



SELF MICROFINANCE FUND

"Giving the People a Working Chance"

COMPANY PROFILE

Who We Are

Background

SELF Microfinance Fund (SELF MF) is a government-owned microfinance institution established under the Ministry of Finance of the United Republic of Tanzania. The Fund evolved from the Small Entrepreneurs Loan Facility (SELF) Project, launched in 2000 with support from the Government and the African Development Bank (AfDB).

In 2014, the Fund transitioned from a project into a company limited by guarantee dedicated to inclusive finance and enterprise growth. SELF MF operates as a non-deposit-taking microfinance institution licensed and regulated by the Central bank (Bank of Tanzania)

Our Purpose

To promote inclusive finance by empowering low-income individuals (entrepreneurs/ smallholder farmers), and Microfinance Institutions through affordable and innovative financial services.

Vision, Mission, and Core Values

Vision:

"We are a leading microfinance institution in transforming people's lives".

Mission:

"We give people a working opportunity through provision of affordable microfinance services".

Core Values

- i). **Integrity:** We are trustworthy and fair in our deeds
- ii). **Teamwork:** We are committed to work together and support each other
- iii). **Innovation:** We are driven by continuous improvement and finding new solutions
- iv). **Customer focused:** We are dedicated to provide quality services to our customers
- v). **Accountability:** We are answerable for our actions and disclose results in a transparent manner

Products

Wholesale Lending

- Loans to Microfinance Institutions (MFIs), SACCOs, and Microfinance banks for on-lending to MSMEs.

Retail Lending

- Individual Loans for micro, small and medium entrepreneurs (MSMEs).
- Agriculture and Agribusiness Loans for smallholder farmers and value chain financing.
- Clean Energy Loans to finance cleanenergy solutions.
- Housing microfinance loans.
- Salary-Based Loan) for salaried employees.

Services

Financial literacy education training

SELF MF provides financial literacy education training to individual borrowers, including micro, small, and medium entrepreneurs, as well as smallholder farmers. The Fund has Certified Financial Educators to conduct the training, certified by the Tanzania Central Bank.

Insurance

The Fund provides insurance services to its customers to cover against various risks. In addition to credit life and general insurance, the Fund is exploring the introduction of agricultural insurance to cover crops and livestock.

Capacity Building

SELF MF provides training and business development services to strengthen the capacity and sustainability of retail Microfinance Institutions. The Fund has Certified Microfinance Professionals to conduct the trainings, certified by the Tanzania Central Bank.

Strategic Focus Areas (2025–2035)

1. Expansion of financial inclusion

Deepen outreach in underserved regions using different delivery channels (digital and mobile channels, service centers, branches)

2. Green & Inclusive Finance

Expand financing for renewable energy, climate-smart agriculture, and green technologies.

3. Women & Youth Empowerment

Develop targeted products and skills programs to boost the participation of women and youth

4. Digital Transformation

Implement projects to support the transformation to digital lending

5. Strategic Partnerships

Enhance collaboration with strategic partners for technical and financial support

6. Institutional Sustainability

Strengthen capital adequacy, risk management, and corporate governance frameworks.

Impact, Governance & Partnerships

Impact Highlights (as of 2024)

- Disbursed over TZS 45 billion to partner institutions and clients in year 2024.
- Served 55,000 beneficiaries nationwide in 2024, 51% of whom are women
- Presence in all regions of Tanzania through 12 branches
- Supported clean energy access for 15 households and micro-enterprises.
- Partnered with TADB, Tanzania Coffee Board, and Water Aid on inclusive finance initiatives.

Governance and Management

SELF MF operates under a Board of Directors appointed by the Minister for Finance, providing strategic oversight and ensuring compliance with regulatory and policy frameworks.

Management is led by the Chief Executive Officer, supported by three directorates of Business Development, Credit Operations, Corporate Services, and five units of Risk & Compliance, Audit, ICT, Legal, and Procurement.

- **TADB** – co-financing agricultural value chains.
- **GreenErgy** – financing for clean and renewable energy.
- **Tanzania Coffee Board**, fund management services for financing mobile coffee shops
- **Water Aid**, fund management services for financing MSMEs in the circular economy
- **Development Partners & NGOs** – technical assistance and innovation support

Contact Information

**SELF MF House, Barack Obama Drive,
Plot No. 20, House No. 43
P. O. BOX 77760, Dar es Salaam Tanzania
Tel. No. 0222211880/0764905092
Email: info@self.go.tz or ceo@self.go.tz
Website: www.self.go.tz**