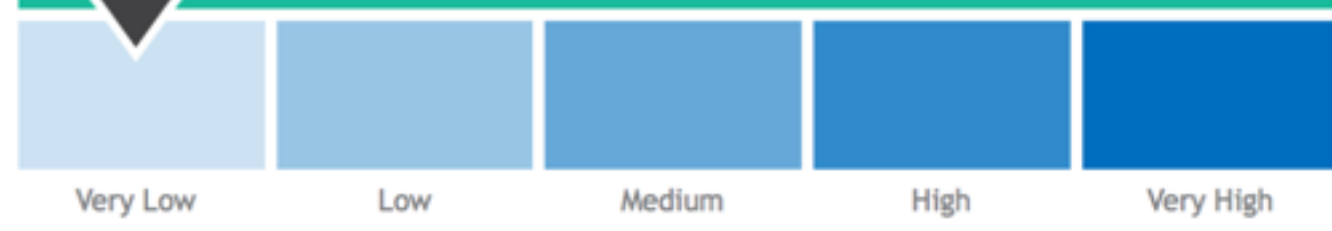




# Accepted

**Salma Masuri SELEMANI** 4640013 14/07/15  
 Borrower Loan ID Application date



Benchmarked against our other customers, this borrower is very low risk. First Access recommends a loan of 300,000 TZS to be repaid over 6 months with a 6% interest rate.

risk profile

<b>Standard</b> Loan product	<b>300,000 TZS</b> Requested loan size	<b>6 Months</b> Tenor
<b>1</b> Cycle	<b>300,000 TZS</b> Recommended loan size	<b>6%</b> Interest rate

<b>35594</b> Customer ID number	<b>17641181</b> Government-issued ID number	<b>Voter's ID</b> Government-issued ID Type
<b>0714623240</b> Mobile number	<b>33</b> Age	<b>Female</b> Gender
<b>10 STOCK-Products</b> Loan Purpose	<b>SAL household</b>	<b>Married</b> Marital Status
<b>2</b> Number of Dependents	<b>Family</b> Residence	
<b>130 - Temeke</b> Institution branch	<b>Bupe</b> Client officer	<b>34</b> Client officer ID

**First Access**  
 Driving financial accessibility



Loan applicant's house



# Application process

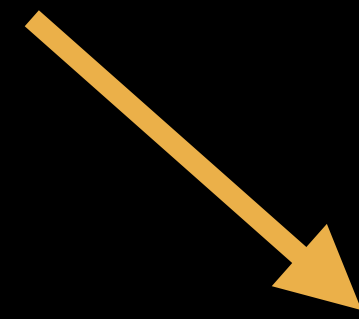
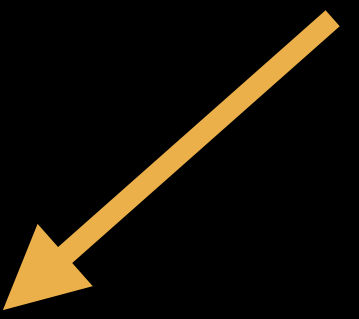


# Data collection and storage



# Annualized micro-loan interest rates in Tanzania

~60%



30%

Risk compensation

30%

Operational expenses



First Access  
enables lenders to  
use applicants'  
mobile data to  
create a credit  
score and **approve  
credit instantly,  
accurately, and  
inexpensively**

