

QUARTELY NEWSLETTER



Newsletter for 2025 – Fourth Edition



AML TOWER, MWENGE, DSM

www.amlfinance.co.tz

Introduction

The fourth quarter of 2025 was a period of growth, achievement, and engagement at AML Finance Limited. This quarter featured strategic meetings, team expansion, staff recognition, customer-focused initiatives, and professional development activities. Together, these efforts strengthened our internal culture, enhanced operational performance, and reinforced our commitment to delivering excellent financial services while fostering teamwork, learning, and long-term organizational growth.

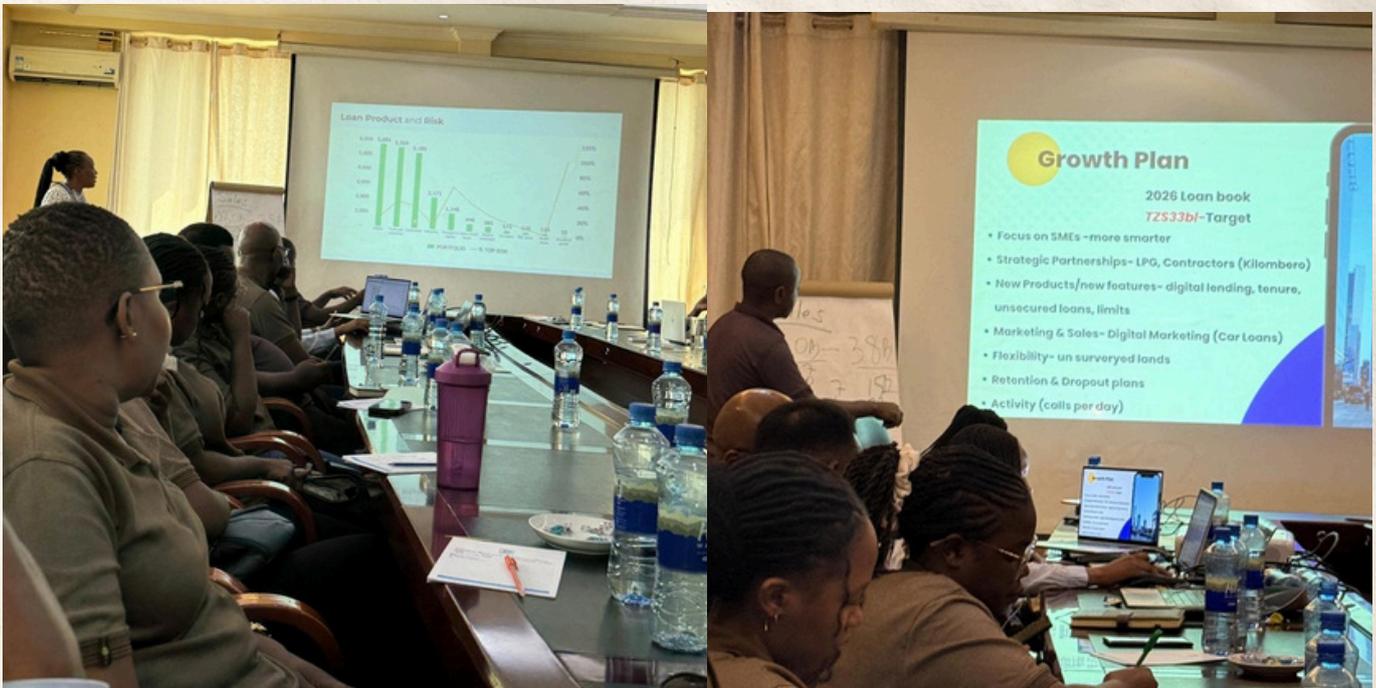


Employee Engagement Programs

Offsite Meeting at De France Hotel

We kicked off Q4 with an impactful offsite gathering at De France Hotel. Each department manager presented their progress updates, showcasing achievements and targets met throughout the year.

Our COO, Anyelwsiye Mwakatobe, delivered a comprehensive address reflecting on where the company stands today and the exciting direction ahead. The evening closed with dinner and social time, strengthening relationships across teams.



Employee of the Quarter

AML Finance Limited recognized Ms. Emmy Mesuli, a Relationship Manager, as the Employee of the Quarter for Q3. The award acknowledged her outstanding performance, strong customer relationship management, and consistent delivery of results. Emmy's dedication, professionalism, and teamwork set a positive example across the organization. This recognition reinforces the company's culture of appreciating excellence and motivating employees to continually perform at their best.



Customer Service Week

AML Finance Limited celebrated Global Customer Service Week from 6th to 10th October 2025 under the theme "Mission Possible," recognizing the importance of delivering excellent customer service. Throughout the week, staff participated in activities focused on service excellence, teamwork, and customer appreciation. The celebrations concluded with a social event featuring games and interaction, where employees voted for and recognized colleagues who demonstrated outstanding customer service, reinforcing a strong customer-centric culture across the organization.



