

**LOLC TANZANIA FINANCIAL SERVICES LIMITED**  
**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME**  
**MONTHLY FINANCIAL STATEMENTS- JULY- 2025**

	Current Month			Period to Date				
	Jul-25	Budget	Budget vs Actual	Jun-25	Jul-25	Budget	Budget vs Actual	Jun-25
	Tax*000'	Tax*000'		Tax*000'	Tax*000'	Tax*000'		Tax*000'
<b>Income</b>								
Income From Loans & Advances	390,064	451,667	(61,603)	369,548	2,173,781	1,978,431	295,350	1,883,717
Arrangement/Documentation Fee & Other	77,966	79,071	(1,106)	82,901	409,597	378,849	30,747	331,631
Interest On Overdue Rentals	17,891	28,500	(10,609)	20,627	108,131	115,816	(7,685)	90,240
Rentals & Sales Proceeds - Contracts Written Off	-	334	(334)	300	1,265	2,007	(742)	1,265
<b>Total Income</b>	<b>485,921</b>	<b>559,573</b>	<b>(73,652)</b>	<b>473,406</b>	<b>2,792,773</b>	<b>2,475,103</b>	<b>317,670</b>	<b>2,306,852</b>
<b>Borrowing Cost</b>								
Interest on loans	170,043	197,243	27,200	152,901	944,966	829,353	(115,613)	774,923
<b>Total Borrowing Costs</b>	<b>170,043</b>	<b>197,243</b>	<b>27,200</b>	<b>152,901</b>	<b>944,966</b>	<b>829,353</b>	<b>(115,613)</b>	<b>774,923</b>
<b>Direct Expenses</b>								
Provision For Doubtful Debts With Specific Provision	7,695	41,397	33,702	(15,600)	78,203	183,784	105,582	70,507
Insurance	-	-	-	-	-	-	-	-
Bank Chages/Debit Tax, etc	1,008	972	(36)	438	7,920	5,019	(2,901)	6,913
City Service Levy	1,147	1,865	718	1,466	7,334	8,240	906	6,187
<b>Total Direct Expenses</b>	<b>9,850</b>	<b>44,234</b>	<b>34,384</b>	<b>(13,695)</b>	<b>93,457</b>	<b>197,044</b>	<b>103,586</b>	<b>83,607</b>
<b>Contribution</b>	<b>306,028</b>	<b>318,095</b>	<b>(12,067)</b>	<b>334,200</b>	<b>1,754,350</b>	<b>1,448,707</b>	<b>305,643</b>	<b>1,448,322</b>
<b>Less : Overheads</b>								
<b>Administration Cost</b>								
Depreciation On Fixed Assets	30,002	16,439	(13,563)	29,451	206,433	90,885	(115,548)	176,431
Rent & Rates	3,127	25,636	22,509	2,111	15,794	148,766	132,972	12,667
Communication	3,340	5,258	1,918	3,259	23,628	28,737	5,109	20,288
Electricity	3,277	4,282	1,005	3,215	23,127	24,692	1,565	19,850
Overseas Travelling	-	312	312	-	969	1,872	903	969
Legal & recovery expenses	1,581	-	(1,581)	148	17,793	-	(17,793)	16,212
Insurance-General	970	1,893	922	970	6,220	10,431	4,205	5,256
Professional Fee	21,566	2,987	(18,579)	22,209	123,448	95,874	(27,574)	101,882
Maintenance-buiding & Office Equipment	3,098	4,100	1,002	3,341	23,634	19,600	(4,034)	20,536
Printing & Stationery	2,382	2,240	(142)	1,664	19,658	12,411	(7,247)	17,276
Security Services	4,000	4,500	500	4,005	28,005	24,500	(3,505)	24,005
Director's Fee	2,593	687	(1,906)	2,593	18,191	4,122	(14,069)	15,598
Miscellaneous Expenses	3,270	4,218	948	4,912	28,991	24,444	(4,547)	25,720
Miscellaneous Expenses On Contracts	400	-	(400)	400	2,800	-	(2,800)	2,400
Subscription & Licence Fee	841	1,208	367	770	6,567	6,247	(320)	5,726
IT Service Fee/Software/Hardware Maintenance Cha	27,291	19,592	(7,698)	24,631	173,292	116,767	(56,525)	146,001
<b>Total Administration Cost</b>	<b>107,739</b>	<b>93,352</b>	<b>(14,387)</b>	<b>103,647</b>	<b>718,557</b>	<b>608,348</b>	<b>(109,209)</b>	<b>610,819</b>
<b>Staff Costs</b>								
Salaries	111,494	151,327	120,016	110,506	815,004	804,877	(10,126)	691,055
Bonus	15,000	11,631	13,880	8,377	57,714	68,126	10,412	72,871
Staff Incentive	4,867	-	-	-	22,568	-	-	-
Gratuity & Terminal benefits	-	370	1,699	-	-	2,133	2,133	-
Welfare	6,210	6,836	4,577	5,838	33,058	40,100	7,042	26,848
Staff Training	1,036	2,975	1,150	1,150	12,328	16,380	4,052	11,290
<b>Total Staff Cost</b>	<b>138,607</b>	<b>173,139</b>	<b>141,323</b>	<b>125,871</b>	<b>940,672</b>	<b>931,616</b>	<b>13,512</b>	<b>802,665</b>
<b>Operating &amp; Marketing Cost</b>								
Travelling	9,038	10,646	1,608	6,876	55,328	57,627	2,299	46,290
MV Hire & Maintenance	2,179	994	(1,185)	2,526	17,264	5,580	(11,684)	15,085
Advertising	-	8,229	8,229	450	450	20,477	20,020	450
Business Promotions	8,195	11,387	3,192	8,234	47,034	54,850	7,522	38,840
<b>Total Operating &amp; Marketing Cost</b>	<b>19,411</b>	<b>31,255</b>	<b>11,844</b>	<b>18,086</b>	<b>120,076</b>	<b>138,233</b>	<b>18,157</b>	<b>100,665</b>
<b>Total Overheads</b>	<b>265,757</b>	<b>297,747</b>	<b>138,780</b>	<b>247,603</b>	<b>1,779,305</b>	<b>1,679,198</b>	<b>(77,539)</b>	<b>1,513,548</b>
<b>Net Profit/(Loss) before Other Income</b>	<b>40,271</b>	<b>20,348</b>	<b>126,713</b>	<b>86,597</b>	<b>(24,955)</b>	<b>(230,491)</b>	<b>228,104</b>	<b>(65,226)</b>
<b>Other Income</b>								
Profit/(Loss) On Sale of Fixed Assets	-	-	-	-	70	-	70	70
Interest income on Call/Fixed Deposit	46,899	62,503	(15,604)	49,839	321,243	273,508	47,735	274,343
Exchange Gain / (Loss)	(137,892)	-	(137,892)	(130,885)	293,981	-	293,981	451,873
Sundry Incomes	20,561	20,718	(157)	11,832	100,822	99,264	1,559	80,262
<b>Total Other Income</b>	<b>(70,432)</b>	<b>83,221</b>	<b>(153,653)</b>	<b>(69,213)</b>	<b>716,116</b>	<b>372,772</b>	<b>343,344</b>	<b>786,548</b>

