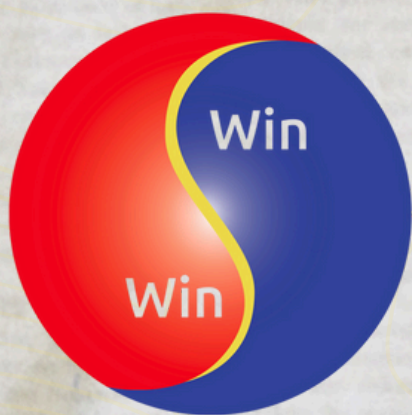


QUARTELY NEWSLETTER



Newsletter for 2025 – Third Edition



AML
FINANCE LIMITED

AML TOWER, MWENGE, DSM

www.amlfinance.co.tz

Introduction

AML Finance reflects on a quarter marked by growth, collaboration, and community engagement. Over the past three months, we have made significant strides in achieving business objectives, nurturing talent, and giving back to society. This quarter featured management insights, employee recognition, professional development, and impactful CSR initiatives. Each activity reinforced our commitment to excellence, teamwork, and sustainable growth, while providing opportunities for employees to enhance their skills and contribute to the company's long-term goals.

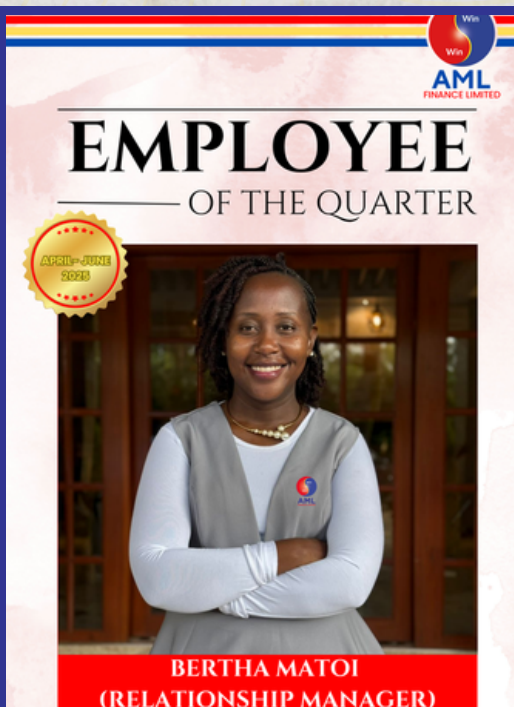
Offsite Meeting

On 16th July, AML Finance held an offsite meeting at Wanyama Hotel, bringing together management and key staff. The meeting offered an in-depth overview of the company's performance, departmental achievements, and upcoming priorities. Each manager presented insights from their department, allowing employees to understand the bigger picture and how their contributions align with organizational goals. The session reinforced transparency, teamwork, and a shared commitment to driving AML Finance forward.



Employee of the Quarter

During the offsite, we recognized Bertha Matoi, Relationship Manager, as Employee of the Quarter for Q2. Bertha consistently exceeded targets, demonstrated exceptional client management skills, and contributed innovative solutions within her team. This recognition celebrated her achievements and inspired colleagues to uphold the high standards of excellence that define AML Finance.



Launch of 2025 – 2030 Strategic Business Plan

The Strategic Business Plan was officially launched at the office on 21st August. The event included motivational words from a priest, Pastor George Fupe and guidance from Managing Director Mr. Massawe, who presented the first copy to COO Mr. Mwakatobe. The launch clarified key priorities, actionable steps, and expectations for each team, empowering employees to take ownership and align their work with the company's long-term goals.



Image: Different events during the launching of 2025-2030 Strategic Business Plan

Quarterly Birthday Celebrations

Throughout Q3, we celebrated all employee birthdays from July to September. These moments fostered camaraderie, strengthened workplace relationships, and emphasized our culture of appreciation. Recognizing these personal milestones encourages engagement, morale, and a sense of belonging among employees.



Image: Staffs Celebrating their birthdays at the office

Saba Saba Event Marketing

Some of our staff participated in the Saba Saba International Trade Fair to strengthen marketing and brand awareness. They showcased AML Finance's loan products, engaged potential clients, distributed promotional materials, promoted our digital platforms, and built networks that reinforced our position in the financial sector.



Marketing Initiative in Arusha, Dodoma & Morogoro

AML Finance expanded its reach through the Arusha, Dodoma and Morogoro Marketing Program, where Credit Officers engaged potential clients from different sectors to boost brand awareness. By direct meetings, the team assessed needs and offered tailored financial solutions, strengthening our presence and reputation in the regions.



Recruitment & Team Expansion

Q3 witnessed strategic team growth with the addition of Board Member Ms. Ceaser, our ICT Manager, and several Credit Interns. These new members bring leadership, technological expertise, and fresh talent to support daily operations. Their onboarding strengthens AML Finance's capacity to innovate, deliver quality services, and sustain growth.



