



# Company Profile



# TABLE OF CONTENTS

|           |                                  |    |
|-----------|----------------------------------|----|
| <b>01</b> | Who are we                       | 2  |
| <b>02</b> | Company Overview                 | 3  |
| <b>03</b> | Mission, Vision, Core values     | 5  |
| <b>04</b> | Service Portfolio                | 6  |
| <b>05</b> | Business Loans                   | 7  |
| <b>06</b> | Employee / Salary Loans          | 9  |
| <b>07</b> | Emergency Loans                  | 10 |
| <b>08</b> | School owners Loan               | 11 |
| <b>09</b> | Motorcycle & Bajaji drivers Loan | 13 |
| <b>10</b> | Our Process                      | 15 |
| <b>11</b> | Governance & Compliance          | 16 |
| <b>12</b> | Strategic Direction              | 17 |
| <b>13</b> | Why Choose us                    | 18 |

## Who we are

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Wezesha Mzawa Microfinance Limited with **“Wezesha Mzawa” meaning empowering local people** is a licensed microfinance institution committed to advancing financial inclusion and unlocking economic potential across Tanzania. Established to bridge the gap between ambition and opportunity, the company delivers accessible, reliable, and client-centered financial solutions tailored to the practical needs of small businesses, salaried employees, school owners, transport operators, and households.

With a strong focus on responsible lending and sustainable growth, Wezesha Mzawa offers a portfolio of specialized loan products, including Business Loans, Employee Loans, School Owners Loans, Emergency Loans, and Motorcycle & Bajaji Drivers Loans—designed to support income generation, business expansion, and everyday financial resilience. Our solutions are structured to be flexible, transparent, and affordable, enabling clients to achieve their goals with confidence.

Guided by integrity, professionalism, and a deep understanding of local economic realities, Wezesha Mzawa Microfinance Limited operates in full compliance with the regulatory frameworks of the Bank of Tanzania and the Tanzania Revenue Authority. We are committed to building long-term client relationships through personalized support, clear processes, and timely financial solutions that deliver measurable impact. Beyond providing capital, we aim to drive meaningful economic empowerment and sustainable community development across Tanzania.



# Company Overview

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## Legal Status

Wezesha Mzawa Microfinance Limited is a duly registered and licensed microfinance institution operating under the regulatory oversight of the Bank of Tanzania and the Tanzania Revenue Authority. The company holds a valid Tier II Non-Deposit Taking Microfinance License (License No. MSP2-0664) and is registered for tax purposes under TIN 122-268-268 with CTIN 1022067, ensuring full compliance with national financial and tax regulations

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## Year of Incorporation

The company was officially registered in 2013, marking the beginning of its mission to expand access to affordable financial services for underserved individuals and enterprises across Tanzania.

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## Nature of Business

Wezesha Mzawa Microfinance Limited provides non-deposit taking microfinance services, offering tailored loan products including Business Loans, Employee Loans, School Owners Loans, Emergency Loans, and Motorcycle & Bajaji Drivers Loans. Our operations focus on responsible lending, client empowerment, and sustainable financial inclusion.

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## Core Markets

Our primary markets include micro and small entrepreneurs, salaried employees, private school owners, transport operators (Boda Boda and Bajaji drivers), and individuals seeking short-term financial support. These segments form the backbone of Tanzania's informal and semi-formal economy, and we design our products to directly support their growth and stability.

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## Geographic Coverage

Headquartered in Kinondoni, Dar es Salaam, Wezesha Mzawa Microfinance Limited currently serves clients within Dar es Salaam and surrounding regions, with strategic plans to expand coverage nationwide in line with operational growth and regulatory approvals.

# Our Impact in Numbers

Over the years, Wezesha Mzawa Microfinance Limited has built a strong presence in delivering accessible and reliable financial solutions across Tanzania. Our continued growth reflects the trust our clients place in us and our commitment to empowering individuals, entrepreneurs, and communities through responsible lending and sustainable financial support.

Through consistent service delivery and client-centered solutions, we have successfully expanded our reach, strengthened financial inclusion, and contributed to economic growth across our operating markets.

## Key Highlights

**10,500+**

Clients Served

Supporting individuals, entrepreneurs, and businesses across Tanzania with tailored financial solutions.

**15Billion TZS**  
**(5.7Million USD)**

A strong and growing loan portfolio demonstrating our scale, impact, and financial capacity.



