UTT AMIS
Asset Management and Investor Services

UTT ASSET MANAGEMENT AND INVESTOR SERVICES PLC (UTT AMIS)

ANNUAL REPORT FOR LIQUID UNIT TRUST SCHEME (LIQUID FUND)

LIQUID FUND
Investor's freedom

FOR THE YEAR ENDED 30 JUNE 2025

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UTT ASSET MANAGEMENT AND INVESTOR SERVICES PLC (UTT AMIS)

ANNUAL GENERAL MEETING FOR UMOJA UNIT TRUST SCHEME, ON F RIDAY, DECEMBER 19, 2025 AT THE JULIUS NYERERE INTERNATIONAL CONVETION CENTRE, STARTING AT 8:30 AM

TIMETABLE AND AGENDA ITEMS

S/N	TIME	ACTIVITIES	RESPONSIBLE PERSON(S)
1.	08.30 - 08.45	Arrival and Registration of Investors	Investors / Administration
2.	08.45 - 09.00	Announcements and other Administrative Matters	MC / Administration
3	09.00 - 09.05	Confirmation of Quorum and Opening of the Meeting	Board Chairman
4.	09.05 - 09.20	Introduction of Directors, Management and Service Providers	Managing Director
5.	09.20 - 09.30	Confirmation of Minutes of the 6th Annual General Meeting	All
6.	09.30 - 09.45	Matters Arising from the 6th Annual General Meeting	Managing Director
7.	09.45 - 10.00	Chairman's Letter to Investors	Board Chairman
8.	10.00 - 10.30	Presentation of Annual Reports:- 1. Statement of the Custodian 2. Report of the Independent Auditors on the Summary of Financial Statements 3. Report on the Audited Financial Statements	 CRDB KPMG Director of Finance and Planning
9.	10.30 - 11.00	Presentation of Manager's Report on Investments	Director of Investment and Property Management
10.	11.00 - 11.35	Comments, Questions and Answers Session	Board Members / Management
11.	11.35 - 11.45	Closing of the Meeting	Board Chairman

2 Minutes of the 6th Annual General Meeting

KUMBUKUMBU ZA MKUTANO WA SITA (06) WA MWAKA WA MFUKO WA UKWASI ULIOFANYIKA JUMAMOSI TAREHE 16 NOVEMBA 2024 KATIKA UKUMBI WA MIKUTANO WA KIMATAIFA WA JULIUS NYERERE JIJINI DAR ES SALAAM

WALIOHUDHURIA (Kiambatisho "A")

BODI YA WAKURUGENZI

1. Prof. Faustin Kamuzora - Mwenyekiti wa Bodi
2. Dkt. Judika L. King'ori - Mjumbe wa Bodi
3. Bw. Paul A. Maganga - Mjumbe wa Bodi
4. Bw. David E. Mwankenja - Mjumbe wa Bodi
5. Bw. Simon M. Migangala - Mkurugenzi Mtendaji

WAJUMBE WA KAMATI ZA BODI YA WAKURUGENZI

1. Dkt. Fortunatus. Magambo - Mjumbe wa Kamati ya Bodi
2. Bw. Lameck Kakulu - Mjumbe wa Kamati ya Bodi

WASIOHUDHURIA KWA TAARIFA

1. Bi. Neema Jones - Mjumbe wa Bodi
2. Bw. Daniel Olesumayan - Mjumbe wa Kamati ya Bodi

WAALIKWA

1. Bw. Amiri Ally - Mwakilishi wa Msajili wa Hazina
2. Bi.vAisha Mbilikira - CMSA/Mamlaka ya Masoko ya Mitaji na Dhamana
3. Bw. Frank Mboya - KPMG/Wakaguzi wa Hesabu za Mfuko
4. Bi.Stephanie Shambwe - CRDB/Waangalizi wa Mfuko
5. Bw. Anandumi. Meena - CRDB/Waangalizi wa Mfuko
6. Bw. Mustafa Haj - CRDB/ Waangalizi wa Mfuko

MENEJIMENTI NA WAFANYAKAZI WA KAMPUNI YA UWEKEZAJI YA UTT AMIS

1. Bw. I. Wahichinenda
2. Bi. J. Msofe
3. Bi. S. Mgaya
4. Bw. D. Balima
5. Bw. D. Mbaga
6. Bw. S. Bujiku
7. Bw. S. Kaniki
8. Bw. R. Mwanga
9. Bi. J. Swai
10. Bw. P. Ndunguru
11. Bi. V. Abuogo
12. Bw. F. Bwalya
13. Bw. B. John
14. Bi. J. Mlimbila
15. Bw. M. Balati
16. Bw. H. Mnongane
17. Bw. B. Liwali
18. Bw. C. Chanjarika
19. Bw. J. Joseph
20. Bi. R. Maruma
21. Bw. J. Masoud
22. Bw. B. Lukinga
23. Bw. A. Mushi
24. Bw. W. Ramadhan
25. Bi. J. Njovu
26. Bi. V. Maheri
27. Bi. D. Milenge
28. Bi. W. Malya
29. Bi. H. Lashkoni
30. Bw. A. Mabruk
31. Bw. A. Ambari
32. Bw. J. Nyambo
33. Bw. S. Ivambi
34. Bi. S. Kapufi
35. Bi. Y. Masanyoni
36. Bi. A. Laurent
37. Bi. E. Simon
38. Bw. M. Mchanjila
39. Bw. J. Mwangomola
40. Bi. M. Minja
41. Bw. C. Josiah
42. Bi. M. Mashiku
43. Bw. F. Lushinge
44. Bi. D. David
45. Bw. S. Khatib
46. Bi. P. Kasilati
47. Bw. F. Mzoo
48. Bi. V. Mashindano
49. Bi. A. Omari
50. Bw. A. Kandila
51. Bw. A. Felecian
52. Bi. L. Malimiru
53. Bi. J. Mteri
54. Bi. A. Alex
55. Bw. D. Makassy
56. Bw. Straton Rugaitika
57. Bi. A. Kijaji
58. Bw. N. Mlembah
59. Bw. C. Kilawe
60. Bw. O. Mafuru
61. Bi. A. Kalinga
62. Bi. P. Kunambi
63. Bi. J. Kilimba
64. Bi. H. Swalehe
65. Bi. E. Kahabi
66. Bw. B. Raphael
67. Bw. S. Mahumi
68. Bw. L. Temela
69. Bw. N. Muhoji
70. Bi. A. Mwinuka
71. Bi. C. Ngunda
72. Bw. H. Njau
73. Bi. F. Mwalisito
74. Bi. T. Mpiluka

1.0 TAARIFA YA AKIDI NA KUFUNGUA MKUTANO

Mwenyekiti alifungua mkutano saa 03:30 Asubuhi kwa kuwakaribisha wajumbe walioweza kuhudhuria Mkutano wa sita (06) wa Mfuko wa Ukwasi. Hii ilikuwa ni baada ya wajumbe kupata taarifa ya akidi, ambayo ilionesha kuwa Wajumbe wenye vipande waliohudhuria walikuwa 3,145 ambao majina yao yapo kwenye kumbukumbu hizi kama Kiambatisho "A". Taarifa ilitolewa kwamba idadi ya Vipande vilivyoandikishwa vilikuwa ni 389,050,977.768 sawa na asilimia 12.796 ya jumla ya vipande vyote vya Mfuko kiasi cha vipande 3,040,299,198.316. Taarifa iliendelea kueleza kuwa idadi hiyo ya vipande vilivyowakilishwa inakidhi akidi inayohitajika kulingana na Waraka wa Makubaliano (Deed of Trust) ya asilimia 10 ya jumla ya vipande vyote vya Mfuko na hivyo Mkutano ungeweza kuanza.

2.0 DONDOO/AJENDA ZA MKUTANO

Wajumbe walikubaliana na dondoo/ajenda zifuatazo: -

1. Taarifa ya Akidi na Kufungua Mkutano
2. Kuthibitisha Dondoo/Ajenda za Mkutano
3. Utambulisho
4. Kuthibitisha Kumbukumbu za Mkutano Uliopita
5. Yatokanayo na Kumbukumbu za Mkutano Uliopita
6. Taarifa ya Mwenyekiti
7. Taarifa ya Mwangalizi wa Mfuko
8. Taarifa ya Mkaguzi wa Mfuko
9. Taarifa ya Hesabu za Mfuko
10. Taarifa ya Meneja wa Mfuko kuhusu Uwekezaji
11. Kipindi cha Maswali na Majibu
12. Kufunga Mkutano

3.0 UTAMBULISHO

Mkurugenzi Mtendaji wa Kampuni ya Uwekezaji ya UTT AMIS aliwatambulisha Wajumbe wa Bodi ya Wakurugenzi ya Kampuni ya UTT AMIS, Wajumbe wa kamati za Bodi na Mwakilishi kutoka Ofisi ya Msajili wa Hazina. Aliendelea kumtambulisha Mwakilishi wa Mamlaka ya Masoko ya Mitaji na Dhamana (CMSA),Wawakilishi wa Benki ya CRDB ambayo ni Mwangalizi wa Mfuko pamoja na wawakilishi wa kampuni ya KPMG inayotoa Huduma za Ukaguzi wa Hesabu za Mfuko. Mkurugenzi Mtendaji alimalizia kwa kuitambulisha Menejimenti ya UTT AMIS pamoja na wafanyakazi wote waliokuwepo Mkutanoni kwa ujumla.

4.0 KUTHIBITISHA KUMBUKUMBU ZA MKUTANO ULIOPITA

Baada ya kuzipitia Kumbukumbu za Mkutano wa Tano (05), kifungu kwa kifungu, wajumbe waliweza kuthibitisha na kupitisha Kumbukumbu za Mkutano huo uliofanyika tarehe 19 Novemba 2023.

5.0 YATOKANAYO NA KUMBUKUMBU ZA MKUTANO ULIOPITA.

Hapakuwa na yatokanayo na Mkutano uliopita.

6.0 TAARIFA YA MWENYEKITI

6.1 Mwenyekiti wa Bodi aliwasilisha taarifa ya Mfuko wa Ukwasi kwa mwaka wa fedha ulioishia tarehe 30 Juni 2024. Alianza kwa kuwashukuru wawekezaji kwa kutenga muda wa kuhudhuria mkutano ambao utajadili maendeleo ya mfuko kwa mwaka wa fedha ulioishia tarehe 30 Juni, 2024.

6.2 Alianza kwa kumshukuru Mhe, Dkt, Samia Suluhu Hassan, Rais wa Jamhuri ya Muungano wa Tanzania kwa kumteua kuiongoza Bodi ya Wakurugenzi ya UTT AMIS. Pia aliwashukuru Mhe. Dkt. Mwigulu Lameck Nchemba (Mb), Waziri wa Fedha, Katibu Mkuu wa Wizara ya Fedha, Dkt Natu Mwamba na Msajili wa Hazina, Ndugu Nehemiah Mchechu kwa kumpatia miongozo mara tu baada kuteuliwa kuwa Mwenyekiti wa Bodi ya UTT AMIS. Aliwashukuru pia wawekezaji kwa kuendelea kuwa na imani kubwa katika mfuko wa Ukwasi.

6.3 Mwenyekiti wa Bodi aliendelea kutoa shukurani kwa kumshukuru Mwenyekiti aliyemaliza muda wake, Ndugu Casmir Sumba Kyuki, kwa uongozi imara na kazi nzuri ya kuiongoza Taasisi ya UTT AMIS na kuifanya kuwa moja kati ya taasisi zinazoongoza katika Soko la Mitaji na Dhamana nchini Tanzania na ukanda wa Jumuiya ya Afrika Mashariki na pia kumtakia afya njema na heri katika majukumu yake mengine.

6.4 Mwenyekiti aliwaeleza wawekezaji kuwa, kwa zaidi ya miaka 20 ya uwepo wa UTT AMIS, ni dhahiri kuwa fedha nyingi zimetengenezwa na kugawiwa kwa wawekezaji. Aliendelea kuwaeleza kwamba, uwekezaji huu tulivu (Passive Investment) huwafanya wawekezaji kutengeneza faida huku wakiwa wamelala au wakiendelea kutekeleza majukumu mengine ya kimaisha. Mwenyekiti alimnukuu mwekezaji maarufu aliyefanikiwa sana, Ndugu Warren Buffet, ambaye aliwahi kusema, *"kama* *hutakuwa na namna ya kupata fedha wakati umelala, utafanya kazi mpaka utakapofariki."*

6.5 Aidha, Mwenyekiti aliwaeleza wawekezaji kuwa, kutokana na jitihada kubwa zilizofanywa na Menejimenti na wafanyakazi wote na usimamizi imara wa Serikali, hakushangazwa sana pale UTT AMIS ilipotangazwa kuwa mshindi wa jumla kwa Taasisi zinazoendeshwa kwa ufanisi bora nchini Tanzania. Hakika alijisikia mwenye furaha pale alipokabidhiwa tuzo kutoka kwa Mheshimiwa Rais wa Jamhuri ya Muungano wa Tanzania, Dkt. Samia Suluhu Hassan jijini Arusha, wakati wa mkutano wa Wenyeviti na Watendaji wakuu wa taasisi za umma tarehe 28 Agosti, 2024.

6.6 Taarifa ya Mwenyekiti iliendelea kuwajulisha wawekezaji kuwa utendaji wa Mfuko wa Ukwasi kwa mwaka ulioishia tarehe 30 Juni 2024, uliendelea kuwa mzuri na wa kuvutia. Faida kwa wawekezaji ilikuwa kubwa ikilinganishwa na kigezo cha ufanisi (performance Benchmark). Faida kwa mwaka ilikuwa asilimia 12.9 ikilinganishwa na asilimia 12.5 ya mwaka ulioishia tarehe 30 Juni 2023. Aliwajulisha kuwa faida iliyopatikana imeenda sambamba na maendeleo ya soko la fedha, na ni kubwa kuliko faida ya asilimia 12.3 ya kigezo cha ufanisi. Thamani ya Mfuko iliongezeka kutoka Shilingi bilioni 724.7 iliyofikiwa tarehe 30 Juni 2023 hadi Shilingi bilioni 1,115.0 tarehe 30 Juni 2024. Ongezeko hili la thamani ya Mfuko lilitokana na faida nzuri iliyopatikana, matumizi ya teknolojia katika kufanya miamala ya uwekezaji, kukua kwa imani ya wawekezaji kwa taasisi ya UTT AMIS pamoja na kuongezeka kwa uelewa juu ya faida zinazopatikana kupitia mifuko ya uwekezaji wa pamoja.

6.7 Taarifa ya Mwenyekiti iliwajulisha zaidi wawekezaji kuwa pamoja na vihatarishi vitokanavyo na taharuki ya hali ya kisiasa na vita katika sehemu mbalimbali duniani, hali ya uchumi nchini Tanzania iliendelea kuimarika kwani ulikua kwa asilimia 5.1 kwa mwaka 2023 na unatarajiwa kukua kwa asilimia 5.4 kwa mwaka 2024. Ukuaji huu wa uchumi ni mzuri zaidi ya wastani wa ukuaji katika nchi za ukanda wa Jangwa la Sahara na nchi za ukanda wa Ushirikiano wa Maendeleo Kusini mwa Afrika (SADC) ambao ni asilimia 3.4 kwa mwaka 2023 na makadirio ya asilimia 3.8 kwa mwaka 2024, kama ilivyokadiriwa na Shirika la Fedha Duniani (IMF). Pia, kwa mujibu wa taarifa za Benki Kuu ya Tanzania, mfumuko wa bei ulikuwa asilimia 3.1 mwezi Juni 2024 ikilinganishwa na matarajio ya kiwango kisichozidi asilimia 5.0 na matarajio ya nchi za ukanda wa Afrika Mashariki cha asilimia 8.0. Kwa kipindi cha mwaka mmoja uliopita viwango vya riba katika soko havikubadilika sana na hivyo kuashiria utulivu wa soko kwa ujumla. Kwa upande mwingine, thamani ya Shilingi ya Tanzania dhidi ya Dola ya Marekani ilipungua kwa kiwango cha asilimia 12.8 sababu kubwa ikiwa ni kubadilika kwa sera za nchi ya Marekani na madhara yatokanayo na taharuki ya vita katika bara la Asia.

6.8 Kuhusu maendeleo ya Soko la Mitaji na Dhamana, ilielezwa kwamba maendeleo mazuri yameshuhudiwa katika kipindi cha mwaka ulioishia tarehe 30 Juni 2024. Dhamana mpya zimeorodheshwa katika Soko la Hisa la Dar es Salaam na bei ya hisa zilizoorodheshwa zimeongezeka kama inavyooneshwa na Fahirisi (Tanzania Share Index). Katika kipindi cha mwaka kilichoishia tarehe 30 Juni 2024, kumekuwa na ongezeko la Fahirisi la asilimia 9.3 ambapo iliongezeka toka 4,091.8 tarehe 30 Juni 2023 hadi 4,475.2 tarehe 30 Juni 2024. Ongezeko hilo ni zaidi ya lile la tarehe 30 Juni 2023 ambalo lilikuwa ni asilimia 4.1. Shukrani zilitolewa kwa Rais wa Jamhuri ya Muungano wa Tanzania, Mheshimiwa Samia Suluhu Hassan na Serikali kwa ujumla kwa kuendelea kusimamia na kuweka mazingira bora ya biashara nchini.

6.9 Kupitia taarifa ya Mwenyekiti, Wawekezaji walielezwa kuwa viashiria vya kiuchumi vinaonesha kwamba Kampuni ya UTT AMIS pamoja na Mifuko inayoisimamia imeendelea kufanya vizuri. Thamani ya Mifuko imeongezeka kutoka Shilingi Trilioni 1.5354 tarehe 30 Juni 2023 hadi Shilingi Trilioni 2.2382 tarehe 30 Juni 2024. Hili ni ongezeko la Shilingi bilioni 702.8, sawa na asilimia 45.7 ikilinganishwa na ongezeko la Shilingi bilioni 538.9, sawa na asilimia 54.0 kwa mwaka uliopita. Ongezeko la ukubwa wa Mifuko limetokana na faida iliyopatikana katika uwekezaji pamoja na ongezeko la idadi ya wawekezaji 79,519, sawa na asilimia 32 waliojiunga katika Mifuko kwa mwaka 2024 ikilinganishwa na Wawekezaji 47,480, sawa na asilimia 24 waliojiunga mwaka wa fedha uliopita. Mwenyekiti alisisitiza kwamba mifuko yote imetoa faida nzuri kwa wawekezaji wake ambapo faida kwa Mfuko wa Ukwasi ilikuwa asilimia 12.9.

6.10 Mwenyekiti aliwaeleza Wawekezaji kwamba, kwa kipindi cha miaka mitano ya utekelezaji wa Mpango Mkakati wa Kampuni ya UTT AMIS ulioshia Juni 2024, kumekuwa na mafanikio makubwa zaidi ya ilivyotarajiwa. Mwenyekiti alitolea mfano wa thamani ya mifuko iliyokisiwa kukua kutoka Shilingi bilioni 290.7 tarehe 30 Juni 2019 mpaka Shilingi bilioni 485.9 kabla ya kurekebishwa na kuwa Shilingi Trilioni 1,007.9 tarehe 30 Juni 2024. Hata hivyo, thamani halisi ya mifuko mpaka kufikia tarehe 30 Juni 2024, ilikuwa ni Shilingi Trilioni 2.2 ambayo ni mara mbili ya kiwango kilichotarajiwa. Wawekezaji walielezwa kuwa, katika kipindi cha mwaka wa kwanza wa utekelezaji wa Mpango mpya, UTT AMIS inatarajia kukamilisha uboreshaji wa mifumo kama msingi wa kukuza biashara yake. Taasisi pia itaendelea kufanyia kazi vipaumbele, ikiwa ni pamoja na kuboresha huduma na kuibua bidhaa zingine kwa maslahi ya Wawekezaji. UTT AMIS itaendelea kuboresha huduma za uendeshaji kuwa za kisasa zaidi na kuhakikisha kuwa wawekezaji wanapata faida nzuri zaidi kadri ya maendeleo ya Soko la Fedha.

6.11 Aidha, Mwenyekiti aliwajulisha wawekezaji kuwa, katika kipindi cha mwaka ulioishia tarehe 30 Juni 2024, Kampuni ya UTT AMIS iliendelea na awamu ya mwisho ya utekelezaji wa Mpango Mkakati wake wa miaka mitano ulioishia mwezi wa Juni 2024. Pia UTT AMIS ilitayarisha Mpango Mkakati mpya wa miaka mitano ambao umejikita katika kuifanya UTT AMIS kuwa mshiriki mkubwa zaidi katika Soko la Mitaji na Dhamana nchini Tanzania na ukanda wa Afrika Mashariki. Ili kuendana na kipindi cha mipango cha Serikali, Mpango Mkakati Mpya utafanyiwa mapitio ndani ya mwaka 2024/2025 ili uweze kumalizika mwezi Juni 2030. Mwenyekiti alisema, kati ya malengo yaliyoainishwa katika Mpango Mkakati mpya ni pamoja na kukuza thamani ya mifuko kutoka Shilingi Trilioni 2.238 cha sasa hadi Shilingi Trilioni 7.5, na kuongeza idadi ya matawi ili kusogeza huduma kwa wawekezaji nchini na nchi za Afrika Mashariki pamoja na nchi za ukanda wa SADC. Zaidi ya hapo, Mpango Mkakati unaonesha kuwa huduma kwa wawekezaji zitakuwa za kidigitali. Katika kujiandaa na utekelezaji wa Mpango Mkakati mpya, UTT AMIS ndani ya mwaka huu wa fedha 2024/2025 imeanza na uboreshaji wa mifumo ili kuimarisha uwezo wa kumudu kiwango kikubwa cha biashara. Mradi huu wa kuboresha mifumo unatarajiwa kukamilika ndani ya kipindi cha miezi kumi na mbili.

6.12 Taarifa ya Mwenyekiti iliwajulisha wawekezaji kuwa katika mkutano wa Wenyeviti wa Bodi na Watendaji wa Taasisi jijini Arusha, Mheshimiwa Rais wa Jamhuri ya Muungano wa Tanzania, Dkt. Samia Suluhu Hassan, aliyaelekeza mashirika ya umma ambayo yana uwezo, kuendesha shughuli zake za kiuchumi na zenye kuleta faida nje ya Tanzania. UTT AMIS ikiwa katika utekelezaji wa Mpango Mkakati wake, inatarajia kuwafikia na kuwahudumia Wawekezaji wengi zaidi nchini Tanzania, Ukanda wa Afrika Mashariki na Ukanda wa nchi za SADC. Katika kutekeleza hilo, UTT AMIS imekuwa ikifuatilia maendeleo ya soko katika jumuiya hizo mbili kwa kipindi cha miaka kadhaa. Matokeo ya awali yanaonyesha kwamba baadhi ya nchi zina fursa nzuri. UTT AMIS itaimarisha na kuelekeza nguvu katika kuchambua masoko haya mapya ili kufanya maamuzi sahihi na kwa wakati muafaka. Ukizingatia lengo la Mkakati wa kuongeza thamani ya Mifuko, ni muhimu kuwa kila fursa inayopatikana iweze kutumika vyema. Kwa kuzingatia kuwa Wawekezaji wanazifahamu faida za uwekezaji katika mifuko inayoanzishwa na kusimamiwa na UTT AMIS, Mwenyekiti aliwaomba Wawekezaji waendelee kuwa mabalozi wazuri juu ya uwekezaji kwa familia, marafiki, ndugu pamoja na jamaa zao.

6.13 Katika kuhitimisha taarifa yake, Mwenyekiti aliwashukuru wote kwa ushirikiano na imani yao kwa UTT AMIS na Mfuko wa Ukwasi kwa kipindi chote cha mwaka ulioishia tarehe 30 Juni 2024. Kwa namna ya kipekee aliishukuru Serikali kupitia Wizara ya Fedha, Ofisi ya Msajili wa Hazina, Mamlaka ya Masoko ya Mitaji na Dhamana, Mwangalizi wa Mifuko ambaye ni Benki ya CRDB, Soko la Hisa la Dar es Salaam pamoja na Madalali wake, Wajumbe wa Bodi ya Wakurugenzi, Wafanyakazi wa UTT AMIS na Wadau wote ambao wameendelea kuiwezesha UTT AMIS kutekeleza majukumu yake katika mwaka huu wa fedha. Alieleza matumaini yake kuwa ushirikiano huu utaendelea kwa manufaa ya Wawekezaji na maendeleo ya Soko la Mitaji na Sekta ya Fedha hapa nchini.

7.0 TAARIFA YA MWANGALIZI WA MFUKO

7.1 Mwakilishi wa Benki ya CRDB ambaye ni Mwangalizi wa Mfuko wa Ukwasi, aliwasilisha Taarifa iliyoeleza kwamba, kama waangalizi wa Mfuko wa Ukwasi, wana jukukumu la kuangalia na kuhakikisha kwamba utendaji wa meneja wa mfuko unaendana na kuzingatia waraka wa makubaliano ili kuhakikisha maslahi bora ya wenye vipande. Katika utekelezaji wa kazi hiyo, mwangalizi wa mfuko ana majukumu yafuatayo; Uangalizi wa mali za mfuko, kuhakikisha meneja wa mfuko anatumia njia/ mbinu sahihi katika kukokotoa mahesabu ya thamani ya mfuko sambamba na Waraka wa Makubaliano, na pia kuhakikisha viwango vya uwekezaji vinazingatiwa.

7.2 Mwakilishi huyo alieleza kuwa Katika kipindi cha mwaka wa fedha, kilichoanzia tarehe 01.07.2023 mpaka 30.06.2024, Benki ya CRDB kama mwangalizi wa mfuko wa Ukwasi, imeendeleza uangalizi wa mwenendo wa shughuli za UTT AMIS kama meneja wa mfuko, utekelezaji wake na kuangalia changamoto kwenye uwekezaji.

7.3 Mwakilishi wa Benki ya CRDB alihitimisha kwa kuwathibitishia Wawekezaji wa Mfuko wa Ukwasi kwamba shughuli za uwekezaji kwenye mfuko wa Ukwasi na wajibu wa meneja wa mfuko (UTT AMIS), vimeendeshwa/ vimetekelezwa kufuatana na vipengele vya waraka wa makubaliano. Alisisitiza kuwa, kwa kuzingatia suala la imani/ uaminifu wa wenye vipande kwenye mfuko, wanathibitisha kwamba maslahi ya wenye vipande ndani ya mfuko wa Ukwasi yanalindwa na kuzingatiwa ipasavyo, na meneja ameendesha mfuko kulingana na waraka wa makubaliano.

8.0 TAARIFA YA MWAKA KUHUSU UKAGUZI WA HESABU ZA MFUKO WA UKWASI

8:1 Mwakilishi kutoka Shirika la Wahasibu la KPMG ambao ni Wakaguzi wa Mfuko aliwasilisha Muhtasari wa Taarifa kuhusu ukaguzi wa Hesabu za Mfuko kwa mwaka ulioishia tarehe 30 Juni, 2024. Alieleza kuwa Taarifa ya Hesabu za Mfuko zilizowasilishwa yaani Taarifa ya Mapato na Matumizi, Taarifa ya Urari wa Hesabu za Mfuko, Taarifa ya Mabadiliko ya Thamani ya Mfuko na Taarifa ya Mtiririko wa Fedha umetayarishwa kutoka katika taarifa kamili ya ukaguzi ya Mfuko wa Ukwasi kwa kipindi cha mwaka ulioishia tarehe 30 Juni 2024.

8:2 Taarifa ilieleza kuwa Muhtasari wa taarifa ya hesabu za fedha haioneshi taarifa zote kwa mujibu wa viwango vya kimataifa vya utoaji wa taarifa za kifedha (International Financial Reporting Standards (IFRS)). Mwakilishi huyo wa KPMG alisema, Muhtasari wa hesabu pamoja na taarifa siyo mbadala wa taarifa kamili ya hesabu za kifedha iliyokaguliwa. Muhtasari wa hesabu za kifedha pamoja na taarifa kamili ya hesabu zilizokaguliwa haijumuishi matukio au miamala baada ya tarehe za taarifa ya hesabu za fedha zilizokaguliwa.

8:3 Pia taarifa ilieleza kwamba maoni ya ukaguzi (Audit opinion) yasiyokuwa na kasoro juu ya taarifa kamili ya ukaguzi wa hesabu za fedha za Mfuko wa Ukwasi yalitolewa kwenye taarifa ya tarehe 11 November, 2024 kwa mwaka wa fedha ulioishia tarehe 30 Juni, 2024. Taarifa kwa mwaka wa fedha ulioishia tarehe 30 Juni, 2024 inajumuisha mambo mengine muhimu juu ya ukaguzi wa hesabu za Mfuko.

