

company profile



FINCA[®]
Microfinance Bank

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our philosophy

Our Mission

To provide access to socially responsible financial services that will enable individuals and communities to invest in their future.

Our Vision

To be the #1 Financial Institution Saving Low Income Individuals and Borrowers below TZS 40M.

Our Values

1. Respect: To treat everyone with respect and accentuate their importance. To be approachable so as to reach customers.
2. Trust: Be Supportive, Responsible, Transparent and Professional.
3. Responsible Banking: Offer Solid, Trusted Financial Advice and be Accountable and take Ownership for work.





our history

FINCA International

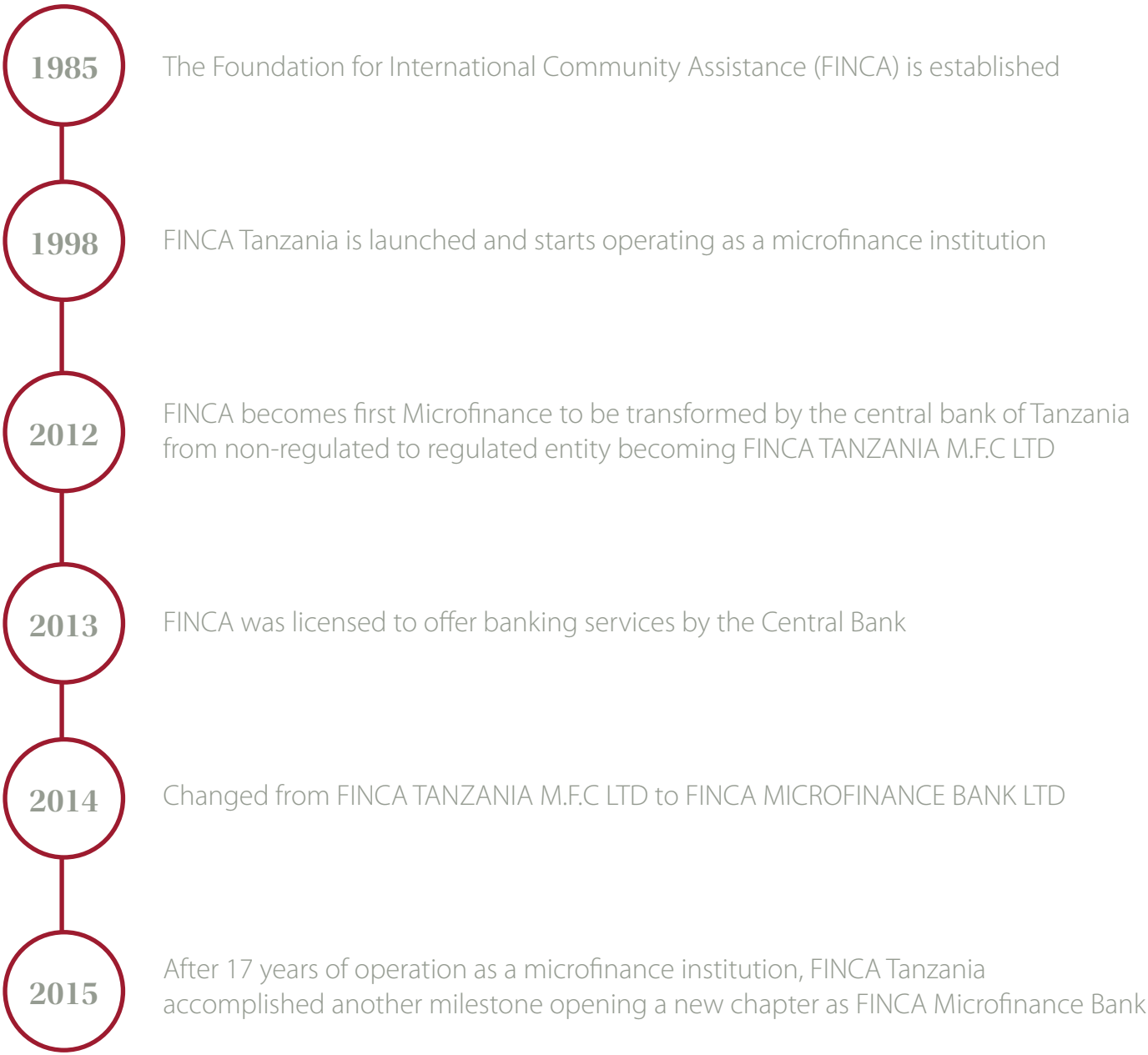
In 1984 FINCA's founder, John Hatch, saw that lack of capital was keeping Bolivian farmers poor. Traditional loans were too large, expensive, and inaccessible to the farmers. John Hatch came up with an idea; if the farmers formed groups to share a loan and guarantee repayment, they could access the funds they needed to invest in their operations. It was the dawn of Microfinance. The idea proved versatile and revolutionary. In urban and rural areas and amongst diverse economies, Village Banks allowed those with scarce resources to borrow.

