



COMPANY **PROFILE**

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EXECUTIVE SUMMARY



Introduction:

Yawote Microfinance Limited (YML) was founded by a group of professionals with extensive experience in finance, banking, and community development. The founders recognized a significant gap in financial services for low-income earners in Tanzania and established YML to address this need.

Mission Statement:

To support and help small businesses owners to grow across Tanzania by providing quick and convenient access to credit.

Vision Statement:

To be the leading microfinance institution in Tanzania, transforming lives and communities by providing financial support to those who are often overlooked by other financial services

The background of the slide features a blurred image of a smiling woman on the left and hands holding several banknotes on the right. A large red semi-transparent rectangle is overlaid on the center of the image, containing the text.

Core Values:

Inclusivity: We believe in providing financial services to all, especially those underserved by traditional banks.

Empowerment:

Our aim is to empower individuals and businesses to achieve financial independence.

Community Support:

We are committed to the well-being of the communities we serve.

Integrity:

We operate with honesty and transparency in all our dealings.

Responsiveness:

We strive to meet the financial needs of our clients promptly and efficiently.

COMPANY INFORMATION



Type of Business:
Microfinance Institution

Headquarters:
Ukonga Banana, Sabasaba Center, Tanzania

OVERVIEW, PRODUCTS AND SERVICES

Overview:

Yawote Microfinance Limited (YML) was incorporated under the Companies Act 2002 (No. 157844717 - Brela) of Tanzania in September 2022 and was licensed by the Bank of Tanzania under Section 21 of the Microfinance Act, 2018 (No. MSP2-A23) in December 2022. Our establishment aims to address the financial exclusion faced by many Tanzanians, especially low-income earners who do not qualify for traditional banking services.

Our Market target

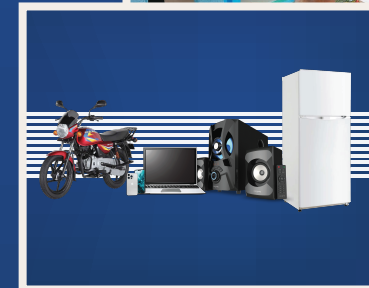
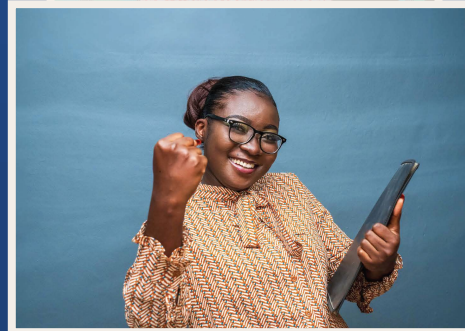
is low-income earners and mostly are:-

- **Women/Housewives:** Women are the pillars of their families; supporting them benefits the entire household.
- **Small Business Owners (Machinga):** These individuals often lack financial support from banks due to insufficient collateral and other factors.
- **Disability Entrepreneurs:** They face challenges in obtaining financial support due to their health conditions.
- **Youth:** Young people are crucial for future national economic development.



PRODUCTS

- Group Loan
- Hire Purchase
- Emergency Loan
- Salary Loan
- Collateral Loan





GROUP LOAN

Allows informal groups of 5 to 40 people to access loans with a loan period of up to 12 months.

Make your dream home products come true!



HIRE PURCHASE

Enables customers to acquire assets or services through initial installments, followed by regular payments (weekly or monthly) until the loan is fully repaid.



EMERGENCY LOAN

Provides existing clients with small additional loans for emergency purposes, offering quick financial support when needed.



SALARY LOAN

Available to government and private institution staff, a salary loan provides financial support based on the borrower's salary.



COLLATERAL LOAN

A collateral loan is a secured loan that requires the borrower to pledge an asset as collateral, is ideal for individuals who do not qualify for other financial products.



TERMS AND CONDITIONS

Detailed terms and conditions for each product are available upon request. These include eligibility criteria, repayment schedules, and associated fees.