8:4 Mwakilishi huyo alihitimisha taarifa yake kwa kueleza kuwa Majukumu yao kama wakaguzi wa hesabu za Mfuko ni kutoa maoni kama muhtasari wa hesabu za Mfuko unaendana na taarifa kamili ya ukaguzi wa hesabu za fedha na kwa mujibu wa taratibu zetu za ukaguzi, ukaguzi ulifanywa kwa mujibu wa viwango vya kimataifa vya ukaguzi (International Standards on Auditing-ISA) 810 (kama ilivyorekebishwa), “Kazi za kuripoti juu ya Muhtasari wa taarifa za kifedha”.

9.0 TAARIFA YA MWAKA KUHUSU HESABU ZA MFUKO WA UKWASI

Mkurugenzi wa Fedha na Mipango wa Kampuni ya Uwekezaji ya UTT AMIS aliwasilisha Taarifa ya Hesabu za Mfuko kwa kipindi cha mwaka wa fedha ulioishia tarehe 30 Juni, 2024.

9.1 Mkurugenzi aliwaomba wawekezaji kusoma taarifa kwa kulinganisha hali ya utendaji wa Mfuko kwa miaka miwili (2) iliyoishia mwezi Juni, 2024 na Juni 2023 na kwamba taarifa imegawanyika katika sehemu kuu nne, ambazo ni Taarifa ya Mapato na Matumizi (Statement of Profit or Loss and Other Comprehensive Income), Taarifa ya Urari wa Hesabu za Mfuko (Statement of Financial Position), Taarifa ya Mabadiliko ya Thamani ya Mfuko (Statement of Changes in Net Assets Attributable to Unit Holders) na Taarifa ya Mtiririko wa Fedha (Statement of Cash Flows).

9.2 Kwa upande wa Mapato na Matumizi, Taarifa ilieleza kuwa, katika kipindi cha mwaka ulioishia tarehe 30 Juni, 2024, jumla ya Mapato ya Mfuko yalikuwa Shilingi 141,742,897,000 /= ikilinganishwa na Mapato ya Shilingi 85,788,069,000/= kwa mwaka ulioishia tarehe

30 Juni, 2023. Kuongezeka kwa mapato kunatokana na kuongezeka kwa viwango vya faida ya uwekezaji katika maeneo mbalimbali ya uwekezaji kutokana na mabadiliko ya soko. Pia ilielezwa kuwa jumla ya Gharama za Uendeshaji kwa mwaka ulioishia tarehe 30 Juni, 2024 zilikuwa Shilingi 26,192,255,000/= ikilinganishwa na Shilingi 16,086,989,000/= kwa mwaka ulioishia tarehe 30 Juni, 2023, hivyo kufanya Faida baada ya kutoa gharama za uendeshaji na kabla ya kodi kuwa Shilingi 115,550,642,000/= ikilinganishwa na Faida ya Shilingi 69,701,080,000/=mwaka ulioishia tarehe 30 Juni, 2023. Kodi iliyotozwa na Serikali ilikuwa Shilingi 674,243,000/= ikilinganishwa na Shilingi 329,428,000/= kwa mwaka wa fedha 2023. Hivyo, Mfuko ulibaki na Faida Halisi (baada ya Kodi na Matumizi) ya Shilingi 114,876,399,000/= ikilinganishwa na Shilingi 69,371,652,000/= mwaka ulioishia tarehe 30 Juni, 2023.

9.3 Kwa upande wa Urari wa Hesabu za Mfuko, ilielezwa kuwa, Rasilimali za Mfuko zilikuwa ni Shilingi 1,127,639,884,000/= mnamo tarehe 30 Juni, 2024, ikilinganishwa na Shilingi 731,607,134,000/= tarehe 30 Juni, 2023. Dhima za Mfuko zilikuwa na jumla ya Shilingi 6,435,247,000/= mnamo tarehe 30 Juni, 2024, ikilinganishwa na Shilingi 9,762,349,000/= mnamo tarehe 30 Juni, 2023. Kutokana na taarifa hiyo, thamani halisi ya Mfuko tarehe 30 Juni, 2024 ilikuwa ni Shilingi 1,121,204,637,000/= ikilinganishwa na Shilingi 721,844,785,000/= Tarehe 30 Juni 2023.

9.4 Kwa upande wa Taarifa ya Mabadiliko ya Thamani ya Mfuko, thamani ya Mfuko Mwanzoni mwa Mwaka wa fedha ulioishia 30 Juni 2024 ilikuwa Shillingi 721,844,785,000/= ikilinganishwa na Shillingi 436,504,436,000/= mwanzoni mwa Mwaka wa fedha ulioishia 30 Juni 2023. Ongezeko kutokana na faida ya Mfuko kwa kipindi cha mwaka ulioishia Juni 2024 ilikuwa ni Shilingi 114,876,399,000/= ikilinganishwa na Shilingi 69,371,652,000/= kwa mwaka linganishi ulioishia tarehe 30 Juni, 2023. Kwa upande wa miamala ya wenye vipande, mfuko ulipokea (Net sales) kiasi cha Shillingi 284,483,453,000/= kwa mwaka wa fedha ulioishia 30 Juni 2024 ikilinganishwa na kiasi cha Shilingi 215,968,697,000/= kwa mwaka ulioishia tarehe 30 Juni, 2023. Miamala hiyo imepelekea mabadiliko ya thamani halisi ya Mfuko kwa mwaka ulioishia tarehe 30 Juni, 2024, kuwa Shilingi 1,121,204,637,000/= ikilinganishwa na Shilingi 721,844,785,000/= kwa mwaka 2023.

9.5 Kwa upande wa Taarifa ya Mtiririko wa Fedha, ilielezwa kuwa fedha halisi iliyotumika kwa shughuli za uendeshaji kabla ya marekebisho ya mtaji kwa mwaka ulioishia tarehe 30 Juni, 2024, ilikuwa Shilingi 21,002,709,000/= ikilinganishwa na Shilingi 13,390,930,000/= kwa mwaka ulioishia tarehe 30 Juni, 2023. Fedha halisi iliyotumika kwenye shughuli za Uendeshaji baada ya marekebisho ya mtaji na kodi ya Serikali ilikuwa Shilingi 231,348,250,000/= ikilinganishwa na Shilingi 216,391,123,000/= kwa mwaka wa fedha 2023. Miamala ya Amana kwa wawekezaji zilipatikana fedha kiasi cha shilingi 284,483,453,000/= tarehe 30 Juni, 2024 ikilinganishwa malipo ya fedha kiasi cha shilingi 215,968,697,000/= tarehe 30 Juni, 2023. Miamala hiyo ilipelekea kubaki na salio la fedha kiasi cha Shillingi 53,135,203,000/= Mwaka wa fedha uliosha 30 Juni, 2024 ukilinganisha na Pungufu ya Shillingi 422,426,000/= 30 Juni, 2023. Aidha Mfuko ulikuwa na akiba ya Fedha kiasi cha Shilingi 521,353,000/= mwanzoni mwa mwaka wa fedha 2024 ikilinganishwa na Akiba ya Shilingi 943,779,000/= mwanzoni mwa Mwaka wa Fedha 2023, Mfuko umeweza kubaki na Akiba ya fedha taslimu kiasi cha Shilingi 53,656,556,000/=, mwishoni mwa mwaka ulioishia tarehe 30 Juni, 2024 ikilinganishwa na Shilingi 521,353,000/=, mwishoni mwa mwaka wa fedha wa 2023.

10.0 TAARIFA YA MENEJA WA MFUKO KUHUSU UWEKEZAJI

Mkurugenzi wa Idara ya Uwekezaji ya Kampuni ya Uwekezaji ya UTT AMIS aliwasilisha Taarifa ya Meneja kuhusu uwekezaji katika kipindi cha mwaka wa fedha ulioishia tarehe 30 Juni, 2024.

10.1 Taarifa ilieleza kuwa, Mfuko wa Ukwasi uliendelea kupata mafanikio makubwa katika Ukuaji wa thamani ya kipande na ukubwa wa Mfuko. Thamani halisi ya kipande iliongezeka kutoka shilingi 362.1 hadi kufikia shilingi 408.9 sawa na ongezeko la asilimia 12.9 kwa mwaka. Ukubwa wa mfuko uliongezeka kwa shilingi billioni 390.3 hadi kufikia shilingi 1,115.0 billioni 30 Juni 2024, ikilinganishwa na ongezeko la shilingi 290.0 bilioni kwa mwaka ulioishia 30 Juni 2023.

10.2 Taarifa ilieleza kuwa katika kipindi cha mwaka wa fedha 2023/24, UTT AMIS kama meneja wa Mfuko alitumia uzoefu na weledi alionao katika kuhakikisha mfuko unafikia mgawanyo anuai wa rasilimali kwenye uwekezaji wake wenye kuleta tija huku ikizingatia sera na miongozo mbalimbali inayotumiwa kwenye uwekezaji. Hadi kufikia tarehe 30 Juni 2024 mgawanyo anuai wa rasilimali za mfuko ulionesha kwamba mfuko wa Ukwasi umewekeza kiasi cha asilimia 86.7 kwenye Dhamana za Serikali za muda mrefu, asilimia 9.4 kwenye Amana za benki za muda maalumu na asilimia 3.9 kwenye Amana za benki za muda mfupi.

10.3 Faida ya Mfuko wa Ukwasi kwa kipindi cha mwaka mmoja ulioishia 30 Juni 2024 ilikuwa asilimia 12.9 ikilinganishwa na faida ya asilimia 12.5 kwa mwaka ulioishia 30 Juni 2023. Mambo mengine muhimu ya kuzingatia wakati wa kulinganisha faida za uwekezaji katika Mfuko wa Ukwasi na Amana katika benki yalielezwa kuwa, uwekezaji kwenye mfuko wa Ukwasi ulionekana kuwa na faida kubwa zaidi ya akaunti ya Amana na maeneo mengine linganifu kutokana na viwango bora vya faida vinavyo tolewa na mfuko.

10.4 Kuhusu Pato la Taifa, Meneja aliripoti kuwa, kwa mwaka 2023 uchumi ulikua kwa kiwango cha asilimia 5.1, ikilinganishwa na kiwango cha asilimia 4.7 mwaka 2022 (kama ilivyooneshwa kwenye jedwali III). Aidha, ilielezwa kuwa sababu zilizochagiza ukuaji wa Uchumi ni pamoja na kuwepo kwa hali nzuri kwenye shughuli za madini, kilimo na ujenzi vilikuwa vichocheo vikubwa vya ukuaji wa uchumi katika kipindi hicho. Hata hivyo, ukuaji wa uchumi mwaka 2023 ulionesha kuwa nchi ilitekeleza sera madhubuti na ilihimili madhara yatokanayo na vita zinazoendelea ulimwenguni. Hivyo, kwa mwaka 2024 kiwango cha ukuaji wa uchumi kinakadiriwa kukua kwa asilimia 5.4. Mwasilishaji aliendelea kueleza kuwa, hali hii ya mwenendo wa uchumi ni muhimu kwa mifuko inayosimamiwa na UTT AMIS kwani inaonesha matarajio mazuri ya faida kwa wawekezaji.

10.5 Hali ya mfumuko wa bei nchini hadi kufikia tarehe 30 Juni 2024 ni chini ya asilimia 3.1 ikilinganishwa na asilimia 3.6 iliyonakiliwa tarehe 30 Juni 2023. Aidha, ilielezwa kuwa kiwango hicho ni stahimilivu na kipo chini ya asilimia 5.0 ya kigezo linganifu kinachotumika kwa Jumuiya ya Afrika Mashariki (EAC) na Jumuiya ya maendeleo kusini mwa Afrika (SADC). Mwasilishaji alisema, mwenendo huu wa mfumuko wa bei umetokana na kuwepo kwa hali nzuri kwenye shughuli za kilimo na sera madhubuti. Aidha, mamlaka inakadiria hali ya mfumuko wa bei kwa kipindi cha miaka mitatu hadi mitano ijayo kubaki chini ya asilimia 5.0. Kuwepo kwa hali nzuri ya mwenendo wa mfumuko wa bei nchini kumewezesha wawekezaji kuendelea kuwekeza kwa wingi. Hata hivyo, UTT AMIS inajitahidi kuwekeza kwenye maeneo yanayotoa faida zaidi ya kiwango cha mfumuko wa bei.

10.6 Kuhusu Sekta ya benki, meneja alieleza kuwa katika mwaka wa fedha ulioisha tarehe 30 Juni 2024, sekta ya benki ambayo inajumuisha sehemu kubwa zaidi ya sekta ya huduma ya fedha ilibaki kuwa imara, thabiti na yenye faida, ikiwa na mtaji na ukwasi wa kutosha. Jumla ya rasilimali ziliongezeka kwa shilingi trilioni 8.3 kutoka shilingi trilioni 53.7 iliyonakiliwa Juni 2023 hadi shilingi trilioni 62.0 Juni 2024. Kiasi cha amana za wateja kiliongezeka kwa asilimia 13.7 kutoka shilingi trilioni 35.7 hadi shilingi trilioni 40.6 Juni 2024. Pia mikopo kwa wateja ilifikia shilingi trilioni 37.4 ikilinganishwa na shilingi trilioni 31.5 mwaka uliopita. Mifumo ya malipo kwa njia ya kidigitali nchini iliendelea kuwa imara, ikithibitishwa na kuwepo kwa kiwango cha juu cha miamala iliyokamilika kwa muda mfupi. Kuwepo kwa mifumo imara na thabiti kumehamasisha umma kuendelea kuamini na kutumia mifumo ya kidigitali kwenye huduma mbalimbali za kifedha. Aidha, kwa mwaka 2023 idadi ya miamala iliyofanyika kutoka kwenye huduma za pesa mtandao kwenda benki ni milioni 6.6 yenye thamani ya shilingi trilioni 2.7. Kwa kipindi hicho, idadi ya miamala iliongezeka kwa asilimia 34.1 na thamani ilikua kwa asilimia 25.2. Aidha, Kuendelea kuimarika kwa sekta ya benki nchini ni muhimu kwa mifuko na wawekezaji kwa ujumla, kwani hali hiyo husaidia kuchochea shughuli za uchumi na huwarahisishia Wawekezaji kuwekeza kwenye mifuko ya UTT AMIS kwa urahisi zaidi. Wawekezaji walielezwa kuwa meneja wa mifuko ya uwekezaji wa pamoja kwa sasa amefanikiwa kuunganisha mifumo ya UTT AMIS na benki ili kuwawezesha wawekezaji kununua vipande kwa njia ya kidigitali popote walipo.

10.7 Mwasilishaji aliwaeleza Wawekezaji kuwa, katika sekta ya mawasiliano idadi ya laini za simu za mkononi na mezani zilizosajiliwa imeongezeka kwa milioni 11.5 hadi kufikia milioni 75.5 mnamo Juni 2024 ikilinganishwa na ongezeko la laini milioni 7.8 mwaka uliopita. Aidha, idadi ya laini hizo za simu zilizosajiliwa ni zile zilizotumika angalau mara moja katika miezi mitatu iliyopita. Usajili wa akaunti za huduma za pesa mtandao (idadi ya akaunti) umeongezeka kwa asilimia 18.0 kutoka milioni 47.2 hadi milioni 55.7 mnamo Juni 2024. Jumla ya mauzo ya vipande yaliyopokelewa na UTT AMIS kupitia mitandao ya simu za mkononi ni shilingi bilioni 47.4 mwaka ulioshia tarehe 30 Juni 2024 ikilinganishwa na shilingi bilioni 25.4 yaliyopokelewa kwa mwaka ulioishia tarehe 30 Juni 2023. Halikadhalika, Mwasilishaji alieleza kuwa, kwa kipindi chote ukuaji wa sekta ya mawasiliano nchini umeleta matokeo chanya kwa taasisi ya UTT AMIS kwani umechochea na kurahisisha uwekezaji katika mifuko na kuboresha zaidi huduma binafsi. Kwa sasa kupitia simu za mkononi wawekezaji wanaweza kufungua akaunti, kuuza vipande, kuangalia salio na miamala waliofanya kwa kupiga *150*82# au kutumia programu tumizi (UTT AMIS APP) pamoja na kununua vipande kupitia huduma ya pesa mtandao. Pia, Wawekezaji walitaarifiwa kuwa UTT AMIS inatarajia kuongeza kiwango cha kutoa fedha kwenye uwekezaji (kuuza vipande) kwa siku kutoka kiwango kinachotumika sasa cha shilingi milioni 2 hadi milioni 5 kupitia simu za mkononi na UTT AMIS APP.

10.8 Kuhusu Dhamana za Serikali ilielezwa kuwa, kwa kipindi cha mwaka wa fedha ulioisha Juni 2024, uwekezaji kwenye dhamana za serikali katika soko la awali ulifanyika kwa kiwango kikubwa ikilinganishwa na mwaka uliopita. Kiasi cha dhamana za serikali za muda mfupi kilichouzwa kilipungua kwa shilingi trilioni 0.6 kutoka shilingi trillioni 3.3 hadi shilingi trilioni 2.7. Hata hivyo, uhitaji wa dhamana za serikali za muda mfupi uliongezeka kwa shilingi trilioni 0.7 hadi kufikia shilingi trilioni 4.3 kutoka shilingi trilioni 3.6 mwaka ulioishia tarehe 30 Juni 2024. Kiasi kilichokubaliwa baada ya mnada kimeongezeka kwa shilingi trilioni 0.1 kutoka shilingi trilioni 2.5 hadi shilingi trilioni 2.6 Juni 2024. Katika soko la dhamana za serikali za muda mrefu, jumla ya shilingi trilioni 3.3 ziliuzwa ikilinganishwa na shilingi trilioni 4.3 mwaka uliopita. Kiasi cha ushiriki kwa kipindi hicho kiliongezeka kwa shilingi trilioni 0.6 hadi shilingi trilioni 5.2 ikilinganishwa na shilingi trilioni 4.6 mwaka uliotangulia. Kiwango kilichokubaliwa kilipungua kwa shilingi trilioni 1.1 hadi shilingi trilioni 2.8 kutoka shilingi trilioni 3.9 mwaka 2023. Aidha, Kuongezeka kwa ushiriki na uwekezaji kwenye dhamana za serikali kunaashiria ongezeko la uelewa kwa umma kuhusu uwekezaji na kuweka akiba. Hivyo, ongezeko la uelewa na ushiriki katika soko la dhamana nchini husaidia kuboresha ukwasi na faida kwenye mifuko ya uwekezaji wa pamoja.

10.9 Wawekezaji walielezwa kuwa, kwa mwaka wa ulioishia tarehe 30 Juni 2024, viwango vy riba vilivyotozwa kwenye amana za benki hazikubadilika kwa kiwango kikubwa. Ilielezwa kuwa, Wastani wa riba za mikopo ulikuwa asilimia 15.4 na riba kwa mkopo wa mwaka mmoja ni asilimia 15.8. Wastani wa faida kwa amana za benki ni asilimia 7.5 na faida kwa amana ya mwaka mmoja ni asilimia 8.7. Aidha, Kiwango cha wastani wa faida kwenye dhamana za serikali za muda mfupi kiliongezeka hadi asilimia 8.3 mnamo Juni 2024 kutoka asilimia 6.5 mnamo Juni 2023. Kiwango cha riba kwa mikopo ya siku kwa benki kilipanda hadi asilimia 7.2 kutoka asilimia 5.0. Mwezi Januari 2024, kamati ya sera ya fedha (MPC) ya benki kuu ilianza kutumia sera mpya ya fedha kwa kutumia mfumo wa riba ya Benki kuu (CBR). Riba hiyo iliongezwa hadi asilimia 6.0 mwezi Aprili 2024 kutoka asilimia 5.5 mwezi Januari 2024. Hata hivyo, ongezeko la faida kwenye uwekezaji wa dhamana hizo huleta matokeo chanya kwenye faida kwa wawekezaji.

10.10 Mwasilishaji alieleza kuwa, mnamo tarehe 30 Juni 2024, akiba ya fedha za kigeni ilifikia zaidi ya dola bilioni 5.0. Dola moja ya Marekani iliuzwa kwa shilingi 2,640.0 mnamo Juni 2024 ikilinganishwa na shilingi 2,339.1 mnamo Juni 2023, kwa kipindi cha mwaka mmoja shilingi ya Tanzania ilishuka thamani kwa asilimia 12.8 ikilinganishwa na asilimia 1.0 mwaka uliopita. Hata hivyo, Benki Kuu ilichukua hatua kadhaa ikiwemo kuzuia utumiaji wa dola kwa mahitaji ya huduma na bidhaa zinazopatikana nchini.

Hatua hizi zinatarajiwa kupunguza mahitaji ya fedha za kigeni, kuongeza akiba ya fedha za kigeni na kuimarisha thamani ya fedha ya Tanzania.

10.11 Kuhusu Soko la Mitaji na Dhamana, taarifa ilieleza kuwa kufikia tarehe 30 Juni 2024, ushiriki na uwekezaji kwenye soko la mitaji, dhamana na kwenye mifuko ya uwekezaji wa pamoja uliongezeka ikilinganishwa na mwaka uliopita 2023. Kwa kipindi hicho cha mwaka mmoja, benki mbili za biashara na shirika moja la serikali ziliorodhesha hatifungani zenye thamani ya shilingi bilioni 482.4 kama ifuatavyo; Hatifungani ya Kijani ya muda wa miaka 5 kwa faida ya asilimia 10.25 ya benki ya CRDB, hatifungani ya maendeleo na ya kijamii ya miaka 3 kwa faida ya asilimia 9.5 ya benki ya NMB, pamoja na hatifungani ya Mamlaka ya maji Tanga kwa muda wa miaka 10 kwa faida ya asilimia 13.5 kwa mwaka. Aidha, mifuko miwili ya uwekezaji wa pamoja iliongezeka sokoni, kwani meneja aitwae Alpha Capital Ltd alizindua mfuko wa Alpha Halal na Zan Securities Ltd alizindua mfuko wa Timiza. Hali ya ushiriki kwenye soko la mitaji, dhamana na uwekezaji kwenye mifuko ya pamoja nchini imeongezeka, ni matarajio yetu kuwa hali hii itazidi kuimarika na kuongezeka zaidi. Kuingia kwa wasimamizi wapya wa mifuko (meneja wa mifuko) ya uwekezaji wa pamoja na fursa zingine za uwekezaji sokoni ni ishara nzuri kwa UTT AMIS na soko kwa ujumla, na tunatarajia taasisi au kampuni zingine kujiunga ili kuongeza ukwasi na ushindani jambo ambalo litaongeza zaidi ufanisi, faida na huduma bora kwa Wawekezaji.

1012 Taarifa ya Soko la Upili kwa Dhamana na Hatifungani zilizoorodheshwa ilionyesha kuwa katika soko la upili, jumla ya thamani ya miamala ya dhamana za serikali za muda mrefu iliongezeka kwa shilingi trilioni 0.6 hadi kufikia shilingi trilioni 3.5 kutoka shilingi trilioni 2.9 mwaka uliopita. Thamani ya miamala ya hatifungani za kampuni binafsi zilizoorodheshwa ilikuwa shilingi bilioni 3.9 ikilinganishwa na shilingi bilioni 1.0 mwaka jana. Aidha, thamani ya miamala ya hatifungani za kampuni binafsi zilizoorodheshwa mwaka huu ni kubwa zaidi kwa shilingi bilioni 2.9 ikilinganishwa na mwaka jana. Ilielezwa kuwa, ongezeko la thamani ya miamala limetokana na kuongezeka kwa hatifungani mpya zilizoorodheshwa sokoni.

10.13 Kuhusu Soko la Hisa taarifa ilionyesha kuwa, mnamo tarehe 30 Juni 2024, thamani ya soko la Hisa la Dar es Salaam ni shillingi trilioni 16.8, ikiwa juu kwa asilimia 12.0 kutoka shillingi trilioni 15.0 mwaka jana. Asilimia ya ushiriki kwa wawekezaji wa ndani ni wastani wa asilimia 76.2, ikilinganishwa na asilimia 69.6 mwaka 2023. Pia, fahirisi ya Hisa kwa kampuni za ndani (TSI), iliongezeka kwa asilimia 9.3 hadi kufikia alama 4,475.2. Fahirisi ya kampuni zote sokoni (DSEI) iliongezeka kwa asilimia 12.0 hadi kufikia 2,016.9. Jumla ya mauzo ya soko katika kipindi hicho, iliongezeka kwa shilingi bilioni 165.0 hadi shilingi bilioni 272.6 kutoka shilingi bilioni 107.6 mwaka uliopita. Katika kipindi hicho, baadhi ya kampuni zilitangaza na kulipa gawio kwa wanahisa. Gawio lililolipwa kwa kila hisa lilikuwa kama ifuatavyo; TCC - Sigara (Tsh. 500.0), TWIGA (TPCC) (Tsh. 390.0), TBL (Tsh. 537.0), NMB (Tsh. 361.18), SWISS (Tsh. 51.33), VODA (Tsh. 9.95), DSE (Tsh. 145.0) na CRDB (Tsh. 50.0).

10.14 Taarifa ya Mifuko ya Uwekezaji wa Pamoja ilionyesha kuwa, kwa kipindi cha mwaka mmoja kilichoishia tarehe 30 Juni 2024, idadi ya washiriki na rasilimali imeongezeka ikilinganishwa na mwaka uliopita. Aidha, jumla ya rasilimali zinazosimamiwa sokoni ziliongezeka kutoka shilingi bilioni 1,550.7 hadi kufikia shilingi bilioni 2,273.6. Soko limetambulisha mifuko mipya miwili ambayo ni Alpha Halal na mfuko wa Timiza. Aidha, Mwasilishaji aliwaeleza Wawekezaji kuwa rasilimali za mifuko na huduma za uwekezaji zinazosimamiwa na UTT AMIS zimeongezeka kwa shilingi bilioni 702.8 ikilinganishwa na ongezeko la shilingi bilioni 538.9 lililonakiliwa mwaka jana. Mabadiliko chanya katika jumla ya rasilimali yalionesha kuongezeka kwa imani ya wawekezaji katika bidhaa za UTT AMIS kutokana na usalama, faida shindani na urahisi wa kuingia na kutoka kwenye uwekezaji.

10.15 Mwasilishaji wa taarifa alimalizia kwa kuwahakikishia Wawekezaji kuwa UTT AMIS itaendelea kubuni na kuvumbua mianya na fursa za uwekezaji kadiri inavyojitokeza katika soko ili kuongeza mapato na faida kwa Wawekezaji. Lengo likiwa ni kuvuka matarajio ya Wawekezaji kwa maendeleo yao na Taifa kwa ujumla.

11.0 MASWALI, MAONI NA MAJIBU

11.1 Maswali na Maoni kutoka Kwa wawekezaji;

11.1.1 Mwekezaji alitaka kujua kama kuna uwezekano wa mikutano ya mwisho wa mwaka ya Mifuko kufanyika nje na Mkoa wa Dar es Salaam.

11.1.2 Mwekezaji alitoa pongezi juu ya kazi nzuri inayofanywa na UTT AMIS, pia aliuliza Kama kuna mipango iliowekwa ili kunufaika na kutumia fursa zilizopo nje ya nchi na Africa kwa ujumla.

11.1.3 Mwekezaji alieleza changamoto aliopitia wakati akijaribu kuwasiliana na watoa huduma wa UTT AMIS hususan huduma ya barua pepe kuchelewa kujibiwa.

11.1.4 Mwekezaji aliuliza mikakati iliyopo dhidi ya kupungua thamani kwa Shilingi dhidi ya fedha ya Marekani. Mwekezaji alieleza kwa kuzilinganisha takwimu mbili za kiwango cha faida cha asilimia 12.9 kwa mwaka 2024 na kupungua kwa thamani ya shilingi kwa takribani asilimia 12.8.

11.1.5 Mwekezaji alitoa ushauri kwa uongozi wa UTT AMIS kuonyesha ratiba na tarehe za mikutano kwenye kalenda zitakazotolewa kwenye mikutano inayofuata. Mwekezaji alisisitiza kuwa kuwepo kwa tarehe za mikutano kwenye kalenda kutasaidia sana kuwakumbusha wawekezaji tarehe za mikutano na kutasaidia kujiandaa na shughuli hio.

