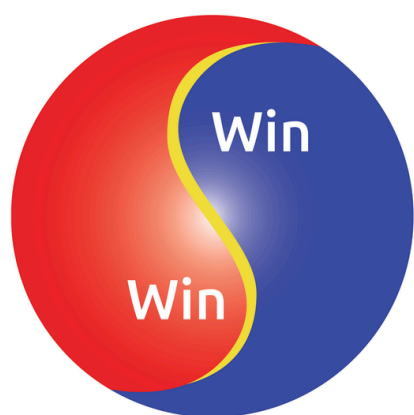


QUARTELY NEWSLETTER



Newsletter for 2025 – Second Edition



AML
FINANCE LIMITED

AML TOWER, MWENGE, DSM

www.amlfinance.co.tz

Introduction

This quarter has been a season of celebration, growth, and reflection. From commemorating our 15-year anniversary to hosting our first onsite quarterly meeting at our newly acquired headquarters, the past three months have been a strong reminder of how far we've come—and how much potential lies ahead.

In this issue, we recap the key events, staff development initiatives, and shared moments that defined Q2. Each milestone not only represents our continued commitment to excellence but also highlights the people and partnerships that make AML what it is today.

Onsite Meeting – A New Chapter in a Familiar Home

This quarter marked a special shift in how we connect internally. For the first time in a while, we held our quarterly meeting onsite—at our own premises—replacing the usual offsite setup. This change symbolized our pride in the newly acquired building, reinforcing our commitment to growth and long-term stability. Departmental managers took this opportunity to share progress updates, key milestones, and strategic insights, highlighting the work their teams have accomplished so far.



Employee of the Quarter

During the onsite meeting, we proudly recognized Dennis Kilawila, our ICT Officer, as the Employee of the Quarter (Jan – March). Dennis received high praise for his reliability, quick response to technical issues, and consistent support to all departments. His dedication to ensuring smooth IT operations has been instrumental in maintaining efficiency across the company. His recognition highlights the importance of behind-the-scenes excellence and teamwork.



15 Years Anniversary – A Milestone of Growth and Gratitude

AML Finance proudly celebrated 15 years of service and continued growth in Tanzania's financial landscape. This major milestone was marked with a heartfelt thank-you video featuring staff expressing gratitude to our valued customers and partners. The occasion was celebrated with a shared meal, a special anniversary cake, and speeches from long-serving employees who shared personal reflections and inspiring stories from their journeys with the company.



Quarterly Birthday Celebrations

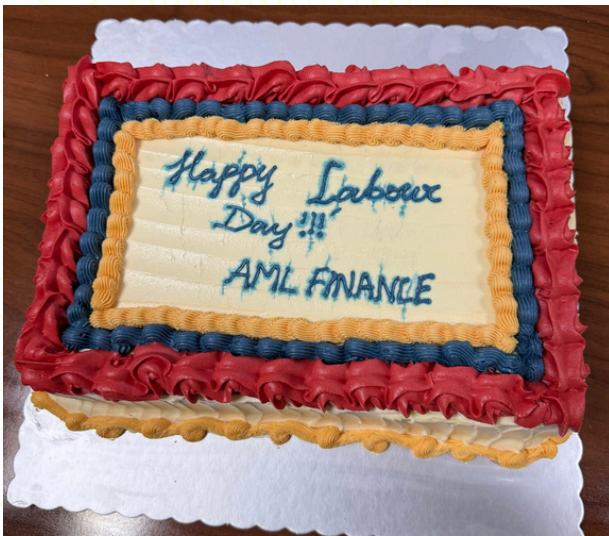
Recognizing the importance of celebrating our team members, AML Finance Limited organized birthday celebrations for employees born in April, May and June. Each celebration was held in the respective office areas, with cakes and light refreshments provided. The celebrations served as an opportunity to appreciate each employee's contributions while promoting a friendly and inclusive work environment.



Image 1,2 and 3 Staffs Celebrating their birthdays at the office

Labour Day – Honoring Our Team

This year's Labour Day celebration was a moment to recognize the dedication and hard work of our staff. We marked the occasion with a symbolic cake-cutting and thoughtful speeches from members of the management team, reminding everyone of the collective effort behind the company's success. It was a day to celebrate our workforce and reflect on the value of teamwork and resilience.



