

AML Finance Limited

Established Microfinance Institution expanding lending to the SME sector

Raising: US\$20m

Capital: Debt/Equity

Country/s: Tanzania

Sector: Finance



Reginald Massawe
Managing Director

AML Finance Limited (AML) is a non-deposit taking Financial Institution headquartered in Dar es Salaam, Tanzania, incorporated in 2010 and licensed by the Bank of Tanzania. Over the past decade, AML has evolved from a traditional microfinance lender into a focused SME finance institution designed for disciplined growth, strong capital protection, and long-term institutional sustainability.

At AML, we aim to build growth on strong systems and disciplined risk management, not on sales pressure. We seek to expand only when governance, controls, and leadership capacity are strong enough to support it.

Under its Strategic Business Plan 2025–2030, AML is targeting disciplined expansion of the balance sheet toward the TZS 75–100 billion range, explicitly conditional on control maturity and repeatable execution. Through rigorous credit processes, independent risk judgment, strong governance, and early-warning monitoring, AML positions itself as a long-term SME finance platform built to deliver predictable performance and remain investable across market cycles.

AML Board of Directors



Dr. Donath Olomi
Board Chairman



Dr. Charles Kimel
Board Member



Mrs. Agnes Massawe
Board Member



Dr. Josephat Kweka
Board Member



Mr. Severin Ndaskoi
Board Member



Dr. Josephine Kimaro
Board Member



Ms. Cesear Mloka
Board Member

Founded with US\$170k in capital, AML has grown to approximately US\$20.0 million in total capital by 2026. The Company now seeks to raise up to US\$20 million through a combination of long-term debt and strategic equity to support its next phase of SME-led expansion, technology investment, and institutional strengthening, and is targeting long-term partners who can bring not only capital but also strategic insight, governance support, and institutional development experience.

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