11.1.6 Mwekezaji alitaka kufahamu ni sababu zipi au malengo yaliopelekea kutolewa kwa taarifa za mwaka za mfuko kwa lugha moja tu ya Kiswahili kwenye makabrasha ikilinganishwa na mikutano iliopita ambapo kulikuwa na taarifa kwa lugha mbili kiingereza na Kiswahili.

11.1.7 Mwekezaji aliongelea changamoto inayowapata wawekezaji waliopo nje ya nchi kwenye swala la kutokuweza kupata namna ya kuwa na program tumizi ya UTT AMIS, ambapo inawapelekea kushindwa kuona namna uwekezaji wao unavyoendelea. Mwekezaji alisisitiza jambo hili lifanyiwe kazi kwani kwa sasa teknolojia inakua kwa kasi sana.

11.1.8 Mwekezaji alitaka kupata ufafanuzi wa sababu ipi inayopelekea kupungua kwa idadi ya vipande kwenye uwekezaji.

11.1.9 Mwekezaji alipenda kufahamu taarifa sahihi na utaratibu wa kupata mkopo kwa kuweka Uwekezaji kama dhamana. Mwekezaji aliendelea kutoa mfano wa kiwango cha asilimia 50 anachokifahamu kwa kurejea taarifa za mikutano iliopita.

11.1.10 Pia mwekezaji aliomba uongozi wa UTT AMIS kutoa ufafanuzi juu ya kiwango cha faida kwenye mifuko ili kuwasaidia wawekezaji wengi ambao ni kama mabalozi kuitangaza mifuko kwa jamii.

11.1.11 Mwekezaji alitaka kufahamu namna ya kufungua akaunti kwa watu walio nje ya nchi.

11.1.12 Mwekezaji aliuliza kwanini wenye akaunti ya pamoja wanashindwa kupata namna ya kuingia na kutumia programu tumizi (UTT AMIS APP).

11.1.13 Mwekezaji alieleza changamoto aliyokumbana nayo na kusema kuwa mawakala wengi wa CRDB Bank hawana elimu kuhusu UTT, hivyo aliomba waweze kupewa elimu ili waweze kusaidia na kurahisisha uwekezaji.

11.1.14 Mwekezaji aliomba ufafanuzi juu ya utaratibu wa Mkaguzi Mkuu wa Serikali kukagua Taasisi ya UTT AMIS. Mwekezaji aliendelea kusema kuwa anafahamu kuwa Taasisi hii ni ya Serikali hivyo anaomba ufafanuzi.

11.2 Wawakilishi wa Kampuni ya Uwekezaji ya UTT AMIS walitoa ufafanuzi na Majibu ya maswali kama ifuatavyo:

11.2.1 Kuhusiana na uwezekano wa mkutano wa mwisho wa mwaka wa Wawekezaji kufanyika nje ya Dar es Salaam, ufafanuzi ulitolewa kwamba mikutano hufanyika katika mkoa wa Dar es Salaam kwa sababu idadi ya wawekezaji wengi wapo mkoa huo. Pia, ili kurahisisha ushiriki wa wawekezaji katika mikutano mahali popote walipo, ushiriki kwa njia ya kimtandao umewezeshwa ambapo wawekezaji wanaoshindwa kufika mkutanoni, wanaweza kushiriki kimtandao popote walipo. Majadiliano yanaendelea kuangalia kama kuna uwezekano wa kuzunguka mikoa mingine pia, maana sheria haizuii kufanya mikutano maeneo mengine.

11.2.2 Kuhusiana na mkakati wa fursa za nje ya nchi hususan, UTT kutoa huduma nje ya nchi, ilielezwa kuwa suala hili linaangaliwa kwa ukaribu na kwa nchi za SADC na EAC, endapo fursa nzuri yenye usalama na faida nzuri kwa wawekezaji itapatikana, UTT itaifanyia kazi.

11.2.3 Kuhusu mawasiliano ya huduma kwa wateja, ilielezwa kuwa ni kweli kuna malalamiko kwenye swala la kupokea simu na kujibu barua pepe ambayo yanatokana na ongezeko kubwa la wawekezaji. Hatua za kuboresha zaidi huduma kwa wateja zinafanyiwa kazi ikiwa ni pamoja na kuongeza rasilimali watu.

11.2.4 Kuhusu swala la faida kubadilika na shilingi kushuka, ilielezwa kwamba faida za kila mwaka huwa zinabadilika kutokana na soko kwa mfano kwa miaka miwili iliyopita faida zilikuwa zinashuka lakini ukiangalia tunavyoendelea faida inaendelea kuongezeka ukilinganisha na ya mwaka uliopita. Wawekezaji walijulishwa kwamba jitihada za kutafuta na kuwekeza maeneo yalio salama na yenye faida ambayo ni bora na shindani zaidi zinaendelea.

11.2.5 Kuhusiana na maboresho yaliyopendekezwa na wawekezaji, hususan tarehe na taarifa za mkutano wa mwaka ujao kuonyeshwa kwenye kalenda, ilielezwa kuwa litaangaliwa na kutekelezwa inapowezekana.

11.2.6 Kusuhiana na lugha zinazotumika kwenye Taarifa ya Mwaka, ilielezwa kwamba taarifa hizo zipo katika lugha mbili, kiingereza na Kiswahili. Taarifa nyingi walizopewa wawekezaji katika mkutano ni za Kiswahili. Wawekezaji wanaweza kupata nakala hizo kwa lugha zote kwenye tovuti ya UTT AMIS.

11.2.7 Kuhusiana na watanzania ambao wapo nje ya nchi, ilielezwa kwamba jitihada kubwa za kuweza kuwafikia zinafanyika. UTT AMIS kwa kushirikiana na wizara ya mambo ya nje inatumia majukwaa mbalimbali ya kimataifa kuwafikia wawekezaji nje ya nchi. Pia, maboresho ya kimifumo yanafanyika kwa kiwango kikubwa ili kuwawezesha wawekezaji hao kushiriki vyema kwenye uwekezaji.

11.2.8 Kuhusiana na swala la idadi ya vipande kupungua, ilielezwa kwamba idadi ya vipande haiwezi kupugua isipokuwa tu kama mwekezaji alipunguza uwekezaji wake na si vinginevyo. Pia kuhusu swala la mfumuko wa bei nchini, ilielezwa kuwa kwa sasa Tanzania ipo pazuri ukilinganisha na mataifa mengine, wawekezaji walihamasishwa kuendelea kuwekeza na kujiamini.

11.2.9 Kuhusu swala la kukopa kwa kutumia uwekezaji, Wawekezaji walikumbushwa kwamba hilo linawezekana na linafanyika kupitia benki mbalimbali ikiwemo CRDB Bank kwa utaratibu ambao umetengenezwa na Benki hizo, Wawekezaji wengi wameweza kunufaika na utaratibu huo.

11.2.10 Kuhusiana na wenye akaunti ya pamoja kushindwa kutumiwa programu tumizi, ilielezwa kwamba wawekezaji wenye akaunti ya Pamoja wanao uwezo wa kuingia kwenye programu tumizi na kutumia kama ilivyo kwa wawekezaji wengine.

11.2.11 Kuhusu swala la Mkaguzi Mkuu wa Serikali kukagua Taasisi ya UTT AMIS, ilielezwa kwamba Mkaguzi Mkuu wa Serikali anaikagua Taasisi ya UTT AMIS, pia, ana mamlaka ya kuchagua wakaguzi wengine wafanye ukaguzi kwa niaba yake. Kwa sasa kampuni ya ukaguzi ya KPMG ndio iliyochaguliwa.

11.2.12 Kuhusiana na swala la Watanzania au wawekezaji walio nje ya nchi, wanawezaje kufungua akaunti, ilielezwa kwamba maboresho ya kimfumo yanaendelea lakini kwa sasa, mwekezaji wa nje ya nchi hufunguliwa akaunti baada ya kutuma maombi yake kwa kupitia barua pepe na UTT AMIS kumfungulia akaunti na kumjulisha.

11.2.13 Kuhusiana na swala la ushiriki kwa makundi maalumu kwenye uwekezaji ilielezwa kwamba maombi huwa yanapokelewa kutoka vituo mbalimbali vya makundi hayo na huwa wanapewa elimu na kusaidiwa huduma mbalimbali wanazohitaji. Pia, ilielezwa kuwa mafunzo yalikwisha tolewa kwa wenye ulemavu wa kusikia (viziwi). Mafunzo yataendelea kutolewa ili kuinua uelewa wao kuhusu uwekezaji.

11.2.14 Kuhusiana na mawakala wengi kutokuwa na elimu kuhusu UTT AMIS, ilielezwa kwamba mafunzo yalikwishaanza kwa mawakala mbalimbali na yatakuwa endelevu.

12. KUFUNGA MKUTANO

Kwa kuwa hakukuwa na masuala zaidi ya kujadili, Mwakilishi wa Mwenyekiti wa Bodi ya Wakurugenzi wa Kampuni ya Uwekezaji ya UTT AMIS aliwashukuru Wawekezaji wote kwa kuhudhuria katika Mkutano huo. Pia aliwahakikishia kuwa mawazo na mapendekezo yaliyotolewa katika Mkutano huu yatazingatiwa na yale yanayowezekana yatatekelezwa. Mwisho aliwatakia heri ya sikukuu za Krismasi na Mwaka Mpya 2025. Mkutano ulifungwa saa sab ana robo (07:15) mchana.

....

MWENYEKITI **KATIBU**

....

TAREHE

KIAMBATISHO "A"

ORODHA YA WAWEKEZAJI WA MFUKO WA UKWASI WALIOHUDHURIA KWENYE MKUTANO WA SITA (6) WA MWAKA WA MFUKO ULIOFANYIKA KATIKA UKUMBI WA MWALIMU NYERERE, DAR ES SALAAM TAREHE 16 NOVEMBA 2024

S/NO	JINA LA MWEKEZAJI
1	AARON MOSSES MOLLEL
2	AAYAN HASSAN MPILI
3	ABAYO ANANIA NTAKISIGAYE
4	ABDALLAH AFIHINI IJANI
5	ABDALLAH COSMAS MYINGA
6	ABDALLAH MIRAJI
7	ABDALLAH SAID AMBARI
8	ABDI HAMISI MAILA
9	ABDILAHI ALLY MAKINGA
10	ABDUL MFAUME NASSOR
11	ABDULRAHEEM SUED MIKIDADI
12	ABDULRAHIM ALLY BARUAN
13	ABDULWAHAB MWALIM YUSUPH
14	ABEDI JAMADI MAKETA
15	ABEDNEGO ELIAS MICHAEL
16	ABEL ROGASIAN ASSENGA
17	ABEL TIMOTHY NGUSSA
18	ABELA HENRY MASINDE
19	ABELA ZAKAYO TWINOMUJUNI
20	ABELI JACKSON LUKOMELA
21	ABELLA FRANCIS MAINGU
22	ABOUTWALIB KAPOMBE KITEMBE
23	ABUBAKAR JABU NYUNDO
24	ABUBAKARI KASSIM TENDEGA
25	ADAM ABOUTWALIB KITEMBE
26	ADAM DAVIS SHIMWELA
27	ADDY ALDO MSUVA
28	ADELA PASCAL SAUWA
29	ADELAH FOCKAS MKONONGO
30	ADELAIDA PETER SHAYO
31	ADELAIDE PAUL NYEHO
32	ADELINA ALPHONCE KANINKA
33	ADELINA CHARLES RUGALABAMU
34	ADELINA ERNEST GEORGE
35	ADELINA MICHAEL GENDA
36	ADELINA WILLY - ALPHA KISHIMBO
37	ADEODATHA ANDREW NKONKOSHA
38	ADOLF MANGALA MALAGILA
39	ADOLF MRISHO SIMBA
40	ADOLPH AUGUSTINO MOSHY
41	ADOLPHINA EMMANUEL MBEKENGA
42	ADOLPHINA HONORAT KALLAMU
43	ADOLPHINA THOMAS CHIKAWE
44	ADROFU WILLIAM MKULWA
45	ADVENTINA JOHN KIYEYEU
46	ADVENTINA MUSTAPHA KAJULA
47	ADVERA VERRY KATABARUKI
48	AFIZI IBRAHIM KIMBULELE
49	AFRICO CHACHA MWITA
50	AGAPE JOSEPH MWAKINDU
51	AGATHA IRINEI HAULE
52	AGATHA MARY KATUA
53	AGATHA WALARIKI KOMBA
54	AGNES ALEX KALINGA
55	AGNES AUGUST MOSHA
56	AGNES HENRY MAKULE . .
57	AGNES LAWRANCE CHIBWANA
58	AGNES MICHAEL MUYA
59	AGNES MUNISI ROBERT
60	AGNES NJAU MNENEY
61	AGNES OSCAR MNUNG'A
62	AGNES TRAZIAS MUTIMAGWE
63	AGNESS BAKARI MKUMBO
64	AGNESS BENEDICT NDANZI
65	AGNESS JULIUS MATERU
66	AGNESS NICOLAUS NKWABILWA
67	AGNESS SIRILI DAIMA
68	AHADI MZUMBWE ANANIA
69	AHMED ABUBAKAR MZEE
70	AHMED FESTUS MUTUA
71	AHMED JUMA MCHALAGANYA

72	AIDAN LEWIS ALIGAWESA
73	AIDELY STEPHAN CHAWALA
74	AINA MJEMMAS KIMWERI
75	AISA ASSANTE SHOO
76	AISA LUKA MUSHI
77	AISHA ALLY MAGESA
78	AISHA JANUARY CHAKA
79	AISHA MSANGI
80	AISHA NYIRU MIKIDADI
81	AISHA WAZIRI MOHAMED
82	AJIRI BASHIRUAMRI
83	AJUAYE JUBLETE JUBLETE
84	AKIA SYLVESTER LYIMO
85	AKWILINA DEODATUS PANGANI
86	ALBENTINA LEONARD MWAKIBETE
87	ALBERT ALOYCE KULWA
88	ALBERT ANACLET IKONJE
89	ALBERT HASSAN MILANZI
90	ALBERT LADISLAUS SHIRIMA
91	ALBERT MFARIJI MWAIPOPO
92	ALBINA BENEDICT MINDE BURRA
93	ALDEGUNDA MUSHI ANICETH
94	ALEX JULIUS AKYOO
95	ALEX KAKURU KATALYEBA
96	ALEX LONINGO MOLLEL
97	ALEX SOLOMON KIMARO
98	ALEX TIMOTH
99	ALEXANDA JOSEPH MWALEMBA
100	ALEXANDER BUDIGILA
101	ALEXANDER SEVERIN KESSY
102	ALEXANDER WAIGAMA ISYAGA
103	ALEXANDRINA MICHAEL KAJUNA
104	ALEXUS CLEMENCE MUTASINGWA
105	ALFONSI AKWILINI BURETTA
106	ALFRED ALFONCE KULUKULU
107	ALFRED ANTON GETOROBO
108	ALFRED GERALD MSACKY
109	ALFRED NYAMCHAMILA KWANGUYA
110	ALFRED WILLIAM MALLE
111	ALI AZIM BHALOO
112	ALI HAMIS BUNDALA
113	ALI JUMA KHAMIS
114	ALI MOHAMMAD DEWJI

115	ALIADINA KANJUNANA BAGUMA
116	ALICE CHRIS KIPANGA
117	ALICE DAVID SHIMO
118	ALICE GEORGE MBELWA
119	ALICIA ABELAPATRICK
120	ALIKO LEONARD MMONGELE
121	ALINANUSWE MSOKILE ISAAC
122	ALINDA PAULO LEMA
123	ALISTIDIA LAURENT NYEME
124	ALISTINA LEVERIANALISTIDES
125	ALLAN ALFRED MALLE
126	ALLAN EMIL ROTHBLETZ
127	ALLEN CATHBET MSUYA
128	ALLEN ERASTHO KILAGE
129	ALLEN GEORGEKARONGO
130	ALLY BAKARI NINGA
131	ALLY JUMANNE SHOMARI
132	ALLY KOMBO ALLY . .
133	ALLY KOMBORA MOHAMEDI
134	ALLY MOHAMED MNYIMWA
135	ALLY MOHAMED MSOPA
136	ALLY SAIDI KHATIBU
137	ALLY TWALIB MKAPANDE
138	ALMANDA ATILIYO NYATO
139	ALOISIA MARY LEKULE
140	ALOYCE BOSCO MBEPERA
141	ALOYCE KIMANGANO MALLYA
142	ALOYCE MICHAEL NDESIMAMA
143	ALPHAXARD LAWRENCE KAJURA
144	ALPHONCE GEORGE MRIKARIA
145	ALVIN DANIEL NYATO
146	AMANDUS FRANCE KOMBA
147	AMANI ANAELI MLAKI
148	AMANI GERVAS MWAKASATA
149	AMANI GODFREY LYAMUYA
150	AMANI HANSEN MSHIHIRI
151	AMBASIA MATHEW MARIKI
152	AMEDEUS EWALD MINJA
153	AMEDEUS LAURENT MUSHI
154	AMEDEUS RAYMOND MALLYA
155	AMIN TAJDIN KARIM
156	AMINA ABDILLAHI MDOE
157	AMINA ALLY NYONYO

158	AMINA DANIEL MINJA
159	AMINA HASSAN BAKARY
160	AMINA LOWASALE MOLLEL
161	AMINA MALIKI MASAMBAJI
162	AMINA MWINYIMADI KHERI
163	AMINA OMARI MHINA
164	AMINA OMARI SHARIFF
165	AMINA ZUBERI NGWERE
166	AMINIEL RAJABU LYIMO
167	AMIRALI HASSANALI ALARAKHIA
168	AMON YOHANA NDILALIHA
169	AMOS BENJAMIN KENGELE
170	AMOS MALISAWA NYIRENDA
171	AMOS RASUL KILONZO
172	AMOS THOMAS KOHI
173	AMOSI ALLY SANGA
174	AMRI KALIMAS MKONANGA
175	ANASTAZIA JULIUS MUGANGA
176	ANASTAZIA MATHIAS SHOKOLE
177	ANATH ABBAKARI RWEBEMBERA
178	ANDERSON ANTHONY MWANYINGI
179	ANDREA ALISON KEYLA
180	ANDREAS SHANGWE NGONYANI
181	ANDREW BARNABAS SANGA
182	ANDREW CLEMENT LIKOPERO
183	ANDREW JOHN LYIMO
184	ANDREW JUMBE MKISI
185	ANDREW STEPHEN SHIRIMA
186	ANDREW TIMOTHY KILUMILE
187	ANESI SATOKI MAHENGE
188	ANESI SATOKI MAHENGE
189	ANETH AUGUSTINEKANYANKOLE
190	ANETH AYESIGA KAGANDA
191	ANETH GARDNER GAIS
192	ANETH RWEGALULIRA BAYONA
193	ANETH SILVESTER MACHA
194	ANGANILE BERNARD KALINGA
195	ANGEL SALUM MASHAURI
196	ANGEL SENGORO MTAITA
197	ANGELA AIDA KARUGILA RUNYORO
198	ANGELA BALTHASAR NDOMBA
199	ANGELA JOACHIM CHRISTOPHER
200	ANGELA NTANDU KINYISI
201	ANGELA PETER MAPUNDA
202	ANGELA SELEMANI NUNGU
203	ANGELINA CLAVERY MHOJA
204	ANGELINA JACKSON SANGE
205	ANGELINA JOSEPH MWIHAVA
206	ANGELLA CHARLES KADIKILO
207	ANGELLA MAPUNDA NDUNGURU
208	ANGELO FRANCIS MALLILAH
209	ANGELOUS ANGELOUS MCHAMI
210	ANGELUS ALEX MAMBA
211	ANISIA JOHN MWACHA
212	ANISIA LAURENT MWINUKA
213	ANITA MUKAGIRAGE KAGASHE
214	ANITA SIMON TEMU
215	ANITHA JAMES MAHABA
216	ANITHA LAURIAN TILUNSHONERA
217	ANJELLA JACOB NAIROWA
218	ANNA ALBERT MUSHI
219	ANNA ANGETILE MSOMBA
220	ANNA BALIGASAKI NDARO
221	ANNA BASIL NGELANGELA
222	ANNA CHRISTOPHER MSANDI
223	ANNA CLEMENT MANG'ENYA
224	ANNA DENNIS NGOLI
225	ANNA EDWARD MAKATA
226	ANNA ELIAS MWIRU
227	ANNA EPHREM MLAY
228	ANNA FRANK REUBEN
229	ANNA FUNDI SHAYO
230	ANNA GERVASI TARIMO
231	ANNA GIDION NSUNZA
232	ANNA ISDORY MABADA
233	ANNA JONASAI MAPHOLE
234	ANNA LUCIAN SHIRIMA
235	ANNA VEDASTO BANDIHO
236	ANNALEAH ELIAD BAJI
237	ANNASTAZIA ISAYARYOBA
238	ANNASTAZIA MSABAHA MBAWALA
239	ANNASTAZIA TITO JAYAS
240	ANNASTELLA NOVATUS MUGUMIRA
241	ANNASTELLA NYAMWIZA MUTUNGI
242	ANNE JOHN MWAKALEBELA
243	ANNEFABIOLA MOSES MWALUSAMBA

244	ANOLD ARIDIN RUGAIMUKAMU
245	ANSELEMI MASHIMBA ALLOYCE
246	ANTHONIA STEPHEN LYAKURWA
247	ANTHONY CHARLES NJONJO
248	ANTHONY MAJALIWA SHITUNGULU
249	ANTHONY THOMAS NGASSA
250	ANTHONY YUDATADE NDESINGO
251	ANTONIA SHIJA NDAKI
252	ANTONIA ISDORI KIMATY
253	ANTONIA LUCIAN MPAGIKE
254	ANTONIA TISIANI TEMBA
255	ANTONIO ALFRED CHUHILA
256	ANZANIA HUMAN RIGHTS DEFENDERS COALITIO
257	APIA DAVID KESSY
258	APOLINA RAPHAEL MUSHI
259	APOLINARY DEOGRATIUS MINJA
260	APOLINARY DEOGRATIUS MINJA
261	ARBOGAST ZACHARIA MSANGAWALE . .
262	ARCHIE IVAN AMURIKE
263	ARDEN MOGERE RATUMO
264	AREN SILAS MUSHI
265	ARISTODI FREDERICK NDESUO
266	ARKAD SAFARI GISHMAN
267	ARLES RICHARD SHIRIMA (REP. CHARLES R .SHIRIM
268	ARNOLD KALINJUMA ITEMBA
269	ARNOLD SHIJA MASALU
270	ARNOLD YUSTO KABAHAULA
271	ARQAM HAJI NDEKA
272	ARTHUR OSCAR NGOJE
273	ASAJILE ALEX MWAMASO
274	ASANTE ERICK HYERA
275	ASEN BONEVENTURE PETER
276	ASHA ABDULLAH JUMA
277	ASHA ABUBAKARI SADICK
278	ASHA ALLY KOMBORA
279	ASHA CHANDE ALLY
280	ASHA OMARY BORI
281	ASHA SAIDI MAPUNDA
282	ASHA SHABANI MSUYA
283	ASHIFA YASINI MSUYA
284	ASHIRI SHAIBU JUMA

285	ASHRAF JUMA MSWAKI
286	ASHURA HAMISI MKWIZU
287	ASHURA MATIKO HASSAN
288	ASIA JUMA LASHIKONI
289	ASIA MAULID KIBODYA
290	ASIA MOHAMED ISMAIL
291	ASIA YUSUPH LASHIKONI
292	ASMAHAN MOHAMED IDD
293	ASWILE KATUNDU MWAMBASI
294	ATHUMANI ISA RAJABU
295	ATHUMANI KIMBOSHO MSUYA
296	ATHUMANI NDELEKA MDUMYA
297	ATUGANILE GWANKISA MTAWA
298	ATUKUZWE JOB MWAISANILA
299	ATUWENE LEONARD KADUMA
300	AUDA PONELA KILAGWA
301	AUDAX ATHANAS KAILEMBO
302	AUDIFAS AUGUST RIWA
303	AUGUSTINA CLARA ALEXANDER
304	AUGUSTINO SIMON KIRWAY
305	AUGUSTINO SYLVAN KISAMO
306	AUNES RAMADHAN KIMARO
307	AVIDACE THEOPHIL LWAKABARE
308	AVIT ROGATH TEMU
309	AVIT WILLIAM SHAYO
310	AWAICHI PAUL LYIMO
311	AWENA OMAR SHAIB
312	AYOUB DAVIDKYANDO
313	AYOUB ISSA MDEMU
314	AZIZA MOHAMED ISMAILI
315	AZMARA IBRAHIM LUBAWA
316	BAHANGARWA WILES FRANCE
317	BAHARI BEACH MAJIRANI
318	BAHATI GRACE MHADU
319	BAHATI HAMISI MASAKA
320	BAHATI MWASIKENDA
321	BAHATI MWITA WAMBURA
322	BAHATI TUMAINI MWAMBASI
323	BAHATI WILSON ZEWANGA
324	BAHATI ZABRON KIHAMBA
325	BAKARI OTHMANI HASSANI
326	BARAKA DANIEL CHACHA
327	BARAKA DISMAS MICHAEL

328	BARAKA PAULO CHARLES
329	BARAKA PHILIBERTNGAPONDA
330	BARAKA STEPHANO SIMBEYE
331	BARIKI STEPHEN JOSEPH
332	BARNABAS ANDREW KABONA
333	BARTHOLOMEW MUKULASI RWEYEMAMU
334	BAZIL APOLINARY MASSAWE
335	BEATA BEATUS IDAMA
336	BEATA NGANDAKU EMILIUS
337	BEATA NYANGOMA MUSHEMA
338	BEATRICE CUTHBERT LUHIMBO
339	BEATRICE YUSTI SHAYO
340	BEATRICE ALLY BUSHIRI
341	BEATRICE CRESCENT MSONGANZILA
342	BEATRICE ERASTO RUNENKE
343	BEATRICE JOHN KAIGARULA
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349	BEATRIDA NEEMA KAIRU
350	BEATUS JOHN KILAWE
351	BENADETHA BATEGEKA KAMANDA
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353	BENEDICTA TRAEL MALLYA
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355	BENEDICTO RENATUS RAPHAEL
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357	BENJAMIN ESSAU LYIMO
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363	BERNADETHA NDITI BUHOLO
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401	BRENDA MALLYA
402	BRENDA SERVULI TEMBA
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405	BRIAN VIVIANUS RWEZAURA
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407	BRIDGETTE SIMON LEIYA
408	BRIGETH AINEKISHAMULASHANI
409	BRIGHTNEEMA INNOCENT NJOVU
410	BRIGHTON MANFRED JOHN
411	BRIGHTON MELANCHTON FOYA
412	BRIGHTON SHEDRACKMASSAWE
413	BRIGHTON SINGFRED BUBERWA

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416	BRIGITHA DAVID SHAYO
417	BRIGITHA PAUL LYIMO
418	BRUNO JOSEPH NJONJO
419	BRYCESON ALISILE MWAKIBETE
420	BUPE BURTON MWAKASALA
421	BUPE KYUNGU ANYANDWILE
422	BUZO HONI MAIGE
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431	CARISSA GRATITUDE CALVIN
432	CARITAS DAMAS MAGAGA
433	CARMEN GABRIANA CALVIN URASSA
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435	CAROLINE KENNEDY NYAMHANGA
436	CATHBERT LUDOVICK
437	CATHBERT NICHOLAUS MERO
438	CATHERINE SAMWEL LETARA
439	CATHERINE DIODORUS KAMALA
440	CATHERINE GERALD MKINDI
441	CATHERINE JOACHIM MUSHI
442	CATHERINE PELESI FUNGO
443	CATHERINE RACHEL KALINDAGA
444	CATHERINE VENANT HAULE
445	CATHERINE WANJA MAGUZU
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448	CECILIA EVARIST KAKURU
449	CECILIA LIBERATUS ZIBILIZA
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452	CELINA YUSUPH NYAMITA
453	CELINAUPENDO ALOYCE MTUI
454	CELLINE STEPHEN NANDONDE
455	CESILIA AUGUST ROMAN
456	CESILIA ELIKALIA MJEMA
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458	CHACHA MOKEHA BWANA
459	CHAMAZI JAMII GROUP
460	CHAMPION WOMEN GROUP
461	CHANDE JOHN NGONGOMI
462	CHARLES MARWA MTATIRO
463	CHARLES COUNDID MUSHI
464	CHARLES DAUDI MAINGU
465	CHARLES ISAYA MUGARAGU
466	CHARLES JOHN MARUMA
467	CHARLES JOSEPH LINDA
468	CHARLES KASHASHA MUTALEMWA
469	CHARLES NESTORY SABOYA
470	CHARLES OCTAVIAN NYAKI
471	CHARLES PATRICK YAMO
472	CHARLES SAMSON MAIGE
473	CHARLOTTE KANGERE KABUNGA
474	CHEKA CHAGGE MWAMBUNGU
475	CHEKA CHAGGE MWAMBUNGU
476	CHILIMO MOHAMED POROMOKA
477	CHIMPAYE KASASE MARANGO
478	CHIMWEMWE CHRISTOPHER MKANDAWIRE
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480	CHIZA HASSAN SHUNGU
481	CHRISTABEL ILONA HIZA
482	CHRISTER FAUSTINE GUTAPAKA
483	CHRISTIAN CUTHBERT NGONYANI
484	CHRISTIAN DAUDI NDAMGOBA
485	CHRISTIAN SIGISBERT MARANDU
486	CHRISTIAN SOLOMON GULINJA
487	CHRISTINA ANTHONY MALAWA
488	CHRISTINA CRESENT MSONGANZILA
489	CHRISTINA DAUDI KIMARO
490	CHRISTINA IGNAS MSHANGA
491	CHRISTINA ISAACK CHAHE
492	CHRISTINA JAMES MISESE
493	CHRISTINA JOHN SIWA
494	CHRISTINA LAURENCE URIO
495	CHRISTINA MARCUSY NYENZA
496	CHRISTINA SAMWEL CHUNGA
497	CHRISTINA SEFARINI MFANGA
498	CHRISTINA STEPHEN KAPINGA
499	CHRISTINE CASSIAN NGONYANI

