



Please complete prior year and first quarter information on first reporting period. At second, third and fourth quarter information for each subsequent reporting period. Please send your completed form to us at uncdf@themix.org. If you have any questions at any point in the data collection process, do not hesitate to email us. Please complete this information section **before** completing any other sections on this form. Cells shaded in grey are automatically calculated. For questions on terms in the form, please click on the term or go directly to the Glossary tab at the end of this form. [Glossary](#)

General information	Name of institution	Wasasa Microfinance S.C.	Ethiopian Birr
	Country	Ethiopia	
	Local Currency (used in this report)	ETB	
Information about the person completing this form	Name	Amsalu Alemayehu	
	Position in the institution	General Manager	
	Phone number	251-113-384-133	
	Email	wasasamf@ethionet.et	

Section I: Infrastructure

Please complete the information on your personnel and offices.

Infrastructure		31-Dec-11	31-Mar-12	30-Jun-12	30-Sep-12	31-Dec-12	31-Dec-12
Points of Service	Number of offices / branches	49	49	49			
	Rural offices / branches	44	44	44			
	Other points of service *						
	Rural points of service						

* Other points of service might include grocery stores, pharmacies, gas stations or other service points that are not MFI offices.

Staff and Gender		31-Dec-11	31-Mar-12	30-Jun-12	30-Sep-12	31-Dec-12	31-Dec-12
Employees	Number of employees	224	343	351			
	Number of loan officers	95	124	138			
Management	Number of managers	6	6	6			
	Number of women managers	-	-	-			
Board	Number of board members	5	5	5			
	Number of women board members	-	-	-			

Section II: Clients

Please complete the information on your clients. Cells shaded in grey are automatically calculated.

Each category is independent from one another and therefore the sum will not necessarily equal the number of total clients.

Clients: Characterization and Number		31-Dec-11	31-Mar-12	30-Jun-12	30-Sep-12	31-Dec-12	31-Dec-12
Number of active clients		58,651	59,918	64,056			
Number active women clients		25,575	25,590	25,656			
Number active youth clients (<25 years of age)		ND	ND	ND			
Number of active borrowers		54,981	53,033	58,911			
Number of active women borrowers		23,884	23,023	23,872			
Number of active youth borrowers (<25 years of age)		ND	ND	ND			
Number of depositors		58,651	59,918	63,633			
Number of women depositors		25,575	25,590	25,475			
Number of youth depositors (<25 years of age)		ND	ND	ND			

Section III: Loan Portfolio

Please complete the information on your total loan portfolio. Cells shaded in grey are automatically calculated.

Each category is independent from one another and therefore the sum will not necessarily equal the total loan portfolio outstanding.

Loan Portfolio		31-Dec-11 (ETB)	31-Mar-12 (ETB)	30-Jun-12 (ETB)	30-Sep-12 (ETB)	31-Dec-12 (ETB)	31-Dec-12 (ETB)
Loan Portfolio, Gross	currency	115,973,094	99,975,161	150,504,901			
By Type	Consumer	9,475,110	8,855,472	9,112,904			
	Microenterprise	105,351,904	90,107,609	135,126,132			
	Corporate						
	Small and Medium Enterprise	1,146,080	1,012,079	6,265,865			

Loan Accounts		31-Dec-11	31-Mar-12	30-Jun-12	30-Sep-12	31-Dec-12	31-Dec-12
Number of Loan Accounts		56,171	53,033	58,911			
By Geography	Rural	49,169	45,995	52,166			
	Urban	7,002	7,038	6,745			

Section IV: Deposits

If your institution does not have deposits, enter '0' in all white cells below and then skip this section and continue to section V.

Deposit Accounts		31-Dec-11	31-Mar-12	30-Jun-12	30-Sep-12	31-Dec-12	31-Dec-12
Number of Deposit Accounts		114,822	112,934	122,121			
By Type	Voluntary deposit accounts	58,651	59,918	63,633			
	Compulsory deposits accounts	56,171	53,016	58,488			
By Geography	Rural	100,478	102,958	110,684			
	Urban	14,344	9,976	11,437			

Section V: Income Statement

Please complete the all white cells in the entire income statement, including '0' for items where the value is '0'. Use only full numbers, such as "1,000,000" and not "1M".

