



**MRITHOS**  
**CREDIT** COMPANY  
LIMITED

**YOUR TRUSTED  
PARTNER IN LOAN**

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**MRITHOS CREDIT CO. LIMITED**  
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**COMPANY PROFILE**

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# LOOKING FOR A LOAN WITH AFFORDABLE TERMS?

MRITHOS CREDIT CO. LIMITED offers accessible and reliable loan solutions with flexible repayment terms. We support civil servants, private sector employees, and entrepreneurs with financing designed to meet their financial needs.

*Apply easily and move forward with confidence.*

# Company Overview

**MRITHOS CREDIT CO. LIMITED** is a licensed microcredit company operating in the United Republic of Tanzania. The company is committed to providing accessible financial services that support economic participation, entrepreneurship, and financial stability among individuals and small businesses.

Operating under the regulatory framework of the Microfinance Act, 2018, **MRITHOS CREDIT CO. LIMITED** is licensed by the Bank of Tanzania as a Tier II Microfinance Service Provider, ensuring compliance with national financial regulations and responsible lending standards.

The company focuses on delivering practical, transparent, and client-oriented credit solutions that help customers meet personal financial needs, expand businesses, and improve their economic well-being.



## Our Vision

to be financially self-sufficient Institution, with an outreach that is broad, deep and having a significant impact on the lives of the economically active poor and their family.

## Our Mission

To Reduce Poverty among the Economically active poor by providing sustainable access to financial services.

To support people solving their financial challenges and Supporting their Businesses growth through micro-loans services.

## Our Values

- We uphold highest standard of honesty
- We respect the human dignity of all people
- We believe in the development of our people through microfinance services
- We believe in transparency and personal accountability



# Our Services

MRITHOS CREDIT CO. LIMITED offers a range of loan products designed to meet the needs of different customer groups.

## Micro and Small Business Loans

Financial support designed to help entrepreneurs and small businesses expand operations, manage working capital, and invest in business growth.

## Civil Servant Loans

Loan facilities specifically designed for government employees, offering convenient repayment terms aligned with salary structures.

## Private Sector Employee Loans

Flexible credit solutions tailored for employees working in private organizations to assist with personal financial needs and planned expenditures.

## Personal and Household Loans

Loans intended to assist individuals with essential financial needs such as education expenses, medical costs, or household requirements.





## Group and Community Loans

Loan solutions designed for organized groups or community associations to support collective economic activities.

## Civil Servant Loans Through ESS Watumishi Portal

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**MRITHOS CREDIT CO. LIMITED** provides loan services to public servants through the ESS Watumishi Portal, enabling government employees to apply for loans directly through the official government system.



# Now you can apply our loan through ESS Portal

To access our loan through ESS Portal follow this easy steps

- 01 Visit at [www.ess-loan.watumishi.go.tz](http://www.ess-loan.watumishi.go.tz)
- 02 Log in to your Watumishi Portal account
- 03 Select E-Loans
- 04 Click Loans
- 05 Open Loan Product Catalogues
- 06 Search and select **mrithos credit co. limited**

This system allows public servants to conveniently access loan services through a secure and government-approved digital platform.

A smiling man with a beard, wearing a dark suit jacket over a light blue shirt, is sitting at a desk. He is holding a white card in his right hand and has his left hand on a laptop. The background is a blurred office setting. In the top left corner, there are overlapping red and black geometric shapes.

# Our Value Proposition

**MRITHOS CREDIT CO. LIMITED** is committed to delivering financial solutions that are practical, transparent, and responsive to the needs of clients.

## Key strengths include:

- Accessible financing solutions
- Flexible repayment structures
- Efficient and simplified loan processes
- Commitment to responsible lending
- Strong understanding of local markets

# Our Clients

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The company serves a diverse range of clients, including:

- Civil servants
- Private sector employees
- Micro and small business owners
- Entrepreneurs
- Community groups and associations



# Commitment to Financial Inclusion

MRITHOS CREDIT CO. LIMITED believes that access to financial services plays a vital role in economic development. By providing responsible credit solutions, the company supports individuals and businesses in improving their livelihoods and contributing to local economic growth.