500	CHRISTINE KOKUNYEGEZA KAHINDI
501	CHRISTINE NANYIKA HAMZA
502	CHRISTINE NGOWI FLORENSI
503	CHRISTOPHER GELWINI KAMBO
504	CHRISTOPHER COSTA NDEGANI
505	CHRISTOPHER DAVID MWAIGAGA
506	CHRISTOPHER GOODLUCK LYARUU
507	CHRISTOPHER JOACHIM MAHOO
508	CHRISTOPHER MWOMBEKI BUBERWA
509	CHRISTOPHER PANKRAS KAPARASIO
510	CHRISTOPHER ROGATE MSECHU
511	CHUMA YAHAYA MSEMAKWELI
512	CLARA JOHN MUNISHI
513	CLAUDIA ARBERTMULISA
514	CLAVEL MICHAEL FANDE
515	CLEMENCE EMILIANTARIMO
516	CLEMENT LAWRENCE KAMULI
517	CLEMENT OBEDIODOM CHANJARIKA . .
518	CLEMENT SAMWEL MAWI
519	CLEMENTINE MINZA CHARLES
520	CLENA YORAM MDEMU
521	CLEZENSIA EUSTACEANACLET
522	CLINTON WOLFUGANG KILAWE
523	CLOTILDA MICHAEL SHAYO
524	COLIN EPHRAEM LEMA
525	COLINY SHUKURU GERALD
526	COLLETA ROGATSIMON
527	COLLIN JOHN MICHAEL
528	COLMAN DOZITTE MSOFFE
529	CONCEPTA ALDO MZINDIKI
530	CONSOLATA MUTTALEMWA MULOKOZI
531	CORNEL JOACHIM MINJA
532	COSMAS MUSTAFA NGEREZA
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535	CRISPIN WEDSON MAJIYA
536	CYNTHIA WILLIAM SIMON
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538	CYPRIAN JOSEPH FUNUGURU
539	DA MUKABANDI MUJWAHUZI (REP. AVILA ANATORY R
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541	DAIMAEL GABRIEL MBISE
542	DAINES WILBARD BUBERWA
543	DAINESS GAUDENCE SIMBA
544	DALTON HEBERT KISANGA
545	DALTON JONASAI MAFOLE
546	DAMARIA MADUKA NG'WIHENDI
547	DAMARY WILSON MACHUME
548	DAMAS CORNELY DIMOSO
549	DAMAS THOBIAS NDAWI
550	DAMIAN DANIEL TLUWAY
551	DAMUZAY MUSSA MTUNZI
552	DANIEL AGUSTINO MWALONGO
553	DANIEL AWAKI KHADAY
554	DANIEL BOSCO MTEGA
555	DANIEL DAVID GAPI
556	DANIEL EDWARD MANDARA
557	DANIEL ELIAS MOLLEL
558	DANIEL EMMANUEL KADASO
559	DANIEL JOHN OTARU
560	DANIEL MONGASYONGUTTU
561	DANIEL MUGOSI MASUBO
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563	DANIEL NDALAHWA KAHABI
564	DANIEL PETER MKENDA
565	DANIEL PHILIP MMARI
566	DANIEL YUSTI RECCO
567	DANIQUE KEMILEMBE KAIJAGE
568	DAR ES-SALAAM MALE'S FAMILY
569	DAR RAPID TRANSIT AGENCY
570	DATIVA AUGUST MALLE
571	DATIVA EMILY MASSAWE
572	DATIVA JEREMIAH NGUMA
573	DATIVA SIMON SANGAWE
574	DATIVA VALENTINE CHUWA
575	DAUD JAMES DAUD
576	DAUD VENANCE IBRAHIMU
577	DAUDI ATHUMANI ZAYUMBA
578	DAUDI AMANI ZACHARIA
579	DAUDI ELISANTE MSANGI
580	DAUDI JONASI LUBELEJE
581	DAUDI KILIAN MKUMBO
582	DAVID ANGELO MAGEMBE
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584	DAVID DEOCRES KAMARA
585	DAVID DONALD MREMA

586	DAVID GEOFREY MYOMBO
587	DAVID JACOB MWAKABANGO
588	DAVID JOHN KIHWELE
589	DAVID JULIUS SILLA
590	DAVID KATEGA CHIBUGU
591	DAVID LUGEMARILA METHOD
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593	DAYAN REUBEN OLEKUNEY
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595	DEBORAH SWALEHE LUAMBANO
596	DEDAN DAVID JONAS
597	DELLAH ELIREHEMA MSEMEMBO
598	DELPHINA ARSEN MASSARO
599	DEMETRIA KOKULAMUKA NGILWA
600	DENIS AKWILIN LWILLA
601	DENIS GODFREY MUSHI
602	DENNIS CHENGO MTUWA
603	DENNIS RICHARD TARIMO
604	DENNIS SIGFRID TILYA
605	DEOGRATIAS APOLINARY NDEONIO
606	DEOGRATIAS BELIAN LEMA
607	DEOGRATIAS DAMIAN MEELA
608	DEOGRATIAS EPHREM ASSEY
609	DEOGRATIAS LEONARD MUSHUMBUSI
610	DEOGRATIAS MANYAMA MASATU
611	DEOGRATIUS ANTHONY MAMIRO
612	DEOGRATIUS THEOBALD MANGA
613	DERICK JOEL MWASILEMBO
614	DERICK LEWIS ALIGAWESA
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619	DEVOTA LEONARD NJAU
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628	DICKSON JACOB OKENGO

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635	DILLE ALBANO LEMA
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638	DIONISIA IRENE MCHOMBA
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646	DOMINISTA KILEO
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650	DONALD NZAGA WARIOBA
651	DONALD OPTAT LYIMO
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653	DONALD PROSPER MUSHI
654	DONALD ROGATE MASSAWE
655	DONAT TUMAINI MOSHA
656	DONATA MORSI TESHA
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658	DORAH NYAMBALYA
659	DORCAS LAZARO HHANDO
660	DORCAS ABRAHAM SINGANO
661	DORCAS DONALD MWAKIKAO
662	DORCAS RESPICIUS MWESIGA
663	DORCAS RICHARD BANZI
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668	DOREEN EVARIST KAPINGA

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675	DORIS JULIA NYANGE
676	DORIS NTULI KALASA
677	DOROTHEA EMMANUEL BANIGWA
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754	ELIFRIDA HOSEA SANKA
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762	ELISANTA SAMMA MASSAWE
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779	ELIZABETH JAMES DAUDI
780	ELIZABETH KIRERE MUGENDI
781	ELIZABETH LAURENCE MAKAO
782	ELIZABETH LAZARO MUSYANI
783	ELIZABETH MALWA MAGANGA
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793	ELIZABETH STANLEY LUGANO
794	ELIZABETH THEODORY KAPEMBWA
795	ELIZABETH VICTOR MANDA
796	ELIZABETH VICTOR MUSHI
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803	ELVIS GASPER KILAWE
804	ELVIS NEVILLE IKUNDA
805	ELVIS RESPICIUSKABELWA
806	ELYANNAH SUNNY KAGARUKI
807	EMACULATA TARIMO COSMA
808	EMANUEL MASALU MLINGWA
809	EMANUEL ALFRED KIHINDO
810	EMANUEL PARTSON KAYANGE
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814	EMILIAN PASCHALIS BUSARA
815	EMMA CHARLES KAWISHE
816	EMMA NANYIKA MBAGA
817	EMMA WILFRED HOSEA
818	EMMACULATA MODEST BELLEGE
819	EMMANUEL BILAZAHISAHANI
820	EMMANUEL DENNIS KWAY
821	EMMANUEL ELIMWOKOZI KIMEI
822	EMMANUEL ELISANTE MURO
823	EMMANUEL ENOCK MFIKWA
824	EMMANUEL GAUDENCE KAYOMBO
825	EMMANUEL GREYSON MNZAVA
826	EMMANUEL HONGO MROTO
827	EMMANUEL HOSEA KILEO
828	EMMANUEL HUBERT LEMA
829	EMMANUEL ISACK KITUNDU
830	EMMANUEL JACKSON SANGE
831	EMMANUEL JAMES IHONDE . .
832	EMMANUEL JOHN VEGULA

833	EMMANUEL JOSEPH KASANGA
834	EMMANUEL KORYO KITHABO
835	EMMANUEL LAZARO MPONDO
836	EMMANUEL MARTHELI WILLIAM
837	EMMANUEL MASELE FALLE
838	EMMANUEL NCHALA SENNI
839	EMMANUEL NGELAZA CHIDIGU
840	EMMANUEL OBADIA CHACHA
841	EMMANUEL PAUL MINJA
842	EMMANUEL RAPHAEL MWANJOMBE
843	EMMANUEL THOMAS MFUKO
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845	ENATA RAPHAEL NONGA
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857	EPIFANIA ADOLF ASSENGA
858	ERASTO BAYNETH BEHELWA CHIWANGA
859	ERASTO CHARLES BUGOYE
860	ERASTO JONAS MSHIMA
861	ERASTO RUTAKULEMBERWA MUJEMULA
862	ERHAD DAVID BILARO
863	ERIC AGGREY MWANRI
864	ERICA JOSEPHKACHUMA
865	ERICA SAMSON SANGA
866	ERICK FAUSTINI NZIKU
867	ERICK GLADSTONE KOMBE
868	ERICK PAULKIIMBILA
869	ERICK RWECHUNGURA EDSON
870	ERICK T SIMON
871	ERICK THOMAS KAWICHE
872	ERICK WILLIAM MGHAMBA
873	ERID YOTHAM RUVANGA
874	ERISA ERICK MARO
875	ERNEST DOGAN TUNGU
876	ERNEST ISACK AYENGO
877	ERNEST JOHN GWASMA
878	ERNEST PHELICIAN SHIRIMA
879	ESSAU SAMWEL SWILLA
880	ESTA JAMES SHITINDI
881	ESTER MASIKA ELIUTER
882	ESTER MATHEW KIRIA
883	ESTER SIMON MLAY
884	ESTER ZIGUYE SAGO
885	ESTERIA JOACHIM KISOKA
886	ESTHER BELIUM KIMARO
887	ESTHER DEOGRATIUS LUHEGA
888	ESTHER FRANK PHILIP
889	ESTHER ISSAI MURO
890	ESTHER JOHN ETIMBA
891	ESTHER KABADI NYAWAZWA
892	ESTHER PHILIPO KIULA
893	ESTHER WILSON MABUBA
894	ETHAN CLEMENT ELIAS
895	EUGENIA ATUGONZA NDARO
896	EUGENIA IVAN AMURIKE
897	EUGENIA SIMON MUSHUMBUSI
898	EUGENIA THOMAS TEMU
899	EUNICE PETER MAGETA
900	EUNICE RICHARD MALLE
901	EUNICE SAIMON MLACKY
902	EUODIA DOMINICK MWANYIKA
903	EUTROPIA NICHOLAUS JAMES
904	EUTROPIA SIMON KYARA
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906	EVA ASALEA KIHUPI
907	EVA CHARLES MNYANGHWALO
908	EVA DAMAS MACHANGE
909	EVA DUNCAN NKYA
910	EVA GOODLUCK MASAMU
911	EVA MARTIN NSASU
912	EVA OBBY MWAKYUSA
913	EVA PAUL KWEKA
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915	EVAJACKLINE JOHN PETER
916	EVAJOYCE JOHN HAULE
917	EVALINE CLEOPHACE OJALLAH
918	EVALINE GEORGE MBURUSHI

919	EVALINE SAPOMA NYANDORO
920	EVALYINE HERMENT MREMA
921	EVALYNE AMINIEL OMARI
922	EVANCE FRANCISBWIRE
923	EVANCE DAVID SHIMO
924	EVANGELINA TAHONA WALALAZE
925	EVANS AMOS MSHUMBUSI
926	EVARIST DAMIAN ISSOBU
927	EVE THADEY FUMULIO
928	EVELINE GEORGE MANGACHE
929	EVELINE PHINEAUS JACOPIYO
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933	EVER STEPHEN DEUS
934	EVODI SELIS TEMBA
935	EVODIA ALOYCE MVILE
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938	EZEKIEL YONA MUSHI
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940	FABIAN URBAN MAYAYA
941	FABIANUS BHOKE NYAISA
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943	FADHILI ANDREW WADUGU
944	FADHILI ELISHA LUBAWA
945	FAIDA UNIT TRUST SCHEME
946	FAITH AMOS RODGERS
947	FAITH IDA FIDELIS
948	FAITH JOHANN TUMAINI
949	FAITH JOSHUA PHINIAS
950	FAITH MBABAZI AHIA
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954	FANTURA YUSTIN KISONGA
955	FANUEL YOHANA KIJOJI
956	FARAHAN ISSA KATUNZI
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959	FARAJA RICHARD SALUFU
960	FARIJI EZEKIA MWAKABWENDA
961	FARISHA HASSAN KHALIFA

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963	FATUMA ABDALLAH HAULE
964	FATUMA MOHAMED MAHUMBI
965	FATUMA MOHAMED NAMPEMBE
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967	FATUMA SHABANI NKHANGAA
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969	FAUSTIN LUZIGULO KEZIRAHABI
970	FAUSTINA FREDERICK HONSIAH
971	FAUSTINE VENANT MUSHOBOZI
972	FAVOUR BENEDICT MASELLE
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978	FELISTER RUWAICHI MOSHI
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982	FIBE SAMWEL MASINDE
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993	FLORA DAUDI KITOSI
994	FLORA JAMES NKALALWE
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996	FLORA MUSSA SEGEZA
997	FLORA RAPHAEL MREMA
998	FLORA S LUZIBILA
999	FLORA SAMSON KUJA
1000	FLORA WILLIAM CHACHA
1001	FLORA WILLIAM ITIKA
1002	FLORAH STARSON MREMA
1003	FLORENCE ELIAIKA SINDATO
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1030	FRANK ELIEZER MALEKELA
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1033	FRANK KEA MRIMI
1034	FRANK PAULOKOROSOO
1035	FRANK RAULEN RUGAMBWA
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1037	FRANKLIN SIMON MUTSINZI
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1055	FURAHA PROSPER KYESI
1056	FURAHINI EXAUD LEMA
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1059	GABRIEL JUSTINE MSUKA
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1082	GEOFREY LEONARD PAUL
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1085	GEOFREY REGINALD KAVISHE
1086	GEOFREY REGINALD KAVISHE
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1100	GEORGINA MELKIORY KINABO
1101	GERALD BONIPHACE MASHIKU
1102	GERALDINE KOKWENDA MWIJAGE
1103	GERVAS FAUSTIN KOMBA
1104	GERVAS JOSEPH KAVISHE
1105	GERVAS STEPHAN MUSHI
1106	GESONI ASUMWISYE MWAKYOMA
1107	GETRUDA SIMONYAMSEBO
1108	GETRUDA JOSEPH MAKUNJA
1109	GETRUDA LITAMOYO NDUNGURU
1110	GETRUDA ROMAN MOSHA
1111	GETRUDE ELIREHEMA SARIA
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1113	GIDEON AUGUSTINO MAGAITA
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1121	GIFT NISEMBIA MNGUU
1122	GILBERT BURCHARD BAISI
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1125	GILBERT GERVAS MAKERO
1126	GILEAD TEGEMEA MSELLE
1127	GILIADI ELIBARIKI MOSHI
1128	GIMBAGE ENTERPRISES
1129	GIMBUYA SITTA MIANO
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1154	GODBLESS JOHN KEYA
1155	GODBLESS VINCENT CHUWA
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1164	GODFREY MUGANYIZI KAMUGISHA
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1167	GODFREY SIMON MASSAWE
1168	GODFREY SIMON NGASSA
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1174	GODSON MOSSES KILLIZA
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1176	GODWILL SAMWEL KIMARO

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1179	GODWIN JOHN SAMBOHO
1180	GODWIN ROBERT MASINGA
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1183	GOODLUCK HASSAN SAID
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1185	GOODLUCK MICHAEL MAKORI
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1187	GOODMAN NASSAH LINGASIKU
1188	GOODNESS ADAMMHALWA
1189	GRACE CHERLEALIS KIMONGE
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1191	GRACE ALBINUS BALTHASAR
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1197	GRACE GIDAYINYI DAREMA
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1199	GRACE HERMAN LYANGAMBA
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1201	GRACE JOHN MINJA
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1203	GRACE LEO LEKULE
1204	GRACE LESLIE JOHN
1205	GRACE MARCO MKINGA
1206	GRACE METSON MAKALA
1207	GRACE MICHAEL KISAKA
1208	GRACE NYAMONGE MOHONDA
1209	GRACE NZUMBI KAFARANSA
1210	GRACE OSCAR KILLIWE
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1212	GRACE PROSPER RUPIA
1213	GRACE WILLIAM MSUYA
1214	GRACE YESSE MSHANA
1215	GRACIOUS THOMAS SHOO
1216	GRATION CHRISTOPHER RWEZAULA
1217	GREATNESS BONIPHACE MOSHA
1218	GREGORY ERNEST NDUNGURU
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1228	HADIJA COSMAS CHALANGE
1229	HADIJA HUSSEIN JUMA
1230	HADIJA ISMAIL SWALEHE
1231	HADIJA JUMA MSONGO
1232	HADIJA MOHAMED KIMWAKI
1233	HADIJA MOHAMED MTAHIMA
1234	HADIYA SULTAN KHALFAN
1235	HAFIDHU RAMADHANI MDANKU
1236	HAFSA YUSUF ATHUMAN
1237	HAGAI ROGATHE KIMARO
1238	HAGALI PROTAS MUZALE
1239	HAIKA ELIMOSARIA METTA
1240	HAIKAELI JOHN MOSHI
1241	HAJRA IVAN CHIDOSA
1242	HAKIKA MOHAMEDI MKOKOYA
1243	HALFAN IDDY SEMINDU
1244	HALIFA MWALIMU PELA
1245	HALIMA BADRU NSUBUGA
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1253	HAMIS MWIRU KIHONGOA
1254	HAMISI AMIRI HAMISI
1255	HAMISI AYUBU NGODA
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1264	HAPPINESS OPTATY BANGA
1265	HAPPINESS STEVEN MBUGHI
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1268	HAPPY MAHENGE
1269	HAPPYNESS RUTH KITALIMA
1270	HAPPYNESS SHISANDUMI MANGYA
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1273	HAROLD MEDI MBUGI
1274	HAROUN DAUSON MWAKIBETE
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1276	HASHIM UDODDY MBITA
1277	HASHIMU MRISHO MTITI
1278	HASHIMU ULEDI IDDI
1279	HASNAIN MURTAZA DINANI
1280	HASSAN ALLY BAKARI
1281	HASSAN ATHUMAN NJAMA
1282	HASSAN ATILIO MBEGALO
1283	HASSAN BAKARI MKWICHE
1284	HASSAN JUMA CHAMBAGO
1285	HASSAN MAULID MAFANYA
1286	HASSAN MUHIDINI HUGO
1287	HASSAN THABITI LIKONGINE
1288	HASSANI NURU SESALA
1289	HASSANI ZUBERI TINDWA
1290	HATANAWE ABDALLAH KITOGO
1291	HAUDIFACE SYLVESTER MOSHI
1292	HAWA ADAM LASHIKONI
1293	HAWA HASHIM MWIPALLO
1294	HAWA JUMA MMBAGA
1295	HAWA SALIM MAUMBA
1296	HEAVENLIGHT GODFREY MWAKASENDO
1297	HEBERTH STEPHEN MSHANA
1298	HEKIMA ELIMU MWENZEGULE
1299	HELEN OSWARD MYALA
1300	HELENA MATHIAS NONGA
1301	HELENA NTAHENA SANGA
1302	HELLEN JACKSONMASSUE
1303	HELLEN JOHN NJAU
1304	HELLEN STEPHEN NYONZO
1305	HELLEN UHURU MHONDO
1306	HELMINA JOHN MBELE
1307	HENRY BUDODI MAGWISHA
1308	HENRY GEORGE MBOTTO
1309	HENRY JOHN CHACKY
1310	HENRY JUSTO STANLEY
1311	HERI ERNEST SANGA
1312	HERI HARUNI MADOFFE
1313	HERIETH JOHN MLAGA
1314	HERIETH KOKUNYEGEZA KASILIMA
1315	HERMAN WILLIAM MAFURU
1316	HERRY AMBANGILE JORAM
1317	HERRY MEINRAD KIWAYA
1318	HERRY SIRILI JOHN
1319	HIDAYA NDEVUMBILI HAMISI
1320	HIDAYA PITHON MAGWAI
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1326	HILDA MARK LASWAI
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1330	HILDA THOMAS KANJE
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1333	HONORATHA STEPHEN MASENGA
1334	HOPE ELIEZER MSONGE
1335	HOSEA ALBERT HOSEA
1336	HOSEANA JASELSHEYO
1337	HOSIANA EMMANUEL MEENA
1338	HOSSANA ELIAS MAPUNDA
1339	HUGO HUGO KINYAKI
1340	HUMPHREY PAUL MALLYA
1341	HUMPHREY WILLIE MREMA
1342	HURUMA ANDERSON KAZOKA
1343	HURUMA ELIAS MAGENI

1344	HURUMA JOHN KIMBE
1345	HUSNA JUMA LWENA
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1356	IBRAHIM INVOCAVITH SWAI
1357	IBRAHIM OBADIA KUHOGA
1358	IBRAHIM YUSUFU MALUNGUMO
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1360	IDRISA SELEMANKAGOMA
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1363	IHARE JUMA MARWA
1364	ILHAM HASHIM MUSSA
1365	ILLUMINATA CHEYO ERNEST
1366	ILMGARD ENGLBERT NYANGALI
1367	ILUMINATHA THOBIAS MWANIBINGO
1368	IMANI JACOB MPUNO
1369	IMELDA CHRISPIN MONGU
1370	IMELDA DANIEL MTWEVE
1371	IMMACULATA CORNEL SHAYO
1372	IMMACULATA ISAAC KADYANJI
1373	IMMACULATE NKAAMANI IGNAS CHUWA
1374	IMMANUEL MICKY KWEKA
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1376	INABU ABDUL NCHIMBI (REP. ZAINABU ABDUL NCHIM
1377	INEERING SAVINGS & CREDIT COOPERATIVE SO
1378	INNOCENT MAINGU BUYAMBA
1379	INNOCENT METHOD MBILINYI
1380	INNOCENT NYAKABUNDA LAWRENCE
1381	INNOCENT PATRICK PANGA
1382	INNOCENT THOMAS PACHO
1383	INTERFAITH
1384	INVIOLATA KOKUHUNBYA MUSHUMBUSI
1385	INYASI AKWILINI LEJORA
1386	IPYANA ALLY SIMBA
1387	IREEN EZRA MDENDEMI
1388	IRENE ALEX MRANGU
1389	IRENE CHRISTOPHER CHIPALO
1390	IRENE MANYALLA TUMBO
1391	IRENE PANTALEO MTUI
1392	IRENE REGINALD MMARY . .
1393	IRENE ROGERS ALULI
1394	IRENE SAMWEL SANGA
1395	IRENE STEVEN LUCIAN
1396	IRENE VINCENT LYIMO
1397	IRENELULU GEORGE MBOTTO
1398	ISAACK BONIFACE CHAHE
1399	ISAACK DAWSON ZAKE
1400	ISAACK FRANCIS SANGA
1401	ISABELA THOMAS MKUDE
1402	ISARIA KAWEDI MWENDE
1403	ISAYA MWANJALASAYOTA
1404	ISAYA YALINASE MTIMILA
1405	ISDORY LUDOVICK DOMINICK
1406	ISMAIL OMARI MASIRU
1407	ISRAEL ADILI KAMENDU
1408	ISSA MOHAMMED MBARUKU
1409	ITABA DAVID MADETE
1410	IVAN IVO HAULE
1411	IVANKA CLEMENT ELIAS
1412	IVO NEMES BEATUS
1413	IVONNE MOSSES KIMARO
1414	JA WA NYANDA ZA JUU KUSINI (REP. AMAN SYAND
1415	JABIN MINANI NDABISE (REP. JABIN NDABISE)
1416	JACHINDA ABU KISAVA
1417	JACKLINE MOSES NCHIMBI
1418	JACKLINE ALLAN SHOO
1419	JACKLINE ELIUD SHAMI
1420	JACKLINE FARAJA METILI
1421	JACKLINE GEOFREY NJABILI
1422	JACKLINE GODLISTEN NGOWI
1423	JACKLINE JOACHIM NKWABI

1424	JACKLINE PAULO KWEKA
1425	JACKLINE SEPHANIA RUHANYULA
1426	JACKOB OUTA NICHOLOUS
1427	JACKSON OPTATYCHAMI
1428	JACKSON GEORGEMWALONGO
1429	JACKSON LINUS KIDUNGU
1430	JACKSON MICHAEL CHAKUPEWA
1431	JACKSON RICHARD MUSHI
1432	JACKSON YUSUFU AMBWENE
1433	JACKSON ZAKAYO MOLLEL
1434	JACOB GODWIN MANGANA
1435	JACOB JOHN RUNYORO
1436	JACQUELINE BONIFACE MBUYA
1437	JACQUELINE CHARLES MBAWALA
1438	JACQUELINE GENI MAGILLE
1439	JACQUELINE IGNAS MGIMWA
1440	JACQUELINE INNOCENT NJOVU
1441	JACQUELINE JACKSON KYARA
1442	JACQUELINE LAWRENCE LYAMUYA
1443	JACQUELINE MICHAEL BARUTI
1444	JACQUELINE RICHARD MKWAWA
1445	JACQUELINE WILLY MUSHI
1446	JACQUILINE NDAKILWA KITWENGA
1447	JACQULINE TUMAINI KAFUMA
1448	JAFARI RAMADHANI MSINGWA
1449	JAHELI VALENCY MFWIMWA
1450	JAILOS LUHANGA JOHN
1451	JAIROS YAHYA FWIMI
1452	JAM MAONO SACCOS LTD
1453	JAMALI JABIR SELEMANI
1454	JAMES STANLEYMARANDU
1455	JAMES ELIAS KAWICHE
1456	JAMES JONH KASSA
1457	JAMES LAZARO ISSANGYA
1458	JAMES MARTIN MMARI
1459	JAMES SIMON RWEGAYURA
1460	JAMES THADEY MWACHA
1461	JANE DAUDI MWAKISALE
1462	JANE DOREEN KAJIRU
1463	JANE JAMES MWAMELE
1464	JANE JOHN CHIPANDA
1465	JANE JOSEPH MOSHI
1466	JANE LOIRUCK MOLLEL
1467	JANE NKULANGOWE AGWANDA
1468	JANE PASCAL MAYILA
1469	JANE PETER MAIGA
1470	JANE SARAH NGHAMBI
1471	JANE WASONGA OLIMO
1472	JANE WILLIAM TEGETA
1473	JANE ZAKAYO EMMANUEL
1474	JANEROSE NICHOLAUS KIRINA
1475	JANESTELLA MATONDO NAGAI
1476	JANET SAMWEL KIVUYO
1477	JANETH BARNABAKIDULILE
1478	JANETH IBRAHIM MWANGOSI
1479	JANETH JOSEPH KIHANDA
1480	JANETH KASSM JUMA
1481	JANETH LADISLAUS MAUNGA
1482	JANETH LEONARD MGAYWA
1483	JANETH LOSHILU MAINOYA
1484	JANETH NDESAMA SHAYO
1485	JANETH WANZITA MTESIGWA
1486	JAPHET JOHNSON MANJI
1487	JAPHET RAZIEL NYAMBO
1488	JAPHET RAZIEL NYAMBO
1489	JARETH GEOFREY MPIRA
1490	JASON JAMES SAWILA
1491	JASON KARIM MAGANA
1492	JASPER GOODLUCK MASUKI
1493	JASSON AUDAX STANSLAUS
1494	JAYANT PREMJI VAGHELA
1495	JENEPHAR GODFREY MAKUNJA
1496	JENIPHER RUTH CHIWINGA
1497	JENIVA NICAS MASSAO
1498	JENNIFER KARUMUNA LWEHABURA
1499	JEREMIAH SHADRACK KITOMARI
1500	JERINI ANTHONY HOTTI
1501	JEROME THOBIASI KIMARO
1502	JESCA BARIKI SAM
1503	JESCA CHARLES BYELA
1504	JESCA DAVID ONDEGO
1505	JESCA GHASTON BISIGORO
1506	JESCA ISSA MUNGE
1507	JESCA JULIUS SANDY
1508	JESCA OSMUND MCHUMO
1509	JESCA YUSTAS KIVINGE

