

INDIGO TANZANIA LIMITED

Financing Needs Report

For DSE Endeleva Program

Date: 2025

Executive Summary

Indigo Tanzania Limited is a licensed insurance brokerage firm regulated by the **Tanzania Insurance Regulatory Authority (TIRA)**. The company is currently in its **pre-revenue phase**, having completed regulatory compliance, governance setup, and operational readiness in 2024/2025.

We are seeking **strategic financing** to fund **technology development, operational rollout, and market expansion** as we prepare for full commercial launch in **Q1 2026**. This investment will enable Indigo to become a **digital-first insurance broker**, targeting **SMEs, corporate clients, and underserved communities**.

Total Funding Required: TZS 200,000,000.00

Purpose:

- **Technology Infrastructure** – Build and deploy a secure digital platform for insurance management and related operations.
- **Market Penetration** – Drive client acquisition through targeted campaigns and strategic partnerships.
- **Operational Scale-Up** – Recruit key talent, set up branch operations, and ensure compliance readiness.

Current Status & Readiness

- **Regulatory Compliance:** Completed TIRA licensing.
- **Governance:** Fully established board and internal controls.
- **Capitalization:** Share capital injected – TZS 16,124,482.
- **Cash Balance:** TZS 3,845,118 (as at 31 Dec 2024).
- **Debt:** Zero debt (fully equity funded to date).

Financing Breakdown

Total Funding Request: TZS 200,000,000.00

Category	Allocation (TZS)	% of Total
Technology Development	80,000,000.00	40%
Marketing & Branding	50,000,000.00	25%
Operational Expenses	20,000,000.00	10%
Compliance & Licensing	40,000,000.00	20%
Contingency & Reserve	10,000,000.00	5%

Key Details:

- Technology includes **digital platform**, client portal, and system security.
- Marketing includes **brand campaigns, awareness programs, and digital ads.**
- Operational includes **staffing, training, office infrastructure.**

Use of Funds – Impact Analysis

Impact on Business:

- **2025:** Launch operations;.
- **2026:** Acquire MSME clients and corporate accounts.
- **2027:** Achieve positive EBITDA through operational efficiency and growing market share.

Expected Outcomes:

- **Insurance Penetration:** Drive uptake of insurance among SMEs and rural markets.
- **Digital Transformation:** Deploy paperless insurance management solutions.
- **Investor Returns:** Target positive ROI within 3 years with scalable revenue growth.

Why Invest in Indigo Tanzania?

- **Licensed & Compliant:** Fully regulated by TIRA.
- **High Growth Potential:** Untapped SME and rural insurance markets.
- **Digital-First Model:** Technology-driven operations for efficiency and scalability.
- **Strong Governance:** Experienced board and IFRS-compliant reporting.

Risk Mitigation

- **Market Risk:** Addressed through partnerships with insurers and banks.
- **Regulatory Risk:** Fully compliant with TIRA, IFRS standards.
- **Operational Risk:** Strong internal controls and advisory board oversight.

Investment Offer & Terms

Financing Type: Equity / Convertible Note / Strategic Partnership (flexible based on investor preferences).

Investor Benefits:

- Attractive ROI through revenue growth and profit share.
- Early-stage stake in a **licensed insurance broker** positioned for regional expansion.