



# QUARTELY NEWSLETTER

## FIRST EDITION FOR 2026

### INTRODUCTION

AML Finance stepped into Quarter 1 of 2026 with renewed ambition, and a clear sense of direction. This was not business as usual, it was a season of movement, transformation, and bold progress. From leadership changes and strategic appointments to staff recognition, new opportunities, market expansion, and team development, the first three months set a confident tone for the year ahead. Across the organization, one message stood out clearly: AML is growing, evolving, and building for greater impact.





## A New Chapter in Governance

### Board Leadership Transition

AML Finance entered a new chapter in its governance journey during **Q1**, marked by leadership transition, renewed confidence, and strengthened strategic oversight. Following a period of valuable service, **Dr. Donath Olomi** retired as Board Chairperson, and the organization extends sincere appreciation for his leadership and contribution.

AML welcomed **Dr. Charles Kimei** as the new Board Chairman, bringing extensive experience and respected leadership within the financial sector. The Board was further strengthened by the appointment of **Ms. Neema Jones (Advocate)** and **Mr. Arjan Rienks** as Non-Executive Directors, adding valuable depth in governance, institutional oversight, and strategic direction.

Together, these changes signal continuity, confidence, and a stronger foundation for AML's next phase of growth.



**Dr. Charles Kimei**  
New Board Chairman



**Ms. Neema Jones**  
New Board Member



**Mr. Arjan Rienks**  
New Board Member

### Key Senior Management Appointment

AML continued to strengthen its leadership bench through the successful recruitment and appointment of critical senior management positions.

Earlier in the quarter, Mr. Mpoki Richard was appointed as Head of Business (HoB), taking on responsibility for leading business growth and driving commercial performance across the company.

Similarly, Mr. Boniphace Mchau was appointed as Risk and Compliance Manager (RCM), taking charge of strengthening AML's risk oversight and compliance function. These appointments are timely and strategic, reinforcing the company's focus on growth, operational discipline and sound risk management.



**Mr. Mpoki Richard (HoB)**



**Mr. Boniphace Mchau (RCM)**



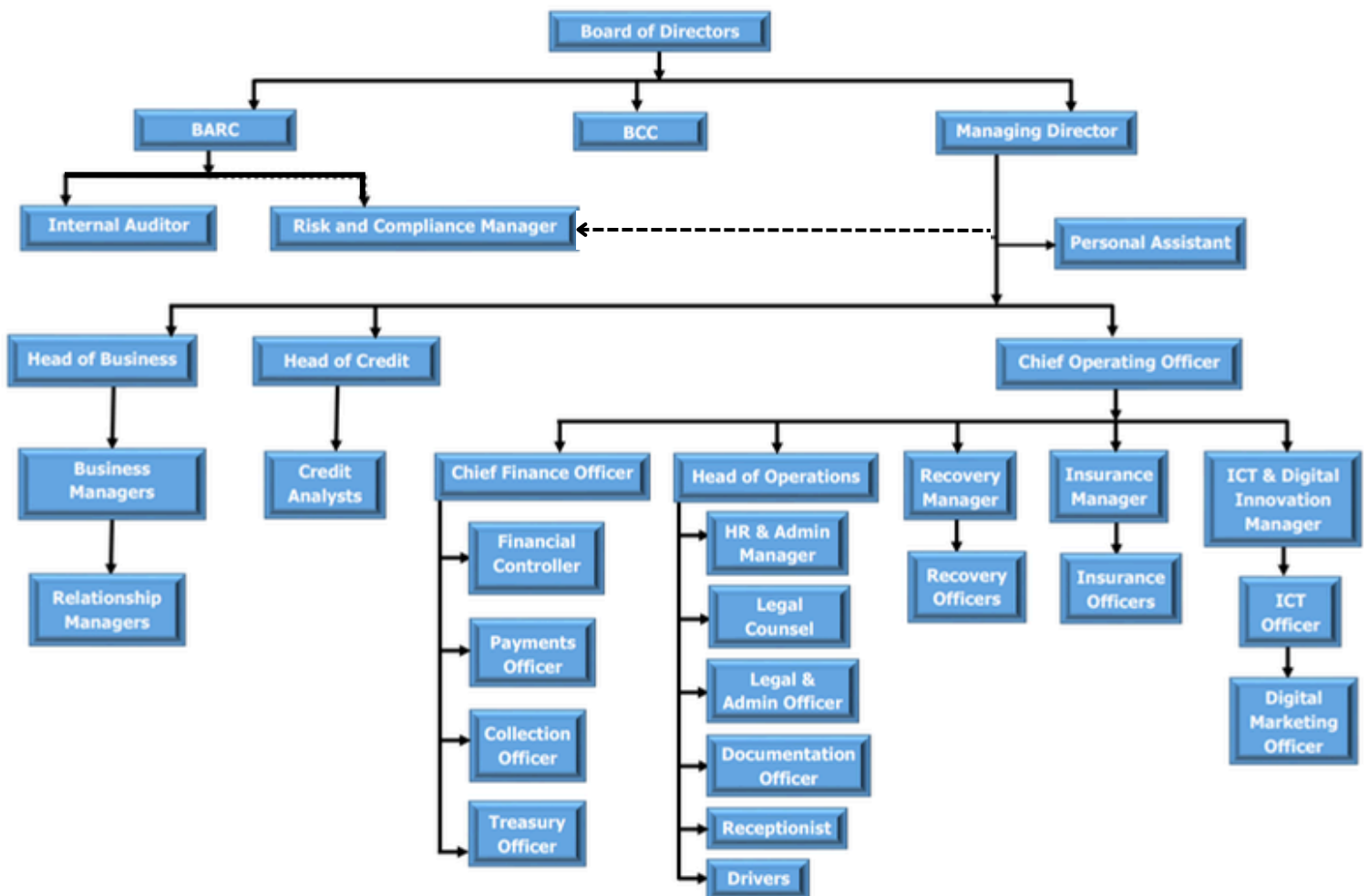
## Organization Structure and Management Change