Remaining true to its origin, FINCA became a global network of 21 secure, sustainable Microfinance institutions and banks that helped low-income families create jobs, build assets and improve their standard of living.

FINCA Microfinance Bank

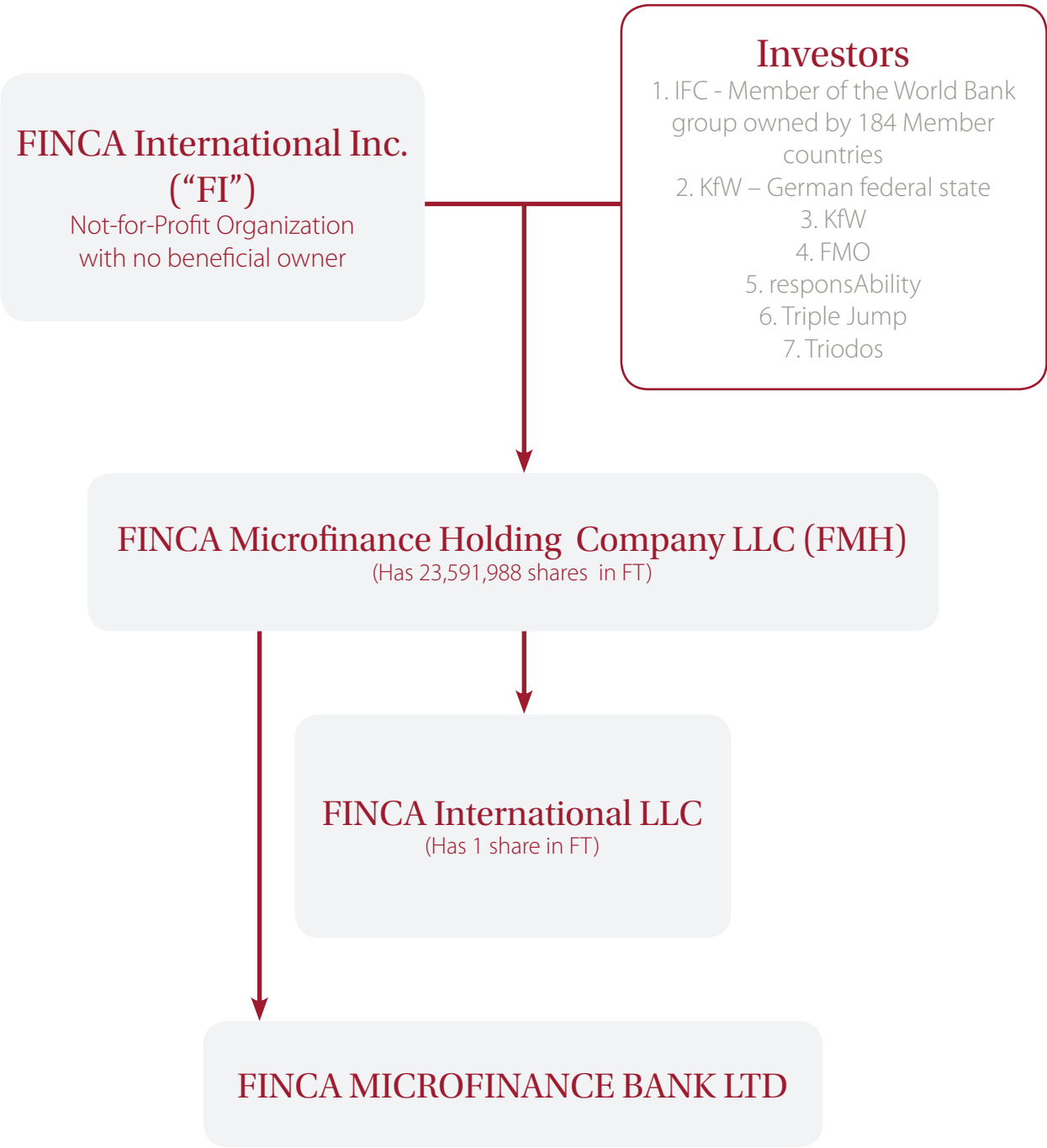
FINCA became the very first Microfinance to be transformed by the central bank of Tanzania from non-regulated to regulated entity. FINCA Microfinance Bank is part of the FINCA Impact Finance Network, a group of 21 Microfinance and financial institutions that provide responsible financial services that enable entrepreneurs and small business owners to invest in their future. With 30 years of experience and a mostly local staff of over 10,000, the FINCA Impact Finance is committed to delivering services under a double bottom line of sustainability and social impact.