1510	JESSICA ELIEZER CHIWENDA
1511	JESSICA ERNEST SWAI
1512	JESSICA ERNEST SWAI . .
1513	JESSICA MICHAEL MALABEJA
1514	JIHADHARI THABIT ZARARA
1515	JIMMY MATINDI CHILIKO
1516	JITENDRAKUMAR NARSIDAS MAKWANA
1517	JOACHIM JULIUS MACHANGE
1518	JOACHIM FOCUS MUSHI
1519	JOACHIM KUNDAELI PALLANGYO
1520	JOAKIM JOSEN MASONU
1521	JOAN JAMES MNGODO
1522	JOAN JOSEPH MWIHAVA
1523	JOAN PHILIP KOMBA
1524	JOAN SAMWEL MANASE
1525	JOAN WILBERT KAROMBA
1526	JOANNES AUGUST MALLY
1527	JOB YUSTINO NDUGAI
1528	JOCKTAN JOSEPH BWIRE
1529	JOEL AUREUS NDOMBA
1530	JOEL DANIEL IGOTTI
1531	JOEL EMMANUEL KYANDO
1532	JOEL JOSEPH TEGETE
1533	JOEL NYAUSA MWAINYEKULE
1534	JOEL PERFECT KISAWANO
1535	JOEL SAMWEL MALOLA
1536	JOFREY TELESPHOR MDAMU
1537	JOHANNES JOSEPH MAILO
1538	JOHARI HAMAD MTERI
1539	JOHN ALEX MBOYA (REP. JOHN A MBOYA)
1540	JOHN BETHANIA FUNGO
1541	JOHN DANIEL MZUKA (REP. JOHN DANIEL MZUKA)
1542	JOHN DIDAS MASSABURI
1543	JOHN ELIAS MANYANGALI
1544	JOHN FREDRICK LYATUU
1545	JOHN KIGOMA PAULO
1546	JOHN KILIAN KODDY
1547	JOHN MICHAEL CHIRWA
1548	JOHN MICHAEL ITEMBE
1549	JOHN MICHAEL MAYAI
1550	JOHN MNYANGHALI NATHAN
1551	JOHN ONESMO JOHN
1552	JOHN PETER MAGAMBO
1553	JOHN PUKA
1554	JOHN ZACHARIA CHACHA
1555	JOHNMARY EUSTACE
1556	JOKHAR MASOUD MWAMBA
1557	JOLISTER WILLIAM KIIZA
1558	JONAS EMANUEL MWAMASAGE
1559	JONAS JOACHIM NKWABI
1560	JONATHAN GODFREY SEMITI
1561	JONATHAN SAMWEL MPONYA
1562	JONGHA DAUD BONIPHACE
1563	JOPHILINI EPIPHANI TWIKONYE
1564	JORDAN PUSINDAWA SEPERE
1565	JOSEPH ADOLPH KATUNZI
1566	JOSEPH ALLY KONJA
1567	JOSEPH ALEXANDER SHIYO
1568	JOSEPH ALISONATHAN KELYA
1569	JOSEPH ALOYCE MCHOMVU
1570	JOSEPH BONIFACE NKUBA
1571	JOSEPH CHRISTOPHER NYARUBAMBA
1572	JOSEPH COSMAS MUSHI
1573	JOSEPH DAUD MABUBU
1574	JOSEPH HERBERT HAULE
1575	JOSEPH JOACHIM MFOY
1576	JOSEPH LUTAKYAMILWA SUNGULLA
1577	JOSEPH MARIMIUS MBOYA
1578	JOSEPH MARTINE MIFUKO
1579	JOSEPH MWITA NYAMBOHA
1580	JOSEPH NDUMIAKUNDA KIMARO
1581	JOSEPH PAUL MWASHININI
1582	JOSEPH PAUL NKELEGE
1583	JOSEPH PETER MKALIMOTO
1584	JOSEPH STEPHEN SOKA
1585	JOSEPHAT ANTHONY LULA
1586	JOSEPHAT KWITEGA MAGANGA
1587	JOSEPHAT LUCASMGOMBELA
1588	JOSEPHAT SAULO CHAPEWA
1589	JOSEPHIINE PETER MTAE
1590	JOSEPHINA ANCELIM KIMARIO
1591	JOSEPHINE MISANA BWIRE
1592	JOSEPHINE RENATUS LWAZI
1593	JOSEPHINE CONSTANTINE MWALU
1594	JOSEPHINE GODFREY LOISHIYE

1595	JOSEPHINE GODSON HASSAN
1596	JOSEPHINE JOSEPH MKUNDA
1597	JOSEPHINE ROBERT YAMBI
1598	JOSHUA ELIA MLAKI
1599	JOSHUA FRASTO KIHWELE
1600	JOSHUA GIDEON MUYWANGA
1601	JOSHUA IMANUELI MSUYA
1602	JOSHUA MARKO NGAZI
1603	JOSHUA MICHAEL MALABEJA
1604	JOSHUA PHINIAS WAMBURA
1605	JOSHUA SAID JUMA
1606	JOSHUA STANSLAUS NKYA
1607	JOSIAH GILBERT JOEL MAEDA
1608	JOSIAH MANYANZA MAYOMBYA
1609	JOSIAH SILAYO
1610	JOVIN GERALD MTENGA
1611	JOVINA ASIMWE NGAIZA
1612	JOY MENARD MDEMEKA
1613	JOYCE ASTA E HIZA
1614	JOYCE ATHANAS KILASI
1615	JOYCE AUGUSTINO TARIMO
1616	JOYCE BERNAD KIZENGANYE
1617	JOYCE DOMINICK SANGANA
1618	JOYCE ELISANTE MSESE
1619	JOYCE EMMANUEL LYIMO
1620	JOYCE FREDRICK NGOWI
1621	JOYCE GERALD KISHIMBO
1622	JOYCE GERALD SARIA
1623	JOYCE GEROLD MBILINYI
1624	JOYCE IDD KAEGA
1625	JOYCE ISAKA MASILE
1626	JOYCE JOEL NKEMBO
1627	JOYCE LEONARD KAIGARULA
1628	JOYCE MARWA BITALIAN
1629	JOYCE MASHAURI MAKARANGA
1630	JOYCE MSIGWA
1631	JOYCE MUNUO NYAKA
1632	JOYCE MWANAKIKOMO MTENGA
1633	JOYCE REUBEN MALLYA
1634	JOYCE XAVERY KUMBURU
1635	JOYCE ZAWADI MBWAMBO
1636	JOYCELINE KAUWED MAKYAO
1637	JOYCELULU RAPHAEL MWAKABONGA
1638	JOYGRACE ROGATHE SHOO
1639	JOYNESS JACOB KAZIMOTO

1640	JUALAKO SALUM SHINDO
1641	JUDGE ANYIMIKE KAKISUNGU
1642	JUDITH CHARLES MWOMBEKI
1643	JUDITH DEUSDEDIT BIGAMBO
1644	JUDITH HARISSON KILEO
1645	JUDITH KESSY
1646	JUDITH WINLUCK NYANGE
1647	JUDY SIMON KWEKA
1648	JULIAH WANGARI MUCHUNU
1649	JULIANA AMBONYA MATINDE
1650	JULIANA BONIPHACE FELICIAN
1651	JULIANA INNOCENT MTONO
1652	JULIANA JOSHUA MUSHI
1653	JULIANA MARTIN MDEMU
1654	JULIANA MICHAEL NKINDA
1655	JULIANA PETER KAHOLILO
1656	JULIANA PHILLIP LEMA
1657	JULIANA ROBERT SILAYO
1658	JULIAS FRANCIS MTATIRO
1659	JULIETH BONIFACE MWEGOHA
1660	JULIETH ELIREHEMA KWEKA
1661	JULIETH JOHNHAM MOSHI
1662	JULIETH STEPHEN MSHIU
1663	JULIETH SYLVESTER MKUMBWA
1664	JULITHA MICHAEL MAJENGE
1665	JULIUS JIMM MLWAFU
1666	JULIUS ZAWADI BYENGONZI
1667	JUMA ALLI MUHIMBI
1668	JUMA LUSEWA
1669	JUMA MLELEMBI MHELUKA
1670	JUMANNE MNANA BAKARI
1671	JUSTIN STEPHEN MASAUA
1672	JUSTIN DEVIS GIDION
1673	JUSTIN PETER SHAYO
1674	JUSTINA ABRAHAM MSIGWA
1675	JUSTINE BAHATI OKAMBO
1676	JUSTINE F CHOGA
1677	JUSTINE ROBERT LUKINDO
1678	KAANAEL JOSEPH ISSANGYA
1679	KADEGHE GOODLUCK FUE
1680	KAGEMULO WENCE MUSHOBOZI
1681	KAGERA MAENDELEO
1682	KAGERA TWEYAMBE 2000
1683	KAGOSO PELEKA KAGOSO
1684	KAHABI BENJAMINMOSSES

1685	KAJUNJUMELE GROUP
1686	KALIMBA SHUKURANI KASOGA . .
1687	KAMALISYE MATHIAS MUYENJWA
1688	KANAUCHASIA SOLOMON KIMARO
1689	KANDI CATHERINE MUZE
1690	KANGESA FURAHA HUSSEIN
1691	KARABU BUTABULIMA MAKUNGU
1692	KAREN JOHN RUNYORO
1693	KARIM ELIYUD MOSES
1694	KAROLI BONIFACE SHAYO
1695	KAROLI CHARLESMAHINDA
1696	KASHIMBI JUMA KHARA
1697	KATURA MATHIAS MALILAH
1698	KAYAMBA KAYAMBA
1699	KAYNE NAZARIUS AMOKE
1700	KELVIN ADELIN KAVISHE
1701	KELVIN GERVAS KIMARO
1702	KELVIN GREGORY NICHOLAUS
1703	KELVIN JAMES MASSAWE
1704	KELVIN KAMARA NSABI
1705	KELVIN LIBERATUS MTENGA
1706	KELVIN NAKARA MATEMU
1707	KELVIN PAUL CHANDO
1708	KELVIN PETER KILIMBA
1709	KELVIN RICHARD MUSHI
1710	KELVIN SAMWEL IZIMBURA
1711	KELVIN SYLVESTER MATEMU
1712	KELVIN ZACHARIA MISSO
1713	KENAN DEODATUS CHENGULA
1714	KENETH GERION MHEMA
1715	KENETH RAYMOND SIMKOKO
1716	KENNETH MICHAEL KITUNDU BENGESI
1717	KENYA JOSEPH KIULA
1718	KESIA PETER HAULE
1719	KEVIN CHARLES MAKWAIA
1720	KEVIN JOHN ZANGIRA
1721	KEZIA MISHAEL SWERE
1722	KHADIJA MIKIDADI SENKONDO
1723	KHADIJA MIRAJI KHALFAN
1724	KHADIJA MOHAMED KINDANDALI
1725	KHATARINA PETER SHAYO
1726	KIDDO JULIUS MTUNDA
1727	KIGENDA IMAM SALIM
1728	KILAKALA GENESIS 2005
1729	KILIMANI SACCOS LTD
1730	KIMARO MEMIRIEKI SILANGA
1731	KIMONDO FINANCIAL SERVICES LIMITED
1732	KINANGO SECONDARY SCHOOL ALUMNI
1733	KIRATIAS TONDORA CHANDY
1734	KISASILLA COSMAS KISASILLA
1735	KISSA KASEBELE JORDAN
1736	KISSA KAVALAMBI MWANJOKA
1737	KITENGE BUNDALA PATRICE
1738	KKKT KIBANGU SACCOS LTD
1739	KLEMENTINO GERION MHEMA
1740	KLEMMIE IMWAGA MAJAMBA
1741	KLEMMIE IMWAGA MAJAMBA
1742	KOGA MARY MALENYA
1743	KOKO LUKA MBWANA
1744	KOKU PATRICIA BARNABA
1745	KOMBO KHAMIS KOMBO
1746	KON SCHOOLS LIMITED
1747	KUDRATH MAJID KYAMA
1748	KULWA EMMANUEL MALENDEJA
1749	KUNDAELI GREPHSON SHOO
1750	KUSIRIE ADIEL LEMA
1751	KUSIRIE FARES MUSHI
1752	KWAME ADAM CHAGGE
1753	KWAYA KUU K.K.K.T USHARIKA WA HIGHLAND
1754	KWEJI DAUDI EMMANUEL
1755	LADYSLAUS BENADETO KIHOMWE
1756	LAILA GEORGE MWAKALUKWA
1757	LAILATH KASSIMU MUSTAFA
1758	LAIS SAIGURAN LUKUMAY
1759	LAMECK DANIEL ISSACK
1760	LAMECK ISACK HAZARI
1761	LAMECK JOHN TUKA
1762	LATIFA ALLY SHAMTE
1763	LATIFA MOKIWA IDDI
1764	LATIPHA NURU TITUS
1765	LAURA ALBERT MMARI
1766	LAURENT ALEX BUTTAWANTEMI
1767	LAURENT GABRIEL KAGWEBE
1768	LAUS HAMENYIMANA NKORONKO
1769	LAWRENCE PHILIP MALANGWA
1770	LAWRENCE ROBERT MSALIWA
1771	LAWRENCIA DOMINICK MUSHI
1772	LAZARO MALIMI MASHILI
1773	LAZARO MATITI MASATU

1774	LAZARO MOSSES MOLLEL
1775	LEAH JOEL MAGENYULE
1776	LEANDRI STANISLAUS KINABO
1777	LEGU RAMADHANI MHANGWA
1778	LEMBRIS MEMIRIEKI LAIZER
1779	LENNY ISRAEL TURUKA
1780	LEOCADIA PANTALEO NJAU
1781	LEOCARDIA MUKALUGANYIRWA KABENGULA
1782	LEODIGALY EZEKIEL KAYOMBO
1783	LEOKADIA COSTANTINO MHAGAMA
1784	LEONARD MAGETAIZENGO
1785	LEONARD DAMAS KIMARYO
1786	LEONARD DAUD NGOWO
1787	LEONARD ELIAS SAFISHA
1788	LEONARD JACOB INNOCENT
1789	LEONARD LESTER CHINTOWA
1790	LEONARD MLONDO KOBALI
1791	LEONARD PETER BINAMUNGU
1792	LEONARD PETER KASWA
1793	LEONARD PETER RWEHUMBIZA
1794	LEONARD SELESTINE MAPHA
1795	LEONARDA KOKUBELWA KABWOGI
1796	LEONCE AUGUSTINE MALAMSHA
1797	LEONIA BONIFACE KIMATI
1798	LEOPOLD TASSO MUKEBEZI
1799	LEOPORD LEON MAKANJI
1800	LETICIA BANTAMBYA EDWARD
1801	LETICIA JOSEPH KIMOLA
1802	LETICIA LEONARD LINGONDWA
1803	LETICIA PETRO BAISI
1804	LETICIA SELESTIN STEPHANO
1805	LETICIA SOLAR MARSHAL
1806	LETICIA VINCENT ASSEY
1807	LETISIA ASIFIWE ASENZI CHENGULA
1808	LEVINA OBANDO MISSON
1809	LEYLAH JUMA KABIGIRI
1810	LIBERATOR BENEDICT MSIGWA
1811	LIBERIA NICHOLAS TEMBA
1812	LIBERIUS VENANCE RWEYEMAMU
1813	LICKY SAMWELI CHALAMILA
1814	LIDYA ABRAHAM KONJE
1815	LIGHTNESS EMMANUEL MAKUNDI
1816	LIGHTNESS RAIMOS MARUCHU
1817	LIGHTNESS SOLOMON KAHUTA

1818	LIGWA SHIBOLA TEMELA
1819	LIHUA LIZENG ZHONG
1820	LILIAN ABEL MRETA
1821	LILIAN AMANINGOWI
1822	LILIAN ANATHE NKYA
1823	LILIAN ANTHONY DIALLO
1824	LILIAN BABY PETER
1825	LILIAN CHRISTOPHER NGOSSO
1826	LILIAN DAMAS MUSHI
1827	LILIAN DAVID KAIJUNGA
1828	LILIAN EMILIUS MPOTO
1829	LILIAN FRANCIS DIAS
1830	LILIAN FRANCIS MOSHA
1831	LILIAN GODLIVING MANGOWI
1832	LILIAN JOSEPH KATERI
1833	LILIAN KOKUSHERULA NYOMBI
1834	LILIAN LIVINGSTONE KAALE (REP. LILIAN KAALE)
1835	LILIAN MESHACK MOLLEL
1836	LILIAN RICHARD TEMBA
1837	LILIAN ROGASIAN TAIRO
1838	LILIAN SIMON ISANGYA
1839	LILLIAN ELIBARIKI NGOWI
1840	LILLYNOELLA ELIAS IRIRA
1841	LINA JOHN MAHIMBO
1842	LINDA NICHOLAS MLIGA
1843	LINNAH EMMANUEL TUMWIDIKE
1844	LISA ALEX NGOWI
1845	LIVU ABDUL KABANDIKA
1846	LIZ JASMINE KASEJA
1847	LIZINA HERIEL SHAYO
1848	LOISE EVELYNE ATIENO
1849	LOISHIYE LONINGO MOLLEL
1850	LONGIDA ALPHAYO LAIZER
1851	LONIK CHRISTOPHER MWANKAJA
1852	LOULOU MOHAMED MBEGA
1853	LOVENESS SIFAEL NNKO
1854	LOWEMA ELIUFOO RICHARD
1855	LOYCE JOHN MKUMBO
1856	LUBASHO RAMADHANI NYAGANI
1857	LUCAS RAPHAEL UNGWASON
1858	LUCAS RESTONE MWAMANGA
1859	LUCIA ALDO LIKASI
1860	LUCINA BEDDER SHAYO

1861	LUCKRESIA PROTAS CHALE
1862	LUCKSON ESTON MALO
1863	LUCRESIA GREGORY KAGOMBOLA
1864	LUCY BECKSON MWAKISONGO
1865	LUCY DAUDI KIANGI
1866	LUCY HENRY TIMANYIKA
1867	LUCY JOHN MALLEY
1868	LUCY JULIUS MTATIRO
1869	LUCY LUCAS LUBALA
1870	LUCY MABEBA KIZURIRA
1871	LUCY MAKOYE MALENYA
1872	LUCY MBISE
1873	LUCY MODEST CHARLES
1874	LUCY NJOVU
1875	LUCY ROMAN MRUMA
1876	LUCY VALENCY KITAMBALA
1877	LUCY VALENTINE RWEYEMAMU
1878	LUCY VICENT SHIRIMA
1879	LUGENDO ABDALLAH MASSAWE
1880	LUKUMANI IDRISA KILUVIA
1881	LULU DICKSON HAWANGA
1882	LULU LEONIDAS GAMA
1883	LUNNA HEMED KYUNGU
1884	LUSAJO JOHN AMANYISYE
1885	LUSAJO WILLIAM MWAIKAMBO
1886	LUSEKELO JOEY KAFWIMI
1887	LUSIA ROBERT PAUL
1888	LUSINGI SHIGILU MASHASHI
1889	LUSTICA ELIAS KIBUA
1890	LUSUBILO FREDRICK MALAKBUNGU
1891	LWANE NGABANO KIMARO
1892	LYDIA MICHAEL NALAILA
1893	LYDIA PROSPER MTEY
1894	LYIMO JOSEPH SWAI
1895	LYISON THOMAS KALULUNGA
1896	LYZA JOHN BAHATI
1897	MA CHA KUSAIDIANA SEGEREA (REP. OSCAR MUYA
1898	MABALE CAPITAL CO. LTD
1899	MABUKO ELIYA MASATU
1900	MABULA ELIAS KAKILLA
1901	MABULA LIMBU MAKOLO
1902	MABULA MASUNGA MIGATA
1903	MACLEAN MATHIAS MWASANJOBE
1904	MADARAKA MAJIGA MASONDORE
1905	MAGDALENA DALEI NDUNGURU
1906	MAGDALENA DAMASI MMASSY
1907	MAGDALENA FELIX MBISE
1908	MAGDALENA SALMA HAZINENI
1909	MAGDALENE NELSON MKOCHA
1910	MAGESA AMOS MABANGA
1911	MAGRETH ALOYCE MROSSO
1912	MAGRETH CHARLES MAHEMELA
1913	MAGRETH DISMAS SANGA
1914	MAGRETH JACKSON MPANGALA
1915	MAGRETH JOSEPH PALLANGYO
1916	MAGRETH MIHAYO NGAYALINA
1917	MAGRETH MUHOJA MURUNGI
1918	MAHAMUDU NAPINDA NAMPWAPWA
1919	MAHAWA SYLVESTER ASSENGA
1920	MAHESH KRISHNALAL BHATT
1921	MAHMUD IDDI MWANGA
1922	MAIFE MANFRED KAPINGA
1923	MAIMUNA RAMADHANI MDUGE
1924	MAIMUNA RASHIDI KIVIKE
1925	MAINDA MGAYA ZAYUMBA
1926	MAJALIWA TOYI DAMIANO
1927	MAJELLA ANATOLI MUHIMBA
1928	MAKENE BUHATWA HAMIS
1929	MALIMA ALBERT JACOB
1930	MALULU PETER MALULU
1931	MAMISA IDDY ABUBAKARI
1932	MANDELA SIMON KAMWELA
1933	MANGU JAMES MANGU
1934	MANKA ANTHONY KWEKA
1935	MANON RAMADHAN JOSEPH
1936	MANSOURY ZAHRONAWAB
1937	MANZI ATHUMANI MATEWELE
1938	MANZI TITUS KABALIMU
1939	MAPESA KAMISA LUHASILE
1940	MAPISHANO ALEX HUSSEIN
1941	MARCELINA JOHN MPONELA
1942	MARCELINATUNU KENETH MGANGA
1943	MARCO BENEDICTOR KULWA
1944	MARCO JAMES LUTEJA
1945	MARGARETH BENEDICT KIMARIO
1946	MARGARETH BINOMUTONZI KAMUGISHA
1947	MARGARETH CYPRIAN MUMWI
1948	MARGARETH DICKSON SAMWEL

1949	MARGARETH ROSE HIZA
1950	MARGRETH BEATUS MHOZA
1951	MARGRETH KASMIR HUNGULI
1952	MARGRETH PATRICK KAIZILEGE
1953	MARIA ABEL MRETA
1954	MARIA CUNIBERT MTOLERA
1955	MARIA JOHN MBEYALE
1956	MARIA JUVENAL RWEYONGEZA
1957	MARIA LEMIKIO MDETE
1958	MARIA PATRICK CHIRWA
1959	MARIA PAULO NGALYA
1960	MARIA STANSLAUS SALDADAA
1961	MARIA WILLIAM MSUYA
1962	MARIA ZAHARANI BUKELUSE
1963	MARIAM ALLY SANGAI
1964	MARIAM ATHUMANI MBEZI
1965	MARIAM BADRU NSUBUGA
1966	MARIAM DOSSI
1967	MARIAM EDWARD KILEO
1968	MARIAM ELIAS KIDOLEZI
1969	MARIAM JUMANNE KUYUNGA
1970	MARIAM KHERI CHALAMILA
1971	MARIAM KOMBO RIDHWAN
1972	MARIAM MANGAPI HASSANI
1973	MARIAM MASOUD MAHUGU
1974	MARIAM NASSORO KIPATO
1975	MARIAM NYAMWIZA AHMED
1976	MARIAM OMARY
1977	MARIANA HONDI DIYAMETT
1978	MARIETHA EDWARD LYIMO
1979	MARK JOSEPHATY URIO
1980	MARK KAGARUKI MUTAYOBA
1981	MARK KWAWE OKOMO
1982	MARK MWANJOKA DAVIES
1983	MARKEL & CO ADVOCATES
1984	MARKO ELISHA MASSABA
1985	MARTHA AWINO OMINDO
1986	MARTHA DONAT MASHIKU
1987	MARTHA EXAUT MWAKATIKA
1988	MARTHA GEAY QARESI
1989	MARTHA GERALD RIMOY
1990	MARTHA JAPHES KARUMUNA
1991	MARTHA JULIUS CHACHA
1992	MARTHA JUSTINE MOLLEL
1993	MARTHA KALEBI ONAEL

1994	MARTHA LAURENT XAVERY
1995	MARTHA LAWRENCE FUNDI
1996	MARTHA RAYMOND NGALOWERA
1997	MARTIN CHACHA NSIMBA
1998	MARTIN EDWARD MALEYEK
1999	MARTIN FRANK LYATUU
2000	MARTIN GEORGE KINYAMA
2001	MARTIN JOACHIM KALUNGWANA
2002	MARTIN MARTIN KOMBA
2003	MARTIN RIZIKI ELIA
2004	MARTIN ZAKEYO NGONYANI
2005	MARVIN GEORGE MWAIBULA
2006	MARWA PETER WAITHANKA
2007	MARX SIMON KAMAONI
2008	MARY ANICETH NTIRA
2009	MARY ANISETI MINJA
2010	MARY ATHANAS SHAYO
2011	MARY BARAJINGWA RILAGONYA
2012	MARY BEDA MUSHI
2013	MARY BERNARD NYONI
2014	MARY BONIPHACE KAYOMBO
2015	MARY CLAUDIA MASSAWE
2016	MARY ELIAS MOSSES
2017	MARY ERNEST OUKO
2018	MARY GEORGE MOSHA
2019	MARY GERVAS MLAY
2020	MARY ISSA MBALWE
2021	MARY JOSEPH LAIZER
2022	MARY KAONJELA
2023	MARY KASSIAN SHAURITANGA
2024	MARY KIRIA
2025	MARY LUCAS CHAMAYOMBE
2026	MARY LUCAS MHAGAMA
2027	MARY MAYENGA SANGUDI
2028	MARY OSMUND KIPENGELE
2029	MARY PHILEMON MALISA
2030	MARY ROBERT NGELULA
2031	MARY RWABIZI MUSHOBOZI
2032	MARY SIXTO SIKANDA
2033	MARY STEPHEN NALITOLELA
2034	MARY SWAI
2035	MARY SYLVESTER MKUMBWA
2036	MARY THOMAS MATHUBE
2037	MARY VENANCE KIMAMBO
2038	MARY VICTOR MLEKWA

