
Institutional Presentation **2022**



National Economy 2021

NATIONAL ECONOMY

4.00%

Credit to the
economy

6.74%

Annual
Inflation

13.25%

MIMO Rate



113.10%

Public debt

2.16%

GDP - Annual



Positive performance and considerable consolidation of the cyclical sectors, particularly tourism, trade and the extractive industry, will drive Mozambique's economic recovery in 2021.

GDP evolution

Following the recession of 2020, the first since 1992, due to the impact of the Covid-19 pandemic on economic activity, 2021 marked the beginning of the country's economic recovery. Already in the first quarter of 2021, the economy had recorded a positive real growth of 0.12%, which while tenuous, pointed to the resilience of domestic demand within the context of a worsening pandemic and corresponding substantial tightening of restrictive measures on the movement of people to contain the spread of the Covid-19 virus among the population.

The combined effect of the start of the vaccination campaign in the country in the first half of 2021, immunising about 10% of the 17 million individuals foreseen in the National Vaccination Plan, the substantial reduction in the number of infections and deaths from Covid-19 as well as the great need to revive the economy, particularly the cyclical sectors (e.g. tourism, trade, industry), allowed the Mozambican Government to relax restrictions on the movement of people and goods from April 2021. This decision greatly influenced the performance of the economy in the following months, having enabled the recovery of all sectors of activity - including the cyclical sectors most affected by the pandemic (such as restaurants, hotels and similar company's) - and the improvement of external demand, which enabled the economy to grow in 2021 by 2.16% compared to -1.23% in 2020.

The positive performance of the cyclical sectors justified the exit of the economy from a recessive state, and the activity of restaurants, hotels and similar was evidenced with the highest real growth pattern of about 7.22% in the fourth quarter of 2021. Domestically, military instability in Cabo Delgado remains a concern even in the context of a relative slowdown in insurgent attacks on a defence and security force reinforced by troops from Rwanda and the Southern African Development Community (SADC). Uncertainties prevail regarding the duration and magnitude of the impact of Covid-19, in a context of challenges in obtaining vaccines from the international community, compromising the swiftness of the ongoing vaccination campaign. Risks associated with adverse climatic phenomena prevail, namely rainfall, strong winds, urban flooding and drought, and it is expected that about one million six hundred thousand people will be affected (Contingency Plan for Rainy Season 2021-2022). Additionally, there are risks associated with the geopolitical conflict between Russia and Ukraine, with still incalculable impacts on social, political and economic life in the world and in the country.

Monetary Market

Following the upward revision of the monetary policy rate, the MIMO rate, by 300 basis points, to 13.25%, in January 2021, the monetary authority made no additional adjustments to it throughout the year. The increase in the MIMO rate provided for an increase in the Prime Rate of the Financial System (PRSF) by the same magnitude, from 15.90% to 18.90%, from March 2021, due essentially to the model for calculating the PRSF.

However, in September, the Monetary Policy Committee (MPC) decided to reduce the reserve requirement coefficients for liabilities in local currency, from 11.50% to 10.50%, and in foreign currency, from 34.50% to 11.50%, reflecting a more accommodative monetary policy stance.

The downward adjustment of the reserve requirement coefficient in local currency led to a reduction of the cost premium - a determining indicator for calculating the Prime Rate of the Financial System (PRSF) - by 30 basis points, with the PRSF set at 18.60% from October 2021.

More recently, in March 2022, the CPMO decided to increase the MIMO rate by 200 basis points, to 15.25%, and the PRSF is expected to be 20.60% by June 2022. The rise in interest rates reflects a response by the Central Bank of Mozambique to the substantial increase in its inflation prospects in the short and medium term arising from internal factors (occurrence of climate shocks in the centre and north of the country) and external factors (geopolitical conflict between Russia and Ukraine and worsening constraints in the global supply chain of goods).

Foreign Exchange Market

The first two quarters of 2021 saw a vertiginous appreciation of the metical against the US dollar and South African rand - due to the combined effect of the adoption of a restrictive monetary policy and a more interventional foreign exchange policy (in order to promote greater availability of foreign currency in the interbank foreign exchange market to cover imports) by the Central Bank of Mozambique. Over the following months, the foreign exchange market maintained a stance of growing stabilisation in the exchange rate variation, in a scenario of faster recovery in exports accumulated to December (55.47%) compared to imports (33.23%) over the same period. The metical appreciated 14.78% against the dollar and 21.33% against the South African rand in 2021. Emphasis is given to the behaviour of the dollar/metical exchange rate which settled at 63.83 in September 2021, remaining at the same level until the end of the same year. Exchange rate stability is expected to be maintained throughout 2022 due to a relatively more vigorous increase in exports (particularly in the

extractive industry) compared to imports, a more conservative stance by the financial system in defining exchange rates, and the probable introduction of a new Foreign Exchange Law.

Financial Sector

The Mozambican financial system as a whole observed strict compliance with the prudential financial management ratios at the end of 2021. The solvency ratio stood at 25.6%, substantially above the regulatory requirement (12%). The system is considerably liquid, and the excess liquidity has been applied incrementally in government debt securities (treasury bills and treasury bonds). Credit risk remained moderate, at around 10%, in a context observing a considerable volume of debt restructuring operations by economic agents affected by the socio-economic restrictive measures implemented to contain the Covid-19 pandemic.

Within the regulatory framework of the financial system, it is expected that the Central Bank of Mozambique will continue its efforts in 2022 in the implementation of reforms, with emphasis on strengthening banking supervision and mechanisms for arresting money laundering operations (AML - Anti Money Laundering), as well as the revision of the exchange rate policy so that it provides an environment of better transparency in exchange rate management and greater exchange rate stability.