Timeline



Our Shareholders

The bank has two key shareholders, FINCA Microfinance Holding Company LLC (FMH) and FINCA International LLC.

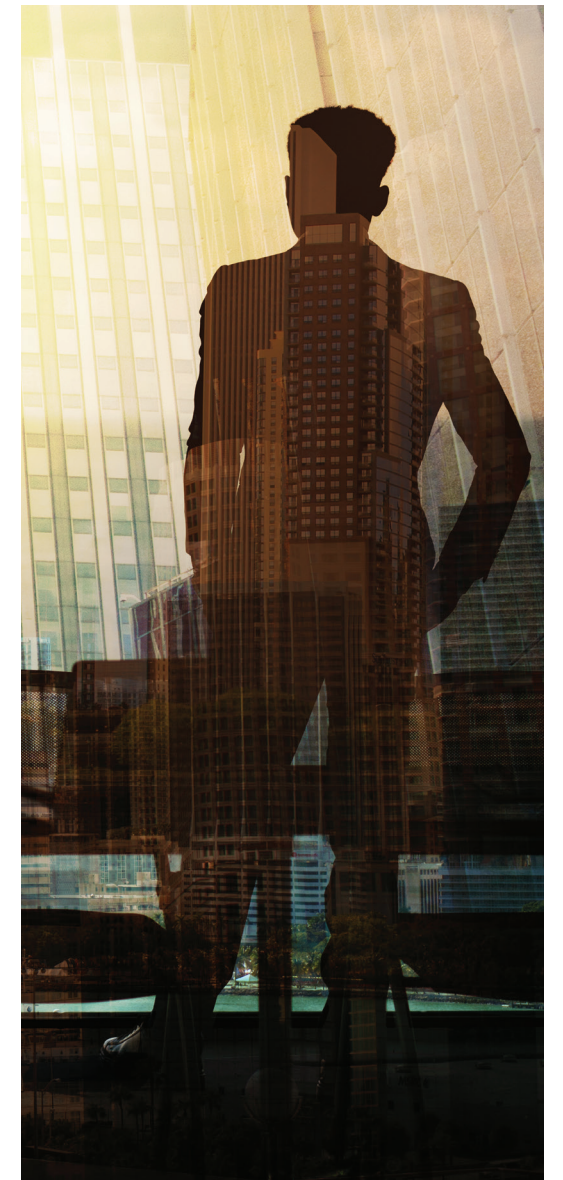




our offerings

Any registered formal company or corporation under the United Republic of Tanzania can partner or Bank with us. All you need to do is to reach us and we shall be there to provide you with our tailor made financial services and products solutions so as to make your business journey a success.