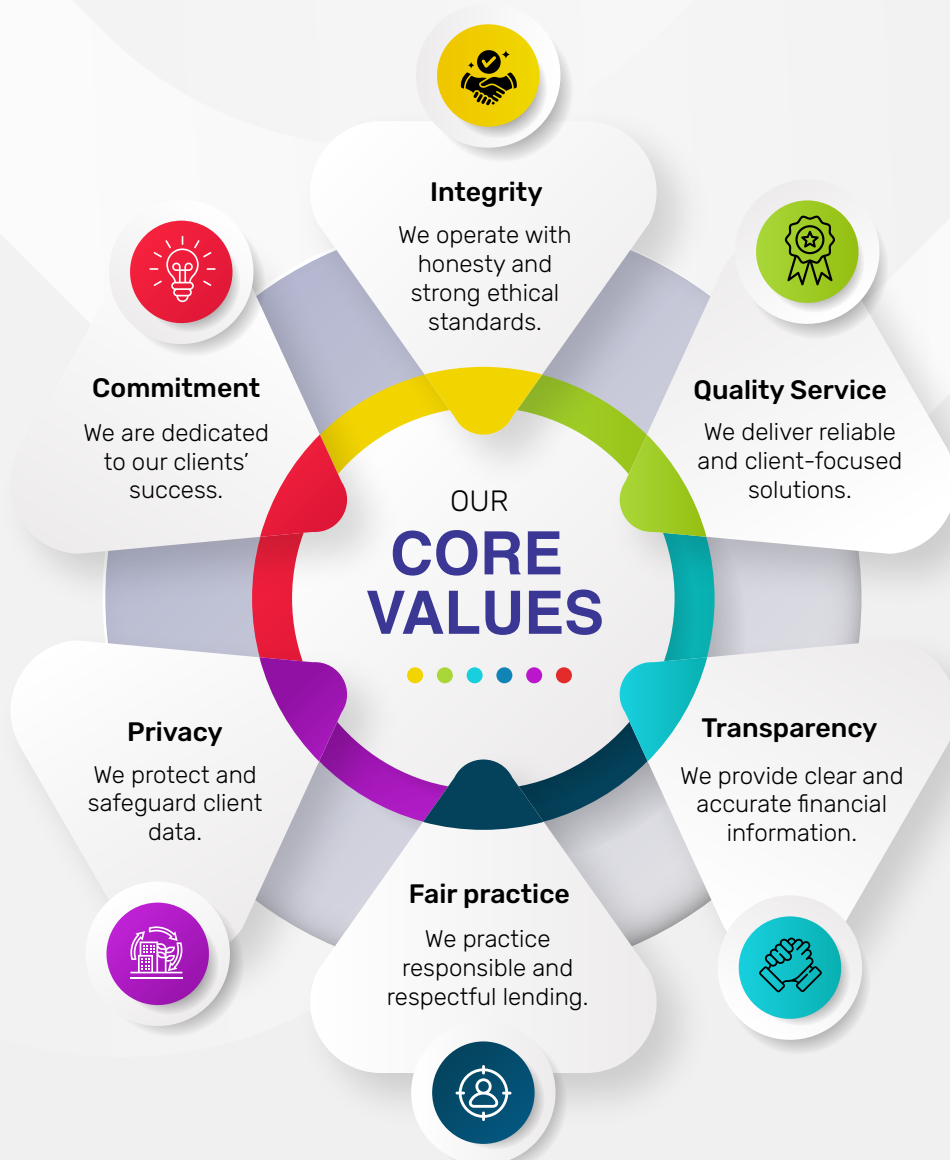
### Our Vision

To be the leading microfinance institution in Tanzania, providing sustainable financial solutions to empower individuals and communities for a better future.



### Our Mission

Our mission is to provide access to financial services to the unbanked and underserved communities in Tanzania, by offering innovative and affordable microfinance products that are tailored to their needs.



# Service Portfolio

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## **Business Loans**

Designed to support micro and small entrepreneurs, our Business Loans provide working capital for business start-ups, expansion, inventory purchase, and operational needs—helping clients grow sustainable income streams.



## **Emergency Loans**

Our Emergency Loans provide fast financial relief during unexpected situations, enabling clients to manage urgent expenses without disrupting their livelihoods.



## **Employee (Salary) Loans**

Tailored for salaried individuals, this facility offers quick financial support for personal needs, emergencies, or planned expenses, with convenient repayment through salary arrangements.



## **Motorcycle & Bajaji Drivers Loans**

Specifically designed for transport operators, this loan supports vehicle acquisition, maintenance, and working capital, empowering drivers to improve productivity and income consistency.