NATIONAL ECONOMY

Growth in the Mozambican economy is expected to accelerate in 2022, driven mainly by the start of natural gas exports from the Coral South project, led by ENI, in the Rovuma Basin in Cabo Delgado province. The increase in export revenues may also consolidate the exchange rate stability seen since the second half of 2021 and contain inflationary pressures caused by the international rise in fuel and food prices since the outbreak of the geopolitical conflict between Russia and Ukraine.

	2019	2020	2021	2022 Forecast
World				
Global Economy – growth rate (%)	3,00	-3,30	5,90 (p)	4,40
Mozambican Economy – growth rate(%)	2,22	-1,28	2,16	3,70
Annual Inflation rate (%)	3,50	3,52	6,74	7,50
Net Foreign Reserves (Mio USD)	3.605	3.903	3.324	3.996
Exports (%)	-9,20	-23,90	55,47	38,00
Imports (%)	9,50	-12,90	33,23	20,00
Mozambique				
Exchange rate (revaluation): USD/MZN	61,47	74,90	63,83	64,33
Exchange rate (revaluation): ZAR/MZN	4,37	5,13	4,02	4,14
Interest rate on the Interbank monetary market (%)	12,75	10,25	13,25	15,25
Prime Rate of the Financial System (%)	18,00	15,90	18,60	20,60
Credit to the economy (Δ annual, %)	5,60	9,70	4,00	6,00
External Public Debt (% GDP)	108,40	113,70	113,10 (p)	106,20



Mozambique

Key opportunities

- Consolidation of production and export activities of the Extractive Industry in 2022, covering not only coal mining, but also heavy sands, rubies, gold and graphite. The Extractive Industry has been being supported by increasing global demand in a context of cross-cutting lifting of Covid-19 containment measures. Export revenues are expected to increase by about 38% (higher than the expected increase in imports of about 20%), mainly due to the favourable performance of the extractive industry;
- The Temane Gas and Energy project, valued at about USD 1.2 billion, has already started in 2022, and includes the construction of a combined cycle gas-fired power plant, an energy transport line between Temane and Maputo, and an LPG (liquefied petroleum gas) plant;
- The construction of the floating liquefied natural gas production platform was concluded in 2021, followed in 2022 by its commissioning and the start of production and export from the second half of 2022. According to the Economic and Social Plan for 2022, the total revenue of the project in 2022 is estimated to be USD 562.51 million;
- Resumption of infrastructure construction activities associated with the Mozambique LNG project (valued at around \$20 billion) led by TotalEnergies. TotalEnergies had suspended the project in 2021, with the declaration of force majeure due to strong military instability in Cabo Delgado. However, the arrival of forces supporting the Mozambican state, from SADC (Southern African Development Community) and Rwanda, provided greater stability to Cabo Delgado province. In view of the above, TotalEnergies declared in February 2022 that the company's activities are expected to restart resume in the same year;
- In 2022, it is anticipated that the International Monetary Fund (IMF) will resume its support of the Government of Mozambique's program, providing an Extended Credit Facility and support in monitoring and managing macroeconomic policies. The IMF-supported program is expected to contribute to easing fiscal pressures and strengthen public finance management, while also serving to improve the country's risk profile in international markets.
- In March 2022, Moody's raised the country's outlook from stable to positive, although the credit rating remained unchanged. The improved outlook for the country is essentially due to the projected start of liquefied natural gas exports through the floating platform of the Coral South project led by ENI.



About Us

Our history

- We opened our doors for the first time in June 2008 and despite a small team and a small budget, we soon joined the group of the four largest banks in Mozambique.
- Initially focused on Corporate and Private Banking, we quickly gained a prominent position in the national financial sector working with the largest companies in our country.
- Inspired by such success and the favourable winds of economic growth in Mozambique, we looked to the future and saw new possibilities. We then began an expansion programme in 2014, with the aim of increasing the accessibility of our services and being closer to our customers and the general public, taking on the challenge of becoming the leading "Universal Retail Bank" in Mozambique.
- Over the years, we have managed, by our own merit, to cement our presence and brand consistently in a hugely competitive market, standing out for our innovation, the quality of our service and the diversity and breadth of our range of products, services and financial solutions, which has enabled us to gain the trust of people from a wide range of backgrounds.
- Today, we can state with conviction that we are a relevant financial institution in the national financial system, a robust bank with all the conditions required to continue to develop our commercial activity, acting as a true catalyst for the economic, productive and social development of Mozambique.
- Our growing contribution to the transformation and development of the national financial sector has been crowned with various accolades and prizes awarded by both nationally and internationally renowned institutions.
- We currently hold the third largest branch distribution network, with approximately 64 branches spread throughout the country: from Maputo to Rovuma, from the Indian Ocean to Zumbo, and we intend to continue to grow, with solidity and sustainability, with the objective of providing financial services to an increasingly larger market of customers.
- Moza's solidity is supported by our strong shareholder structure, led by Mozambican capital and complemented by international investors with a relevant presence in several markets.
- To achieve our goal of providing excellent service to our customers, we have a large and dedicated team of more than 900 employees, most of whom are young, dynamic and irreverent in their actions, who combine with the experience and recognised professional capacity of the other staff members who make up the "Moza family".