MARKET ANALYSIS

Industry Overview:

African culture especially in Tanzania don't have saving behaviour, This led lower to middle income citizen lack economic improvement, their only hope is loan facilities while they are unqualified to bank institutions

Thus is why microfinance institutions are doing well on third world countries and one of the most health return business investment

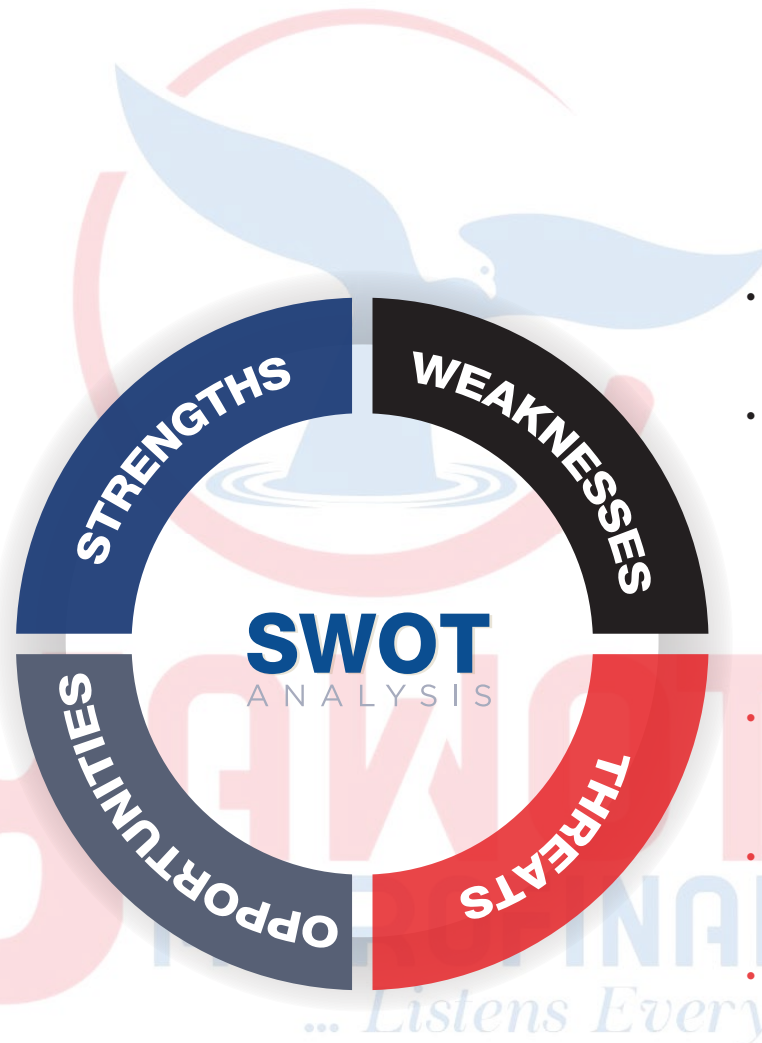
It's kind of business/ investment / product which always demanded in all classes from lower to high economic level 'people need money either for family issues or by investment its lifetime demanded.

Key Characteristics:

- **High Demand:** There is a significant need for microfinance services among low-income earners.
- **Regulatory Environment:** The industry is regulated by the Bank of Tanzania, ensuring compliance with financial standards.
- **Growth Potential:** The microfinance sector has substantial growth potential, driven by increasing demand for inclusive financial services.

SWOT Analysis:

- **Strong Understanding of Local Market:** YML's management team possesses deep insights into the local economic conditions and customer needs, enabling the creation of highly relevant and effective financial products.
- **Tailored Financial Products:** Our products are specifically designed to meet the unique needs of low-income earners, ensuring both accessibility and affordability, which sets us apart from competitors.
- **Dedicated Management Team:** Our experienced team in microfinance and banking is well-equipped to navigate industry challenges and capitalize on emerging opportunities, ensuring sustained growth and success.
- **Expanding Market Reach:** There is significant potential to extend YML's services to underserved regions, especially rural areas where financial exclusion is most pronounced. This expansion could greatly increase our client base and impact.
- **Digital Financial Services:** The rise of digital banking offers an opportunity for YML to introduce innovative, tech-driven financial solutions, enhancing accessibility and convenience for our clients.
- **Partnerships with International Institutions:** Collaborating with international microfinance institutions can provide YML with access to additional funding, technical expertise, and best practices, supporting our growth and fostering innovation in our services.



