

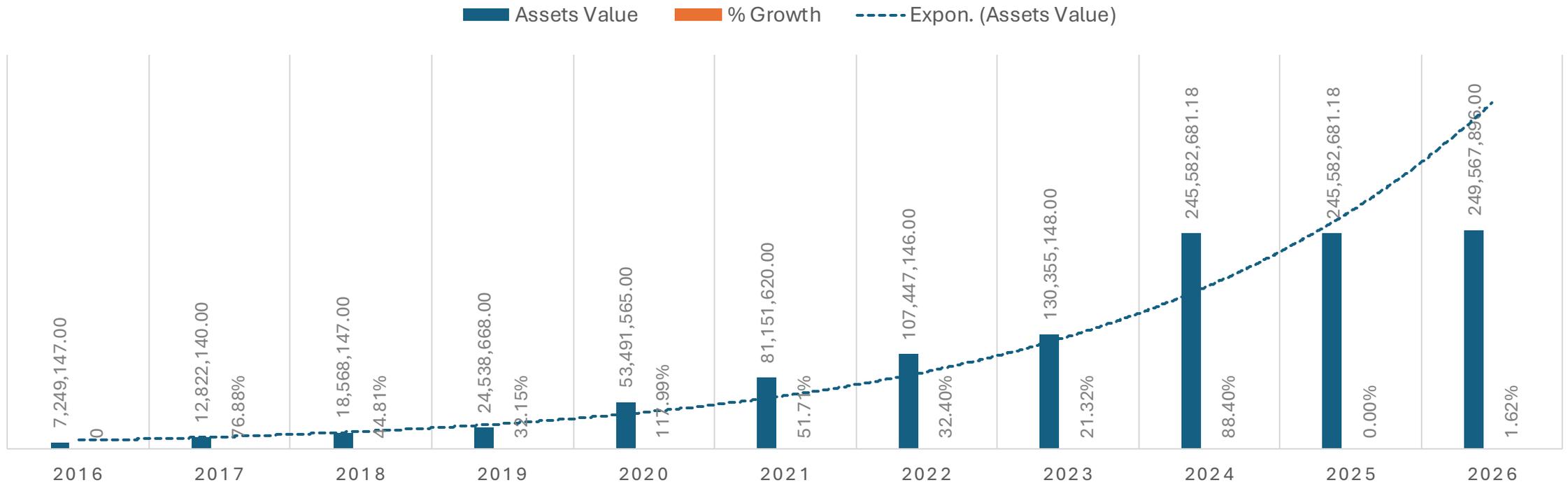
Mombo SACCO

Annual Budgets

ASSETS GROWTH

- Mombo Sacco's 2016-2023 asset growth showcases robust management and innovation. Expect near double assets by 2024 and stability in 2025, with slight growth in 2026. We're ambitiously targeting a Ksh 1 billion asset base by 2030, driving member prosperity.