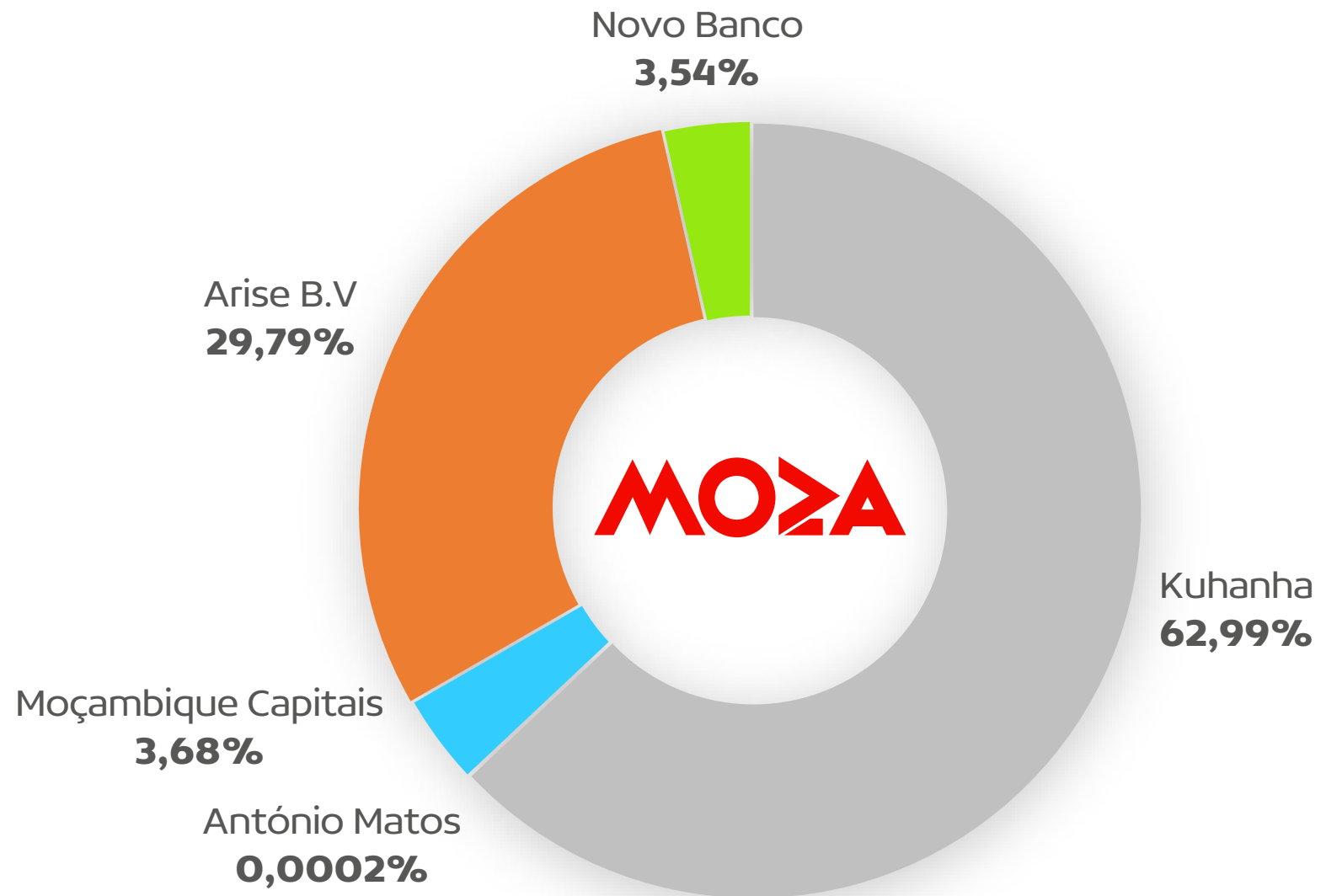


MOZA BANCO

ABOUT US

- We are a Mozambican Bank, inspired by the best that the country has and can offer. Mozambique counts on Moza and Moza counts on Mozambique.

Our strong shareholder's structure



Arise

Arise Fund - It currently has minority stakes in nine institutions that benefit from its support in Ghana, Kenya, Mozambique, Rwanda, Tanzania, Uganda, Zambia and Zimbabwe.

Arise is a leading African investment fund management company with sustainable partnerships with financial entities in sub-Saharan Africa. The company was founded by three key investors, namely Rabobank (leading Dutch bank), Norfund (one of the world's largest investment funds of Norwegian origin) and FMO (a Dutch investment fund). It currently manages over 660 million USD in assets and operates in over 10 countries.