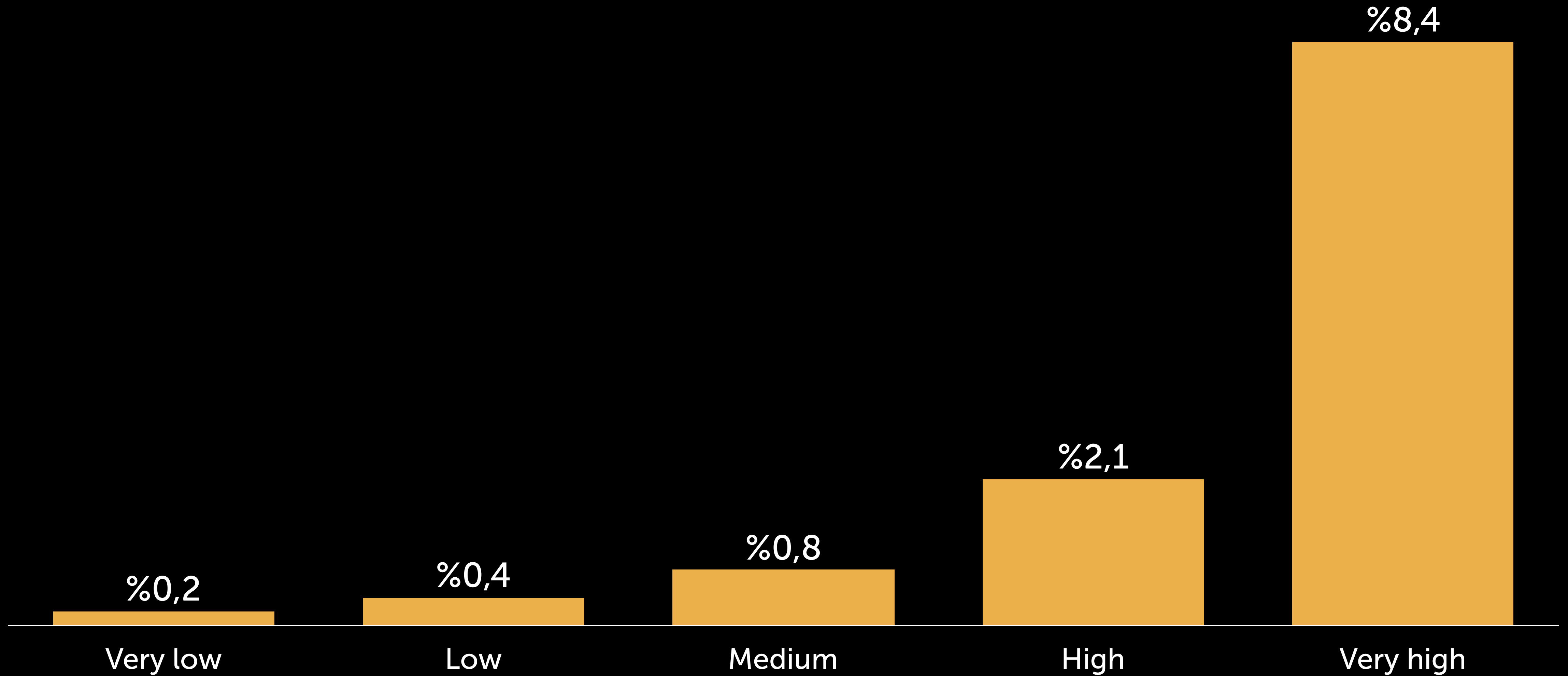
First Access <075-933-8750>

12:48 PM

