

PFC LIMITED

CAPABILITY STATEMENT

INSTITUTIONAL-GRADE INVESTMENT ADVISORY, DEAL ORIGINATION, DUE DILIGENCE, AND PORTFOLIO MANAGEMENT SUPPORT IN TANZANIA

PFC Limited is a Tanzania-based investment advisory and fund management support firm helping international investors originate, assess, structure, monitor, and manage impact-oriented SME investments across Tanzania.

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WHO WE ARE

PFC Limited supports international impact investors, development finance partners, foundations, and fund managers seeking disciplined exposure to Tanzania’s underserved SME market. We specialize in the “missing middle”: growth-oriented enterprises that are too large for microfinance but often too small, informal, or under-documented for traditional institutional capital.

We combine local market access with institutional investment discipline. Our team sources transactions, conducts field-based due diligence, supports structuring, manages documentation and regulatory processes, monitors portfolio performance, and provides practical business support to investees after disbursement.

CORE CAPABILITY

PFC Limited provides a practical in-country platform for investors that need trusted local execution without establishing a local office or legal entity. Our capability spans the full investment cycle: market intelligence, pipeline development, investment readiness assessment, financial and operational due diligence, ESG and impact review, transaction support, portfolio monitoring, and recovery management.

We are particularly suited to mandates involving secured and unsecured debt, impact-linked finance, working capital facilities, SME growth capital, and mission-aligned institutional lending in agribusiness, education, healthcare, community infrastructure, and financial inclusion.

Full-cycle investment support	Local execution platform	SME and impact focus
Origination, diligence, structuring, monitoring, recovery, and impact reporting.	Trusted in-country support for investors without a Tanzania office or legal entity.	Practical experience across agribusiness, education, healthcare, infrastructure, and financial inclusion.

RELEVANT TRACK RECORD

SME IMPACT FUND – SECURED DEBT PORTFOLIO

PFC Limited’s leadership has supported secured debt investment activity in Tanzania’s agribusiness SME sector, including pipeline development, borrower assessment, financial analysis, site-level due diligence, monitoring, and recovery support.

€15m+ Deployed over six years	50+ SMEs financed	70% Approximate repeat borrowers
3,000+ Jobs created	20,000+ Farmers reached	92% Loan recovery rate

MISSIO INVEST TANZANIA – UNSECURED DEBT PORTFOLIO

PFC Limited has supported in-country management of unsecured impact lending across agribusiness, healthcare, education, community infrastructure, and financial inclusion, with responsibilities covering origination, diligence, transaction execution, monitoring, and borrower relationship management.

US\$4,090,780 Deployed in Tanzania	10+ Tanzanian institutions financed	88% Tanzania unsecured portfolio recovery rate
60% Women-led enterprises across global portfolio	US\$50k–US\$1 Million Typical loan size	Multi-sector Agribusiness, healthcare, education, infrastructure, and financial inclusion

SERVICES

1. DEAL ORIGATION AND PIPELINE DEVELOPMENT

We identify and screen investable SMEs through local networks, sector relationships, institutional partnerships, and direct market outreach. Each opportunity is assessed for management quality, commercial viability, repayment capacity, impact potential, and investment readiness.

2. FIELD-BASED DUE DILIGENCE

We conduct practical, evidence-based diligence that combines financial review, business model assessment, site visits, management interviews, operational verification, ESG screening, community reputation checks, and downside risk analysis.

3. TRANSACTION AND COMPLIANCE SUPPORT

We support documentation, local regulatory processes, central bank loan registration where applicable, borrower coordination, disbursement readiness, covenant setup, and fund repatriation planning.

4. PORTFOLIO MONITORING AND RISK MANAGEMENT

We provide ongoing borrower monitoring through quarterly site visits, management meetings, financial reviews, covenant tracking, repayment monitoring, early warning reporting, and recovery support when needed.

5. IMPACT, ESG, AND BUSINESS SUPPORT

We help investors and borrowers define impact indicators, capture field-level evidence, strengthen governance, improve reporting discipline, and identify practical actions that improve enterprise resilience and repayment performance.

SELECTED PUBLICLY DOCUMENTED INVESTEE EXPERIENCE

Representative investee experience includes education institutions, healthcare-linked community infrastructure, agricultural enterprises, and vocational training initiatives. Publicly documented examples include Mwenge Catholic University, Archbishop Anthony Mayala Hall, Magunga Farm, St. Therese Pre, Primary and Secondary School, Michaud Girls Secondary School, and Jitegemee Vocational Center.

Across these assignments, PFC Limited has contributed to financing that expands educational access, supports community health infrastructure, strengthens agricultural production, creates employment, and improves livelihood outcomes.

WHY INVESTORS WORK WITH PFC LIMITED

LOCAL PRESENCE, INSTITUTIONAL DISCIPLINE

- Deep local networks across Tanzania's SME, agribusiness, education, healthcare, and faith-based institutional sectors
- Experience supporting international investors, impact funds, banks, and development partners
- Strong understanding of borrower behavior, local documentation practices, collateral realities, and repayment risk
- Ability to operate discreetly under an investor's mandate, standards, and reporting requirements

PERFORMANCE INDICATORS

€15m+ Supported in secured SME lending	US\$4m+ Supported in unsecured impact lending in Tanzania	50+ SMEs financed through secured debt experience
10+ Tanzanian institutions financed through unsecured impact lending experience	70% Repeat borrowers in SIF portfolio	Recovery expertise Restructuring, monitoring, and borrower recovery support

ENGAGEMENT MODEL

PFC Limited can be engaged as an in-country implementation partner, local investment advisor, diligence provider, portfolio monitoring agent, or transaction support resource. We work under the investor's direction and can adapt to fund-specific policies, approval processes, templates, reporting cycles, and compliance requirements.

Project-based Market scans, due diligence, borrower assessments, and recovery support.	Retainer Ongoing portfolio monitoring, pipeline development, borrower management, and reporting.	Success-aligned Performance-linked structures subject to mandate scope and investor requirements.
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LEADERSHIP

PATRICK MUJUNI, MANAGING DIRECTOR

Patrick Mujuni brings more than 17 years of experience in impact investing, managing internationally funded projects, SME finance, loan structuring, portfolio monitoring, borrower recovery, business development services, banking and fund management support in Tanzania. His background combines investment analysis, field-level execution, ESG awareness, financial modeling, and practical borrower relationship management.

JOVITUS RUTAKINIKWA, PORTFOLIO MANAGEMENT LEAD

Jovitus Rutakinikwa brings over 20 years of financial services experience in Tanzania, with expertise in loan portfolio management, product development, risk management, and country office leadership. He has deep experience developing high-impact enterprise portfolios and holds a BSc in Economics, Policy and Planning from Mzumbe University and an MBA in Strategic Management and Leadership from ESAMI.

ELEUTHERY NGOWI JULIUS, LEGAL AND COMPLIANCE ADVISOR

Eleuthery Ngowi Julius is a licensed Advocate and Notary Public with 16 years of experience in corporate, financial, and notarial services. He previously worked in compliance at Barclays Bank Tanzania Limited, now Absa Bank Tanzania, and later at Stanbic Bank Tanzania. He oversees corporate and financial compliance related to foreign loan registration and regulatory compliance.

CONTACT

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DISCLAIMER

This capability statement is provided for informational purposes only. It does not constitute an offer to invest, a solicitation of investment, or a guarantee of investment performance. Public investee examples are included only where information is available through public disclosures or partner reporting. Private portfolio information is not disclosed without authorization.

PFC Limited – Unlocking disciplined impact capital for Tanzania’s missing middle.