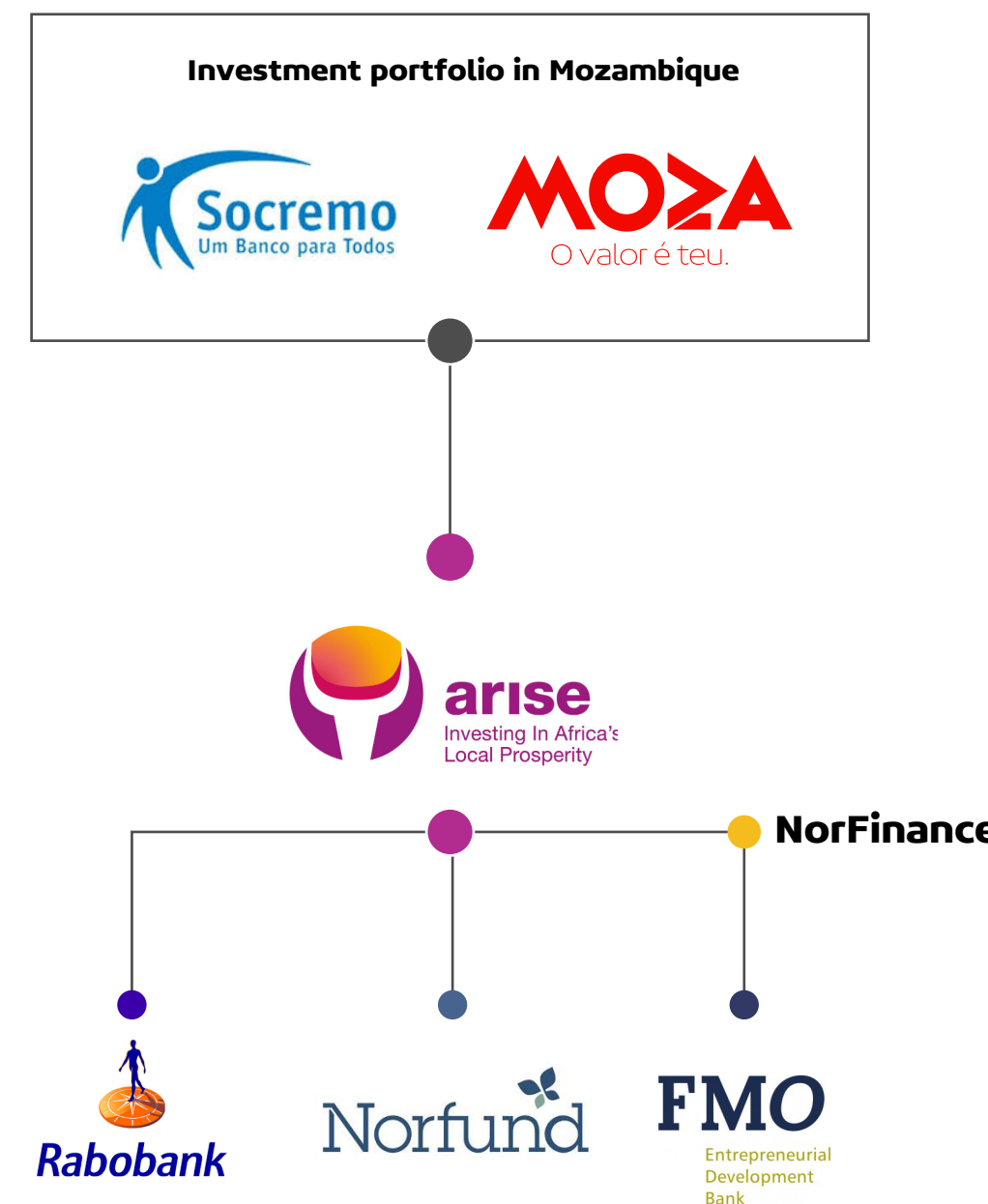
It aims to contribute to the economic growth of Africa, and Mozambique in particular, by achieving long-term returns on its investments, which exceed the expectations of stakeholders.

NorFinance is a joint venture investment company between Norfund and private Norwegian investors. NorFinance is an initiative from Norfund to mobilise private Norwegian capital for financial service providers in sub-Saharan Africa.

Arise shareholder rating	Country in reference	Country's Rating: S&P Moody's and Fitch	Institution's Rating		
			S&P	Moody's	Fitch
Rabobank	Netherlands	AAA	A+	Aa3	A+
NorFund	Norway	AAA	-	-	-
FMO	Netherlands	AAA	AAA	-	AAA

Sources:

Country's Rating: <https://tradingeconomics.com/norway/rating>
 Institutions' Rating: <https://www.rabobank.com/en/investors/credit-ratings/index.html>
<https://www.fmo.nl/ratings>



MOZA BANCO

OUR HISTORY

2016



Moza was distinguished as the Bank with the best online platform in Mozambique, for its innovative corporate website and internet banking service.

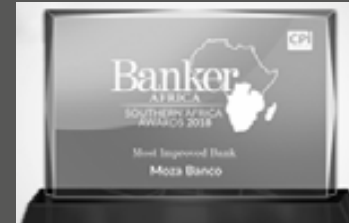


Moza was distinguished for the second consecutive year as the most innovative bank in Southern Africa, with a consistent innovation in financial services and solutions that it provides to customers and the market in general.

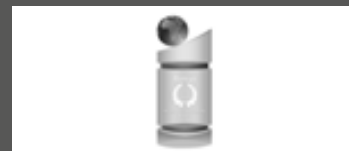


Moza was awarded the "Visa Agile - Acquiring Award 2016" by Visa, in recognition for the institution's different positioning in the regional context.

2018



Moza was distinguished by Banker Africa magazine with the "Most Improved Bank" award at the Southern Africa banking Awards 2018. The award recognises the bank's strong recovery in financial and prudential indicators, supported by an effective recapitalisation's strategy.



Moza Banco has been recognised as the most innovative bank by the International magazine "The Banker", in recognition of its strong capacity for innovation and quality of service as a distinctive feature within the national Financial Sector.

2019



Moza Banco was distinguished by Banker magazine, with the "Deal of the Year 2019 for Restructuring in Africa" award, that is, "Best Financial Restructuring Operation of the Year 2019, at the level of Africa".

2020



In 2020, Moza Banco was distinguished by the prestigious publication African Banker Magazine, with the "Best Regional Bank of Southern Africa", Award.

2021



Moza Banco was awarded the prestigious "Best Regional Bank in Southern Africa" by African Banker for the second consecutive year.