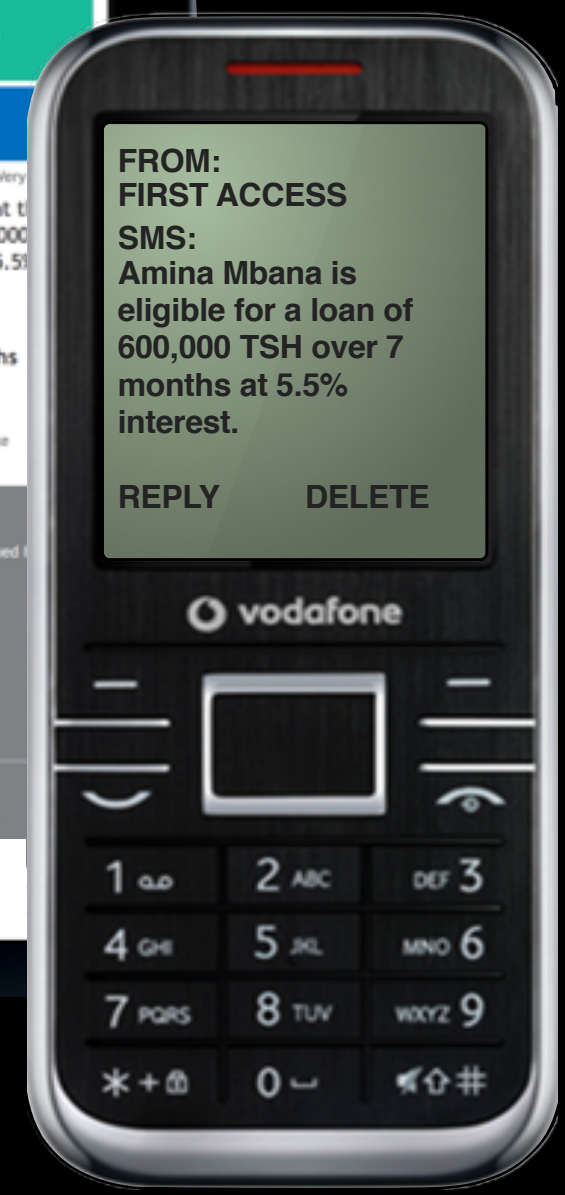
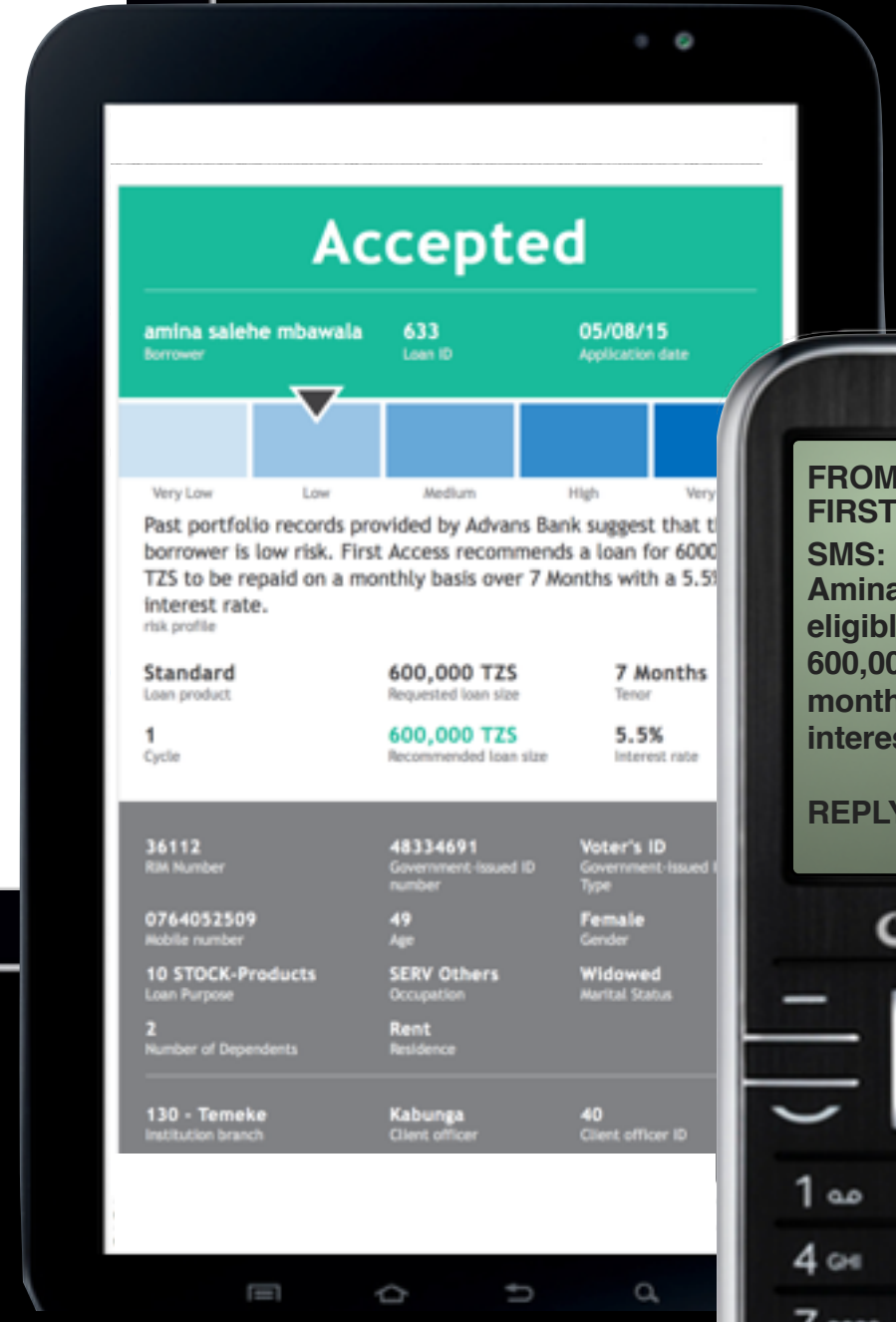
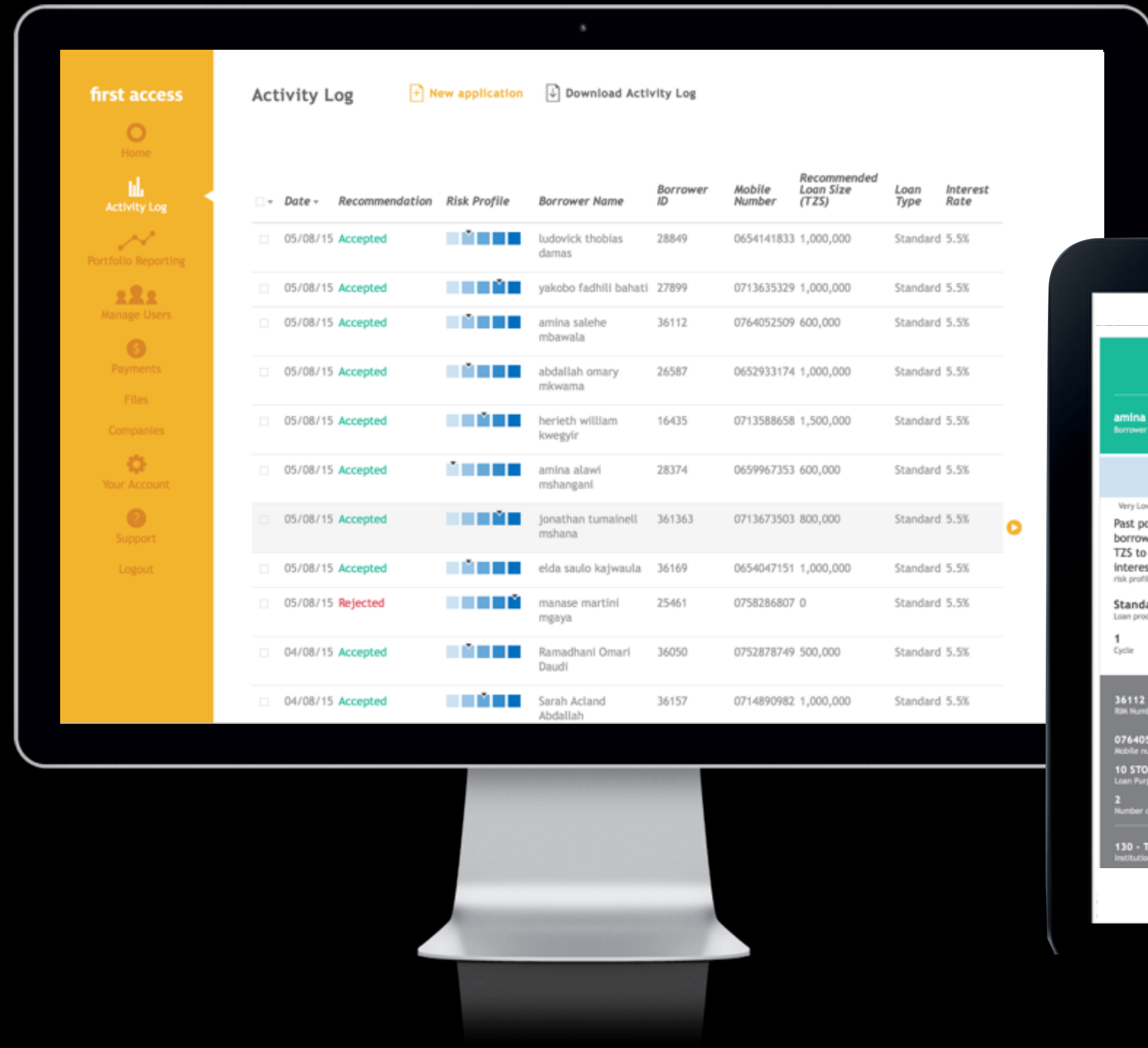
The recommended loan size for Sarah Mandari is 478,000 TZS. Immediate disbursal approved.

