

Growth with purpose

Our purpose

Reducing poverty and enabling female empowerment

→ See our purpose in action on [page 7](#)

Inspired by our vision

Just and financially inclusive societies.

Achieved through our mission

Enhancing socioeconomic progress of low-income entrepreneurs by increasing financial inclusion.

Assessed through outcome indicators

Financial inclusion

70%

of clients accessing a financial service for the first time

Reduction of poverty

94%

of clients increasing their daily income level

Female empowerment

89%

increase of share in family income by females

94%

improvement in financial understanding

94%

of living conditions improved

82%

increase of leadership or decision-making role within household or community

→ Read more about how these indicators are calculated on [page 204](#)

→ Find our business Key Performance Indicators ('KPIs') on [page 23](#)

Supported by strategic priorities



Drive growth

Sustainable growth is driven by strengthening and scaling our core business model, expanding our product offering and deepening client relationships, while leveraging digital capabilities to enhance reach and efficiency.



Build resilience

Resilience is reinforced through strong governance, effective risk management, financial discipline and a robust regulatory and technology framework that supports long-term stability.



Achieve sustainable impact

Sustainable impact is achieved by delivering responsible financial services that advance financial inclusion and integrate social and environmental responsibility into our business model.

→ Read more about our growth strategy on [page 18](#)

Growth with purpose (continued)

Delivered via our operational model

- Enabling cost efficiency, quick decision-making, replicability, and high-touch client engagement through a decentralised, standardised and sustainable model
- Reinforcing our approach with socially responsible services, a diversified risk profile, a proven credit methodology, and a highly scalable model
- Addressing the demand for loans, savings and insurance while gradually expanding into digital financial services
- Driving stakeholder value through sustainable growth and financial returns while maintaining a strong commitment to our social mission

→ Read more about our operational model on [page 13](#)

Committed to sustainable and responsible practices

- Safeguarding and engaging with stakeholders
- Implementing measures to mitigate and adapt to climate change
- Contributing directly to the Sustainable Development Goals:



→ Read more in our ESG report on [page 49](#)

Underpinned by values



Professionalism

Emphasises responsible, reliable and accountable leadership. It promotes efficient operations, ownership of roles and continuous learning



Integrity

Embodies consistency, trust, transparency, respect and equality. It involves upholding high moral standards and treating others fairly.



Teamwork

Embraces a supportive environment that encourages collaboration and knowledge sharing, empowering all team members to achieve common goals.

→ Read more about how our values are part of our culture on [page 57](#)

Case study

Empowering Entrepreneurs: ASA Tanzania Strengthens Financial Literacy

At ASA Tanzania, a day of co-creation and shared learning was organised for 50 client group leaders in collaboration with Absa Bank, reinforcing a joint commitment to financial inclusion and enterprise development. The session focused on strengthening financial literacy and practical business skills to help leaders better support their groups and grow sustainable livelihoods. Key topics included entrepreneurship development, building sustainable business models, and planning for strategic growth in competitive markets.

Through interactive discussions and real-life case sharing, participants explored how to formalise operations, manage cash flow effectively, and scale their businesses responsibly. The day fostered confidence, collaboration, and a stronger foundation for long-term economic resilience among the group leaders.