MOZA BANCO

DISTRIBUTION NETWORK

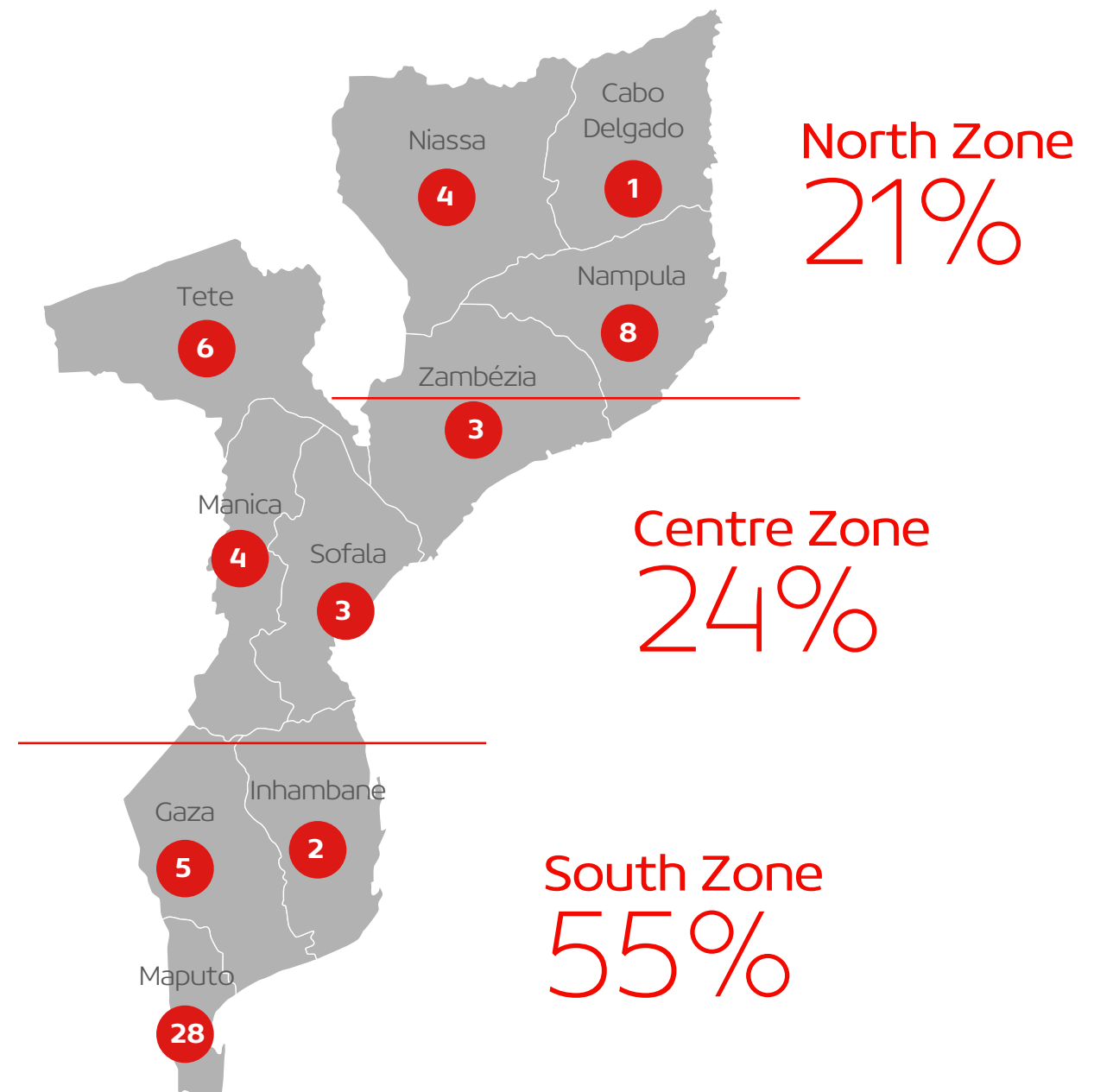
The 3rd largest network of branches:

National Cover

- Moza Banco has a total of 64 bank branches, of which 62 are Retail Branches, 1 Corporate Centre and 1 Private Centre.
- Moza guarantees full national coverage through its presence in all provinces of Mozambique holding the third largest distribution network.

Types of branches

- **Retail**
- **Private Banking**
- **Corporate Banking**



Private

Private

Affluent

Mass Market

Day-to-day
management

Current Accounts

Debit cards

Credit Cards

Pre-paid Cards

Internet Banking

Mobile banking

USSD

Saving

Term Deposit

Saving Account

Financing

Personal Loans

Home Loans

Leasing

Corporate

PMEs

Corporate

Institutional

Micro-Corporate

Business

Day-to-day management

Current Accounts

Debit Cards

Credit Cards

Pre-paid Cards

Internet Banking

Mobile banking

USSD

Bulk payment

treasury Support

Saving

Term Deposit

Saving Account

Financing

Letters of Credit

Medium and long term loans

Banking Collaterals

Property Leasing

COMPETITIVE POSITIONING

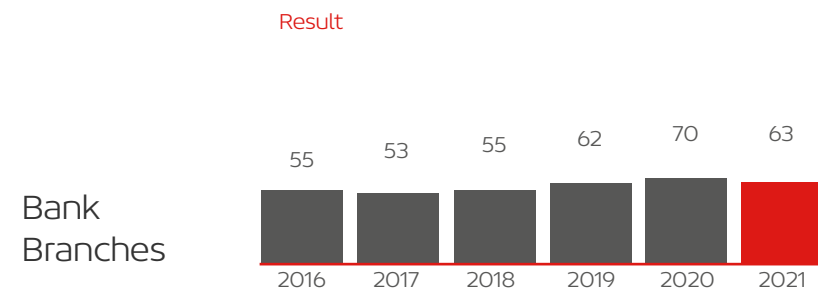
Strengthening our position in the national banking system



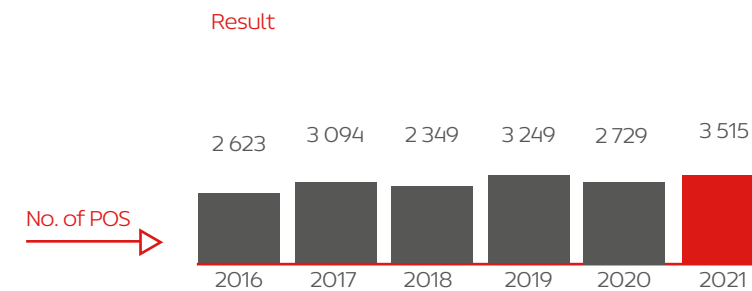
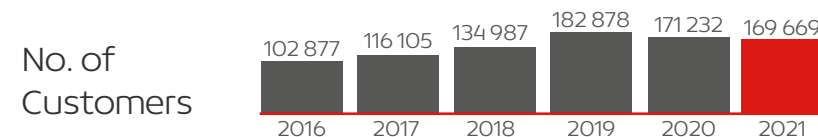
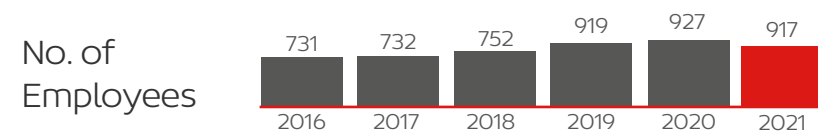
- In 2021, as a result of the execution of a Balance Sheet optimization strategy, Moza Banco reduced its market share to the 6th largest Bank operating in Mozambique, with a market share, in terms of assets of 5.6% (2020: 6.1), and loans to customers of 8.5% (2020: 10.3%). However, in terms of customer funds, Moza remained the 5th largest Bank with a share of 5.7% (2020: 6.1%).

