FANAKO MICROFINANCE LIMITED

Investing In Your Success



COMPANY PROFILE

Investing In Your Success

A licensed microfinance institution empowering MSMEs, farmers, women, youth and salaried workers across Tanzania.

Dar es Salaam, Tanzania

Regulated by the Bank of Tanzania | Registered with BRELA

01 Executive Summary

Fanako Microfinance Limited is a licensed microfinance institution established to bridge the financial inclusion gap by providing accessible, reliable and affordable financial solutions to Micro, Small and Medium Enterprises (MSMEs), low-income earners, salaried employees and agricultural value chain actors.

Operating in accordance with the Microfinance Act of Tanzania and the regulations enforced by the Bank of Tanzania (BoT), Fanako combines digital efficiency with personalized relationship management. The company empowers underserved market segments by delivering fast credit access, financial literacy and tailored capital solutions that match the real cash-flow cycles of its clients.

Tier 2
BoT-regulated non-deposit taking microfinance institution

4
Core credit product lines for businesses, workers and farmers

24 hrs
Fast turnaround on emergency and salary advance loans

5
ICARE core values guiding every client interaction



02 Corporate Overview

Full Legal Name	Fanako Microfinance Limited
Registration Body	Business Registration and Licensing Agency (BRELA)
Regulatory Category	Tier 2 Non-Deposit Taking Microfinance Institution (BoT)
Headquarters	Dar es Salaam, Tanzania
Core Business	Micro-credit, SME Financing, Asset Financing, Business Loans
Target Market	MSMEs, Women Entrepreneurs, Youth, Smallholder Farmers, Salaried Workers

03 Vision, Mission & Core Values

Our Vision

To be the most trusted and impactful microfinance provider in Tanzania, transforming livelihoods by fostering sustainable economic empowerment for every household and business.

Our Mission

To deliver innovative, transparent and flexible financial services that respond to the evolving needs of entrepreneurs and underserved communities, ensuring long-term financial resilience and prosperity.

Core Values (I-C-A-R-E)

I	**Integrity** Maintaining transparency, fairness and honesty in every client interaction.
C	**Customer-Centricity** Designing products tailored to the realities of our clients.
A	**Accountability** Adhering strictly to regulatory standards and sound risk management practices.
R	**Respect** Valuing diversity and promoting inclusive economic access.
E	**Excellence** Delivering swift processing turnaround times with zero operational compromise.

Who We Serve

- MSMEs
- Women Entrepreneurs
- Youth
- Smallholder Farmers
- Salaried Workers

04 Products & Services

Fanako offers structured credit facilities engineered for liquidity, growth and cash-flow alignment, each designed around the realities of the people who use them.

1. MSME Business Loans

Target: Small traders, retail shops, processing units and service providers.

Purpose: Working capital expansion, inventory acquisition and seasonal stock management.

Features: Flexible collateral terms, group and individual lending models, and structured repayment matching cash-flow cycles.

2. Emergency & Salary Advance Loans

Target: Formally employed individuals in the public and private sectors.

Purpose: Unexpected household needs, medical emergencies and educational tuition costs.

Features: Fast 24-hour turnaround, direct payroll/check-off deduction and minimal documentation.

3. Asset Financing & Equipment Loans

Target: Entrepreneurs seeking equipment, commercial motorcycles/tricycles or machinery.

Purpose: Purchasing revenue-generating assets.

Features: Joint ownership model until full repayment, competitive interest rates and flexible loan tenors.

4. Agribusiness Micro-Credit

Target: Smallholder farmers, input distributors and produce traders.

Purpose: Seed and fertilizer purchasing, post-harvest logistics and crop value addition.

Features: Grace period matching harvest schedules and agricultural risk-mitigated structures.