Corporate Social Responsibility (CSR) Event

AML Finance visited the Ocean Road Cancer Institute on 6th September, engaging directly with patients and supporting them through donations and payment of some medical bills. The initiative provided comfort, hope, and practical assistance, reinforcing AML Finance's commitment to giving back to the community and supporting those in need. This event showcased our values of empathy, responsibility, and positive societal impact.



Educational Event Sponsorship

On 17th September, AML Finance sponsored and participated in a career transition event for recent graduates at AML Tower, hosted by the PJ Leadership Institute under Jonathan Ndali. The event offered workshops, mentorship, and networking opportunities, helping graduates prepare for professional careers. AML Finance's involvement highlights our commitment to youth empowerment, professional development, and creating pathways for emerging talent.



ESG Initiative – Visit to Green Cooking Clients

As part of our ongoing commitment to Environmental, Social, and Governance (ESG) practices, our COO Mr Anyelwisye Mwakatobe visited clients who are implementing green cooking solutions. This initiative highlighted AML Finance's role in promoting sustainable energy use and supporting businesses that contribute to environmental conservation. The visit emphasized the importance of financing projects that reduce carbon footprints and improve community well-being.



Team Building at Kawe Beach

To strengthen teamwork and employee wellness, AML Finance organized a team-building exercise at Kawe Beach. In a refreshing twist, the entire team walked together from the office to the beach before enjoying outdoor activities and a dinner by the shore. The event fostered unity, encouraged collaboration outside the office setting, and provided an opportunity for relaxation and bonding among employees.



Sponsorships & Community Engagement

In addition to CSR efforts, AML Finance proudly sponsored and participated in several school events and community programs during Q3. We were invited as Guests of Honor at the graduation ceremonies of Carisa Primary School, Lusasaro Primary School, Foundation Pre and Primary School and Bethania Primary School, where we encouraged young learners to pursue education with determination.

We also sponsored and took part in the TAMOSCO meeting held in Kilimanjaro. These initiatives reflect AML Finance's strong commitment to supporting education and investing in the future of society.



Visitations from Investors

During Q3, AML Finance had the privilege of hosting potential investors who visited our offices on different days to learn more about our operations and explore opportunities for collaboration. Representatives came from **Symbiotic Group**, **BlueOrchard**, and **Afroautogas**, each bringing unique perspectives on partnership and investment. These visits provided an opportunity to share AML Finance's vision, showcase our growth strategies, and strengthen relationships with stakeholders who play a key role in supporting sustainable financial services.



AML with representatives from
SYMBIOTIC GROUP



AML with representatives from
AFROAUTOGAS



AML with representatives from
BlueOrchard

Staff Training & Development

Sales & Marketing Training

Facilitator: Jonathan Ndali

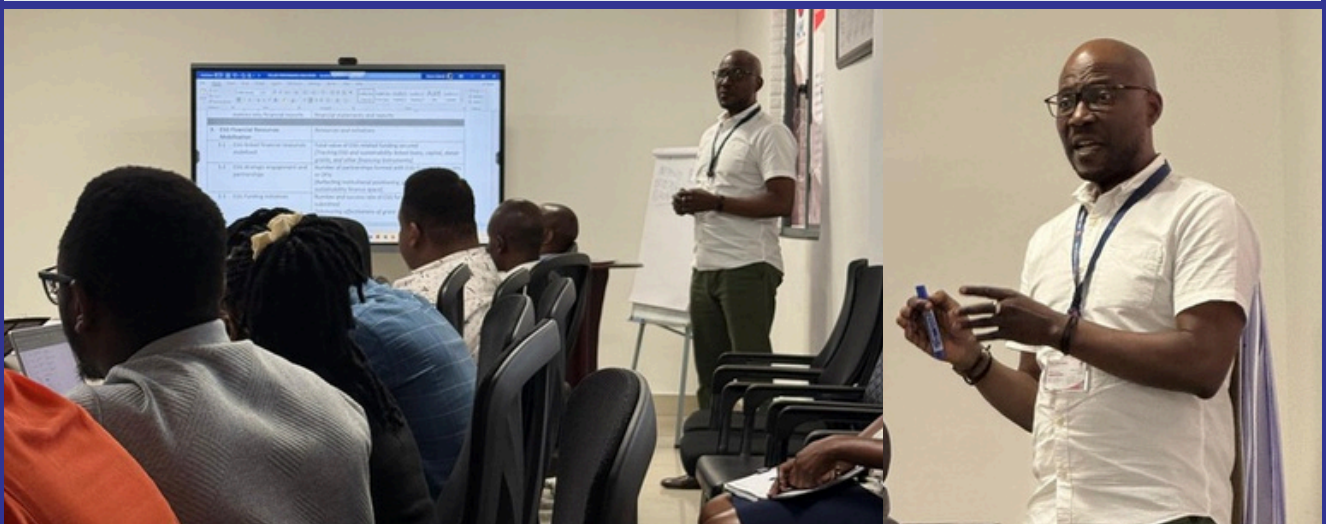
On 7th August, Jonathan Ndali facilitated a Sales & Marketing training session at the AML Finance office. The training focused on advanced sales techniques, effective marketing strategies, and client engagement methods. Employees gained practical tools to improve client acquisition, retain existing clients, and enhance collaboration between sales and marketing teams. This session strengthened employees' skills and directly contributed to improved performance and business growth.



