KAMOA PORTFOLIO PERFORMANCE ANALYSIS:

Unraveling Settlements and Active Arrears in IDC & EDC

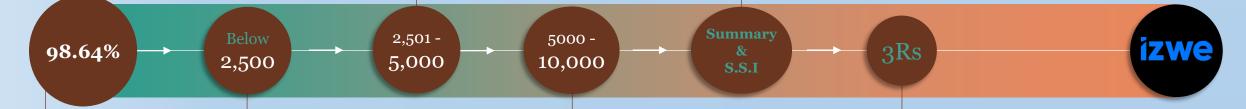
Analysis of Izwe Loans' loan settlement trends and active arrears in Internal and External Debt Collection. By examining patterns in various loan ranges, we aim to offer concise insights for optimizing debt recovery strategies and overall financial performance.

Range Analysis

- Under IDC, **16.64%** settled their loans.
 - **83.36%** still have active arrears, making up **27.03%** of total IDC default loans.
 - In this range, EDC has **100%** active arrears.

Summary & Sweet Spot Identification

- A significant proportion of active arrears is concentrated in the Kes 1 2,500 range for both IDC and EDC
- **Kes 5,001 7,500** range presents a potential **Sweet Spot** with a settlement percentage of 11.79%, offering an opportunity for targeted improvement in collection strategies. Focusing on this range may yield a balanced approach for effective debt management.



Overall Defaulters

- Defaulters below Kes 10,001 constitute **98.64%** of total loans in IDC.
- Range Analysis: Below 2,500
- Under IDC, **53.25%** settled their loans.
- **46.75%** still have active arrears, making up **60.40%** of total IDC default loans.
- Under EDC, only **0.31%** settled their past due loan. **99.69%** still have active arrears.

Range Analysis: 5,000-10,000

- In Kes 5,001 7,500 & 7500 10,000, averagely **10.98%** settled.
- **89.02%** still have active arrears, making up **11.22%** of total IDC default loans.
- EDC has no defaulters elevated from IDC in the ranges above Kes 5,000.

Recommendations

- Target Kes 1 2,500 & implement focused strategies for early intervention to prevent further arrears escalation.
- Optimize ranges above Kes 5,000 by enhanced debt collection strategies to improve settlement
- Monitor and assess the EDC's performance due to its low settlement rate of 0.31%.

Range	Internal Amt	Internal No	Settled Amt	Settled No	Settled No %	Active Amt	Active No	Active Overall %	Active %
0-2500	5,186,851.00	4766	2,329,941.00	2,538	53.25%	2,871,997.00	2,228	46.75%	60.40%
0-2500 2501-5000	4,531,021.00	1196	711,734.00	199	16.64%	3,819,287.00	997	83.36%	27.03%
5001-7500	1,442,243.00	229	166,263.00	27	11.79%	1,275,980.00	202	88.21%	5.48%
	2,226,537.00	236	226,514.00	24	10.17%	2,000,023.00	212	89.83%	5.75%
7501-10000 10001-12500	279,714.00		41,673.00	4	15.38%	238,041.00	22	84.62%	0.60%
12501-15000	95,342.00		13,067.00	1	14.29%	82,275.00	6	85.71%	0.16%
15001-17500	63,792.00	4	15,679.00	1	25.00%	48,113.00	3	75.00%	0.08%
17501-Above	478,677.00	24	101,345.00	5	20.83%	377,332.00	19	79.17%	0.52%
TOTAL	14,304,177.00	6,488.00	3,606,216.00	2,799.00		10,713,048.00	3,689		
Range	EDC Amt	EDC No	EDC Settled Amt	EDC Settled No	EDC Settled %	Active Ar	nt	Active No	Percentages
	5,690,053.00	EDC No 5,120	EDC Settled Amt 15,087.00	EDC Settled No	EDC Settled % 0.31%	Active Ar 5,674,960			Percentages 99.69%
							6.00	5,104	
	5,690,053.00	5,120			0.31%	5,674,96	6.00	5,104	99.69%
0-2500 2501-5000 5001-7500	5,690,053.00	5,120			0.31%	5,674,96	6.00	5,104	99.69%
0-2500 2501-5000 5001-7500 7501-10000	5,690,053.00	5,120			0.31%	5,674,96	6.00	5,104	99.69%
0-2500 2501-5000 5001-7500 7501-10000 10001-12500	5,690,053.00 2,835,297.00 -	5,120			0.31%	5,674,96	6.00	5,104	99.69%
0-2500 2501-5000 5001-7500 7501-10000	5,690,053.00 2,835,297.00 -	5,120			0.31%	5,674,96	6.00	5,104	99.69%

8,510,263.00

5,960.00

16

TOTAL

5,976

8,525,350.00

15,087.00