- **Regulatory Changes:** Changes in microfinance regulations could impact operations. While YML's proactive compliance strategy ensures preparedness, adapting to new regulatory environments can still present challenges.
- **Economic Fluctuations:** Economic instability can affect clients' repayment capacity. Despite YML's robust risk management practices, such fluctuations can still pose a significant challenge to maintaining financial stability.
- **Competition from Other Microfinance Institutions:** The competitive landscape requires YML to continuously innovate and improve its offerings. However, our customer-centric approach and tailored products provide a significant competitive edge, helping us stand out in a crowded market.
- **Market Saturation:** An increase in the number of microfinance institutions could lead to market saturation, making it harder for YML to attract and retain clients despite our unique offerings and personalized services.
- **Political and Economic Instability:** - Changes in the political or economic environment could adversely affect YML's operations and the financial stability of our clients, posing a risk to our business continuity.

OPERATIONAL STRUCTURE



Management Team:

Our management team consists of experienced professionals with extensive backgrounds in microfinance, banking, and financial services. They are dedicated to driving the company's mission and ensuring the delivery of quality financial products to our clients.

Board of Directors:

The board of directors comprises individuals with diverse expertise in finance, legal affairs, and social development. Their collective experience and strategic vision guide YML's growth and development.

Staff Qualifications:

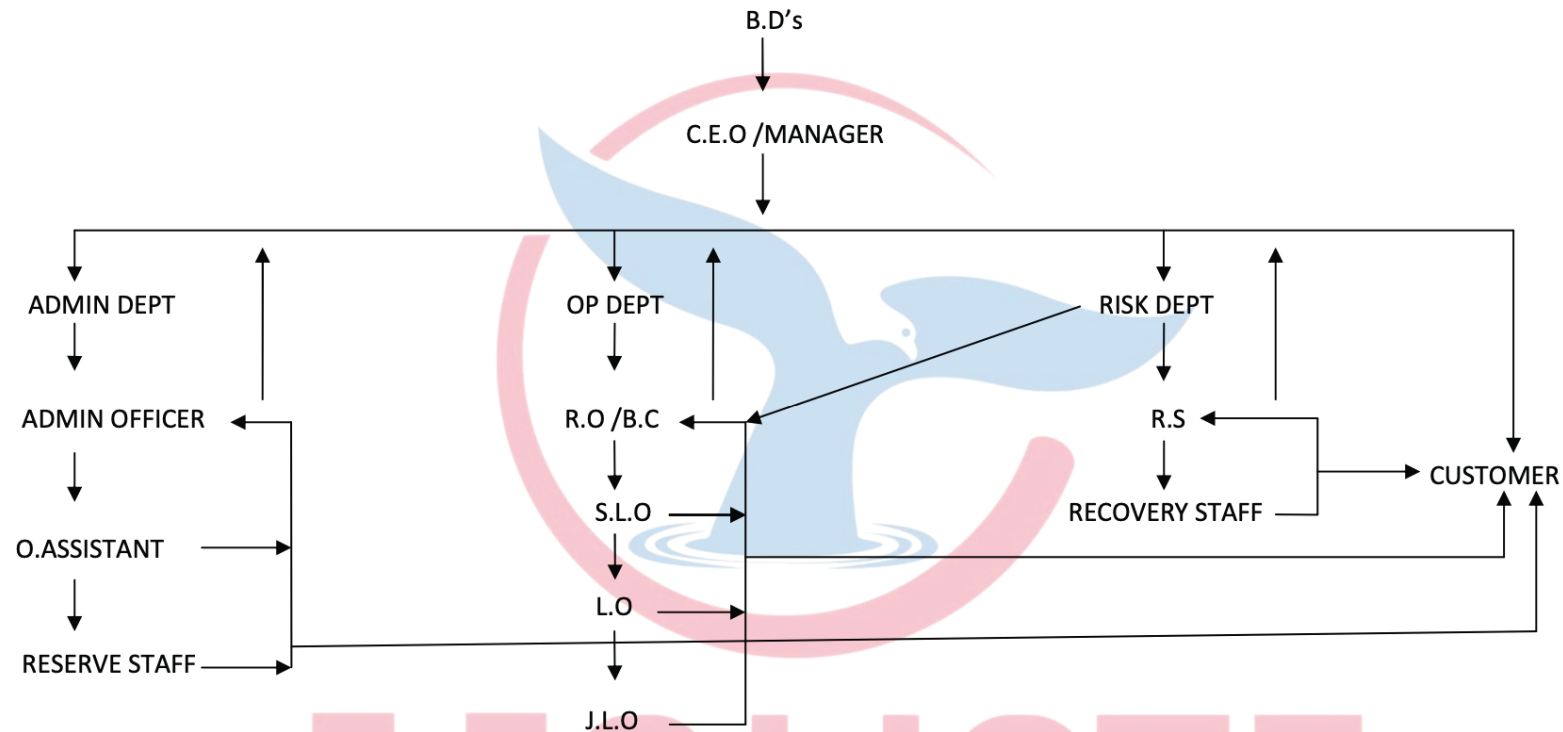
Our staff members are well-trained and skilled in various aspects of microfinance, including customer service, financial analysis, and loan management. We prioritize continuous professional development to ensure our team remains proficient and knowledgeable.