2039	MARY VICTOR MLEKWA
2040	MARYCELINA ALEX KAVISHE
2041	MARYGRACE NJAVIKE MACHAGA
2042	MARYXEDEC KAIZILEGE PAUL
2043	MASANGU DIGOBE LUFEGA
2044	MASANYIWA FORTUNATUS MALLALE
2045	MASEKE SAMWEL BACHUTA
2046	MASHAKA HASSAN MRISHO
2047	MASHAKA KASWAHILI NKALINGA
2048	MASHAKA WILSONCHARLES
2049	MASHAURI GEORGE KILUMA MATONGO
2050	MASHIKU PAUL MAJO
2051	MASIA PATRICK CHARLES
2052	MASSANJA TOLLAH MALIYATABU
2053	MASSOUD MOHAMED SALIM
2054	MASUBI MATHIAS MAGESE
2055	MASUD SHIJA ISSA
2056	MASWE ALFRED NDISI
2057	MASWI CHOGO MARWA
2058	MATHAYO LAZARO
2059	MATHEW ISSACK SICHELAH
2060	MATHIAS EMMANUEL RWEYEMAMU
2061	MATIKA WILLIAM MACKENJA
2062	MATILDA JOHN MWAIGOMOLE
2063	MATILDA MARTIN ISWANTE
2064	MATILDA MGEMELA MRINA
2065	MATINI FAZIL GULAM
2066	MATTHEW KAYOGELA YINZA
2067	MATULO MOSES MMAKA
2068	MAULID ATHANASI PATRICK
2069	MAULINA PROTAS KINGEMILE
2070	MAUREEN CHRISTOPHER MUJUNGU
2071	MAWAZO MATHIAS FUNDI
2072	MAYANI PHILIPOGASTON
2073	MAYASA JUMMANE MUYA
2074	MAZIKU ADAM MSILAJI
2075	MBEYA FAMILY GROUP
2076	MBONI MWANAHAMISI MGAZA
2077	MEDSON ENOCK CHIMANDE
2078	MEGA BEVERAGES LIMITED
2079	MELCHIZEDECK HENRY MWINUKA
2080	MELINA EVANI LUMAMBO
2081	MELINDA NGUMBULLU
2082	MELISSA MARTIN MSHANGA
2083	MELKIADO MICHAEL JANUARY
2084	MELLOW ZACHARIA LIVOGA
2085	MERCIANA BENJAMIN MUSHOBOZI
2086	MERCY ASANTELI MARIKI
2087	MERCY LYIMO
2088	MERCY MATHEW NJEAMA
2089	MERCY NAFTAELY MMARY
2090	MERIANA SIMON SINDE
2091	MERIKA LEONARD MAGODA
2092	MERU FAMILY GROUP
2093	MESHACK ASANTERABI KANZA
2094	MFUMBWA RAMADHANIHAMISI
2095	MGENI ABDALLAH GAMA
2096	MICHAEL MAWAKA MUSSA
2097	MICHAEL DANIEL LUGWISHA
2098	MICHAEL DAVID MBALAI
2099	MICHAEL JAMES MHINA
2100	MICHAEL JOSEPH MREMA
2101	MICHAEL KABATI BUTAMBALA
2102	MICHAEL KADUDA KIKUMBO
2103	MICHAEL KAIZA THOBIAS
2104	MICHAEL LEONARD NGONYANI
2105	MICHAEL MASANJA MAZIKU
2106	MICHAEL NTEMI COSTANTINE
2107	MICHAEL SAMUEL LAIZER (REP. MICHAEL)
2108	MICHAEL STEPHEN SIMBILA
2109	MICHAEL TEITUKEMLIGA
2110	MICHAEL VENANCENGONYANI
2111	MIDIANA ERNEST MWAKYULU
2112	MIHAYO ATHANAS MAKENYA
2113	MIHAYO MAGANGANGAYALINA
2114	MIKONOYETU ORGANIZATION
2115	MILEMBE JOSEPHMAKOYE
2116	MILINA MUNGENI MISIDAI
2117	MILKA JOHN MKEMWA
2118	MINZA MINGI NGASA
2119	MINZA SIMON SENDAMA
2120	MIRABEL REGINALD MATOLA
2121	MIRAJI ABDALLAH LUWI
2122	MIRIAM OMBENI MNZAVA
2123	MIRIAM REGINALD MATOLA
2124	MKAMA JOHANES MASEMELE
2125	MKAMA SOKOZI LWELENJA
2126	MKAMI JOSEPH NYAMHANGA

2127	MKEJINA JUMA MKELE
2128	MKOMBE DAVID HAMISI
2129	MNENE JAMES NYAMEGA
2130	MNINGO SALIM KIKWAPE
2131	MNYAMBWA JOSEPH KONGOLA
2132	MODEST RESPICIUS MUSHOBOZI
2133	MODESTER MICHAEL MUSHI
2134	MODESTUS GEORGE KATEMBO
2135	MOHAMED HAJI DANDA
2136	MOHAMED HUSSEIN ALMANSA
2137	MOHAMED ISSA WAHICHINENDA
2138	MOHAMED NASSOR NYUMBA
2139	MOHAMED STAMBULI MADUA
2140	MOHAMMED SHAABAN SHEYA
2141	MOJA WA WASTAAFU TAASISI YA ELIMU TANZANI
2142	MOLOIMET MOIKAN MOLLEL
2143	MONICA BONABANA MIHIGO
2144	MONICA JOSEPH MZERU
2145	MONICA MARK LYIMO
2146	MONICA MARKLYIMO
2147	MONICA MASANAGULILO SENGA
2148	MOREEN TUMAINI SHIPELLA
2149	MORICE KANUTI KOMBA
2150	MORRISON EVANS NDOROSEY
2151	MOSABA MESHACK OTUOMA
2152	MOSES DEDAN NDELWA
2153	MOSES FLORENCE NYIRENDA
2154	MOSES FREDRICK MDIMU
2155	MOSES MATHIAS MALIBICHE
2156	MOSES MUSA MSHANA
2157	MOSES RAMADHAN KAMWEKA
2158	MOSES REGINALD MATOLA
2159	MOSHI SULEIMAN LULENGELULE
2160	MOSI BONIPHACE KAVISHE
2161	MOSSY MFAUME SAID
2162	MOUREEN FRANCIS LUHENDE
2163	MOZZA HERY NINGA
2164	MPOKI JONAS MWAKANGALE
2165	MRIMI ELIAS MWITA
2166	MSAFIRI ABDALLAH MPONDA
2167	MSAFIRI JUMA IRONDO
2168	MSHAM SALUM NDIMBE
2169	MSHIMADA GROUP
2170	MUHIBU GUNDA KEA
2171	MUKHSIN ABASI KIOBYA
2172	MUKIZA MWEMBEZI NGEMERA
2173	MUNIRA ABDALLAH KASSIM
2174	MUNIRA JUMA SONGORO
2175	MUSA ABDULRAZACK MSUYA
2176	MUSA DOTTO KILOBA
2177	MUSA NOEL LYANGA
2178	MUSA THABIT MWALUTANILE
2179	MUSEVENI NTWALIBALILIMBA JUSTINE
2180	MUSSA ELIA LAZARO
2181	MUSSA JORAMU MGODOI
2182	MUSSA JUMA MWAMKOA
2183	MUSSA JUMA VARISANGA
2184	MUSSA OMARY MASASI
2185	MUSSA ROBERT SWEYA
2186	MUSTAPHA ABDI MAHANYU
2187	MUTHAMA MUSYOKA MALINGU
2188	MVUMO AARON BALATI
2189	MWAIJA KASSIMLAIZER
2190	MWAJABU HASHIM MRUTU
2191	MWALIMU LAREMA MSOFE
2192	MWAMINI OSWARD BAVUMA
2193	MWAMVITA OMARY GODIGODI
2194	MWAMVITA SAID OMARY
2195	MWANAHAMISI MKAMBA MOHAMEDI
2196	MWANAHARUSI ALLY AHAMEDI
2197	MWANAHAWA HASSAN FALUKO
2198	MWANAIDI MKANZA FUE
2199	MWANAISHA ALLY FEREJI
2200	MWANAISHA FAKI MOHAMED
2201	MWANAISHA SHOMARI CHAMBUSO
2202	MWANAMIMI ALLY MOHAMED
2203	MWANAMISI NYANGE BENDERA
2204	MWANAMKASI OMARI MSIAGI
2205	MWANAMKUU ALLY ISMAIL
2206	MWANGAZA WOMEN
2207	MWANTAIBA HASSANI KHALIFA
2208	MWATANGA IBRAHIM KILANGI
2209	MWEMA SIGAYOKAKE TINKASIMILE
2210	MWENYEKHERI MOHAMED NDIMBO
2211	MWEZANJU ABDUL ISHEGIZE
2212	MWIGULU MWASHIDA NDAKAMA
2213	MWITA CHACHA MATARO
2214	N HOSPITAL SAVINGS ANDCREDITCO-OPERATIVE

2215	NABEEL MAHMOUD KASSIM SHARIFU
2216	NADEEM MAHMOUD KASSIM SHARIFF
2217	NADIA TWILUMBA KAJIRU
2218	NAIKE ITAELI ELINEEMA
2219	NAIMA ABDULLAHAMAN HASAN
2220	NAIMA BAKARI NINGA
2221	NAISHA ALLY MBWANA (REP. MWANAISHA ALLY MBW
2222	NAISHIJA LOISHIYE SAIBULL
2223	NAJATH KASIMU RASHIDI
2224	NAKEMBETWA HAGAIWILSON
2225	NALAILA GODWIN YONA
2226	NANCY FRANK SANGA
2227	NANCY KALASHEMELA NDYAMKAMA
2228	NANCY ROBERT NYONI
2229	NAOMI PETER MBILINYI
2230	NAOMI SAMUEL MAKAMBA . .
2231	NAOMI ZEPHANIA ROBI
2232	NARSIS CHANDE LUBAMBA
2233	NARSIS JOSEPH MOSHA
2234	NASEEB MAHMOUD KASSIM SHARIFF
2235	NASSORO ALLY MARERO
2236	NASSORO RAMADHANI KOLOWA
2237	NATALIA EDSON RWAMBOGO
2238	NATASHA JOHN MACMILLAN
2239	NATHANAEL CASSIAN MBENA
2240	NATIA RAJABU MSUYA
2241	NATIONAL DEVELOPMENT CORPORATION
2242	NATORIVOKI LENGIDA LOSHILAARI
2243	NAVONEIWA KATERIKAZOKA
2244	NAZAEL TITO MKUMBO
2245	NDAYISENGA ELIAS FERUZI
2246	NDEKUSURA NATHANIEL PALLANGYO
2247	NDENI ANANDE SHOO
2248	NEEMA PENDAELI SIMIKA
2249	NEEMA AMBELE PANJA
2250	NEEMA APPIA NDOSSI
2251	NEEMA ATHANASIO KESSY
2252	NEEMA BARAKAEL MNENEY
2253	NEEMA CHARLES MCHACHO
2254	NEEMA CORNELIA MATHIAS MASSAE
2255	NEEMA CYPRIAN BIKONYA
2256	NEEMA EMMANUEL WADO
2257	NEEMA ENOCK SANGA
2258	NEEMA JACKSON NITUME
2259	NEEMA JOSEPH MACHA
2260	NEEMA JOSIA KESSY
2261	NEEMA KAANAELI MOSES
2262	NEEMA MASUKA MKINA
2263	NEEMA MATANDA MOSHI
2264	NEEMA MATHIAS KABADI
2265	NEEMA MELCHIOR NUNGU
2266	NEEMA MICHAEL LYASENGA
2267	NEEMA MWINYI PONGWA
2268	NEEMA PASTORY MAHENDEKA
2269	NEEMA PIUS MASUNGA
2270	NEEMA RAMADHANI ALLY
2271	NEEMA SALVATORY MINJA
2272	NEEMA SAMWEL SWAI
2273	NEEMA TITUS MUSHI
2274	NEEMA WILFRED NYACHIA (REP. CECILIA SENI)
2275	NEHEMIA ESSAU MWAKIKOTA
2276	NEHEMIA HERMAN KAPAMA
2277	NEHEMIA SILAS MANGI
2278	NELLY CHARITY WILLIAM KATENGA
2279	NELLY NGUZA SHILINGI
2280	NELSON TWAZIEL MLEMBAH
2281	NENILE JOSEPHINE DAVID
2282	NESTA MARKUSI MBILINYI
2283	NESTORY LEO KOBERO
2284	NGOME SACCOS LIMITED
2285	NGUKE RICHARD MWAKATUNDU . .
2286	NICHOLAUS GADIEL MBWAMBO
2287	NICHOLAUS MWAIJENGO NELSON
2288	NICHOLAUS ONESMO NATAY
2289	NICKSON DAUDI KIULA
2290	NICKSON DEOGRATIAS BAGUMA
2291	NICKSON JOSEPH SHUMA
2292	NICKSON LEONCE KILAWE
2293	NICKSON ONESMO KIBIRITI
2294	NICODEM MWIKWABE KARUMBETA
2295	NICODEMUS AMANI NYAMWOCHA
2296	NICODEMUS DISHAN SOMBE
2297	NICOLA MICHAEL MASSAWE
2298	NIKOLAS HALISONWAILES
2299	NIMR-MBEYA SACCOS LTD

2300	NINAS LEONIDAS GAMA
2301	NISE GAIS GARDNER
2302	NISILE PATSON KASEKWA
2303	NISTAS LEONARD CHUGA
2304	NIXON BANTURAKI SIMON
2305	NJEMA SAIDI NJEMA
2306	NOAH JEREMIAH LYANDALA
2307	NOEL WERANDE NKYA
2308	NOELA GODLIVINGSTONE LYIMO
2309	NOELA JOSEPH ALMADA
2310	NOLYN DICKSON MBATTA
2311	NORAH HENRY NKANABO
2312	NORBERT DAMAS KIMARYO
2313	NORBERT JONATHAN KALEMBWE
2314	NORMAN ENOCK KINGU
2315	NOVES ONESMONKOMOLA
2316	NSAJIGWA THOMAS MWAIPOPO
2317	NSEKILE ABEL MWAIPUNGU
2318	NSIA DOMINIC
2319	NSIANDE NAIMAN NDOSI
2320	NUGHMANI ISSA WAHICHINENDA
2321	NURAYDA ISSA WAHICHINENDA
2322	NURU IKUPA MWASAMPETA
2323	NURU LIBERATUS SHIRIMA
2324	NURU THABIT CHIMWENDA
2325	NURU THEONEST BUNGU
2326	NUSSBA KHATIBU ALLY
2327	NYAKERYA WAITARO MAGWEGA
2328	NYAKIMURA MATHIAS MUHOJI
2329	NYAKWESI MUGETA YANGO
2330	NYAMISANGO MILLIUM MUYENJWA
2331	NYANJAGI HADIJA ALLY
2332	NYUNDO ESSORE NYANSANGIRI
2333	OBADIAH ASUKENYE KIBONA
2334	OBEDI JOHN KIBONA
2335	OBETH MARTIN MWAKALINDILE
2336	OCTAVI MARCEL SWAI
2337	OCTAVIAN CLEMENT MPANGAYA
2338	OCTAVIAN GEDIMON MACHA
2339	ODILO ATUGONZA FIDELIS
2340	OHN PANAYOTOPOLAUS (REP. IRENENICHOLAUS@YA
2341	OKOKA NDAMULIKE ISOBA
2342	OLIMPIA JOACHIM LASWAI
2343	OLIVER ALFRED MEELA
2344	OLIVER ISSACK SAKAYA
2345	OLIVER MICHAEL MINJA
2346	OMARI AHMED MAPONDELA
2347	OMARI ALITUNGA
2348	OMARI AMALI KILLO
2349	OMARI KHALIFA MBURA
2350	OMARY CHARLES MBAJI
2351	OMARY SHABAN CHANDUGU
2352	OMARY SHAIBU AKUNDINWI
2353	OMEGA GEOFREY LYAMUYA
2354	ONESMO ABRAHAM MWAKAJE
2355	ONESMO EMMANUEL TAIRO
2356	ONESMO ISAYA MREMA
2357	ONESMO RICHARD NDAKI
2358	ONESPHORY MHIMBA ODRIPHU
2359	OPHIA NESTORY KIPANTA (REP. REHEMA KIPANTA)
2360	OPTATUS REMIAS MALEO
2361	ORESTAS STEPHEN KIGAHE
2362	ORIDA PAUL MPONDO
2363	ORKERS CO-OPERATIVE SAVINGS & CREDIT SO
2364	OROTHY BASILIUS MAPUNDA (REP. MARIAM AYOU
2365	OS PAUL MUSONJANZILA (REP. TIMOTH LUSEBYA PA
2366	OSCAR ISDORY SANGA
2367	OSCAR KAUWEDI MATEMBA
2368	OSCAR MATIKOWAITARE
2369	OSCAR THOMAS KWAY
2370	OSE SAID CHAGAMA (REP. SILVER STAR BETHUEL NGOW
2371	OTHMAN MOHAMED MBAGO
2372	OUSING COMPANY REAL ESTATE INVESTMENT T
2373	OWDEN ASUNGWILE KABUKA
2374	PAMELA REMINI KWEKA
2375	PAMPHILIUS IMANI RUSHOKE
2376	PASCAL KASANDA KASELA
2377	PASCALINA HOTAY KARENGI
2378	PASCHAL FECTA MWAIPUNGU
2379	PASCHAL SAMWEL ANGUMBWISYE
2380	PASKAZIA RWEGASIRA NTINABO
2381	PATRICK ADAM MAPUNDA
2382	PATRICK FRANK LAWUO
2383	PATRICK LUCAS MABULA

2384	PATRICK NYONGEZA SUNGURA
2385	PATRICK PETER SABUNI
2386	PATROBA MACHUMU MAFURU
2387	PAUL ANDREW SHUNDA
2388	PAUL DENIS MGATA
2389	PAUL IGNACE MELLA
2390	PAUL KIBIRITI MAKORI
2391	PAUL TENSON SIKAONGA
2392	PAUL YOVINUS SOLOKA
2393	PAUL ZAKAYO MEDEYE
2394	PAULINA DAUDI MARTINE
2395	PAULINE CELESTINE MGANGA
2396	PAULINE ELIAS BISEKO
2397	PAULINE WILLIAM MSUMI
2398	PAULO PETER MHAME
2399	PAULO SOKORO OREKO
2400	PAULO ZEBEDAYOSULLEY
2401	PEACE MUSSA NDORERO
2402	PEACE YARED DONDO
2403	PELAGIA JOHN MUTALEMWA
2404	PENDO NSHEKA MASHULANO
2405	PENDOEVA JOHNSON KAPOLA
2406	PENINA PASCHAL MBWETE
2407	PENTECOSTAL CHURCH OF TANZANIA-PUGU KA
2408	PERPETUA DONALD MAUNGO
2409	PETER ABELY MWAIKAMBO
2410	PETER ALLY KAYANGE
2411	PETER BEATUS SEGETA
2412	PETER CHARLES MRAMBA
2413	PETER DANIEL SANGALI
2414	PETER ERNEST MHAGAMA
2415	PETER GERSHOM MUGA
2416	PETER JACOB MAYALA
2417	PETER JOACHIM MOREWA
2418	PETER JOHN RUKIKO
2419	PETER JOSEPHAT KALUGWISHA
2420	PETER JULIUS MOSHI
2421	PETER LOUIS MINGA
2422	PETER MANENO MAKWANI
2423	PETER MARKO SHILLA
2424	PETER MUGISHA NESTORY
2425	PETER NYAKARARE JACKOB
2426	PETER OBED BUJIKU
2427	PETER RAJABU KAVISHE
2428	PETER THARCIS SAMBUA
2429	PETRO FELICIAN MALLAGI
2430	PETRO MWASONI KIJANI
2431	PETRO SAIMON KANGALAWE
2432	PETRO TOGOLANI SABUNI
2433	PETSA INTERNATIONAL
2434	PHENICIA ANYANDWILE MWAKAPALALA
2435	PHILBERT FELICIAN TIBAIJUKA
2436	PHILBERT MICHAEL NGOTI
2437	PHILEMON MABULA KILASSA
2438	PHILIBERT YUVENTINE BUYOBE
2439	PHILIP MAGEMBE MDOE
2440	PHILIPO ERASTO MPEMBA
2441	PHILIPO FRANCIS LALISA
2442	PHILIPO JOHN ATHUMANI
2443	PHILIPO JOHN NJENGA
2444	PHILIPO RAPHAEL SUNGU
2445	PHILIPO WILSON MUNISHI
2446	PHILLIP JAMES MGONJA
2447	PILI OMARY KUNAMBI
2448	PILLY AMIRI HUSSEIN
2449	PIUS GERALD HORUMPENDE
2450	PIUS STANSLAUS KIHAMA
2451	PLACEDA GASPAR RWELENGERA
2452	POLITICUTUS ERNEST NYAKATANGA
2453	POLYCARP DIONIS CHOMA
2454	POLYCARP CLEOPHACE MUNYUKU
2455	PRAISE FREDRICK KIMARO
2456	PRAYGOD ERNEST MSAMI
2457	PRECIOUS HELEN KOKUTONA
2458	PRINCE ELIHUDY YUNUS
2459	PRINCE MATHEW KAPUFI
2460	PRISCA BERNARD MHAGAMA
2461	PRISCA DAMIANO BURRA
2462	PRISCA DOUGLAS MWAKAPUGI
2463	PRISCA JACOB SARWA
2464	PRISCA JOSEPH MAYAYA
2465	PRISCA LUSUNGUMWANI
2466	PRISCA SIMON MWALUSAMBA
2467	PRISCA ZABRON MTEWELE
2468	PRISCILLA EMMANUEL KAZUNGU
2469	PRISIUS GREGORY MROSSO
2470	PRIVATUS KAIJAGE RUGEMALIRA
2471	PROSIVIA PETERSHIBILA
2472	PROSPER JOSEPH SAKAYA

2473	PROSPER MICHAEL MUSHI
2474	PROSPER WILBALD MANGI
2475	PSPA 2006 INVESTMENT GROUP
2476	PUBLIC SERVICE SOCIAL SECURITY FUND
2477	PULKERIA SYLVANUS LUGISA
2478	QUEEN AUDIPHAS TEMU
2479	QUEENFAITH BEDA MEELA
2480	RA KENNEDY NDONONDO (REP. SALOME HENRY MN
2481	RAAWU TBS
2482	RACHEL AKINYI ONDITI
2483	RACHEL GOODLUCK KENNY
2484	RACHEL KWANDU MASUKE
2485	RACHEL PAUL MSUMARI
2486	RACHEL SAMWEL MAHUMI
2487	RACHEL WILFRED MAHENGE
2488	RAFAEL SAMWELI MLAHAGWA
2489	RAFAT DAMASI STEPHEN
2490	RAHAB NJERI WANGAI
2491	RAHEL ABISALOM MBOYA
2492	RAHEL AGGREY RAMADHANI
2493	RAHEL CHITEGESYE NDEKA
2494	RAHEL NASONI MKOMA
2495	RAHEL PETER MUGURU
2496	RAHEL VENDELINI MTENGA
2497	RAHIM OTHMAN RASHID
2498	RAHMA CHABOBA MKANGWA
2499	RAHMA MAULIDI ATHUMANI
2500	RAHMA RASHID OTHMAN
2501	RAHMAN KIBWANA MOHAMED
2502	RAILWAY CHILDREN AFRICA
2503	RAJAB KONDO RASHID
2504	RAJAB SADICK MWAMTEMI
2505	RAJABU HUSSEIN JUMA
2506	RAJABU RASHIDI MUSSA
2507	RAMADHAN ABDALLA ALI
2508	RAMADHAN HAMAD MALOGI
2509	RAMADHAN MAULID MKANGALA
2510	RAMADHAN MIDLADJY MAEZ
2511	RAMADHANI ISSA KITUNGA
2512	RAMADHANI MFAUME MKUMBA
2513	RAMADHANI MUSSA MAJALA
2514	RAMADHANI SELF MNOSE
2515	RAMADHANI SIAME DAUDI
2516	RAPHAEL STEPHEN NJALA

2517	RAPHAEL SUSA MOLLEL
2518	RAPHAEL WAMBURA BOKANGO
2519	RASHID ALI KHATIB
2520	RASHID HALILI MTOLWA
2521	RASHID HASSAN KATANDULA
2522	RASHID SAID BASHARI
2523	RASHIDI KASIMU OMARI
2524	RASULI OMARY MSU
2525	RAULA VENANTI HAULE
2526	RAY NATHAN KISHATO
2527	RAYA AMOUR AMINI
2528	RAYMOND JAMES MWAITELEKE
2529	RAYMOND JOSEPH MBISHI
2530	REBECA YOHANA LESILWA
2531	REBECA YONA HEZRON
2532	REBECCA BELDON CHAULA
2533	REBECCA EMANUEL SECHUMA
2534	REBECCA JOLLY SIAME
2535	REBECCA KATULE MWAMBALASWA
2536	REBECCA SAIMON NGONYA
2537	REDEMPTA THOMAS CHELLEO
2538	REGINA REGINALD MATOLA
2539	REGINA STEPHEN NHWAGI
2540	REGINA SWEETBERTH LUTINWA
2541	REGINALD BEDA MATOLA
2542	REGINARD LOMWARD JOHN
2543	REGNALD WILSON GADI
2544	REHEMA BABUEL MMBANDO
2545	REHEMA DEVANGWA MMARI
2546	REHEMA ELLY MWAKWENDA
2547	REHEMA JARED KIDINDIMA
2548	REHEMA LABAN NDEGE
2549	REHEMA LWIMIKO MKEHA
2550	REHEMA NATHANAELY KYANDO
2551	REHEMA RODERICK MGENI
2552	REHEMA SAID MILLINGA
2553	REHEMA SALIM SILAYO
2554	REHEMA WILLIAM SHELUKINDO
2555	REMIGIUS PETER FERECIAN
2556	RENALDA FOCUS TEMBA
2557	RENARD SUPAITA KYANDO
2558	RENATUS AMOS KAHINDI
2559	RENATUS ANTHONY MALAWA
2560	RENATUS HILDEBRAND FELIX
2561	RENATUS MENRAD MKUDE

2562	RENGWA MAWAZO MIYENGELO
2563	RENICO PIUS KINEMO
2564	RESPICIUS MBELWA KALWANI
2565	RESTITUTA AVITUS SANGAWE
2566	REUBEN GHUHEN MTAITA
2567	REUBEN LAMECK MAGANDI
2568	REUBEN NDYAMUKAMA KWIGIZILE
2569	REVOCATUS CYPRIAN MAYIGE
2570	RHODA ANDREA SHIMBA
2571	RHODA LABIA ANYUBATILE MOGHA
2572	RHOIDA AUGUSTINE KISINGA
2573	RHOIDA DONATUS NDIYAMKAMA
2574	RHOIDA ESPEDITO KAGUO
2575	RICHARD ALFAN MKOPE
2576	RICHARD BYABACHWEZI MUSHENDWA
2577	RICHARD CHARLES MAGODI
2578	RICHARD DANIELLIMBE
2579	RICHARD EPAFRA LAWUO
2580	RICHARD GODBLESS KESSY
2581	RICHARD JUSTINE BAZICHA
2582	RICHARD MARCO MAKALA
2583	RICHARD MICHAEL MATHIAS
2584	RICHARD MOSUMBA MAKOME
2585	RIDHIWANI ALLY MTANGA
2586	RIGOBERT ISCARY MLASSA
2587	RINALDO AGNELO RODRIGUES
2588	RITHA DEUSDEDIT BARNABAS
2589	RITHA RAPHAE KAKWIRA
2590	ROBERT GODFREY SIMION
2591	ROBERT JEREMIAH KAYANDA
2592	ROBERT LUHENDE KAKALA
2593	ROBERT MATHAYO MBEZI
2594	ROBERT MAXIMILLIAM MMUYA
2595	ROBERT SHILIKALE MASUMA
2596	ROBERTH TANGANYIKA HUGO
2597	ROBIN OSWIN KOUWEN
2598	ROBY JAMES WARYANA
2599	ROGATHE MBONEA MFINANGA
2600	RONALDO ERASMUS ZUMBA
2601	ROSAN SENZIA MBWAMBO
2602	ROSE ANAEL MAEDA
2603	ROSE BERNARD MONGO
2604	ROSE BLUCHARD KABENGULA
2605	ROSE DAMAS SIMBA
2606	ROSE DAVID MAHALLY
2607	ROSE DICK KIWIA
2608	ROSE EPHRAHIM MLEOH
2609	ROSE FUNJA
2610	ROSE ISAAC MARWA
2611	ROSE JONAS MALLE
2612	ROSE JONAS RINGO
2613	ROSE JOSEPHAT KILIMBA
2614	ROSE MARIKI MTANGO
2615	ROSE NDALILA MSANGA
2616	ROSE PETER LUKINDO
2617	ROSE PETER MASANJA
2618	ROSE RAPHAEL MURO
2619	ROSEANNA WILFRED MOSHI
2620	ROSEMARY BARTHOLOMEW MANASE
2621	ROSEMARY CHARLES GENGE
2622	ROSEMARY DANIEL MCHANGILA
2623	ROSEMARY FAUSTINE MAVERE
2624	ROSEMARY LARGUS MOSHA
2625	ROSEMARY NDAKIDEMI MWORIA
2626	ROSEMARY ROBIN KOMANGA
2627	ROSEMARY SIA ALOYCE
2628	ROSEMARY STEPHEN OTARU
2629	ROSEMARY WILLIAM JACKSON
2630	ROSENA FRANCIS YADWISHA
2631	ROTASI ALETIWA MUNUO
2632	ROY KWIGIZILE REUBEN
2633	ROZINA RAPHAEL MLAWA
2634	RUKIA ALLY ISMAIL
2635	RUKUNDO JOSEPH BWIRE
2636	RUTH ADAM MAPUNDA
2637	RUTH BARNABAS MKWAMA
2638	RUTH JOSEPH SAIGURAN
2639	RUTH ONESMO MSWIA
2640	RUTH YOHANA MWAKYUSA
2641	SABRAH MCHARO MSANGI
2642	SABRINA ALI MAGGID
2643	SABRINA ISSA MUHODE
2644	SADA AHMED RASHID
2645	SADICK SHABANI KAMBANGWA
2646	SAFINA ABDALLAH SAMBIRO
2647	SAGARE MASWI KITENDE
2648	SAGIRA NICKSON MONGATEKO
2649	SAID ALLY JONGO
2650	SAID MZEE ALI
2651	SAIDA SAIDI NANDALA