## **School Owners Loans**

This product supports private school proprietors with financing for infrastructure development, learning materials, staff management, and operational improvements enhancing education delivery while strengthening institutional stability.

# Business Loans

Our Business Loan facility is designed to empower micro and small entrepreneurs by providing practical financial support that fuels growth, improves cash flow, and strengthens day-to-day operations. We understand that every business has different needs—this is why our solutions are flexible, accessible, and aligned with real market conditions.

## 1.1 Purpose of the Loan

To provide working capital and expansion financing for start-ups and existing businesses, enabling entrepreneurs to invest in stock, equipment, premises, and operational improvements.

## 1.2 Target Clients

Micro and small business owners across retail, services, trading, manufacturing, and informal sectors seeking affordable financing to grow sustainable income.



### 1.3 Key Benefits

- ✔ Quick access to business capital
- ✔ Flexible repayment structures
- ✔ Competitive interest rates
- ✔ Personalized client support
- ✔ Improved business stability and income growth

### 1.4 Funds Usage

- ✔ Inventory purchase and restocking
- ✔ Business expansion or renovation
- ✔ Equipment and tools acquisition
- ✔ Operational expenses and cash-flow support

### 1.5 Our Approach

We go beyond lending by building long-term partnerships with our clients—offering guidance, responsible financing, and continuous engagement to ensure businesses not only survive but thrive.



# Employee / Salary Loans

# 2

Our Employee Loan product is designed to provide salaried individuals with convenient access to short-term financing, helping them manage personal expenses, planned commitments, or unexpected financial needs—without disrupting their monthly income flow.

Built around affordability and simplicity, this facility allows employees to access funds quickly while enjoying structured repayment through salary arrangements, making it one of the most reliable solutions for working professionals.

## 2.1 Who it Serves

This loan targets formally employed individuals in both public and private sectors who require timely financial support with predictable repayment schedules.

## 2.2 Key Advantages

- ✓ Fast loan processing and approval
- ✓ Convenient repayment through salary deduction
- ✓ Clear and transparent loan terms
- ✓ Flexible loan amounts based on income level
- ✓ Confidential and professional client handling

## 2.3 Common Uses

- ✓ Medical and family expenses
- ✓ Education-related costs
- ✓ Personal development and asset purchases
- ✓ Emergency financial needs

## 2.4 Our Commitment

We prioritize responsible lending and client dignity, ensuring every employee receives personalized support, clear guidance, and a smooth borrowing experience from application to repayment.

# Emergency Loans

Life is unpredictable and when urgent financial needs arise, timely support matters. Our Emergency Loan facility is designed to provide fast, reliable financial assistance to clients facing unexpected personal or business challenges, helping them regain stability without unnecessary delays.

This product focuses on speed, simplicity, and accessibility, ensuring clients receive immediate relief while maintaining manageable repayment terms.

## 3.1 Purpose of the Loan

To offer rapid financial support during unforeseen situations such as medical needs, family emergencies, urgent repairs, or short-term business disruptions.

## 3.2 Eligible Clients

Individuals and existing clients who require quick access to funds to address urgent expenses while maintaining responsible repayment capacity.

## 3.4 Our Promise

We respond with empathy and efficiency delivering financial relief when it matters most, while guiding clients toward stability through responsible lending practices.



## 3.3 Key Advantages

- ✓ Accelerated approval process
- ✓ Short-term, flexible repayment options
- ✓ Clear and transparent terms
- ✓ Minimal documentation
- ✓ Professional and confidential handling

# School Owners Loan

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Education institutions require consistent investment to maintain quality learning environments and operational stability. Our School Owners Loan is designed to support private school proprietors with accessible financing that strengthens infrastructure, improves service delivery, and enhances overall institutional performance.