Organizational Chart:

- CEO
- Head of Operations
- Head of risk and customer support
- Head of HR



ORGANIZATION STRUCTURE



ABBREVIATIONS:

- ® B.D – BOARD OF DIRECTORS
- ® C.E.O – CHIEF EXECUTIVE OFFICER
- ® OP DEPR – OPERATION DEPARTMENT
- ® R.O – REPORT OFFICER
- ® B.C – BRANCH COORDINATOR
- ® S.L.O – SENIOR LOAN OFFICER

- ® L.O – LOAN OFFICER
- ® J.L.O - JUNIOR LOAN OFFICER
- ® O.ASSISTANT – OFFICER ASSISTANT
- ® R.S –RISK STAFF
- ® ADMIN DEPT – ADMINISTRATION DEPARTMENT
- ® ARROWS REPRESENTS FLOW OF INFORMATION

FINANCIAL INFORMATION



Financial Statements Summary:

Yawote Microfinance Limited provides comprehensive financial statements that reflect our commitment to transparency and accountability. Detailed financial summaries are available upon request.

Funding:

Initial funding for YML was secured through shareholder equity and diaspora investors. We continue to seek additional funding sources to support our expansion and service delivery.

Growth Outlook:

The outlook for YML is positive, with expectations of steady growth driven by the increasing demand for microfinance services. Our strategic initiatives are designed to expand our market reach and enhance our product offerings.

Short-Term Projections (1-2 Years):

- Expansion of product offerings to meet diverse customer needs.
- Increase in customer base and policy enrolments.
- Establishment of new branches in underserved areas.

Long-Term Goals (3-5 Years):

- Further geographical expansion across Tanzania.
- Implementation of digital financial services to enhance accessibility.
- Strengthening partnerships with local and international financial institutions.

Financial Strategy:

Our financial strategy focuses on sustainable growth through prudent financial management, strategic investments, and continuous innovation in our product offerings.

Financial Health Overview:

YML maintains a strong financial health through effective risk management, diversified revenue streams, and a robust capital structure.

Major Financial Milestones:

- Achieved profitability within the first year of operations.
- secured additional fund from Tanzanian American diaspora community

PARTNER WITH US

Why, Choose US

Are you a Diaspora or Tanzanian resident with big plans? we can help you secure your family's future and achieve financial freedom.

Partner with YML in Tanzania for rapid economic growth and contribute to improving the quality of life for our people, fostering hope for a better future.

For more details, please schedule a presentation appointment on below contact.