Following the Board meeting on 4th March 2026, AML implemented key organizational changes to strengthen governance and support growth. Leadership roles were elevated, with the Operations Manager becoming Head of Operations and the Finance Manager becoming Chief Finance Officer, while Business and Credit functions were separated under dedicated leadership.

The quarter also saw promotions and role changes, including Mr. Kevin Shindika (HR & Administration Manager), Mr. Tumaini Mushi (Senior Transport Officer), Mr. Joel Massawe (Relationship Manager), and Mr. Coleman Chimalilo (Finance Officer), with all drivers redesignated as Transport Officers.

These changes reflect a stronger structure, clearer leadership and continued investment in people.

### AML ORGANIZATIONAL STRUCTURE



## Referral Program Launch

One of the key commercial highlights of the quarter was the launch of AML's Referral Program. The initiative offers a 1% commission on successfully disbursed loans, expanding customer acquisition while rewarding referrals.

Launched with early activation through bulk SMS outreach, the program creates a strong foundation for growth and is expected to contribute significantly to portfolio expansion in Q2 and beyond.



## Taking AML closer to the Market

### Upcountry Marketing Activities

AML strengthened its presence beyond Dar es Salaam through upcountry marketing activities in Dodoma, Arusha and Morogoro. By engaging directly with tourism companies, industries, contractors and schools, teams increased brand visibility and offered tailored financial solutions.

To strengthen follow-up and maintain momentum, AML also engaged a freelance Marketing Officer for the Arusha and Kilimanjaro (Moshi) markets. This move supports stronger regional engagement and continued market growth.



## Developing Leaders Who Deliver: Lead Africa Summit 2026

Leadership development remained a key priority during the quarter. Through the Lead Africa Summit 2026, facilitated by PJ Leaders under Mr. Jonathan Ndali, four MANCOM members participated in a program focused on practical leadership, team productivity, and performance.

All participants successfully completed the training and received certificates, reflecting AML's commitment to building strong, results-driven leaders.



## Health and Well-Being Awareness Training

A healthy workforce is essential to a productive organization. On 6th March 2026, AML held a Health and Well-Being Awareness Training led by **Dr. Rashid Mdaki**, focusing on respiratory viral infections.