COMPETITIVE POSITIONING

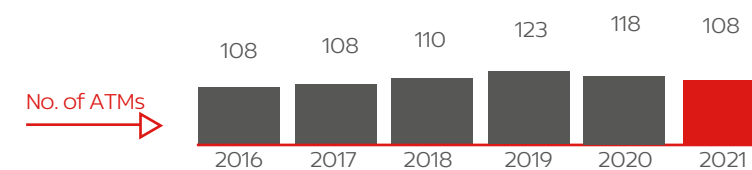
Ever closer and growing the level of customers' confidence



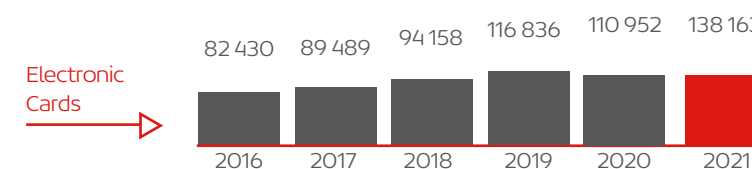
- A Bank composed of a mostly young workforce, that ensures its mission for excellence, innovation and competitiveness.



- At the end of 2021, as a result of the increase in transactionality, reflecting greater customer confidence in the products and services offered by Moza Banco, the POS network grew by 29% over the same period of the previous year.



- The number of ATMs stood at 108 units, a reduction of 10 compared to the same period last year, following the withdrawal of 10 branches from the informal markets in order to optimise the channels and make them more profitable.

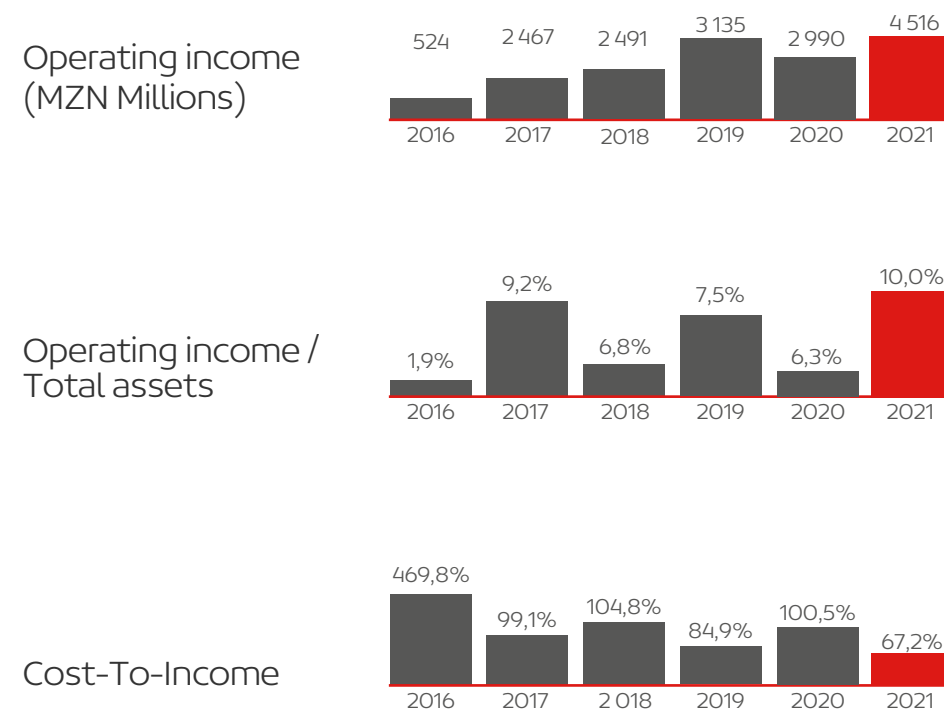


- The number of cards grew by 25% as a result of campaigns to boost commercial activity.