Income statement	starting ending currency	1-Jan-11 31-Dec-11 (ETB)	1-Jan-12 31-Mar-12 (ETB)	1-Apr-12 30-Jun-12 (ETB)	1-Jul-12 30-Sep-12 (ETB)	1-Oct-12 31-Dec-12 (ETB)	1-Jan-12 31-Dec-12 (ETB)
Interest income		23,468,359	9,822,102	8,966,517			
Interest income and fee income on loan portfolio		22,769,529	9,410,889	8,774,747			
Other interest and fee income		698,830	411,213	191,770			

Interest expense	4,589,902	1,507,995	1,929,765			
Interest expense on deposits	1,215,210	615,293	948,934			
Other interest expense	3,374,691	892,702	980,831			
Other income from operations	604,037	-	955,287			
Impairment loss (reversal of impairment loss), gross loan portfolio	956,101	-	-			
Recoveries on loans written off	370,731	635,301	193,150			
Operating Expense	9,442,518	3,152,684	4,519,129			
Net Operating Income	9,454,606	5,796,724	3,666,059			
Net non-operating income (loss)	-	-	-			
Total donations	4,817,087	1,344,399	772,755			
Income tax expense	-	-	-			
Profit (loss)	14,271,693	7,141,123	4,438,814			
(items left empty)	0	0	1			

Section VI: Balance Sheet

Please complete all white cells in this balance sheet, including '0' for items where the value is '0'. Use only full numbers, such as "1,000,000" and not "1M".

Balance sheet	as of currency	31-Dec-11 (ETB)	31-Mar-12 (ETB)	30-Jun-12 (ETB)	30-Sep-12 (ETB)	31-Dec-12 (ETB)	31-Dec-12 (ETB)
<u>Total assets</u>		142,929,844	147,884,828	191,854,876			
Deposits		38,830,075	38,374,246	42,218,004			
Borrowings		46,377,140	44,119,128	79,570,843			
Other liabilities		6,968,691	7,496,394	7,732,153			
<u>Total liabilities</u>		92,175,906	89,989,767	129,521,000			
Donated equity		21,668,278	23,012,677	23,785,432			
Other equity		29,085,660	34,882,384	38,548,443			
<u>Total equity</u>		50,753,938	57,895,061	62,333,875			
Total equity and liabilities		142,929,844	147,884,828	191,854,876			
(Balance Sheet balance)		0	0	0			

Section VII: Portfolio Arrears and Write-off loans

Please provide information on the portfolio arrears and write-off loans for your loan portfolio.

Loan Portfolio: Portfolio Aging Report	as of currency	31-Dec-11 (ETB)	31-Mar-12 (ETB)	30-Jun-12 (ETB)	30-Sep-12 (ETB)	31-Dec-12 (ETB)	31-Dec-12 (ETB)
Current portfolio (PAR < 1 days)		113,536,683	99,040,449	148,835,920			
PAR 1-30 days		12,394	12,502	54,363			
PAR 31 - 90 days		-	356	41,179			
PAR 91 - 180 days		2,369	-	3,628			
PAR > 180 days		2,421,648	921,853	1,569,811			
Renegotiated loans		-	-	-			
<u>Loan Portfolio, gross</u>		<u>115,973,094</u>	<u>99,975,161</u>	<u>150,504,901</u>			
(Reported above)		115,973,094	99,975,161	150,504,901			
	starting ending currency	1-Jan-11 31-Dec-11 (ETB)	1-Jan-12 31-Mar-12 (ETB)	1-Apr-12 30-Jun-12 (ETB)	1-Jul-12 30-Sep-12 (ETB)	1-Oct-12 31-Dec-12 (ETB)	1-Jan-12 31-Dec-12 (ETB)
Write-offs, during the period		692,271	85,098	341,630			