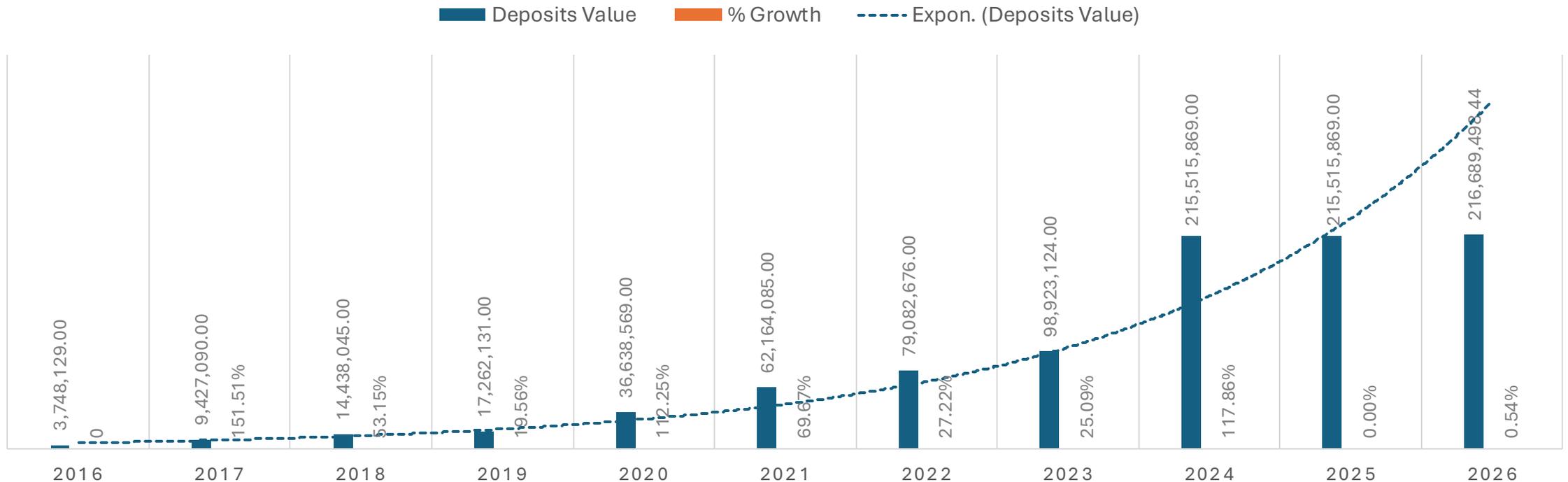
ASSETS GROWTH IN VALUE AND PERCENTAGE



DEPOSITS GROWTH

- Mombo Sacco's savings grew steadily but fell short of the 2023 Ksh 251.9M target due to economic shifts. The 2025-26 forecasts consider competitive rates, new products, digital tools, and increased marketing to bolster brand awareness as key growth drivers.

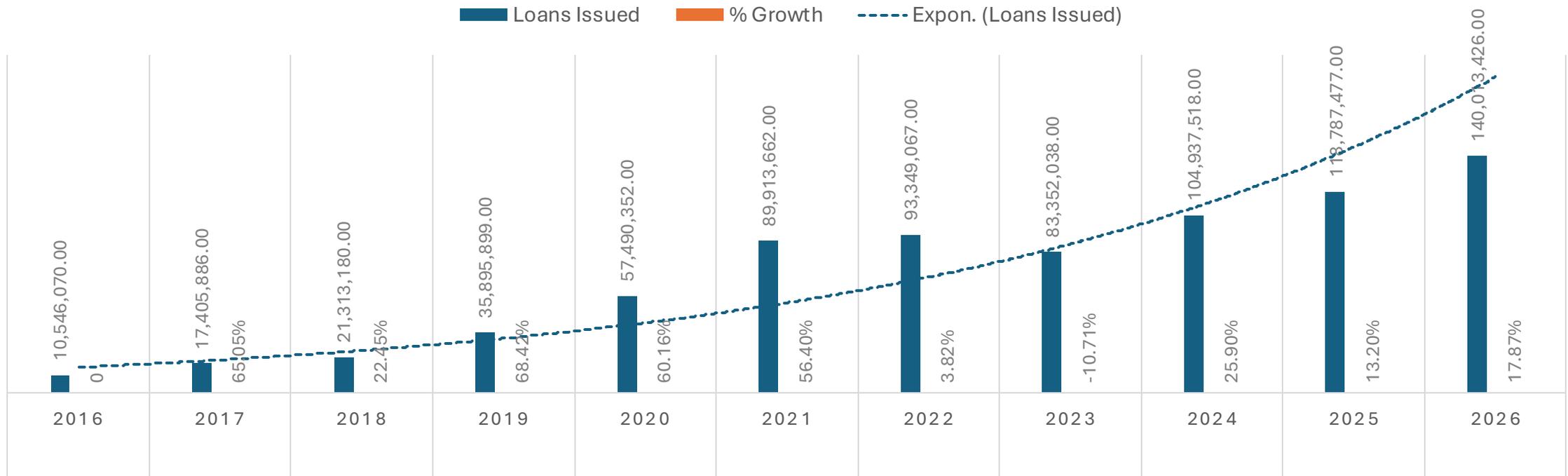
DEPOSITS GROWTH IN VALUE AND PERCENTAGE



LENDING GROWTH

- From 2016-2023, lending grew from Ksh 10.5M to Ksh 83.3M, with a 2023 drop due to market challenges impacting members' finances. Aiming for Ksh 140M by 2026, strategies focus on facilitating member prosperity with tailored financial solutions and enhancing recovery efforts, ensuring sustainable growth.