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**Dares Salaam**  
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Net Profit/(Loss) Before Exceptional Expenses	(30,161)	103,569	(26,940)	17,383	691,161	142,281	571,448	721,322
Exceptional Expenses								
Total Exceptional Expenses	-			-	-			-
Net Profit/(Loss) Before Tax	(30,161)	103,569	(26,940)	17,383	691,161	142,281	571,448	721,322
Taxation	32,319	31,071	(1,248)	5,215	62,319	55,062	(7,257)	30,000
Net Profit/(Loss) After Tax	(62,480)	72,499	(28,188)	12,168	628,842	87,219	564,191	691,322
Net Profit After Appropriations	(62,480)	72,499	(28,188)	12,168	628,842	87,219	564,191	691,322

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LOLC TANZANIA FINANCIAL SERVICES LIMITED					
STATEMENT OF FINANCIAL POSITION					
As at 31st July-2025					
	Actual		Budget		Audited
	Jul-25	Jun-25	Jul-25	Jun-25	
	Tzs'000	Tzs'000	Tzs'000	Tzs'000	Tzs'000
<b>ASSETS</b>					
Cash and cash equivalents	97,927	132,068	163,749	151,590	
Investment in term deposits/Other Investment	11,583,982	14,280,143	11,208,957	7,884,132	
Loans and advances	13,222,647	15,156,168	12,292,148	8,286,526	
Deferred Taxation-Asset	1,706,957		1,706,957	1,706,957	
Trade and other current assets	458,822	2,007,035	373,464	228,707	
Intangible assets	131,114		131,969	165,005	
Property, plant and equipment	1,485,486	1,110,501	1,510,633	1,625,220	
<b>Total assets</b>	<b>28,686,935</b>	<b>32,688,914</b>	<b>27,391,876</b>	<b>20,048,135</b>	
<b>LIABILITIES AND EQUITY</b>					
<b>Liabilities</b>					
Bank overdraft	9,957,682	13,254,207	9,534,217	7,994,749	
Deposits from customers (security deposits/customers' collection)	1,193,892	232,890	1,074,250	132,930	
Interest bearing loans & borrowings	9,260,915	11,409,481	8,614,677	4,426,712	
Provision for taxation	50,406	87,389	30,087	12,544	
Trade and other payables	526,300	529,688	373,426	405,493	
Retirement benefit obligation	58,813		58,813	65,624	
<b>Total liabilities</b>	<b>21,048,009</b>	<b>25,513,655</b>	<b>19,690,470</b>	<b>13,038,052</b>	
<b>Equity</b>					
Stated capital	13,724,091	13,724,091	13,724,091	13,724,091	
Retained earnings	(6,714,000)	(6,712,759)	(6,714,007)	(6,007,490)	
Current period retained earnings	628,842	163,927	691,322	(706,517)	
<b>Equity attributable to equity holders of the Company</b>	<b>7,638,926</b>	<b>7,175,259</b>	<b>7,701,406</b>	<b>7,010,084</b>	
<b>Total Equity</b>	<b>7,638,926</b>	<b>7,175,259</b>	<b>7,701,406</b>	<b>7,010,084</b>	
<b>Total liabilities and equity</b>	<b>28,686,935</b>	<b>32,688,914</b>	<b>27,391,876</b>	<b>20,048,135</b>	
	(0)	-	(0)	(0)	



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