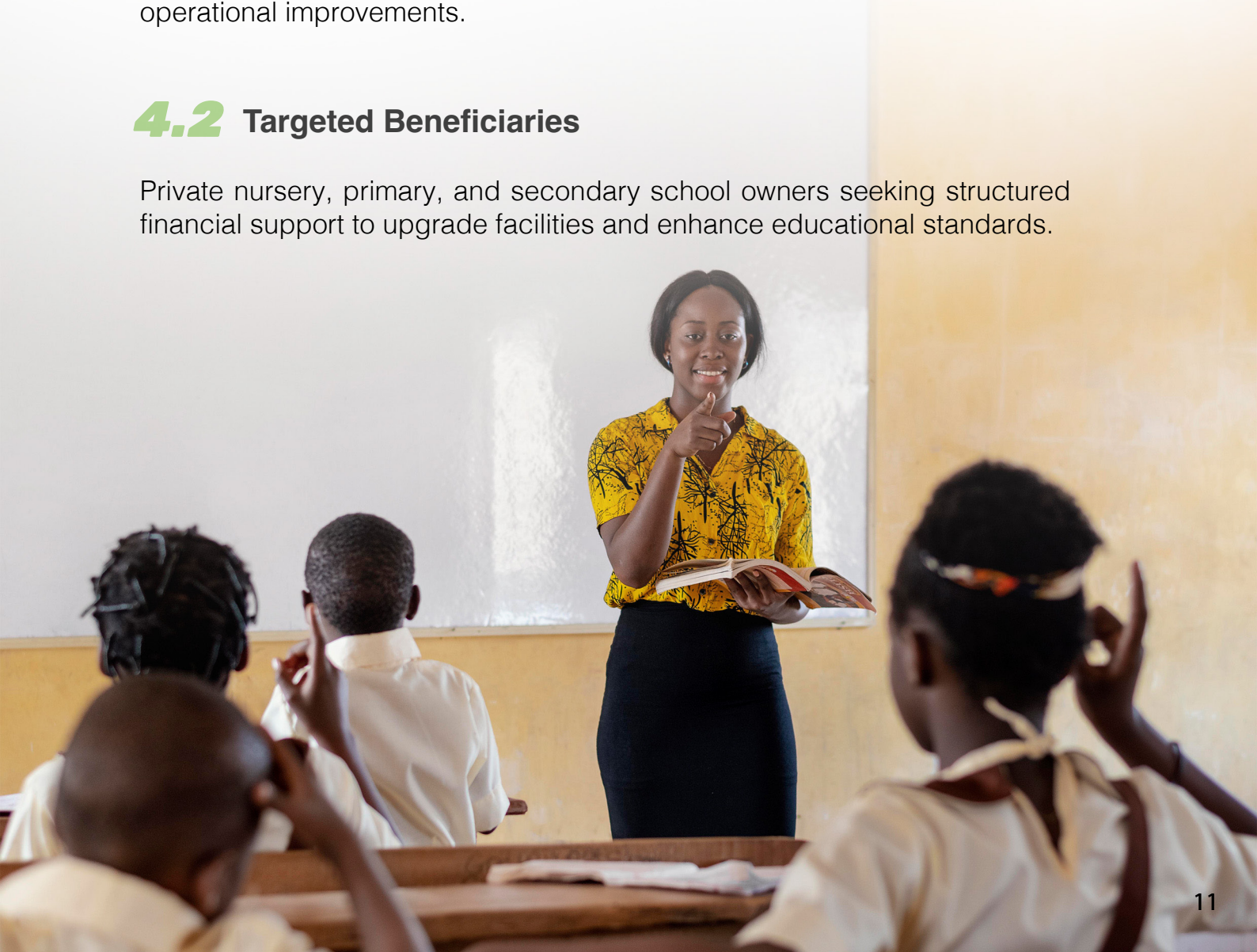
This product recognizes schools as long-term community assets and provides financial solutions that enable sustainable growth while maintaining smooth daily operations.

## 4.1 Purpose of the Loan

To finance school development needs such as classroom construction or renovation, learning materials, furniture, staff-related expenses, and general operational improvements.

## 4.2 Targeted Beneficiaries

Private nursery, primary, and secondary school owners seeking structured financial support to upgrade facilities and enhance educational standards.



### 4.3 Key Advantages

- ✔ Financing tailored to education sector needs
- ✔ Flexible repayment aligned with school cash flows
- ✔ Transparent loan terms and conditions
- ✔ Dedicated client support throughout the loan cycle
- ✔ Improved institutional capacity and learner experience

### 4.4 Common Applications

- ✔ Infrastructure development and maintenance
- ✔ Purchase of desks, books, and teaching aids
- ✔ Staff salary support during low seasons
- ✔ Expansion of school facilities

### 4.5 Our Commitment

We partner with school owners beyond financing—supporting their vision to deliver quality education while ensuring responsible lending and long-term sustainability.



# Motorcycle & Bajaji Drivers Loans

# 4

Our Motorcycle & Bajaji Drivers Loan is tailored to support transport operators by providing practical financing that helps improve income stability, vehicle reliability, and overall productivity. We recognize this segment as a vital part of Tanzania's urban mobility and informal economy, and we design our solutions around their daily realities.

This facility enables drivers to strengthen their operations while maintaining manageable repayment terms.

## 5.1 Purpose of the Loan

To finance vehicle acquisition, maintenance, repairs, and working capital helping drivers operate efficiently and grow their earning capacity.