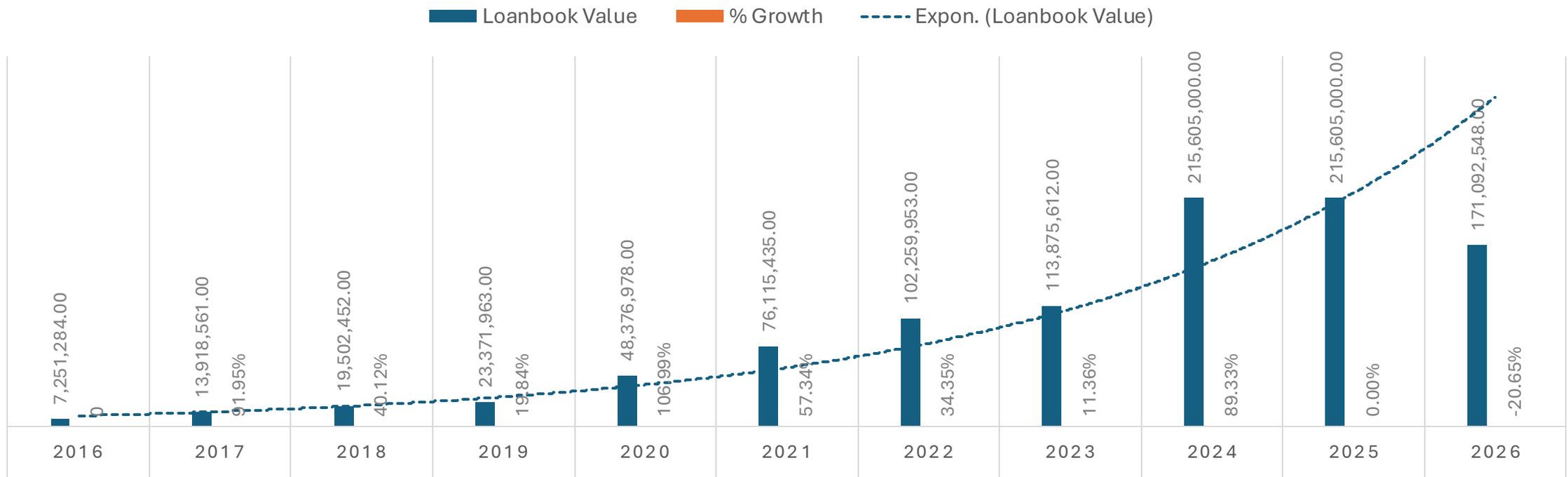
LOANS ISSUED GROWTH IN VALUE AND PERCENTAGE



LOANBOOK GROWTH

- In 2023, Mombo Sacco issued Ksh 83,352,038 in loans, a decline from Ksh 93,349,067 in 2022, impacting loan book growth with Ksh 113.9M reached against a target of Ksh 201.5M. Economic inflation and market volatility contributed. Strategies for 2026 include launching specialized loan products, utilizing MScore for precise lending, and enhancing digital engagement via the Mombo App, aiming to maintain a repayment rate above 80%.