Quarterly Birthday Celebrations

Throughout the fourth quarter, AML Finance Limited celebrated the birthdays of staff members born between October and December. These celebrations fostered a sense of belonging and appreciation within the organization. A special highlight was the December birthday celebration, where all female staff members born in December came together for a joint celebration. The event was filled with joy, laughter, and shared moments, reinforcing the importance of recognizing personal milestones within the workplace.





Employee Wellness Programme

Physical Exercise to Kawe Beach

Staff participated in a wellness activity by walking from the office to Kawe Beach. The exercise promoted fitness, teamwork, and social interaction, concluding with a shared meal. This event encouraged healthy habits and reinforced camaraderie among staff outside the office environment.

Diversity & Inclusion - ESG Initiative

International Men's Day

International Men's Day was observed to recognize the contributions of male employees. The celebration highlighted appreciation, inclusion, and the positive role that male staff play in teamwork, leadership, and organizational success.

Caring for Our Environment – ESG Initiative

On 11th October 2025, AML Finance Limited organized an Outside Cleanliness Day as part of its Environmental, Social, and Governance (ESG) initiatives. Staff came together to clean the office surroundings, promoting a cleaner, healthier, and more sustainable environment. The activity reinforced the company's commitment to corporate social responsibility, environmental stewardship, and community well-being. Beyond creating a positive impact on the environment, the initiative fostered teamwork, civic responsibility, and a shared sense of pride among employees.



Recruitment and Team Expansion

AML Finance Limited expanded its workforce to support business growth and operational needs. New team members included Relationship Managers, an ICT & Digital Innovation Manager, an Insurance Officer, a Risk and Compliance Officer, and ICT Interns. These additions strengthened operational capacity, improved service delivery, and reflected the company's commitment to building skilled and effective teams.

The image displays four recruitment posters for AML Finance Limited. Each poster includes the company logo, a 'WE'RE HIRING' banner, a job title, a brief description of the role, key responsibilities, and requirements. The posters are for:

- Risk & Compliance Officer:** Focuses on monitoring risks, compliance requirements, and regulatory reporting.
- ICT INTERN:** Involves supporting day-to-day ICT operations, troubleshooting, and system maintenance.
- SENIOR RELATIONSHIP MANAGER:** Focuses on managing client relationships, growing portfolios, and ensuring customer satisfaction.
- Insurance Officer:** (Partially visible) Focuses on providing insurance solutions and managing policies.

 Each poster also includes contact information for recruitment@amffinance.co.tz and the company address: AML Tower, Mwenge, Lufungira, Dar Es Salaam.

Work Environment Improvement (Office Expansion)

AML Finance Limited expanded its office space to accommodate team growth in line with ESG spacing requirements. The company now occupies part of the fourth floor in addition to the fifth and sixth floors of AML Tower. This expansion provides additional workspace, promotes collaboration, and reflects the organization's readiness to support a growing workforce and operational demands.





Team Building Events

Secret Santa and Year-End Meeting

On 19th December, staff participated in a Secret Santa gift exchange, bringing a festive and joyful atmosphere to the office. Colleagues gave and received gifts anonymously, which created moments of surprise, laughter, and appreciation across teams. The event encouraged camaraderie, strengthened interpersonal connections, and fostered a sense of community. Following the gift exchange, a year-end closing meeting was held where teams reflected on accomplishments, shared lessons learned, celebrated collective successes, and discussed goals and priorities for the upcoming year, setting the stage for a productive and focused start to 2026.





Enhancing Customer Service & Brand Awareness

Client Awards

To recognize loyalty and partnership, selected clients were awarded AML-branded trophies. The awards expressed gratitude, strengthened long-term relationships, and highlighted the company's commitment to supporting clients and acknowledging their contributions to our shared success.



Influencer Marketing Initiative

Q4 marked AML Finance Limited's first influencer marketing campaign, featuring Kiredio to promote the one-month car loan product. The campaign increased brand visibility, engagement, and awareness across social media platforms, demonstrating the effectiveness of modern marketing approaches in reaching wider audiences and driving customer interest.





Staff Training & Development – Equipping Our Team for Excellence

At AML Finance Limited, we believe continuous learning is essential for growth, excellence, and quality service. Our training programs equip employees and management with technical, leadership, and soft skills to perform effectively, make informed decisions, and embrace innovation. By focusing on practical application, we ensure our teams are skilled, motivated, and prepared to meet current challenges and future opportunities.

Customer Service Excellence Training

Facilitator: Mr Jonathan Ndali

During Q4, our team participated in a training session on Ways to Improve Customer Service, focused on enhancing customer experience, communication, and service excellence across all touchpoints.