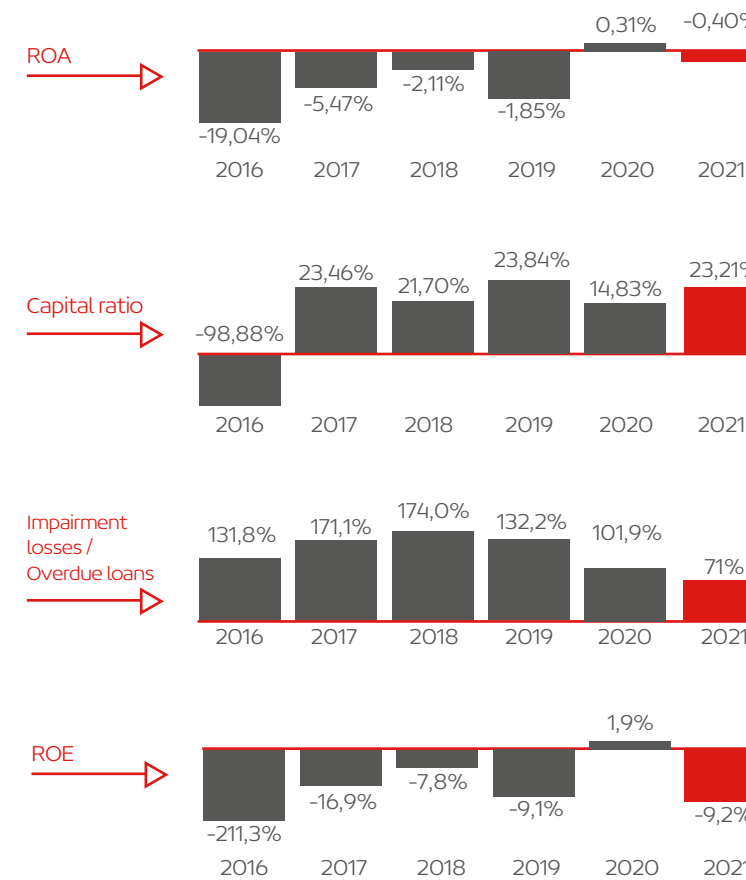
COMPETITIVE POSITIONING

We intend to maintain a consistency in Moza's growth

Productivity and Efficiency



Profitability, Soundness and Risk



- Throughout 2021, Moza Banco continued to demonstrate an adequate solvency situation, as a result of the capital injection of 1.953 Billion. Thus, the solvency ratio stood at 23.21%, above the required regulatory limit (12.0%), which allows Moza to sustainably develop its commercial activity.

MOZA BANCO

BALANCE

Institutional
Presentation
2022

Profit and Loss (MZN Million)	Dec-20	Dec-21
Assets ⁽¹⁾		
Net assets	17.247	17.522
Loans to customers (Net)	24.411	22.071
Net property	5.024	4.047
Other assets	852	1.468
Total assets	47.534	45.108
Liabilities ⁽²⁾		
Funds held for other banks	27	19
Customer deposits and funds	35.150	32.753
Subordinated debt	119	488
Other liabilities	4.312	3.350
Total liabilities	39.608	36.610
Net equity ⁽³⁾		
Share Capital	3.943	5.896
Retained earnings and reserves	3.837	3.983
Income statement	146	-1.381
Total equity	7.926	8.498

Explanatory notes

⁽¹⁾ Moza Banco's total assets decreased slightly by 5% when compared to the same period last year. This reduction is the result of the balance sheet optimisation strategy. Nevertheless, net assets show an improvement, which gives the Bank greater capacity to meet its obligations with current liabilities.

⁽²⁾ In 2021, the Bank's liabilities showed a reduction of 8% when compared to the same period of the previous year. This decrease is the result of the Bank's strategy to reduce the cost of funding, through an appropriate policy of remuneration of resources.

⁽³⁾ In 2021, equity, which includes capital, reserves, retained earnings and net profit for the year, showed an improvement, totalizing MZN 8,498 million, which when compared with MZN 7,926 million in 2020 shows a positive growth of 7% as a result of the increase in capital by MZN 1.953 billion.

KEY FINANCIAL AND ECONOMIC INDICATORS

Main indicators	Dec-20	Dec-21	Change
Profitability and efficiency ⁽¹⁾			
Gross operating income (MZN Million)	561	2161	1600
Profit before Tax (MZN Million)	225	-1250	-1475
ROE	1,9%	9%	-11pp
ROA	0,3%	-0,4%	-1pp
Cost-to-income	100,5%	67,2%	-33pp
Capital Strength ⁽²⁾			
Tier I	19,1%	26,4%	7pp
Solvency ratio	14,8%	23,2%	8pp
Liquidity ⁽²⁾			
Cost-to-income ratio	82,3%	75,5%	6,8pp
Liquidity ratio	42,5%	44,5%	2pp
Asset Quality ⁽³⁾			
Overdue loans >90 days/Total loans to customers	15,5%	14,6%	-1pp
Loan impairment/Total overdue loans	101,9%	71,4%	-31pp
Loan coverage ratio	16,0%	10,9%	-5,1pp

Explanatory notes

⁽¹⁾ In 2021, Moza Banco's gross operating income reached a positive MZN 2 161 million, an increase of 285% when compared to the same period last year, reflecting an increase in the generation of income, greater control and rationalisation of operating and investment costs and the optimisation of the Balance Sheet.

Cost-to-income ratio stood at 67%.2, below the 100.5% recorded in the same period of the previous year, a reduction of 27 pp which reflects the culture of cost rationalisation which the Bank has been adopting.

⁽²⁾ The solvency ratio stood at 23.21%, above the regulatory requirements defined by the Regulator of 12%. In turn, Moza Banco's liquidity ratio stood at 44.5% (2020: 42.5%), also above the minimum regulatory level of 25%. This improvement in the ratios is the result of the confidence that our shareholders have in the growth of the Bank, which was reflected in the injection of capital amounting to MZN 1.95 billion.

⁽³⁾ In 2021, Moza Banco improved the levels of non-performing loans in relation to total loan portfolio exposure by 1 pp as a result of its Balance Sheet Optimisation strategy.