With 20 years of experience in the financial industry, you don't have to worry as FINCA Microfinance Bank can offer you a variety of Accounts that meet any corporate needs catered for you. Let us work with you, as we have done for many other corporations over the years, it is guaranteed that you will gain the best from your Savings or Loans.



Let us exceed your expectations with our Savings packages. Our Savings Accounts offer competitive interest rates in the market over fixed periods of time, allowing you to take full control of your investments at your convenience. The Bank is also equipped with experienced and dedicated Relationship Managers at your disposal to help you prosper and grow with us.

With FINCA Microfinance Bank you can easily catch up with the market trends alongside your competitors as the Bank offers easily and fast accessible Loans in just five (5) business days. FINCA Loan solutions can easily finance your business with zero hassle, less procedures and few paper-works. The quick turnaround time help you grow in reasonable pace. The Bank's Credit team offers you a quick assistance to help with the turnaround time in having your loans processed.



Leveraging the use of technology, FINCA offers the best payment solution to your suppliers and employees.

Our Bank aims to make your day to day operations run as smooth as possible. We have the right technology to cover all your payroll and business payments and to have it done quicker and more effectively throughout the year.

Let us help you cultivate best business practices through our many different offerings made to suit your individual business needs.



We Invest in Technology

Banking Services Closer to YOU!



Haloyako

Haloyako, a one of its own kind Mobile Savings and Credit platform in partnership with HALOTEL enables any Halopesa subscriber with Halotel to save as little as 100 TZS at no cost and can also build saving for one to accomplish a certain goal. The platform also gives access to loans with a friendly interest on the palm of their hands.

Haloyako is set to drive financial inclusion in a responsible banking manner, it enables anyone within the country to easily access financial services by easily dialing ***150*88#**

FINCA Mobile

A delivery channel that allows customers to access their Saving Accounts anywhere and at any time to make transactions and pay bills through their mobile phones by simply dialing *150*19#. This delivery channel is secured through a password protection and SMS confirmation for any transaction processed.

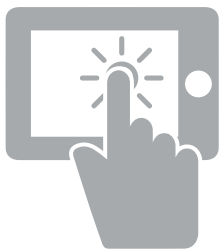


Agency Banking: FINCA Express

(Easy and secure)

With over 150 FINCA Express terminals located across the country, FINCA Microfinance Bank enables clients to have easy access to their accounts and conveniently at a very low cost just by a point near them. The use of Point of Sales devices equipped with biometric technology authentication and receipts are used to ensure the security of our clients' transactions. An SMS alert to their mobile number is also prompted for easy tracking of transactions.

Process at Ease Just for YOU!



Digital Field Automation (DFA)

As an extension of our Branch Network, the Bank's Customer Relationship team is equipped with tablets to enable them open new accounts and start the initial process of loan applications by easily scoring and fill the form online. This allows the Bank to enhance Customer Experience as one does not necessarily have to visit our Branches to open accounts or request for a loan – we bring the services to your doorsteps.



Credit Scoring and Data Analytics

Technology that increases the efficiency in loan processing by weighing up the customers characteristics with their repayment history. Allows for auto disbursement making quick and easy access, efficient, effective and available for all customers.



our network



Coastal Region

- Temeke
- Airport
- Victoria
- Tegeta

North Region

- Tanga
- Arusha
- Moshi

Central Region

- Morogoro
- Ifakara
- Mpwapwa
- Dodoma
- Kibaya

South Region

- Iringa
- Njombe
- Mbeya
- Songea

Lake Region

- Mwanza
- Mara
- Tarime
- Bunda

West Region

- Shinyanga
- Kahama
- Geita
- Bukoba
- Tabora

notes



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