ACHIEVEMENTS AND CERTIFICATIONS



Accomplishments:

- Successfully licensed by the Bank of Tanzania.
- Rapid growth in customer base since inception.
- Implementation of financial literacy programs for low-income earners.

Awards and Recognitions:

- Licensed under Section 21 of the Microfinance Act, 2018 (No. MSP2-A23).

Partnerships:

- Collaborations with local NGOs for community development projects.
- Partnerships with international microfinance institutions for funding and technical support.



Certifications and Licenses:



TANZANIA


Certificate of Incorporation of a Company
 Section 15
No: 157844717
 I HEREBY CERTIFY THAT
YAWOTE MICROFINANCE LIMITED
 is this day incorporated under the Companies Act, 2002
 and that the Company is Limited.
GIVEN under my hand at Dar es Salaam this 15 day of
SEPTEMBER TWO THOUSAND AND TWENTY TWO.





PRINC. ASST. REGISTRAR OF COMPANIES

CTIN: 540473

TANZANIA REVENUE AUTHORITY
 CERTIFICATE OF REGISTRATION
 FOR
TAXPAYER IDENTIFICATION NUMBER (TIN)
(ISSUED UNDER SECTION 21 OF THE TAX ADMINISTRATION ACT 2019)
THIS IS TO CERTIFY THAT
YAWOTE MICROFINANCE LIMITED
 HAS BEEN REGISTERED WITH THE TANZANIA REVENUE AUTHORITY
 AND ASSIGNED THE TAXPAYER IDENTIFICATION NUMBER
157-844-717
 WITH EFFECT FROM: **15 SEPTEMBER 2022**
 TRA LOCATION: **ILALA** TAX OFFICE: **BUGURUNI**
 PHYSICAL LOCATION:
 STREET / AREA: **KIPAWA STAKISHARI**
 OFFICIAL SEAL:  **HERBERT M.T KABEMELA**
 COMMISSIONER FOR DOMESTIC REVENUE
NOTE: THE REQUIREMENTS UNDER WHICH THIS CERTIFICATE IS ISSUED ARE STATED OVERLEAF

LICENCE NO: MSP2-A23

BANK OF TANZANIA
LICENCE TO CONDUCT MICROFINANCE BUSINESS
 Issued under Section 21 of the Microfinance Act of 2018

THIS LICENCE IS ISSUED TO YAWOTE MICROFINANCE LIMITED (Name of Microfinance Service Provider) of ILALA DISTRICT,
 P.O BOX 1918 DAR ES SALAAM (Address) and authorizes the said institution to conduct or carry microfinance business in Mainland Tanzania
 as a Non-Deposit Taking Microfinance Service Provider under Tier 2.
 This licence is issued subject to the provisions of the Microfinance Act, 2018 and the conditions set forth in our letter with reference
 No. **FD/49/17/03/247** dated **7th DECEMBER, 2022**
 Dated this **7th** day of **DECEMBER, 2022**



GVERNOR
 Phileas D. A. M. Lupa
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SOCIAL RESPONSIBILITY AND CSR ACTIVITIES



Community Involvement:

Yawote Microfinance Limited is actively involved in community development initiatives. We conduct financial literacy programs to educate low-income earners on effective financial management and savings practices.

Sustainability Practices:

We promote environmentally friendly business practices and encourage our clients to engage in sustainable economic activities. Our goal is to contribute to the overall sustainability of the communities we serve.

Impact on Community:

Our financial services have enabled many low-income earners to start and grow their businesses, improve their living standards, and achieve financial stability. Empower employment opportunities to good customer children or family members

CONTACT US

Yawote Microfinance Limited is dedicated to making a significant impact on the financial well-being of Tanzania's low-income earners, driving sustainable development and economic empowerment across the nation.

Chief Executive Officer : 0748055254

Office: 0657 570 676

Email: info@yawotemicrofinance.co.tz | www.yawotemicrofinance.co.tz

Address: • P.O Box 1918, Ukonga Banana, Sabasaba Center, Dar es salaam, Tanzania.