2652	SAIDA SALIM MUKHI
2653	SAIDI SHABANI KITEMO
2654	SAJEN MARTIN SANGA
2655	SAKINA ISSA WAHICHINENDA
2656	SALAMA IBRAHIM SOMBOKA
2657	SALAMA MAULIDKIVEA
2658	SALEHE SALUM KIKUNGA
2659	SALIM JOHNFORD FUNGO
2660	SALIMA ISMAEL BELLA
2661	SALIMU MUSSA MSHANA
2662	SALMA HAMISI KITOWO
2663	SALMA MUHIDIN FADHILLY
2664	SALMA SHABAN SHEMWETA
2665	SALMA SHAHIBU SELEMANI
2666	SALMA SILVANO KAGYA
2667	SALMA YASSIN LEMA
2668	SALOME DAUDI NJAALA
2669	SALOME ELIAS MWANGA
2670	SALOME JOHN RUKIKO
2671	SALOME KLOEFAS LUINDA
2672	SALOME VALERY LUGATA
2673	SALOME WILLIAM KWILASA
2674	SALUM AHMED KHATIB
2675	SALUM MASHISHANGA SALUM
2676	SALUM MASUDI HASSAN
2677	SALUM MIRAJI ABDALLAH
2678	SALUM MOHAMED BULEGESI
2679	SALUSTIA SOSTHENES KUSEKWA
2680	SALVALUS IHARE JUMA
2681	SALVATORY BENEDICTOR HAULE
2682	SALVATORY PATRICK MLAY
2683	SALVATORY THEOPHILY MAEMBE
2684	SAMANTHA IHARE JUMA
2685	SAMIA ISSHACKY ALLY
2686	SAMIA MIRAJI MSUYA
2687	SAMIA MOHAMED TEGATEGA
2688	SAMIRA OMARY SHABANI
2689	SAMIRY SHAKIRU KAPELA
2690	SAMSON ALOYCE MPITI
2691	SAMSON PAUL MSANGI
2692	SAMSON SAMWEL KAMALAMO
2693	SAMUEL ELIAKIM MWAKASENDILE
2694	SAMUEL KABUYU NYABANGE
2695	SAMWEL CHARLES NGOMOI
2696	SAMWEL ELIAS MWIRU
2697	SAMWEL GODWIN KILEO
2698	SAMWEL JOEL SAMWEL
2699	SAMWEL JOHN KIKARO
2700	SAMWEL MANYANGU CANISIO
2701	SAMWEL MNKONDO KIBIRITI
2702	SAMWEL PIUS LASWAY
2703	SAMWEL SALEHE MSUYA
2704	SANTOS IHARE JUMA
2705	SARA EXSEVIA DAIMA
2706	SARA FRANCIS MKOSAMALI
2707	SARA GORDENMLAMA
2708	SARAFINA ADRIAN BAKUNDUKIZE
2709	SARAFINA WILFRED NKANGA
2710	SARAH ARNOLD TESHA
2711	SARAH ERNEST LYIMO
2712	SARAH FELISTAR KADULA
2713	SARAH HASSAN SULTAN
2714	SARAH ISSACK KASSANO
2715	SARAH JAPHET URASA
2716	SARAH JOHN MBEPO
2717	SARAH NAOMI CHIDUO
2718	SARAH SAID CHILALA
2719	SARAH SETH MBISE
2720	SARAH STEPHEN SENI
2721	SARAPHINA ANDREW TIBAMBALA
2722	SARITA UPENDO GROUP
2723	SAUDA FADHILI LUSILA
2724	SAUDA JUMA NYARATANGU
2725	SAUDA SADALA URASSA
2726	SAUKWAELI ELIAKIMU SWAI
2727	SAUMU AMIRI MPOLE
2728	SCHOLASTICA KISALWA BRYTON
2729	SCOLASTICA PHILEMONRWEYEMAMU
2730	SCOLASTICA ANDINDILILE MWAMBESO
2731	SCOLASTICA NICOLOUS MBATA
2732	SEBASTIAN CELERIN SALEHE
2733	SEBASTIAN MICHAEL KWAYU
2734	SEBASTIAN SIMON IVAMBI
2735	SEBASTIAN WILFRED KELEBUKE
2736	SECILIA PAULO NJUU
2737	SEDRICK WILBERT SILAYO
2738	SEIF MASHAKA CHANZI
2739	SEIF MBWANA DADI
2740	SEKELA AMULIKE MWAKASANGA
2741	SEKELA HEBRON MWAKALONGE

2742	SEKIRITO AZZA KARIA
2743	SELEMANI SAID KHATIBU
2744	SELESTIN THOMAS GOLYAMA
2745	SELF MICROFINANCE FUND
2746	SELINA JOSEPH SLAA
2747	SELINA THOMAS DEUSDEDITH
2748	SENORINA MATHIAS DAGHOO
2749	SESILIA KOSTA HENRI
2750	SESILIA MALAMULA
2751	SETA JAMES MAGABE
2752	SETIEL ELIBARIKI KIMARO
2753	SETIEL OBED MTEI
2754	SEVESTINE DAN MTUNGA
2755	SHABAN IBRAHIM YUNUSU
2756	SHABAN ISSA SALUMU
2757	SHABAN PHILIP TELATELA
2758	SHABANI ILANGU LISSU
2759	SHABANI OMARI KINGAZI
2760	SHADRACK MUHUNDA SIKALE
2761	SHAMAH YUSUPH DAIY
2762	SHAMIMU ATHUMAN NDOSSY
2763	SHANI SHABANI MZIWANDA
2764	SHANICE HAKIZIMANA SAYUMWE KAYANDA
2765	SHANYANGI WANDA SHAMANCHE
2766	SHARIFA KHALFAN MATATA
2767	SHARIFA MUSA MMARY
2768	SHARIFU AUNI MZIRAY
2769	SHARON EPIPHANKAVISHE
2770	SHAUNN NSENGIYUNVA SAYUMWE KAYANDA
2771	SHAZIRA SELEMANI KAZUMARI
2772	SHEILA BWINDA MAPIGANO
2773	SHEILA BWINDA MAPIGANO
2774	SHEILA JUMA SALUM
2775	SHEILLAH KASSIM SHABANI
2776	SHEKHA BASHIRI SIWA
2777	SHELEMBI VENUS MALANGWA
2778	SHEMSIA ISSA WAHICHINENDA
2779	SHERIDA JOSEPH MARWA
2780	SHIDA BERTHA MASAGASI
2781	SHIDA JACKSON WAMBURA
2782	SHIDA MAIJO RYOBA
2783	SHIJA NTINGINYA HUMBI
2784	SHIMO PETER SHIMO
2785	SHINGWA MAGASHI NYALAJA
2786	SHINJE SHIJA MBOJE
2787	SHIWARIANDE JAMES SWAI
2788	SHOLASTICA PASCAL MWAMKENA
2789	SHOSE FRANCIS LYIMO
2790	SHUBIRA LEONIDAS KALUGILA
2791	SHUKURU JUMA SAPHY
2792	SIA GODFREY MARIKI
2793	SIA PIUS MKENDA
2794	SIANALOLI JOSEPH KUZILWA . .
2795	SIBILINA PETER AWARY
2796	SIGISTO AMON SIMBA
2797	SIGMUND FELICIAN KWAY
2798	SIJAONA SAIMON MTAFYA
2799	SILVANA ROGASIANI ROMAN
2800	SIMON BENEDICT KATENGA
2801	SIMON EDWARD OGUNDE
2802	SIMON JONAS MBAI
2803	SIMON JOSEPH SANGAWE
2804	SIMON MATHEW RWAKAYANGO
2805	SIMON RASHIRD NGWETA
2806	SIMON SIMBAHOMILE MSOVELA
2807	SIMPHOROSA JOACHIM KESSY
2808	SIRIEL ELISA KAZOKA
2809	SIWEMA AMIRI MBAGA
2810	SIXBERT MASERO MASIKU
2811	SIXTHA KEVIN KOMBA
2812	SMART MABUGO DANIEL . .
2813	SOCIATION OF RETIRED TANZANIA AMBASSADO
2814	SOCIETY OF THE PRECIOUS BLOOD
2815	SOFIA ELIA KITEMBE
2816	SOHELA EZEKIEL MABEYO
2817	SOLIDARITY SUPPORTERS GROUP
2818	SONIA HARRISON LYIMO
2819	SOPHIA HAMADI KALANJE
2820	SOPHIA BILDADI MLAY
2821	SOPHIA DAUDI SULLE
2822	SOPHIA DEOGRATIAS MWIMANZI
2823	SOPHIA FILBERT KAYUMBA
2824	SOPHIA GEORGE WARINDA
2825	SOPHIA JUMA MLANDA
2826	SOPHIA MODEST CHELANGWA
2827	SOPHIA MOHAMED MBAJO
2828	SOPHIA MOSHI LANGWENI
2829	SOPHIA MOSHI LANGWENI

2830	SOPHIA PETER MKENDA
2831	SOPHIA PROSPER MARIKI
2832	SOPHIA RICHARD MGAYA
2833	SOPHIA SHABANI MGONJA
2834	SOSPETER RICHARD MATHAYO
2835	SOSTHENES KAONJA MVALA
2836	SPRIANO ADRIANO KAMOYE
2837	STANLEY STANY MGENI
2838	STANSLAUS JUMA YUSUFU
2839	STARA SULEIMAN JOKOLO
2840	STARAH HAIDARY KAVIRA
2841	STELLA ALLICO MWANJUTE
2842	STELLA CHRISTOPHER NTAYOMBA
2843	STELLA CLEMENCE SEMBUA
2844	STELLA DENIS KASSONE
2845	STELLA ENOCK MANDAZI
2846	STELLA FELIX TESHA
2847	STELLA JOSEPHAT TEMU
2848	STELLA NYAMAMU MAGAI
2849	STELLA PETRO MAGANGA
2850	STELLA WENCESLAUS MALANGAHE
2851	STELLA WILFRED CHIYA
2852	STELLAH EUSTACE NDOWO
2853	STELLAROSE ALPHONCE MABULA
2854	STEPHANO MAGORI DAUDI
2855	STEPHANO MATHIAS MAHENDE
2856	STEPHEN STANLEY FUTE
2857	STEPHEN ABDALLAH OMARI
2858	STEPHEN BGOYA
2859	STEPHEN CRISPINE MTESIGWA
2860	STEPHEN KAJUGA BASIMWAKI . .
2861	STEPHEN LUKE KIRAMA
2862	STEPHEN SAMWEL MAHUMI
2863	STEPHENSON CUTHBERT NGODA
2864	STER ABDALAH MAKEKE (REP. MARIA ELISHA NKWAB
2865	STEVEN ABRAHAM SUMARI
2866	STEVEN MGONJA ELIE
2867	STEVEN MICHAEL BINA
2868	STIGMATA LESENUSS GUSTAFA
2869	STINA INNOCENT TARIMO (REP. GODIAN GASPER LAS
2870	SUBIRA ALLY SINDA
2871	SUBIRA OMARI MZERU
2872	SUGAR BOARD OF TANZANIA
2873	SULEIMAN ABDULLA ISSA
2874	SULEIMANI MAGOMA MAGOMBA
2875	SUNDAY MELIACK MOLLEL
2876	SUNDAY RAPHAEL WALINDA
2877	SUNDAY VINCENT OKELLO
2878	SURAH SALIM TWAAKYONDO
2879	SUSAN ANDREW VURIVA
2880	SUSAN CYPRIAN MASSAWE
2881	SUSAN JEPHTA KIMAMBO
2882	SUZAN PASCHAL KINGALU
2883	SUZAN PETER MKINDA
2884	SUZAN SHIRIMA
2885	SUZANA BURTON PATRICK
2886	SUZANA NEHEMIAH KASERERO
2887	SUZANA RAYMOND RAYMOND
2888	SWEDI HARUNA KIMARYO
2889	SYDNEY PETER SHIJA
2890	SYLIVIA SYLIVESTER RWECHUNGURA
2891	SYLVANUS DAMIAN KIBOKO
2892	SYLVANUS SOCIAN MWASAMILA
2893	SYLVESTER AMBINDWILE MWANDAMBO
2894	SYLVESTER CHRISPINE MNAKU
2895	SYLVESTER MATHIAS UDOPE
2896	SYLVIA DENIS SAKAYA
2897	SYLVIA FRANCIS KIRENGA
2898	SYLVIA SADICK MFAUME
2899	TABIA BUSYANGA MWAKIPESILE
2900	TABU LETICIA KALUBETI
2901	TABU MUSA ATHUMANI
2902	TADEO IGNAS MUYWANGA
2903	TAG CITY HARVEST BAHARI BEACH
2904	TALIS PETER MTUI URUKA (REP. VITALIS PETER URUK
2905	TAMIMU BUSHIRI MAKUMBI
2906	TANDU COSAMMATENYA
2907	TANZANIA REINSURANCE COMPANY LTD
2908	TARSILA PETER KALINDE
2909	TASIANA DISMAS NJAU
2910	TATU ATHUMANI MAULIDI
2911	TATU RAJABU ZEGGE
2912	TAUFIQ SELEMANI KAZUMARI
2913	TAUSI HAMISI MFAUME
2914	TEGEMEO KWA BWANA VICOBA KEKO GROUP
2915	TEMBO GROUP (REP. THEONEST BUSHOKE)
2916	TEMI LUTHER GELEGE

2917	TEODASIA STEVEN MATALU
2918	TERESIA ALOYCE ERNEST
2919	TESI GIDION KAGORO
2920	THADEI HAMZA LIGANGA
2921	THADEO MATHEO SAKULA
2922	THEODORA AXWESO LUXUMA BALI
2923	THEODORA STANSLAUS MPESHA
2924	THEOPISTA JACOB MASENGE
2925	THERESIA ALBERT MULISA
2926	THERESIA ELISHA MBOGE
2927	THERESIA JOHN MARWA
2928	THERESIA JOHN MCHUNO
2929	THERESIA LOUIS NYONI
2930	THERESIA MICHAEL MWALUKO
2931	THERESIA ONESPHORY MBOWE
2932	THERESIA PETRO CHAWE
2933	THERESIA RAYMOND THOMAS
2934	THERESIA SIMON MHULULA
2935	THERESIA STEVEN TAWETE
2936	THEREZA JOSEPH JOHN
2937	THOMAS ERNEST LYIMO
2938	THOMAS JOSEPH SHAWA
2939	THOMAS MIHAYO SIPEMBA
2940	TIBETI THOMAS KIBIKI
2941	TILIZA MARTIN MBULLA
2942	TITO NICHOLAUS SUZUGUYE
2943	TITUS GUSTRY MALLANDA
2944	TITUS ROBERT LEEYIO
2945	TOGOLANI DAVID DOTTO
2946	TUGHE NHIF RAMBIRAMBI
2947	TULI GALLEN MWAKYUSA
2948	TULIBUMI LUCAS MWAMUNYANGE
2949	TULINAVE ELTON MWAMILA
2950	TULIO NGARATA JOHN
2951	TUMAINI HERME MOSHA
2952	TUMAINI ISACK URASSA
2953	TUMAINI JUSTICE DAUDI
2954	TUMAINI PENSION FUND
2955	TUMAINI TUMSIIME MRAMBA
2956	TUMPALE LUCAS MWAKAJE
2957	TUMPE FREDRICK SANGA
2958	TUMSIFU MASSAWE
2959	TUNU KUSAYA BUPAMBA
2960	TUSAIDIANE DEVELOPMENT ASSOCIATION
2961	TUSYAGANAGE NICKLIN KONGA
2962	TUZO WILLIAM MPILUKA
2963	TWAHA KIBAYA SWAI
2964	TWAHIRU KASIMU STIMA
2965	TWILUMBA ELTON MWAMILA
2966	TWILUMBA JEREMIA LYANDALA
2967	UMMU-KULTHUM MUSA MMARY
2968	UMMY RASHID HAFIDH
2969	UMOJA WA FAMILIA RAFIKI
2970	UMOJA WA MLIMANI -UDSM
2971	UMOJA WA MUIVANO
2972	UMOJA WA WANA KIGANZA
2973	UMOJA WA WANA NEWVISION KSS 2002
2974	UMOJA WA WANAKAMACHUMU
2975	UMOJA WA WANAUME MTAA WA SOKOINE
2976	UMOJA WAWANAUME WAKRISTO KIMARA B'
2977	UPENDO BERNARD NNKYA
2978	UPENDO BONIFACE MMBAGA
2979	UPENDO EDWIN KACHENJE
2980	UPENDO HUMPHREY LYIMO
2981	UPENDO JEREMIA MAGOBELA
2982	UPENDO MATOTOLA CHAMURIHO
2983	UPENDO PAUL KESSY
2984	UPENDO SAMWEL NDONDE
2985	URA SACCOS LTD
2986	URIO MWALI GROUP
2987	USAGARA SEC 1993 GROUP
2988	USAJO AWARD MWAMAKULA (REP. LUSAJO AWARD)
2989	USHIRIKIANO DEVELOPMENT ASSOCIATION
2990	UWAKA VIKOBA KIVULE
2991	VALELI JOSEPH BUGOTA
2992	VALENCY VINCENT PAUL
2993	VALENTINA CLAUDI EGITTO
2994	VALENTINA MARTIN MAGANGA
2995	VALERIA PETER RUZUBA
2996	VALERIA ROBERT MAMKWE
2997	VALERIA THADEY OISSO
2998	VALERIAN ELIAS KIMARIO
2999	VALERIAN SIMON SEMUNDI

3000	VANESA VUKA MUNTHALI
3001	VANESSA FLAVIAN SHEWIYO
3002	VANESSA MLUNGWANA MSANGI
3003	VATUWENE ISAAC MAMBOLEO
3004	VENANCIA FABIAN NGONYANI
3005	VENCHI GABRIEL MWANO
3006	VENERANDA PATRICK KIMEMETA
3007	VERDIAN MELCHIORY RUGAITIKA
3008	VERO EPHETER KIMARIO
3009	VERONICA ANOSISYE JOHN
3010	VERONICA FERDINAND MALAMSHA
3011	VERONICA GEORGE MBURUSHI
3012	VERONICA PETER MKOMBOZI
3013	VERONICA ROBERT SIWALIMA
3014	VERONICA SHAYO
3015	VERONIKA NATHANIEL HAULE
3016	VICENSIA JOHN SHULE
3017	VICENT BALTAZARY MADUNDO
3018	VICENT JULIUS KAVISHE
3019	VICKY ANDREW SHIRIMA
3020	VICTOR CHARLES MJWAHUZI
3021	VICTOR JOSHUA KAMUGISHA
3022	VICTOR VINCENT MOSHA
3023	VICTORIA BENJAMIN MANDARI
3024	VICTORIA DANIEL MELLA
3025	VICTORIA DANIEL MWAMAKULA
3026	VICTORIA EDOMU WILSON
3027	VICTORIA ERASMO NTARA
3028	VICTORIA GADIEL MAEDA
3029	VICTORIA ILDEPHONCE KAMBONA
3030	VICTORIA INNOCENT SHIRIMA
3031	VICTORIA WAKATI MTWEVE
3032	VIDAH YOSIA MAHAVA
3033	VINNA GROUP COMPANY LIMITED
3034	VIOLET ALBERT TILLYA
3035	VIOLET ELIBARIKI NNKO
3036	VIOLET MATUKI MAHERI
3037	VIOLET TIMOTH MWANGALABA
3038	VITALIS MATHEW MBUYA
3039	VIVIAN ELIAS KOKA
3040	VIVIAN GREYTON WALUYE
3041	VIVIAN JONATHAN KANON
3042	WAKURU MAGEGE MANYORI . .
3043	WALLACE ANDREW MBAGO
3044	WALTER ELISA KIMARO

3045	WALTER SIMON MAGESA
3046	WAMBURA WAITAGO MAGESA
3047	WAMKANGA MWITA MNIKO
3048	WANAFOREST HILL MAENDELEO (1999)
3049	WANATABATA ASSOCIATION
3050	WAPENDA SOKA TANZANIA
3051	WAREHEMA WILLIAM JENGO
3052	WATUMISHI HOUSING COMPANY
3053	WEGESA EVARIST MAJURA
3054	WEMA CONSULT (T) LTD
3055	WEMA RAJABU SEFU
3056	WENDY CHRISTOPHER CHOLOBI
3057	WILBAFOS JULIUS KIRUMBA
3058	WILFRED BENARD MADATA
3059	WILFRED ELIAH MHAMILAWA
3060	WILFRED YOHANA EDWARD
3061	WILFRIDA ALOYCE MALLYA
3062	WILFRITUS FERDINAND MABEYO
3063	WILIAM KOSMAS MHAGAMA
3064	WILLIAM DANIEL TIENGO
3065	WILLIAM PETER MBOGO
3066	WILLIAM RAYMOND NZARO
3067	WILLIAM ROGERS MASSAWE
3068	WILLIAM STEPHAN MSIGALAH
3069	WINFRIDA ELIAMINI MWANGA
3070	WINFRIDA JUSTINE KINABO
3071	WINIFRIDA BHOKE MATUTU
3072	WINIFRIDA JEREMIAH CHESCO
3073	WINIFRIDA PROTAS WANGOKO
3074	WINIFRIDA YOHANA EZEKIEL
3075	WINNIE JULIUS ASSA
3076	WINNIE WILLIAM URASSA
3077	WISDOM HUMPHREY MOSHI
3078	WISE GODWIN MUYOMBE
3079	WITNESS CHARLES LUCAS
3080	WITNESS ISSACK KIVUYO (REP. ISSACK KIVUYO)
3081	WITO SHADRACK GADAU
3082	WIVINA KAROLI BENEDICTO
3083	WOLFGANG EPHRAIM SALIA
3084	XAVIER JAMESFULGENCE
3085	YAHAYA SALUMU OMARY
3086	YALAD MEMBROD JEREMIAH
3087	YAM AHMED MANYUKA (REP. HILLARY AHMED MANYU
3088	YARED AIPETRO MREMA

3089	YASSIN JUMA MKWEPU
3090	YAZIDI OMARI MSUYA
3091	YCE MASOLELE MALIMA (REP. LOYCE MASOLELE MALI
3092	YOHANA DAMAS AMWORO
3093	YOHANA PETER MIRINDE
3094	YONA WILSON CHIUYO
3095	YONAH ONESMO MWAMBENE
3096	YONAS GABRIEL MTANA
3097	YONAS SAMWEL IDALA
3098	YOSEPH GODFREY TARIMO
3099	YOTAM CHIEN NYASULU
3100	YUDIKA MUNGURE MUSARY
3101	YUDITH SWALLO ALFANI
3102	YUSRA ABDALLAH YUSUPH
3103	YUSTA BALTAZARY MTENGA
3104	YUSTER BONAVETURE MTEI
3105	YUSTINA HENRICK MASANYONI
3106	YUSUF ALLY BENDERA
3107	YUSUFU SAIDI MAKAMULA
3108	YUSUFU SULTANI SAIDI
3109	YUSUPH EMANUELI MARGWE
3110	YUSUPH AYUB KALUFYA
3111	YUTHAQUEN JOSIA MGOMBELE
3112	YVONNE GODMEL LEMA
3113	ZABIBU KASSIM HASSANI
3114	ZABIHUNA MUSSA MFINANGA
3115	ZABRON CLEMENT KIVELEGE
3116	ZACHARIA ANDREA MAHAJILE
3117	ZAHARA AMIRI CHIUNGA
3118	ZAHARANI SAIDI KIWENGE
3119	ZAHRA SULEIMAN KATONGO
3120	ZAINAB FARIDA CHANDE
3121	ZAINAB MUSSA MKUMBA
3122	ZAINABU CHRISTOPHER NATHAN
3123	ZAINABU MUHAIMA MPUGUSI
3124	ZAINABU RAJABU FARAHANI
3125	ZAITUNI MOHAMED SALIMU
3126	ZAKAYO FROM MATEI
3127	ZAMEER ATTAULLAH FAKIH
3128	ZANZIBAR SOCIAL SECURITY FUND
3129	ZAWADI ALPHAYO DAUDI
3130	ZAWADI KASSIM KANYAWANA
3131	ZAWADI LABAN MAGINGA
3132	ZAWADI OMARI MATTEKA
3133	ZAWAJUDI SAID MAKENE
3134	ZEFANIA MOSES MKINGI
3135	ZEPHREAN DOMICIAN LUFURANO
3136	ZIADA ALLY SALEH
3137	ZINADINI AHMADI MMOU
3138	ZITA FULGENCE NYAKI
3139	ZOE SABINA NDUGUMBI
3140	ZUBEDA FETINARI MAHENGE
3141	ZUENA MASUMAY
3142	ZUHURA KADOGO TARIMO
3143	ZULFA SALUMU HEMEDI
3144	ZUUH E MBWAMBO
3145	ZUWENA SULEMAN HEMED

3 Matters arising from the 6th Annual General Meeting

YATOKANAYO NA MUHTASARI WA MKUTANO WA SITA WA MWAKA WA MFUKO WA UKWASI ULIOFANYIKA TAREHE 16 NOVEMBA 2024

Katika Mkutano wa sita (6) wa Mfuko wa Ukwasi uliofanyika tarehe 16 Novemba 2024 katika Ukumbi wa mikutano wa Julius Kambarage Nyerere (JNICC) Dar es Salaam, Mkutano uliazimia na kutekeleza mambo kadhaa. Ifuatayo ni taarifa ya utekelezaji wa maamuzi hayo:

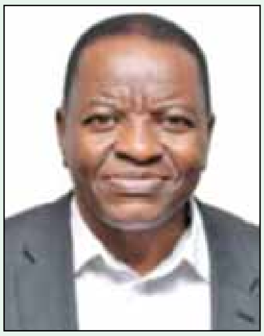
UAMUZI/MAELEKEZO	UTEKELEZAJI
11.2.1 Kuhusiana na uwezekano wa mkutano wa mwisho wa mwaka wa wawekezaji kufanyika nje ya Dar es Salaam, ufafanuzi ulitolewa kwamba mikutano hufanyika katika mkoa wa Dar es salaam kwa sababu idadi ya wawekezaji wengi wapo mkoa huo. Pia, ili kurahisisha ushiriki wa wawekezaji katika mikutano mahali popote walipo, ushiriki kwa njia ya kimtandao umewezeshwa ambapo wawekezaji wanaoshindwa kufika mkutanoni, wanaweza kushiriki kimtandao popote walipo. Majadiliano yanaendelea kuangalia kama kuna uwezekano wa kuzunguka mikoa mingine pia, maana sheria haizuii kufanya mikutano maeneo mengine.	Suala la kufanya mikutano katika mikoa mingine linafanyiwa kazi na kutekelezwa katika mikutano ijayo hasa kutokana na mafanikio ya ushiriki kwa njia ya mtandao uliowezeshwa katika mikutano miwili iliyopita.
11.2.3 Kuhusu mawasiliano ya huduma kwa wateja, ilielezwa kuwa ni kweli kuna malalamiko kwenye swala la kupokea simu na kujibu barua pepe ambayo yanatokana na ongezeko kubwa la wawekezaji. Hatua za kuboresha zaidi huduma kwa wateja zinafanyiwa kazi ikiwa ni pamoja na kuongeza rasilimali watu.	Maboresho ya huduma kwa wateja yanaendelea kufanyika. Rasilimali watu iliongezwa kama ilivyoahidiwa katika Mkutano uliopita.
11.2.7 Kuhusiana na watanzania ambao wapo nje ya nchi, ilielezwa kwamba jitihada kubwa za kuweza kuwafikia zinafanyika. UTT AMIS kwa kushirikiana na wizara ya mambo ya nje inatumia majukwaa mbalimbali ya kimataifa kuwafikia wawekezaji nje ya nchi. Pia, maboresho ya kimifumo yanafanyika kwa kiwango kikubwa ili kuwawezesha wawekezaji hao kushiriki vyema kwenye uwekezaji.	Suala hili linaendelea kufanyiwa kazi. Maboresho ya kimfumo kurahisisha uwekezaji kwa diaspora yako kwenye hatua za mwisho.

