

## **1- VISÃO GERAL DO PROJETO:**

(Resumo das informações gerais sobre o projeto)

The DZUA subject to monitoring regularly the Bank of Mozambique and of its funding partners as well as audits.

DZUA is an institution focused from the beginning to support to develop low - income people and generally excluded from commercial banks, so its headquarters being instalada in Chitima, a purely rural but with vast potential for activity Economic to , agricultural and fisheries .

From the beginning, the DZUA believes that Mozambican citizens, especially those of low income (rural families, youth, women, traders, farmers, fishermen and other social groups of low - income) can greatly improve their lives by applying adequate financial resources to their ability to management in income-generating activities, producing on own land.

Since 2013 in Tete, she has a lot of experience working in rural areas, being able to understand cultural, anthropological, taboos, economic factors, among others. This ensures that DZUA projects are meticulously studied.

For strategic reasons, in 2014 DZUA opened a representation in Maputo Province, Cidade da Matola. This strategy allows the institution to seek more resources, techniques and strategies to enhance its activities in rural areas.

The company was formalized in May 2011 and during the first year had appreciable growth, extending its activity to more than one hundred customers. Currently, the preferred target market is low-income micro entrepreneurs with rudimentary family businesses and with no real guarantees to offer to traditional banks. These small business owners get the first loan, and by paying it, they are able to obtain ever greater loans, until the time when a level is reached that empowers them to participate in larger programs. Usually, when they reach this level, micro-entrepreneurs disconnect themselves from micro credit and integrate the formal credit market, which favors their integration into the formal economic and social level.

## **2- OBJETIVOS:**

It intends on one side to transform DZUA E.I. into a Microbank institution, with the

expansion of its services to strategic areas of the country especially, by the establishment of a new business unit, approaching to a target market consisting of farmers, Public workers, livestock, merchants, employees and other practices of small income activities.

DZUA E.I., in the context of its activity, will continue an economically viable activity, a pioneer in this region and that will allow the access of hundreds of beneficiaries to services that are now inaccessible to them.

Generally, this project provides for the following investment axis:

- Axis 1 – Productive investment in innovation, creating a new business, within the same business area of the company, taking advantage of the know-how and experience accumulated by the company and thus expanding DZUA S.A. activity.
- Axis 2 – Investment in Human Resources and training, namely the technicians who will constitute the team of prospecting, analysis and monitoring of customers, so that they can provide quality services.
- Axis 3 – Investment in information technologies to ensure the management and control of credit packages as well as all services and products provided. The purpose of providing adequate services with these technologies is to:
  - Offer efficient and effective services in a differentiated way in the region, which are not available, with full assistance and monitoring of the development in such regions.
  - Ensure low failure rates by controlling one of the most important variables of credit loan activity and which is usually one of the critical success factors of microfinance companies.

### **3- VISÃO:**

(Visão a curto, médio e longo prazo do projeto)

Given the current positioning and competences dominated by DZAU E.I., due to market developments and opportunities identified, it must be the company's strategy the Expansion based on designing new business model (Microbank) and in one new Localization and Expansion by diversification, by adapting the portfolio of products and services to the regional needs of each new location.

Contribute by offering innovative and sustainable financial and non-financial products and services, oriented to meet the needs of different market players, with higher quality standards.

Become an innovative financial institution, with flexible solutions that meet the needs of customers, aiming to occupy a prominent position in the financial market.

Slogan:

Inovation | Transparency | Accountability | Impartiality | Discipline | Social Responsibility