The Power of Emotional Intelligence for Leaders

Facilitator: Mr Chris Mauki

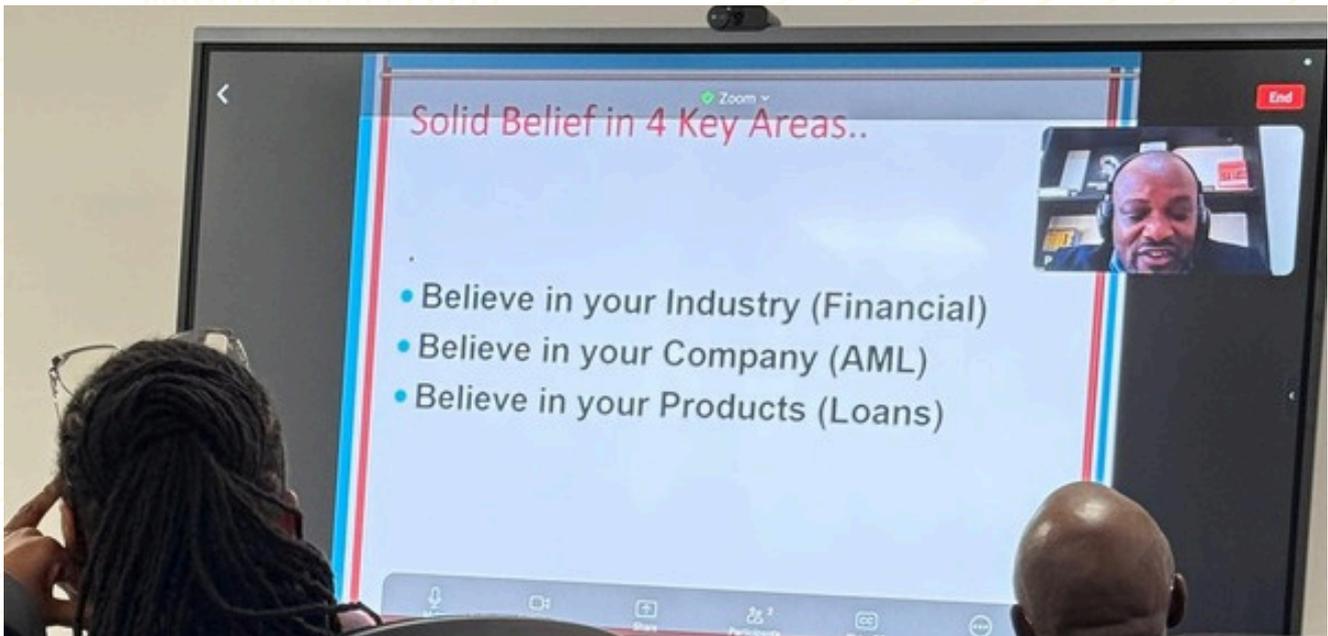
During Q4, the management team participated in a leadership training titled "The Power of Emotional Intelligence for Leaders" facilitated by Chris Mauki. The session focused on understanding and managing emotions, improving interpersonal skills, and leading teams more effectively. Managers learned practical strategies to enhance self-awareness, empathy, and communication, enabling them to motivate their teams, build stronger relationships, and foster a positive, productive work environment across the organization.



Sales Effectiveness Training

Facilitator: Mr. James Mwang'amba

A virtual sales effectiveness training was conducted by Mr. James Mwang'amba. Staff learned five practical methods to improve sales performance, strengthen customer relationships, and boost conversion rates, equipping the team with actionable strategies to enhance business growth.



Cybersecurity Awareness Training

Facilitator: Mr. Richard Ngawaiya

The ICT Manager, Mr. Richard Ngawaiya, conducted a cybersecurity awareness training focused on data protection, safe digital practices, and cyber threat prevention. Staff gained knowledge to secure company systems and customer information, reinforcing responsible digital behavior.

Practical Credit Skills Trainings

Facilitators: Ms Lydia Machangu, Ms Carolyn Lyimo

A series of Practical credit trainings strengthened staff technical capacity. Ms Lydia led sessions on financial statement assessment, while Ms Carolyn trained staff on collateral evaluation. These sessions enhanced credit analysis skills, promoted informed decision-making, and supported stronger risk management practices.



Closing the Year Strong

The fourth quarter of 2025 marked an important period of progress and transformation for AML Finance Limited. Throughout the quarter, we strengthened our internal alignment, expanded our team and workspace, and invested in capacity building through targeted trainings and strategic engagements. These initiatives reinforced our operational effectiveness and positioned the organization for continued growth.

As we look ahead, AML Finance Limited enters the new year with renewed energy, clarity of purpose, and confidence in our direction. With a stronger team, enhanced systems, and a shared vision, we remain committed to delivering innovative financial solutions, strengthening partnerships, and achieving sustainable success together.

Happy New Year!!!




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