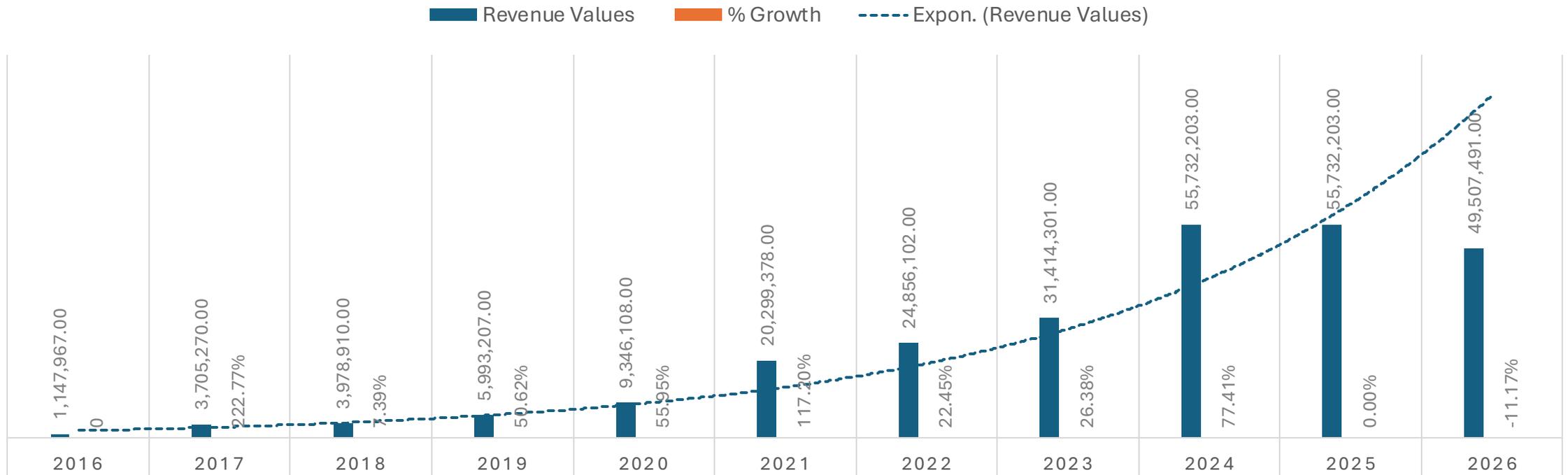
LOANBOOK GROWTH IN VALUE AND PERCENTAGE



REVENUE GROWTH

- Mombo Sacco's revenue consistently grew from Ksh 1,147,967 in 2016 to Ksh 31,414,301 in 2023. The 2023 actual revenue was lower than budgeted due to reduced lending. From 2024 to 2025, revenue is budgeted at Ksh 55,732,203, supported by expected increased lending. However, the 2026 budget is adjusted to Ksh 49,507,491 due to the increased use of a 50% interest discount by borrowers, reducing interest income.

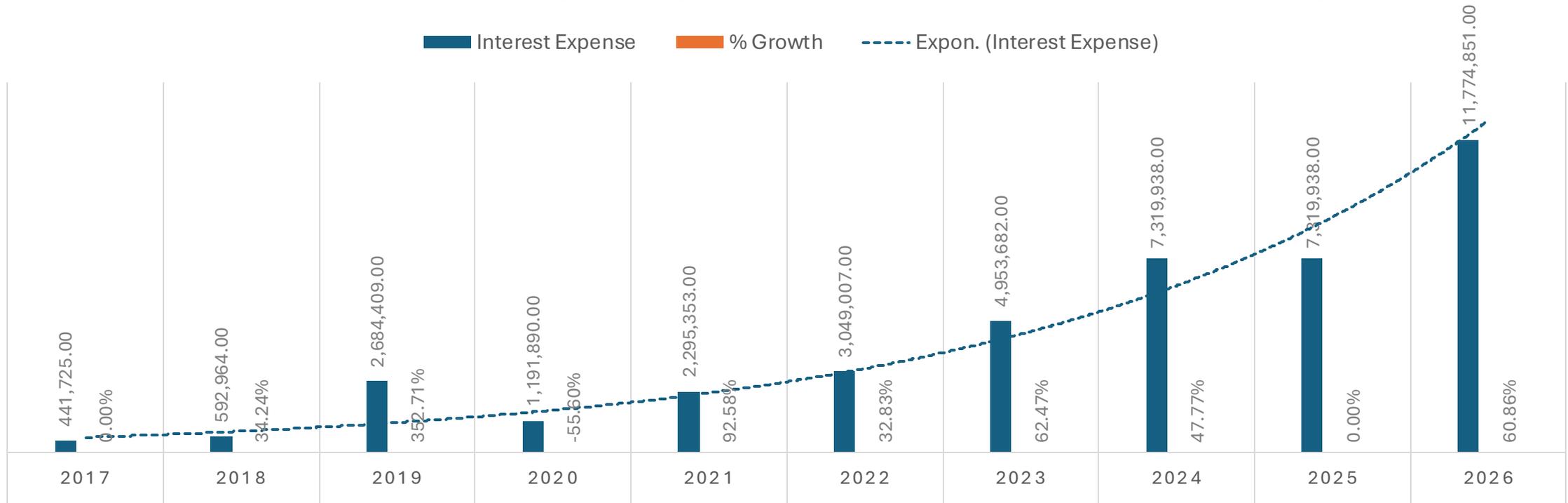
REVENUE GROWTH IN VALUE AND PERCENTAGE



INTEREST EXPENSE GROWTH

- Mombo Sacco's interest expense increased annually from 2017 to 2023. However, 2023's actual was Ksh 4,953,682, under the budgeted Ksh 6,971,370 due to lower-than-expected savings deposits amid market challenges. The budgeted growth to Ksh 11,774,851 by 2026 reflects an optimistic outlook for savings growth.

INTEREST EXPENSE GROWTH IN VALUE AND PERCENTAGE



EXPENDITURE GROWTH

- From 2016 to 2023, Mombo Sacco's expenses steadily increased, reaching Ksh 22,357,885 in 2023, under budget due to a consistent efficiency ratio below 70%. This approach supports our growth plans, leading to a 2026 budget of Ksh 34,316,472. The increased budget reflects our commitment to investing significantly in technology, payroll, marketing, and regulatory compliance, aligning with industry expectations for expansion.

EXPENDITURE GROWTH IN VALUE AND PERCENTAGE

■ Expenditure values ■ % Growth - - - Expon. (Expenditure values)

