



Company Profile

ONE ANSWER Dar Es Salaam

2022/23

Tanzanian most innovative financial services providers for the Micro Small and Medium Enterprises (MSMEs).

www.oneanswermicrofinance.co.tz



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Greetings

From Zero to Hero

One Answer Microfinance Limited was founded by Tanzanians dedicated to boost financial inclusion of the majority SMEs (who are excluded by most financial institutions) by developing demand financial products and solutions.

After long study of fiscal financial markets and developing our strategic intent, One Answer Microfinance Limited was incorporated in 2016 under the Company Act to provide financial solution to the Micro, Small and Medium Enterprises (MSMEs), individuals and enterprises. Despite several complexities of the business, challenges, disappointment and surprises we underwent at the beginning, still we were able to break through. This is due to the incredible support of our clients, staff, boards, management team and all our business stakeholders. The challenges our company face at the beginning became a stepping stone for our future. Therefore our past experiences and lessons learnt enables our company to develop new innovative solutions and strategies to improve our services.

A portrait of Emilia Francis Mkosamali, a woman with long, dark, curly hair, wearing a dark blue turtleneck top. She is standing in an office environment with a desk and a printer visible in the background. Her hands are clasped in front of her.

Emilia Francis Mkosamali

Founder & Managing Director



Intro

About One Answer Microfinance

"ONE ANSWER MICROFINANCE LIMITED" is a private company registered under the laws of Tanzania. The entity started its operation in 2014 where founders started lending informally until June 2016 where the company acquired duly registration with the Tanzania Business Registration and Licensing Agency (BRELA). "One Answer Microfinance Limited" is a company limited by shares and is located at Dar es Salaam, Street of SINZA KUMEKUCHA PLOT NO 678 BLOCK C nearby KKKT church.

The company has the purpose of ensuring that it becomes the answer on financial challenges facing SMEs and to provide solution to them.

One Answer Microfinance

Vision & Mission

**V**

To be the most preferable and sustainable financial institution for all so as to improve quality of life

**M**

Improving quality of life through provision of financial support and professional services including business formalisation, training and coaching.

**C**

Core Values

Quality
Innovation
Integrity & Reliability
Excellence
Value Addition
Trustworthiness
Customer Oriented

Gender equality
Teamwork
Participatory Process
Continuous Learning
Transparency
Professionalism
Women empowerment

One Answer Microfinance

Types Of Loans We Offer



SUPER GENGE LOAN

It is a loan given with minimal condition and low interest rates. Fast loan within 48 hours the customer gets the facility. Women engaged in food business are highly encouraged to apply for this loan facility. This loan also suits wholesale and retail sellers of agriculture products.



SUPER DUKA LOAN

This type of loan is for retailers who trade in retail stores. This loan is promptly issued within 48 hours. The loan is issued within a short period of time and with low interest rates.



MFANYAKAZI LOAN

This loan facility is meant for all people who have end of the month salary. Both public and private employees who are in fixed term contract or permanent contracts
We are committed to help employees meet their urgent financial obligations that arise in between the month.



ADA LOAN

A special personal loan offered in 48-72 hours that aims to support parents and guardians to pay for fees of their children and dependents in schools, colleges and universities. The loan enables the parents and guardians to spread one-off costs of fees and other school expenses into easy and manageable repayments.



One Answer Microfinance

Types Of Loans We Offer



MJASILIAMALI LOAN

A loan facility designed to meet business obligations. This type of loan is given to selected entrepreneurs with the viable businesses/projects and required security to guarantee repayment of the loan.

Fast Loan: Loan processing is done within 48 to 72 working hours or less after completion of all requirements. Affordable interest rates varying with the type and purpose of the loan, terms of repayment and security offered. Best repayment terms and the loan officer will assist you to find options that works best for you.

Other Services



TRAINING PACKAGE

One Answer Microfinance provides training and coaching services to our clients in order to ensure that the loans offered are utilized effectively to grow their businesses and/or finance the intended need.

The training is always financed by company and is offered before granting the loan facility to the client . A follow-up service for our clients that includes coaching is part of us. Our trainings focuses on entrepreneurship skills, business planning, financial management and Business formalization.

One Answer Microfinance

Management Team

We're autonomous. Everyone is empowered to own their work and we minimize unnecessary steps.
Here is our Hardworking Team.



Emilia F. Mkosamali

Co-Founder & Managing Director



Onesmo E. Minani

Co-Founder & Director of Legal and Compliance



Sawe Daniel

Loan Supervisor



Fredy Robert

Marketing & Customer Service



VERONICA VIRGIL

Loan and MSMEs Development



VAILETH KYEJO

Loan Officer

Our Partners

We're autonomous. Everyone is empowered to own their work and we minimize unnecessary steps.
Here is our Hardworking Team.





Scan here to visit our website



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