12:48PM, Nov 15

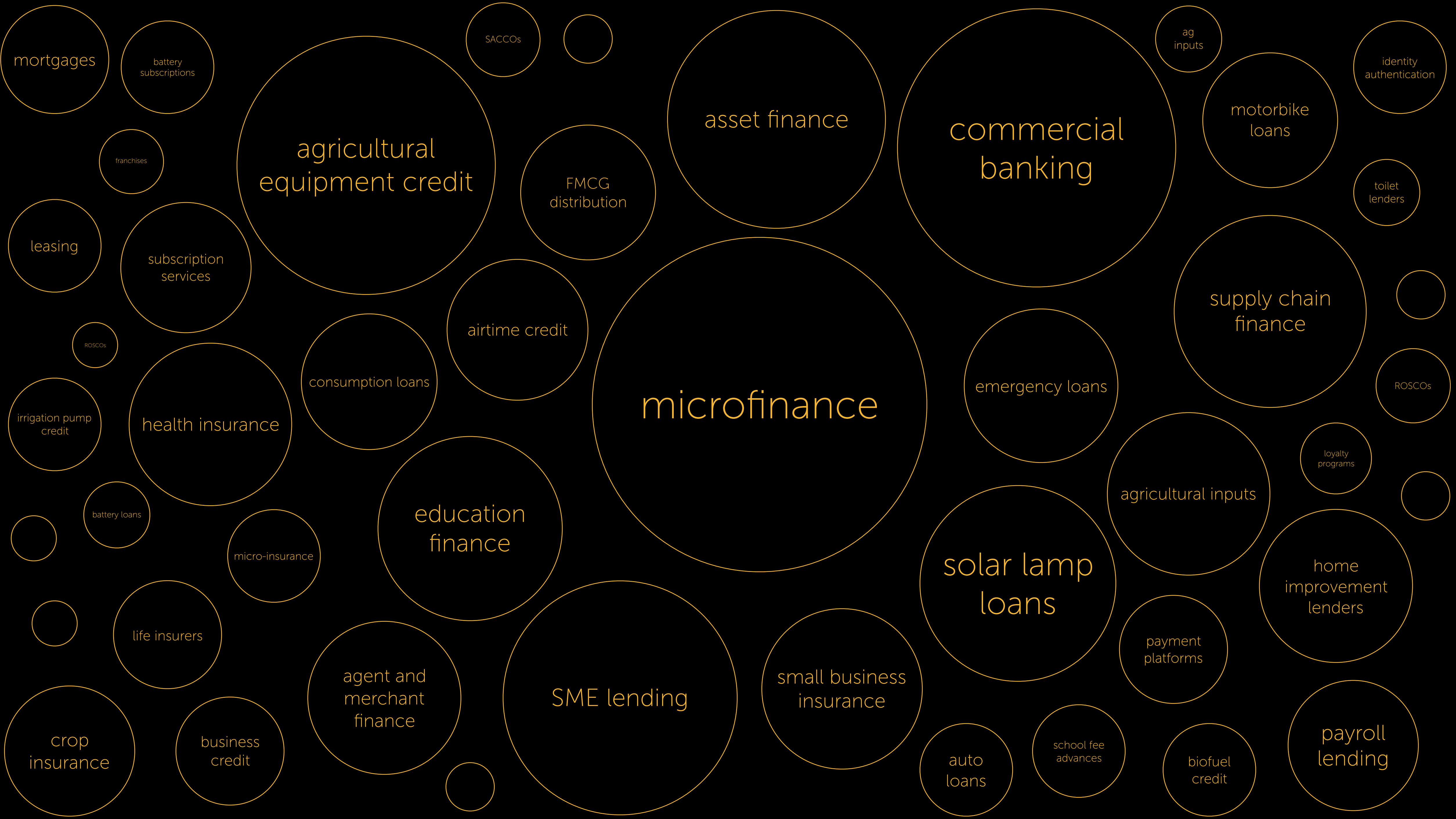
# Actual loan disbursements in arrears vs. predicted risk buckets











agricultural equipment credit

asset finance

commercial banking

microfinance

supply chain finance

education finance

solar lamp loans

SME lending

mortgages

battery subscriptions

SACCOs

franchises

leasing

subscription services

FMCG distribution

ag inputs

motorbike loans

identity authentication

toilet lenders

ROSCOs

irrigation pump credit

health insurance

consumption loans

airtime credit

emergency loans

ROSCOs

battery loans

micro-insurance

agricultural inputs

loyalty programs

life insurers

home improvement lenders

crop insurance

business credit

agent and merchant finance

small business insurance

payment platforms

auto loans

school fee advances

biofuel credit

payroll lending