## 5.2 Targeted Beneficiaries

Boda boda and Bajaji drivers seeking affordable financing to support their transport business and daily operations.



### 5.4 Key Advantages

- ✔ Accessible financing for transport operators
- ✔ Flexible repayment structures
- ✔ Quick processing and approval
- ✔ Transparent loan terms
- ✔ Personalized client support

### 5.5 Common Uses

- ✔ Motorcycle or Bajaji purchase
- ✔ Vehicle servicing and repairs
- ✔ Fuel and operational expenses
- ✔ Income stabilization during low seasons

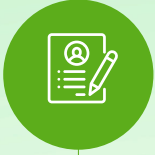
### 5.6 Our Approach

We respond with empathy and efficiency delivering financial relief when it matters most, while guiding clients toward stability through responsible lending practices.



## Our Process

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### **Application**

The client submits a loan application at our office or through our loan officers, providing basic personal and business details.



### **Assesment**

Our team conducts client verification and credit assessment to understand repayment capacity and loan purpose.



### **Approval**

Qualified applications are reviewed and approved based on our internal lending criteria and responsible financing guidelines.



### **Loan Disbursement**

Once approved, funds are released promptly to the client, enabling immediate use for the intended purpose.



### **Repayment**

Clients repay according to the agreed schedule, supported by continuous follow-up and customer care



### **Client Support**

We maintain ongoing engagement with clients throughout the loan cycle to ensure smooth repayment and long-term financial stability.

## Governance & Compliance

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Wezesha Mzawa Microfinance Limited operates under a strong governance framework that promotes accountability, transparency, and responsible financial management. The company adheres strictly to Tanzania's regulatory requirements governing microfinance institutions, ensuring that all operations meet national standards for ethical lending and client protection.

We are duly licensed by the Bank of Tanzania as a Tier II Non-Deposit Taking Microfinance Service Provider (License No. MSP2-0664) and registered with the Tanzania Revenue Authority under TIN 122-268-268 and CTIN 1022067. These certifications affirm our legal standing and commitment to regulatory compliance.

Our governance structure emphasizes responsible decision-making, risk management, and internal controls to safeguard client interests and institutional sustainability. We uphold fair lending practices, protect client information, and maintain transparent processes across all service areas.

Through continuous monitoring, staff training, and adherence to regulatory guidelines, Wezesha Mzawa Microfinance Limited ensures that its services remain compliant, reliable, and aligned with best practices in the microfinance sector building trust with clients, partners, and stakeholders.

# Strategic Direction

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As part of its long-term growth strategy, Wezesha Mzawa Microfinance Limited is focused on scaling its financial capacity, expanding its client base, and strengthening its role in advancing financial inclusion across Tanzania. Building on its current impact and growing loan portfolio, the company is strategically positioning itself to serve larger and more structured markets.

Beyond 2027, the company projects its capital base to exceed **USD 10 million (approximately TZS 26+ billion)**, driven by sustained portfolio growth, strategic partnerships, and increased market demand for accessible financial solutions.

A key pillar of this growth strategy is the company's engagement with government institutions, including a formal agreement to provide loan facilities to employees within public institutions and members of the teachers' sector. This strategic alignment enhances portfolio stability through structured repayment mechanisms while significantly expanding outreach within a reliable and scalable client segment.

Through these initiatives, Wezesha Mzawa Microfinance Limited aims to strengthen its financial position, improve service delivery capacity, and play a greater role in supporting economic empowerment at both individual and institutional levels across Tanzania.

# Why Choose us

## **Licensed & Fully Compliant**

We operate under the regulatory supervision of the Bank of Tanzania and Tanzania Revenue Authority, ensuring secure and lawful financial services.

## **Tailored Financial Solutions**

Our loan products are designed to meet the specific needs of businesses, employees, school owners, and transport operators.

## **Fast & Efficient Processing**

We prioritize timely assessment and disbursement to ensure clients access funds when they need them most.

## **Transparent & Clear Terms**

We provide straightforward loan conditions with no hidden charges, promoting informed decision-making.

## **Responsible Lending Approach**

We carefully evaluate repayment capacity to support sustainable borrowing and long-term financial health.

## **Flexible Repayment Structures**

Our repayment plans are aligned with clients' income cycles to reduce financial pressure.


## **Confidential & Professional Handling**

We protect client information and treat every customer with dignity and respect.

## **Commitment to Client Growth**

Beyond financing, we build lasting relationships that contribute to economic empowerment and community development.



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