500	156,000	159,500	163,000	200,000	230,000	260,000	290,000	
5	Loan Outstanding Portfolio (OLP-own) (revised, if any)	49,972,000	51,816,000	54,136,000	56,456,000	58,776,000	61,096,000	63,416,000	65,736,000	68,056,000	70,376,000	72,696,000	75,000,000	99,000,000	123,000,000	147,000,000	171,000,000	
6	Total Outstanding Portfolio (OLP) (revised, if any)	49,972,000	51,816,000	54,136,000	56,456,000	58,776,000	61,096,000	63,416,000	65,736,000	68,056,000	70,376,000	72,696,000	75,000,000	99,000,000	123,000,000	147,000,000	171,000,000	
7	LCY /USD	2,339	2,339	2,339	2,339	2,339	2,339	2,339	2,339	2,339	2,339	2,339	2,339	2,339	2,339	2,339	2,339	
8	Outstanding Loan Portfolio-own (USD)	21,365	22,153	23,145	24,137	25,129	26,121	27,112	28,104	29,096	30,088	31,080	32,065	42,326	52,587	62,847	73,108	
9	Outstanding Loan Portfolio-Bc (USD)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Outstanding Loan Portfolio-Total (USD)	21,365	22,153	23,145	24,137	25,129	26,121	27,112	28,104	29,096	30,088	31,080	32,065	42,326	52,587	62,847	73,108	
11	Portfolio/Client (USD)	171	172	175	177	181	183	186	189	191	193	195	197	212	229	242	252	
12	Average no. Of clients per branch (revised, if any)	1,023	1,039	1,060	1,079	1,094	1,113	1,128	1,146	1,164	1,173	1,181	1,190	1,316	1,377	1,429	1,472	
13	Average OLP per clients (revised, if any)	400,205	402,373	408,574	415,118	422,849	428,744	435,849	441,181	446,269	451,128	455,774	460,123	495,000	534,783	565,385	589,555	
14	PAR-30 days (revised, if any)	2.45%	2.34%	2.32%	2.30%	2.27%	2.23%	2.20%	2.17%	2.14%	2.11%	2.09%	2.05%	1.75%	1.55%	1.35%	1.15%	