MOZA BANCO

BRANCHES

Institutional
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2022

Maputo City

24 de Julho | Av. 24 de Julho, nº 1454, R/C

24 Julho Cortiço | Av. 24 de Julho, n.º 1980

Alto Maé | Av. Eduardo Mondlane, nº 3247

Agência Sede | Rua dos Desportistas, Edifício JAT 6-2, nº 713, Cidade de Maputo

Avenida Angola | Av. Angola, nº 1700

Avenida do Trabalho | Av. Do Trabalho, nº 1746, R/C

Aeroporto Maputo | Aeroporto Internacional, Loja nº 87/P1

Bairro Jardim | Av. de Moçambique nº 2081

Centro Moza Corporate | Rua dos Desportistas, Edifício JAT 6-2, nº 713

Centro Private Sommerschild | Av. Kwame Nkrumah, nº97

Coop | Av. Vladimir Lenine, PH nº 8 - R/C

Julius Nyerere | Av. Julius Nyerere nº 915 R/C

Karl Marx | Av. Karl Marx, nº 740, R/C

Mao Tsé-Tung | Av. Mao Tsé Tung, nº 1278

M Park | Av. Vladimir Lenine Parcela 1/6, T.121

Praça dos Trabalhadores | Av. Guerra Popular nº 26

Samora Machel | Avenida Samora Machel nº 323, R/C

Maputo Province

Manhiça | Estrada Nacional EN1, Talhão 191,

Moamba | Jardim da Vila Sede

Marracuene | Av. de Moçambique EN1, esquina com R. 25 de Junho

Matola | Av. Unidade Africana, Parque Municipal, loja nº 32

Machava | Av. das Industrias, nº 773/E

Matola Rio | Distrito de Boane, Talhão n.º 6336, 1001

Machava Sede | Av. Josina Machel nº1601, Loja 9

Matola | Rua Don Aleixo nº 69, João Mateus

Praça da Juventude | Bairro Mahotas, parcela 660B, n.º 145

Ressano Garcia | Terminal Rodoviário de Ressano Garcia K-4

Zimpeto | Av. de Moçambique Parcela 657M/2

Gaza

Chigubo | Ndindiza, Posto Administrativo de Ndindiza, Distrito de Chigubo

Chicualacuala | Av. Eduardo Mondlane, nº 2009 R/C

Guijá | 1º Bairro, Localidade de Caniçado, Posto Administrativo de Sede

Mapai | 1º Bairro 16 de Junho, Localidade 16 de Junho

Xai-Xai | Av. Samora Machel, Talhão 60/1, R/C

Inhambane

Inhambane | Bairro Balane 3, Av. da Revolução

Maxixe | Bairro Chambone, Estrada Nacional Nº 1

Sofala

Beira | Rua do Aruangua, esquina com a rua Jaime Ferreira, n 115A

Dondo | Quarteirão nº1, Unidade Comunal "B"

Maríngué | Vila sede do Distrito de Maríngué, Província de Sofala

MOZA BANCO

BRANCHES

Institutional
Presentation
2022

Manica

Chimoio | Av. 25 Setembro, nº 1071, R/C

Gondola | Bairro Bela Vista, Vila de Gondola

Machaze | Bairro Samora Machel, Localidade de Chitobe, Posto Administrativo de Chitobe

Vanduzi | Baiiro Centro, Talhão nº1, Vila Sede do Distrito de Vanduzi

Tete

Jindal | Minas da JSPL, estrada de Songo

Matema | Av. de Moçambique nº 103, Parcela 1555

Tete | Sita entre as Av. Julius Nyerere e 25 Junho, Parcela nº 247

Tsangano | Talhão 171 S/N, Tsangano-Sede, Posto Administrativo de Tsangano-Sede

Ulongué | Av. Eduardo Mondlane, Bairro Emília Daússe

Zumbu | Vila Sede do Distrito de Zumbu, Província de Tete

Zambézia

Derre | Vila Sede do distrito de Derre, Província da Zambézia.

Ile | Bairro 25 de Setembro, Sede da Vila do Errego, Distrito de Ile, Província da Zambézia

Quelimane | Av. de Moçambique nº 133, R/C

Nampula

Mutauanha | Av. do Trabalho, Bairro Mutauanha

Murupula | Posto Administrativo de Murupula Sede

Malema | Av. Principal, Estrada Nacional nº 13

Memba | Vila Sede de Memba

Nacarôa | Vila Sede de Nacarôa, Distrito de Nacarôa

Nampula | Av. Paulo Samuel Kamkhomba nº 18

Nacala | Rua Principal, T.D36 (Prédio Clássica) Bairro Maiaia

Ontupaia | Bombas de Combustível Mouhadji -Carlitos Abastecimento, EN - 8, Bairro

Cabo-Delgado

Pemba | Av. de Moçambique nº 106, Bairro da Muxara

Niassa

Cuamba | Bairro Adine 2, Rua Eduardo Mondlane, esquina com EN8

Chimbunila | Bairro Homane, Vila Sede do Distrito de Chimbunila, Provincia Niassa

Lichinga | Esquina entre a Av. Acordos de Lusaka e R. das FPLM

Majune | Posto Administrativo de Malanga, Distrito de Majune, Província de Niassa



Board of General Meeting

Chairman of the Board of the General Meeting:

Lourenço Joaquim da Costa Rosário

Vice-Chairman of the Board of the General Meeting:

Maria Violante Jeremias Manuel

Secretary of the Board of the General Meeting:

Sara Mondego Marques

Board of Directors

Chairman of the Board of Directors:

João Filipe de Figueiredo Júnior

Director (Non-Executive):

Manuel Jorge Aranda da Silva

Director (Non-Executive):

Wilfred Jeroen Scheelbeek

Chief Executive officer:

Manuel jorge Mendes Soares

Director (Non-Executive):

Angélica Macave

Director (Non-Executive):

Ruth Moisés da Pátria

Director (Non-Executive):

Adérito José Manso de Sousa

Director (Non-Executive):

Gomes do Rosário Xavier Zita



Supervisory Board

Chairman of the Supervisory Board:	Irene Lusidia Maurício
Vice-Chairman of the Supervisory Board:	Anastácia Sebastião Chamusse Cuna
Member:	Nuno Gonçalo Gomes Domingues
Alternate Member:	Isaltina José Franco Mahumane Nhabinde

Executive Committee (EC)

Chief Executive officer:	Manuel Jorge Mendes Soares
Member of the Executive Committee:	Sérgio Eduardo Ribeiro
Member of the Executive Committee:	Devan Hassad Bai Manmoandas
Member of the Executive Committee:	Alfredo José Paúa
Member of the Executive Committee:	Jaime de Jesus Joaquim

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O valor é teu.

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