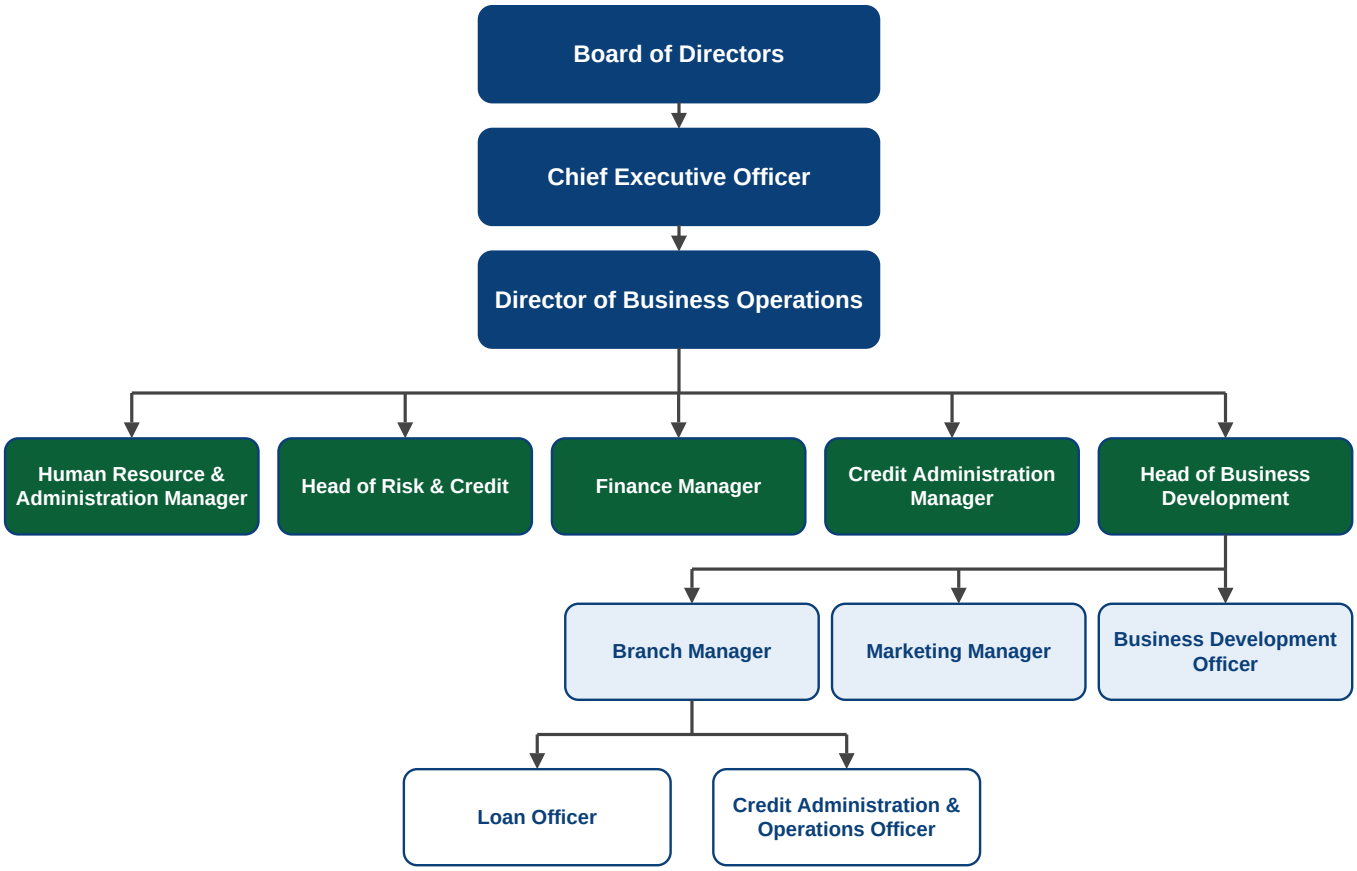
05 Our Client Journey

Every facility passes through a disciplined, multi-tier process that keeps lending fast for the client and safe for the portfolio.

1. **Onboarding & KYC** — Know Your Customer and AML/CFT verification at entry
2. **Field Evaluation** — Credit officers assess the business or income on site
3. **Credit Checks** — Credit bureau (CRB) review and multi-tier underwriting
4. **Disbursement** — Structured loan matched to cash-flow cycle
5. **Support & Tracking** — Business counseling and portfolio monitoring

06 Organizational & Governance Structure

The company operates under a two-tiered governance framework ensuring statutory compliance, robust internal controls and portfolio quality.



Board of Directors	Strategic direction, governance policies, risk oversight and fiduciary responsibility.
Managing Director / CEO	Executive leadership, strategy execution and operational performance.
Head of Credit & Risk	Credit underwriting, Portfolio at Risk (PAR) monitoring, Non-Performing Loan (NPL) management and recovery strategies.
Finance & Operations	Financial reporting, liquidity management, internal audits and regulatory compliance.
Branch Operations & Relationship Officers	Field customer acquisition, credit assessment, client onboarding and portfolio tracking.

07 Competitive Advantage

Speed & Agility
Digitized loan processing with quick turnaround times compared to traditional commercial banks.

Flexible Collateral Policies
Utilization of chattel mortgages, guarantors and enterprise cash flows alongside land assets.

Deep Market Proximity
Embedded local presence with customized relationship management.

Financial Literacy Support
Business counseling provided alongside micro-loans to lower default risks and improve client growth.

08 Compliance & Risk Management

Fanako strictly operates within legal and regulatory frameworks, protecting clients, investors and the institution alike.

Regulatory Alignment
Compliant with the Bank of Tanzania (Microfinance Non-Deposit Taking) Regulations.

Credit Assessment
Multi-tier underwriting process incorporating credit bureau checks (CRB) and thorough field evaluations.

Anti-Money Laundering (AML)
Robust KYC (Know Your Customer) and AML/CFT verification protocols integrated into client onboarding.