The session equipped staff with practical knowledge on prevention and care, reinforcing AML's commitment to employee well-being and a safe working environment.





## Sharpening The Sales Edge

To match the company's ambitions for 2026, AML invested in practical learning through targeted sales and marketing training sessions facilitated by Mr. Jonathan Ndali & Mr. James Mwang'amba on separate sessions.

The sessions focused on equipping staff with stronger selling skills, modern approaches to client engagement and better techniques for overcoming rejection and winning quality clients.

These trainings reinforce AML's determination to build a confident, capable and high-performing commercial team ready to deliver on this year's targets.



## Workplace Improvement

Quarter 1 also saw workspace changes to enhance coordination and efficiency. The Operations, ICT, and Finance teams relocated to the 4th Floor, while the Risk and Compliance Department moved to the 5th Floor. These changes support a more practical office arrangement and better alignment of departmental functions.





## Recruitment and Team Expansion

Q1 marked a period of strategic team expansion at AML, with the addition of Board Members Ms. Neema Jones (Advocate) and Mr. Arjan Rienks, alongside key hires including the Head of Business, Risk and Compliance Manager, Relationship Managers, Insurance Officer, Risk and Compliance Officer, HR & Administration Intern, and ICT Intern.

These additions bring a powerful blend of leadership, technical expertise and emerging talent, significantly strengthening AML Finance's capacity to innovate, enhance service delivery and sustain its growth trajectory.



## Celebrate Life at AML: Staff Birthdays

Throughout the first quarter, AML Finance celebrated staff members born between January and March.

These birthday celebrations brought joy, laughter and memorable moments, reminding us that beyond work, AML is a community that values people and celebrates personal milestones.





# Employee Engagement Programs

## Q1 Offsite Meeting at De'France Hotel

AML Finance began the year with a vibrant offsite meeting at De' France Hotel on 30th January 2026, bringing together teams for reflection, alignment, and renewed motivation. Departmental managers shared progress updates, highlighting past achievements and setting the tone for 2026 targets and ambitions, fostering accountability and strategic focus. A key highlight was the address by the Chief Operating Officer, **Mr. Anyelwsiye Mwakatobe**, who reflected on AML's position and the path ahead. The day concluded with dinner and social interaction, strengthening team connections. Overall, it was a strong start that energized teams and reinforced commitment to delivering results.



## Celebrating Excellence: Employee Of The Quarter

A culture of excellence grows stronger when great work is recognized. During the quarter, AML Finance honored **Mr. Coleman Allan** as Employee of the Quarter for **Q4** for his *dedication, adaptability, and outstanding contribution*. Previously serving as Digital Marketing and Communication Officer and now a Finance Officer, his recognition reflects AML's commitment to celebrating performance and inspiring excellence.





## Building Connection Beyond The Office

### Sports & Games

Q1 was not only about strategy and performance. It was also about connection, teamwork and fun.

On 6th March 2026, staff participated in sports activities at GSM Mikocheni Sports Ground, where a friendly match brought together non-supporting staff (credit staff) and supporting staff from other departments.

The event promoted teamwork, healthy interaction and stronger relationships among colleagues, all of which contribute to a more collaborative and productive working culture.



## Honoring Impact & Inclusion

### International Women's Day

AML also joined the world in celebrating International Women's Day, recognizing the immense contribution of female employees to the organization.

The celebration highlighted appreciation, inclusion and the powerful role women continue to play in teamwork, leadership and organizational success. It was a meaningful moment of recognition and a reaffirmation of AML's commitment to an inclusive and supportive workplace.



## Kicking Off The Year in Style

Quarter 1 of 2026 had been a quarter of bold progress for AML Finance. We began the year with alignment and renewed purpose, strengthened our governance and leadership, invested in staff growth, expanded our market reach and continued building a workplace culture rooted in excellence, recognition and inclusion. Most importantly, this quarter showed that AML is not standing still. We are moving forward with clarity, confidence and momentum. As we enter the next quarter, we do so with stronger leadership, energized teams and a growing determination to deliver even greater results for our clients, stakeholders and one another.



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