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K-FINANCE

Financing. Insuring . Training

Company Profile

“We are the help you need”

www.kfinance.co.tz




Company Bio

K-Finance is a private Limited Liability company incorporated in Tanzania in 2008 to begin its operations. It was licensed by the Central Bank of Tanzania in 2021 and it currently operates at Dar-es-Salaam, Kinondoni District, 14112 Mikocheni B opposite Pakistan Embassy as head office and Dodoma Mjini, Capital City Mall, Kilimo Kwanza as branch.

The main objective of the company is to provide financial solution to the “middle missing link”, that is individuals and Small and Medium Enterprises who have no access to financial services provided by traditional financial institutions. K-Finance Limited is a unique micro finance institution with innovative ideas that has blended Micro- lending to business & entrepreneurship training; providing a distinctive solution that is needed in the market. It is a reliable company; owned and managed by professionals of high caliber whom you can always trust.

K-Finance is a brainchild of its founder and Board Chairperson Mrs. Devotha Minzi; professionally an economist who quit her successful career with the Bank of Tanzania with a passion of being an active player in the private sector that she believed is an engine of economic growth. Madam Devotha's mission is to support expansion of the country's middle class through provision of appropriate financial solution and business and entrepreneurship trainings to the market segment that need it most.



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CEO Judith Minzi

Judith has been heading K-Finance LTD since 2018, has vast experience in Finance where she worked as Finance manager and auditor for the past 10 years. Judith is a certified Public Accountant, and holds a Masters Degree in Business Administration.

Her passion is to be able to transform the K-Finance brand to a household name when it comes to financial solutions. Our focus being unconventional solutions to financial needs that are not easily accommodated in the main stream financial industry.



Our Mission

To provide **Financial Solutions** to **Individuals** and **Enterprises** **competitively** and **timely**

Our Vision

To be a financial services Institution of choice in Tanzania





Digitalization of Operations

In line with its mission, K-Finance is not left behind with technology. It is proud to mention that about 85% all of its operations activities are digitalized, with all loans disbursement and collections being digitalized. The target is to have paperless operations by 2025.



Our Products

We have four line of business namely; Credit lending, Insurance Broker, Business & Entrepreneurship training.



Credit

Credit is our main line of business, we provide credit to small and medium enterprises also to employee. In line with our vision and mission, We boast of having customer centric products geared to client needs, lending up to 100 Million TZS.





**MORE
THAN**

15 YEARS

OF



EXPERIENCE

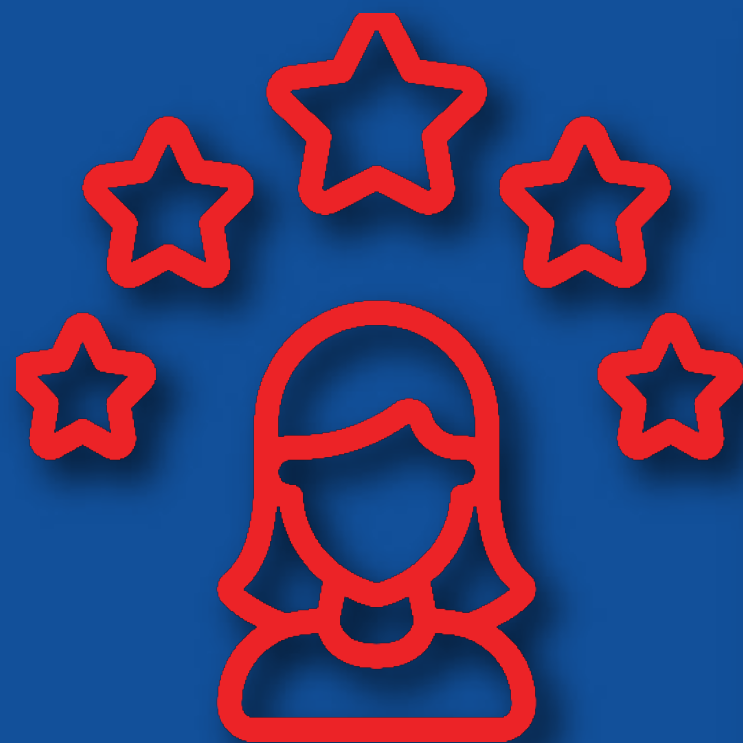




10,000 Loans issued



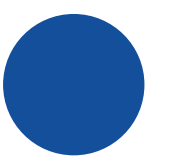
100 Workers employed



5,000 Satisfied customers



25 Billion worth of loans



K-Finance Insurance Brokers

With the aim of providing a comprehensive financial solution to our esteemed customers, KFinance has a subsidiary covering all aspects within the insurance industry.

K-Finance Insurance Brokers is a recognition of the importance of risk mitigation needs, particularly for SMEs who forms majority of our client base. For one to have a solid financial plan to meet it's long term goals.

It is key to have an insurance cover of your key assets to mitigate unforeseen risks. K-Finance Insurance Brokers provides both life and non-Life insurance services.

Business & Entrepreneurship Training

In addition to providing loans, K-finance is very proud of its unique training program named, Ignite Business Clinic (IBC). The IBC trainings are provided to K-Finance stakeholders.

The IBC market segment is mostly group of entrepreneurs and self-ambitious individuals who want to gain financial freedom. However, we also provide financial literacy and personal financial planning to corporate personnel from both private and public sectors.



Testimonies



Cathering Bukuku

Employee at PSI Tanzania

Banks can not lend me because of the nature of my very short term contract job, but K-Finance bought me a Toyota Mark X. It is a really conventional financing. I am very happy.



Mubarak Mniwa

Engineer at Tanzania Petroleum Services

As a water supply business owner, I was struggling to manage cash flow and expand my services.

However, with your tailored financial assistance, I've seen a remarkable improvement in my business operations.

I am now able to offer an additional water pumping service, which has significantly boosted my revenue. Your support has been a game-changer, and I look forward to a long-lasting partnership.



Francis Ndikumwami

MD – Spenn Tanzania

K-Finance Insurance has been an essential asset to my business and I can't thank them enough for all their hard work. Thank you very much for providing a great service.



Jackson Mushi

Owner of Soccer City Bar

I can now operate the whole night serving my customers who come to watch sports. I have raised my cashflow and strengthened my whole sale liquor shop.

**What people
say about us**