Arusha and Morogoro Marketing Program

AML Finance expanded its reach through the Arusha Marketing Program, where Credit Officers engaged tourism companies and schools to boost brand awareness. By meeting clients directly, the team assessed needs and offered tailored financial solutions, strengthening our presence and reputation in the regions.



Staff Training & Development – Equipping Our Team for Excellence

At AML Finance, we recognize that continuous learning is vital to delivering excellence in our services and sustaining long-term growth. That's why, for 2025, we designed an ambitious training calendar with 21 specialized topics aimed at developing technical expertise, leadership capacity, regulatory compliance, and customer-centricity across departments.

During the second quarter (April to June), we successfully delivered 8 impactful training sessions, each tailored to address real-time challenges, sharpen key skills, and align staff competencies with our business goals.

Here's a deeper look at the sessions completed this quarter:

Understanding & Selling General Insurance

Facilitator: Alliance Insurance

This session introduced our teams to a wide range of general insurance products and solutions. Participants gained knowledge on how to effectively communicate insurance benefits to clients, analyze needs, and match them with appropriate coverage—enhancing cross-selling capabilities and boosting customer satisfaction.

Employee Engagement for High Productivity

Facilitator: Jonathan Ndali

Focused on organizational culture and internal motivation, this session equipped team leaders and staff with strategies to increase engagement at work. It covered psychological drivers of motivation, recognition techniques, and ways to align personal growth with company success—fostering a more committed and productive workforce.





IFRS 9 ECL (Expected Credit Loss)

Facilitator: Leonard Constantine

This technical session demystified the IFRS 9 standard with a focus on Expected Credit Loss modeling. It was particularly beneficial for staff in finance, credit, and risk management departments, enhancing their ability to assess credit risks more accurately and ensure compliance with financial reporting standards.

Finance Solution System & TRA Motor Vehicle Card Registration

Facilitator: Salum Masegese

A practical session that provided hands-on training in using internal finance systems and processing TRA motor vehicle card registrations efficiently. The goal was to streamline operations and improve service delivery timelines, especially in handling client vehicle collateral.

21 Principles of Leadership

Facilitator: Dr. Benson Momanyi

This inspiring leadership session explored timeless leadership principles such as vision casting, accountability, influence, emotional intelligence, and decision-making. Targeted at current and aspiring leaders, it aimed to develop leadership maturity and strategic thinking across the organization.



Effective Credit Management & Excellent Customer Service

Facilitator: Dr. Benson Momanyi

This dual-focused session addressed both the technical and relational aspects of credit management. Staff were trained on risk assessment, recovery strategies, and portfolio health while also being reminded of the importance of empathy, listening, and proactive communication in client relations.



Effective Coaching and Mentorship

Facilitator: Jonathan Ndali

A session designed to build a coaching culture within AML. Participants learned practical frameworks for mentoring junior staff, providing constructive feedback, and fostering professional development. This training supports talent retention and internal growth.



Risk Management Framework

Facilitator: Gideon Gabriel

This training focused on building a risk-aware culture by helping staff understand our institutional risk framework, mitigation strategies, and early warning systems. It strengthened our readiness to identify, assess, and respond to various types of business risks.

Credit Management and Customer Service – A Practical Recap

Facilitators: Mr. Yusuph Kuwa & Ms. Mary Swai (Credit Managers, AML)

Following the external session by Dr. Momanyi, our own Credit Managers led a recap and practical deep-dive on credit handling and client relationship building. Drawing from real-life case studies and internal data, they shared practical tools for assessing clients, managing overdue accounts, and maintaining service excellence even in challenging scenarios.

Conclusion

As we close the second quarter of 2025, we remain grounded in our mission and energized for what lies ahead. The celebrations and milestones we've shared are not just moments of pride—they are stepping stones toward a future shaped by innovation, collaboration, and continued growth.

Thank you to every team member, partner, and client who contributes to the AML journey. Your dedication, professionalism, and belief in our vision continue to drive our success.

Let's keep the momentum going and step into Q3 with purpose, passion, and persistence.

Together, we move forward.





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