ESG Training

Facilitator: Mr. Gideon Gabriel, Risk & Compliance Manager

Mr. Gideon Gabriel, Risk & Compliance Manager, led an Environmental, Social, and Governance (ESG) training on 16th August and on 24th September. The session covered integrating ESG principles into operations, promoting sustainable practices, and ensuring regulatory compliance. Employees learned how to apply ESG considerations in daily activities, strengthening AML Finance's sustainability and ethical business standards.

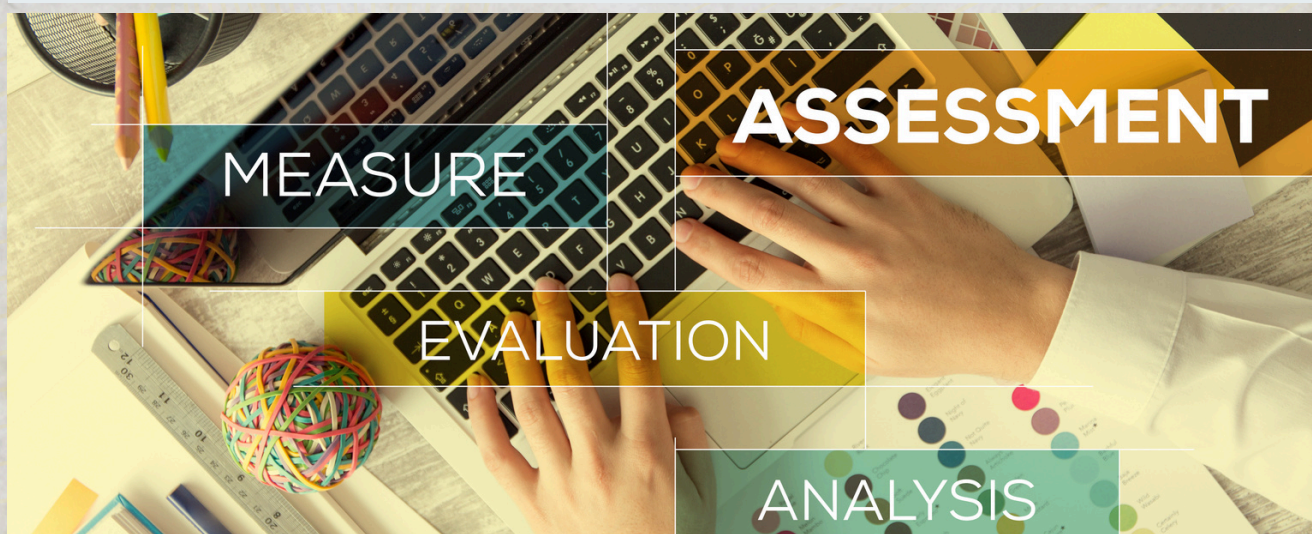




Audit Queries & Risk Compliance Discussion

Facilitator: Mr. Gideon Gabriel, Risk & Compliance Manager

On 9th August, Mr. Gideon Gabriel conducted a session on audit queries and risk compliance. The discussion clarified audit findings, internal controls, and best practices for risk management. Employees gained insights on compliance obligations, accountability, and strategies to enhance operational integrity.



Mortgage Processes in Tanzania

Facilitator: Adv. Masecha Mlaki, Legal Counsel

On 17th September, Adv. Masecha Mlaki, Legal Counsel, facilitated a training session on mortgage processes in Tanzania. Employees learned about legal requirements, risk mitigation, and client advisory best practices. The session improved operational knowledge, strengthened service delivery, and ensured compliance with regulations in mortgage operations.



Conclusion

Q3 2025 has been a period of remarkable achievements, growth, and collaboration at AML Finance. From strategic planning and employee recognition to capacity-building and community outreach, every activity has contributed to strengthening our organization. Employees have enhanced their skills, deepened their understanding of company goals, and actively participated in initiatives that drive our mission forward.

This quarter also reinforced AML Finance's commitment to innovation, excellence, and social responsibility. As we look ahead to Q4, we are motivated to build on these successes, achieve higher performance targets, and continue delivering value to our clients, employees, and the wider community. Together, we remain dedicated to fostering a culture of growth, accountability, and positive impact.

Together, we move forward with purpose.





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