ANNUAL REPORT FOR LIQUID UNIT TRUST SCHEME (LIQUID FUND)

4 Chairman's Letter

CHAIRMAN'S LETTER TO INVESTORS OF LIQUID FUND

Dear Investors,



On behalf of the Board of Directors, I am pleased to welcome you all to the 7th Annual General Meeting (AGM) of the Liquid Fund. We thank you for making time to attend the AGM that will discuss developments of the Scheme for the financial year ended 30th June 2025.

Ladies and Gentlemen, it is my belief that you have been following developments of the Fund and that you have received and reviewed the Report of the Scheme for the year ended 30th June, 2025. I am happy to report that the performance of the Fund for the year under review was very good. Returns to investors have exceeded previous year's return with annualised return of 13.3% compared to 12.9%. The rate of return achieved is in line with market development but below the benchmark return of 14.2%. During the year under review, the Fund increased in size from Shillings 1,115.1 billion on 30th June 2024 to Shillings 1,800.9 billion on 30th June 2025. The increase is mostly attributed to good returns and growing public awareness on the collective investment scheme.

Performance of the Economy and Market Environment

Ladies and Gentlemen, performance of the macroeconomy, as per the National Bureau of Statistics, has continued to improve. Gross Domestic Product (GDP) grew by 5.5% in 2024 and is projected to grow by 6.0% in 2025. This makes Tanzania one of the well growing economies in the East African Community (EAC) and the Southern African Development region. As per the Bank of Tanzania reports, inflation ranged from 3.0% to 3.3% during the financial year ended 30th June 2025 compared to the target range of 3.0% to 5.0% and consistent with the EAC convergence criteria of not more than 8% and SADC range of 3.0% to 7.0%. Over the last twelve months to 30th June 2025, market interest rates have remained around same levels indicating overall stability of the market. Moreover, the Tanzanian Shilling has remained stable against the US Dollar recording slight appreciation of 0.3% during the year.

Regarding development of the capital market, positive progress was noted during the year as capitalization of the Dar es Salaam Stock Exchange (DSE) increased by 16.7% from Shillings 16.8 trillion on 30th June 2024 to Shillings 19.6 trillion on 30th June 2025. Moreover, the Tanzania Share Index (TSI) increased by 8.4% from 4,475.20 on 30th June 2024 to 4,852.30 on 30th June 2025. This means that during the year under review, share prices generally increased. The increase is usually driven by improving of performance of the listed companies, increasing confidence of both domestic and foreign investors and improving investment environment in the Country. We thank the Government for maintaining conducive business and regulatory environment.

Managed Funds Performance and other Developments

Ladies and Gentlemen, as regards performance for the financial year ended on 30th June 2025, economic indicators show that UTT AMIS and the Funds under management performed very well. Funds under management increased from Shillings 2,238.2 billion on 30th June 2024 to Shillings 3,268.7 billion on 30th June 2025. This indicates an increase of Shillings 1,030.5 billion which is 46.0% compared to increase of Shillings 702.8 billion or 45.7% in the previous financial year. Growth in fund size is also supported by the increase in the number of investors in the schemes that grew by 143,990 or 44.0% compared to 79,519 or 32.0% in the previous financial year. For the year under review, returns to investors in all the Funds under management were very good.

Ladies and Gentlemen, during the year under review, the Company embarked on implementation of a new Strategic Plan for five years. The Plan was initially intended to end in 2029 but was later reviewed to end in 2030 to align with planning cycles of the Government. From the Plan, the Company intends to grow fund size from Shillings 2.2 trillion on 30th June 2024 to Shillings 8.5 trillion on 30th June 2030. Moreover, besides other objectives, the Organisation plans to revamp and automate service delivery while increasing the number of service centres to bring services closer to investors. As you may have noted, the Company has finished upgrading of systems to a robust core software and modern supporting applications. The new systems will pave way for more products, accommodate higher volume of business and improve investor experience. The Company will continue to provide awareness to the public on new features of digital channels so that investors could benefit from the investments in the new systems.

Tanzania Development Vision 2050 (Dira 2050)

As you are all aware, on 17th July 2025, the Dira 2050 was inaugurated with quite ambitious and noble goal of elevating the Tanzanian nominal GDP from the current USD 85 billion to one trillion USD which is about 12 times. It is through such confidence of investing your precious savings with UTT AMIS which in one way or another contribute to reaching the one trillion USD economy in 25 years to come. Your investments with UTT AMIS are safely re-invested by our experts in secure outlets under the oversight of the Board and other public regulators such as the Capital Markets and Securities Authority (CMSA) and the Bank of Tanzania (BOT). As the investors in UTT AMIS, you have made a right decision because mutual funds like the Liquid Fund is one of the best ways of diversifying your financial portfolio and enjoying the magic of compounding. This allows you to earn returns while doing other human activities including sleeping! However, we need to take heed of Charlie Munger's advice: "The first rule of compounding: Never interrupt it unnecessarily". In other words, one enjoys the magic of compounding if he/she lets his/her investment stay for longer periods without repurchasing the units. This is one of the surest ways of creating sustainable financial freedom and wealth for your household and eventually at societal level, thus contributing to the national goal of reaching an economy of USD one trillion.

Prospects for the Financial Year 2025/26

Ladies and gentlemen, the first year of implementation of the 2030 Strategic Plan has enabled growth of assets to Shillings 3.2 trillion against the Plan target of Shillings 2.7 trillion. This provides a good foundation for attainment of future strategic objectives on fund size. Given the transformation that the Company is making, prevailing market developments and conducive business environment that the Government providing, it is our belief that the funds will continue providing commensurate returns to investors while modernizing operations and improving service to support wealth creation efforts by investors.

Acknowledgements

Ladies and Gentlemen, to conclude, I wish to thank you dear investors for your unwavering support and confidence in UTT AMIS and Liquid Fund during the year under review. My special appreciation to the Government, represented by the Ministry of Finance, the Office of Treasury Registrar, the Capital Markets and Securities Authority, the Custodian of the funds under management – CRDB Bank, the Dar es Salaam Stock Exchange including Brokers, UTT AMIS members of the Board of Directors, staff and all stakeholders who supported the Company during the year. It is my hope that you will all continue to extend your support to UTT AMIS for the good of our investors and development of the capital market and the financial services industry in Tanzania.

Prof. Faustin Rweshabura Kamuzora

Board Chairman

5 Statement of the Custodian

CRDB BANK PLC
CRDB Headquarter: Ally Hassan Mwinyi /
Barack Obama Road
P.O. Box 268, Dar es Salaam - Tanzania
Tel: +255 (0) 22 2117441-7
Fax: +255 (0) 22 2116714
Email: info@crdbbank.co.tz
Website: www.crdbbank.co.tz

STATEMENT OF CUSTODIAN TO THE UNIT HOLDERS OF LIQUID UNIT TRUST SCHEME

As Custodian of **Liquid Fund**, our responsibility is to oversee that the Manager of the Fund performs in accordance with the Deed of Trust in ensuring that interest of the Unit holders are protected. In performing this role, inter alia, Custodian responsibility includes taking into custody all property of the Scheme and holding it in trust of unit holders, ensuring that the method adopted by the Manager in calculating Net Asset Value (NAV) is adequate and in accordance to the Trust Deed and ensuring that investment undertaken by the Manager are in line with set investment objectives and are not in conflict with provisions of the Deed of Trust.

During the period under review (1st July, 2024 to 30th June, 2025), we, Custodian of **Liquid Fund** have continuously followed up on the Manager's actions, performances and assessed limitations on funds' investments.

In this regard, we wish to confirm that investment activities under **Liquid Unit Trust Scheme (Liquid Fund)** and obligations of the Manager (UTT AMIS) have been in accordance with the provisions of the Deed of Trust. As such, as far as unit holders' confidences in the Scheme are concerned, we are in confirmation that unit holders' interests under the scheme are adequately protected and the manager has managed the Fund in accordance with the provisions of the Trust Deed.

Abdulmajid M. Nsekela

Group CEO & Managing Director

Date: November, 2025

6 Report of the Independent Auditors

INDEPENDENT AUDITORS' REPORT ON THE SUMMARY FINANCIAL STATEMENTS TO THE UNIT HOLDERS OF LIQUID UNIT TRUST SCHEME (LIQUID FUND)

KPMG

Certified Public Accountants

2nd Floor, The Luminary

Haile Selassie Road, Msasani Peninsula

P.O. Box 1160, Dar es Salaam

Telephone: +255 22 2600330

Email: info@kpmg.co.tz

Internet: www.kpmg.co.tz

Opinion

The summary financial statements, which comprise the summary statement of financial position as at 30 June 2025, the summary statement of profit or loss and other comprehensive income, the summary statements of changes in net assets attributable to unit holders and the summary statement of cash flows for the year then ended are derived from the audited financial statements of Liquid Unit Trust Scheme (Liquid Fund) for the year ended 30 June 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements, on the basis described in Note I.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by IFRS Accounting Standards as issued by the International Accounting Standards Board (IFRS Accounting Standards). Reading the summary financial statements and our report thereon, therefore, is not a substitute for reading the audited financial statements and our report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to that date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated 20 November 2025 for the year ended 30 June 2025.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements in accordance with the basis described in Note I.

Auditors' Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), "Engagements to Report on Summary Financial Statements."

KPMG

Certified Public Accountants (T)

Signed by: CPA Frank Mboya (ACPA 3730)

Date: 24 November 2025

Note I - Disclosure of Applied Criteria

The summary financial statements are derived from the audited financial statements, prepared in accordance with IFRS Accounting Standards for the year ended 30 June 2025.

The preparation of these summary financial statements requires management to determine the information that needs to be reflected in them so that they are consistent in all material respects with, or represent a fair summary of, the audited financial statements.

Management prepared these summary financial statements using the following criteria:

(a) The summary financial statements include a statement for each statement included in the audited financial statements;

(b) Information in the summary financial statements agrees with the related information in the audited financial statements; and

(c) Major subtotals, totals and comparative information from the audited financial statements are included.

The audited financial statements of the Liquid Unit Trust Scheme are available upon request by contacting UTT Asset Management and Investor Services Plc.

7 Report of the Audited Financial Statements

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2025

	2025 TZS '000	2024 TZS '000
Interest income at effective interest rate	183,441,253	118,223,213
Other income	39,654,169	23,519,684
Total income	**223,095,422**	**141,742,897**
Management Fees	(25,190,781)	(16,800,839)
Custodian Fees	(1,399,488)	(933,380)
Agent Commission	(10,901,619)	(6,378,196)
Audit Fees	(118,468)	(102,334)
Brokerage Fees	(602,999)	(367,068)
Other Charges	(2,656,994)	(1,610,438)
Total Expenses	**(40,870,349)**	**(26,192,255)**
Increase in net assets attributable to unit holders before tax	**182,225,073**	**115,550,642**
Withholding tax expense	(2,591,206)	(674,243)
Increase in net assets attributable to unit holders, net of tax	**179,633,867**	**114,876,399**
Other comprehensive income	-	-
Change in net assets attributable to unit holders	**179,633,867**	**114,876,399**

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2025

	2025 TZS '000	2024 TZS '000
Assets		
Cash and cash equivalents	1,948,826	53,656,556
Deposits with financial institutions	457,277,691	104,717,839
Government securities	1,357,540,676	968,186,562
Other receivables	1,330,949	1,078,927
Total assets	**1,818,098,142**	**1,127,639,884**
Liabilities		
Other liabilities	(8,046,303)	(6,435,247)
Total liabilities	**(8,046,303)**	**(6,435,247)**
Net-assets attributable to unit holders	**1,810,051,839**	**1,121,204,637**
Represented by:		
Net assets attributable to unit holders	1,810,051,839	1,121,204,637
Outstanding number of units	**3,898,993,145**	**2,738,878,937**
Net Asset Value per units	464.24	409.37

STATEMENT OF CHANGES IN NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS FOR THE PERIOD ENDED 30 JUNE 2025

	2025 **TZS '000**	**2024** **TZS '000**
Opening balance of net assets attributable to unit holders	**1,121,204,637**	**721,844,785**
Increase in net assets attributable to unit holders	179,633,867	114,876,399
	1,300,838,504	**836,721,184**
Transactions with unit holders during the year:		
Sales of units during the year	1,486,144,883	975,445,634
Repurchase of units during the year	(976,931,548)	(690,962,181)
Net transactions with unit holders during the year:	**509,213,335**	**284,483,453**
Closing balance	**1,810,051,839**	**1,121,204,637**

STATEMENT OF CASH FLOWS FOR THE FINANCIAL YEAR ENDED 30 JUNE 2025

	2025 TZS '000	2024 TZS '000
Cash Flow From Operating activities		
increase in net assets attributable to unit holders, net of tax	**179,633,867**	**114,876,399**
Adjustment for:		
Withholding tax expense	2,591,206	674,243
Gain on disposal of treasury bonds	(30,272,295)	(18,330,138)
Interest income on treasury bond	(157,534,643)	(111,516,748)
Interest income on deposits with financial institution	(25,906,610)	(6,706,465)
Operating income before changes in working capital items:	**(31,488,475)**	**(21,002,709)**
Changes in		
Deposit with Financial Institutions	(348,979,599)	(97,133,546)
Government Securities	(352,305,853)	(219,330,144)
Other Liabilities	1,611,056	(3,327,102)
Other Receivables	(252,022)	(933,886)
Cash used in operating activities	**(731,414,893)**	**(341,727,387)**
Withholding tax paid	(2,591,206)	(674,243)
Interest income received on treasury bonds	150,758,677	106,643,897
Interest income received on deposits	22,326,357	4,409,483
Net cash used in operating activities	**(560,921,065)**	**(231,348,250)**
Cash flows from Financing activities		
Sale of Units	1,486,144,883	975,445,634
Repurchase of Units	(976,931,548)	(690,962,181)
Net cash inflow from financing activities	**509,213,335**	**284,483,453**
Net (decrease)/increase in cash and cash equivalents	**(51,707,730)**	**53,135,203**
Cash and cash equivalents as at 1 July	**53,656,556**	**521,353**
Cash and cash equivalents at the end of the year-30 June	**1,948,826**	**53,656,556**

Board Chairman
Date: November, 2025

Director
Date: November, 2025

8 Manager's Report

Fund Manager's Message to the Scheme Members

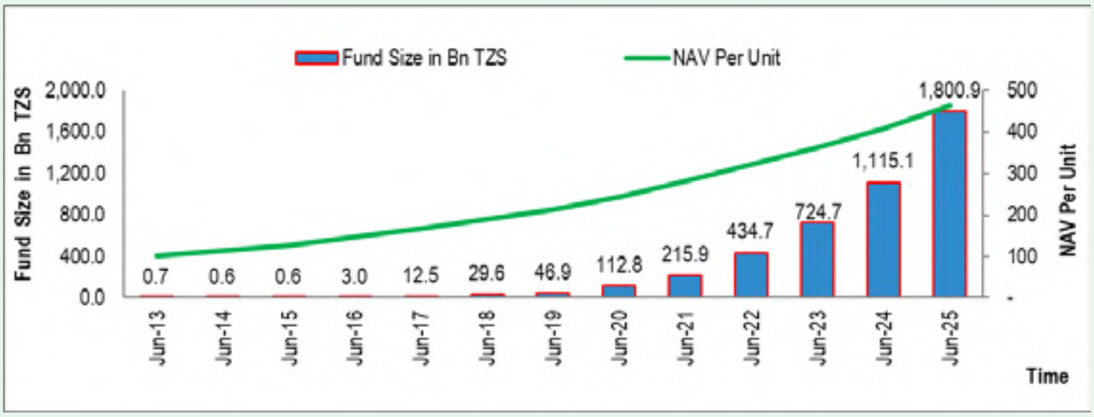
We are pleased to provide an update on the performance and progress of Liquid Fund, launched in April 2013 as an open-ended growth scheme. The Fund continues to offer both individual and institutional investors attractive avenue to park their funds for the short to medium term, with the benefits of high liquidity, low risk, and competitive returns.

The Scheme requires an initial investment of TZS 100,000, with subsequent investments of not less than TZS 10,000. It offers the flexibility to withdraw funds as needed, without any exit load.

1.0 Fund Size and Net Asset Value (NAV) Per Unit

The scheme's fund size had a notable increase, reaching TZS 1,800.9 billion as of 30th June 2025. This reflects a growth of TZS 685.8 billion during the financial year, compared to TZS 390.4 billion in the previous year. The Net Asset Value (NAV) per unit also rose by TZS 54.7, increasing from TZS 408.9 in 2024 to TZS 463.6 in 2025.

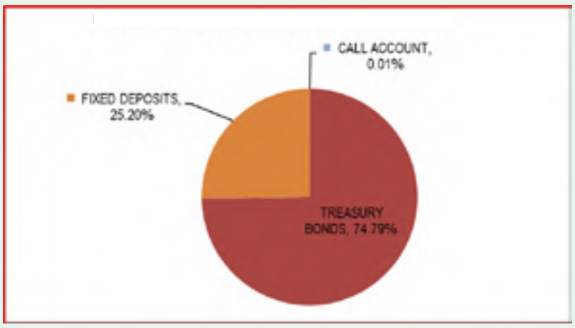
Chart I: Liquid Fund NAV Per Unit and Fund Size Movement from Inception to June 2025



2.0 Portfolio Composition

UTT AMIS has continued to manage the fund with prudence and strategic asset allocation, in line with the fund's investment policy and guidelines. The portfolio composition as of 30th June 2025 was as follows:

Chart II: Portfolio Composition for Liquid Fund as of 30th June 2025



From Chart II, it is evident that Treasury bonds of various tenures accounted for the largest share of the portfolio at 74.79%, followed by fixed deposits at 25.20%, and call accounts at 0.01%. This composition reflects a deliberate shift towards Treasury bonds of varying tenures to ensure higher yields, improved liquidity, and stable cash flows.

PERFORMANCE

(30TH JUNE 2025)

IPO PRICE

TZS 100.0

NAV PER UNIT: TZS 463.6

FUND SIZE:

TZS 1,800.9 BILLION

ANNUAL RETURN: 13.3%

3.0 Returns

For the financial year ended June 2025, the scheme recorded annual return of 13.3%, marking an improvement from 12.9% in the previous year (see Table I). As indicated in Table I, the current year's return surpassed that of the prior year but remained slightly below the benchmark of 14.2%. Despite this shortfall, the scheme demonstrated strong performance relative to comparable instruments in the market. The variation was primarily driven by market developments during the second half of the 2024/25 financial year, which led to changes in the coupon and interest rate structure of treasury securities. These changes introduced a temporary lag between investment realignments and prevailing market conditions.

Table I: Annual Return and Fund Size for Liquid Fund from June 2021 to June 2025

SN	Financial Year	Fund Size, Tzs Bn	Performances	
			Returns	Benchmark
01	2024/25	1,800.9	13.3%	14.2%
02	2023/24	1,115.1	12.9%	12.3%
03	2022/23	724.7	12.5%	9.7%
04	2021/22	434.7	14.2%	9.3%
05	2020/21	215.9	15.3%	10.1%

Note*: Benchmark (10-year Treasury Bond Weighted Average Yield and Local share index).*

For comparison, Table II shows other comparable instruments in the markets.

Table II: Comparable Instruments in the Markets [Annual Basis]

Item	Yields for the year ended June			
	2022	2023	2024	2025
10 Years Treasury bond	10.6%	11.3%	12.3%	14.2%
7 Years Treasury bond	9.5%	9.7%	9.7%	9.7%
5 Years Treasury bond	9.0%	9.8%	10.0%	12.9%
2 Years Treasury bond	6.5%	9.7%	11.6%	12.0%
1 Years Treasury bills	4.6%	7.3%	6.7%	8.8%
Savings deposit rate	1.6%	1.8%	2.8%	2.9%

Apart from the rate of return shown above, several key differences should be considered when comparing Liquid Funds with other financial investment avenues:

- No entry or exit load: Liquid Fund does not charge any entry or exit fees.
- Tax-adjusted returns: Returns from Liquid Funds are net of tax.
- High liquidity and accessibility: As open-ended fund, Liquid Fund offers year-round liquidity with no minimum balance required to earn returns. This ensures uniform returns for all investors, whether small, medium, or high-net-worth.
- Savings account convenience with better returns: Investing in a Liquid Fund offers the ease of a savings deposit account, combined with the potential for higher returns.
- No lock-in period: Unlike other instruments with fixed tenures, Liquid Fund allows access to funds without the need for premature withdrawal penalties or discounted valuations during emergency.
- Flexible transactions: Investors can subscribe to or redeem units on any business day, offering unmatched flexibility in managing cash flows.

4.0 Economic Indicators

4.1 Gross Domestic Product (GDP)

In 2024, Tanzania's economy is estimated to have grown by 5.5% and is projected to grow by 6.0% in 2025. The growth rate of 5.5% is higher than the 5.1% recorded in 2023. According to the Financial Stability Report issued by the Bank of Tanzania, this performance was supported by several factors, including the continued implementation of strategic infrastructure projects and ongoing government initiatives aimed at improving the investment environment.

Table III: Year-on-Year Real Gross Domestic Product (GDP) Growth Rate

Year	2019	2020	2021	2022	2023	2024	2025
GDP	7.0%	4.8%	4.9%	4.7%	5.1%	5.5%	6.0%*

The positive economic growth trend observed since 2022 suggests that businesses have performed well and investors have successfully made savings, investments, and development activities. Additionally, the financial market has seen entry of new fund managers and oversubscriptions of newly listed securities. In 2025, both the volume and value of transactions increased compared to the same period last year.

For UTT AMIS-managed schemes, the presence of active financial markets has made its managed schemes more attractive, enhancing liquidity and delivering higher returns to investors.

4.2 Inflation Rate

Table IV shows that the inflation rate has remained low and stable. According to the Monetary Policy Statement issued in July 2025, the rate aligns with the national target as well as the East African Community (EAC) and Southern African Development Community (SADC) convergence criteria of 5.0%. The domestic economy has successfully maintained an inflation rate below this benchmark for the past seven years, as illustrated in Table IV.

Authorities have projected that over the medium-term period of three to five years, inflation will continue to remain within the 5.0% target range. However, as of 30th June 2025, all EAC member states recorded inflation rates below the benchmark, with the exception of Rwanda, DRC, South Sudan and Burundi.

Table IV: Annual headline inflation from June 2019 to June 2025

Year Ended June	2019	2020	2021	2022	2023	2024	2025
Inflation rate [%]	3.7%	3.2%	3.6%	4.4%	3.6%	3.1%	3. 3%

In those regards, having low and stable inflation in the domestic economy is favourable to investors and the general economy at large. Capital market products are found to be more attractive to investors when inflation in the economy is a low and stable. For UTT AMIS, such stability ensures that periodic distributable income and withdrawals remain reliable and less impacted by rising prices, supporting investors' long-term financial objectives.

4.3 Financial Sector

The Tanzanian financial sector continues to significantly contribute to the country's economy. In 2024, the financial system's total assets increased by TZS 13.3 trillion, reaching TZS 88.6 trillion, which accounts for more than 44.2% of the country's GDP. The financial sector comprises the following sub-sectors: banking, social security, collective investment schemes (CIS), and insurance. The banking sub-sector makes up 70.2% of total financial system assets, followed by social security at 24.1%, CIS at 3.0%, and insurance at 2.6%.

4.3.1 Banking sub-sector

During the financial year ending in June 2025, the provision of financial services through digital channels continued to achieve remarkable progress in Tanzania's domestic market. Banks, in collaboration with fintechs (financial technology companies), introduced savings platforms that enable Tanzanians to save, transfer, invest, and access credit using their digital wallets. These digital solutions are mostly powered by partnerships between banks and Mobile Network Operators (MNOs).

The integration of mobile wallets with formal banking services, along with evolving consumer behaviour and growing trust, has further boosted digital savings. Investors can now seamlessly link their accounts. Mobile money platforms such as M-Pesa, Mixx by Yas, Halopesa, Azam Pesa, Selcom Pesa and Airtel Money have made saving more accessible, allowing users to deposit, withdraw, and transfer funds conveniently without relying on traditional channels.

In 2024, the volume and value of Wallet-to-Bank (W2B) transactions reached 9.5 million and TZS 3.6 trillion, respectively, representing increases of 43.3% and 32.7%.

Similar to the previous year, by the end of the 2024/25 financial year, the banking sub-sector's total assets grew by over 10.0%, reaching TZS 72.4 trillion. This growth was driven by increase of loans, advances, and overdrafts, supported by technology platforms that facilitate easy access to credit and by partnerships with MNOs for microloans. Total loans and bills increased from TZS 37.4 trillion to TZS 44.1 trillion, while total customer deposits rose by 19.7%, moving from TZS 40.6 trillion to TZS 48.6 trillion.

Alongside MNO integration with the banking system, UTT AMIS has successfully integrated its infrastructure with both MNOs and commercial banks, making savings and investments more convenient and accessible for the community. UTT AMIS investors can easily purchase units in preferred schemes by transferring funds directly from mobile wallets or bank accounts. During the financial year ended 30th June 2025, UTT AMIS received total of TZS 1.9 trillion in subscriptions through integrated channels. Similarly, total funds withdrawn (repurchases) and transferred to investors' bank accounts amounted to TZS 1.3 trillion.

4.4 Telecommunication Sector

The expansion of Tanzania's telecommunications sector has significantly contributed to the development of the capital market, particularly through the growth of digital financial services. Mobile money platforms such as M-Pesa, Mixx by Yas, Halopesa, Azam Pesa, Selcom Pesa, and Airtel Money have enhanced financial inclusion by enabling users to save, borrow, and transact with ease.

In the broader telecom market, active SIM card subscriptions (number of active registered SIM cards) reached 92.7 million in June 2025, an increase of 17.2 million from the previous year. Mobile money subscriptions also grew by 22.0%, rising from 55.7 million to 68.0 million.

During the 2024/25 financial year, the volume of mobile wallet-to-business (W2B) subscriptions to UTT AMIS increased by 26.2%, reaching 276,187, while transaction values rose by 21.8% to TZS 86.6 billion.

UTT AMIS, in collaboration with commercial banks and MNOs, has successfully digitised its payment and operational systems. Investors can now open accounts, subscribe, redeem units, and view balances using the UTT AMIS mobile application or by dialing *150*82#. Daily withdrawals of up to TZS 5.0 million are also supported via mobile devices.

Looking ahead, UTT AMIS plans to launch a comprehensive digital investor platform by the end of the 2025/26 financial year. This platform will offer self-service capabilities for onboarding, transactions, inquiries/complaints, and account management, promoting a secure and paperless investment experience. To complement its digital transformation, UTT AMIS expanded its physical presence by opening new offices in Morogoro, Kahama and Dar es Salaam, bringing the total number of offices nationwide to eight (8). These offices serve as hubs for financial education, community engagement, and investor support

4.6 Interest Rates

The Overall Weighted Average Rate (WAR) for Treasury Bills rose to 8.8% in June 2025, moving from 8.3% in June 2024. Similarly, the overnight interbank cash market rate increased slightly to 7.9% from 7.2%.

Yields and coupon rates for Treasury bonds exhibited a mixed trend during the second half of the 2024/25 financial year. The Bank of Tanzania transitioned from a fixed-rate approach to a market-determined method for setting coupon rates. This shift led to downward adjustments in coupon rates for long-term securities and upward adjustments for short- and medium-term instruments (Table V). According to the Bank, these changes were implemented to reflect prevailing market conditions

Table V: The Revision of Coupon Rates: Treasury Securities.

Sn	Description		2-Yrs	5-Yrs	10-Yrs	15-Yrs	20-Yrs	25-Yrs
1.0	Before change	*C. Rate	7.60%	9.18%	11.44%	13.50%	15.49%	15.95%
		Yield	11.64%	12.40%	13.25%	15.76%	15.70%	15.93%
2.0	After change	*C. Rate	12.50%	13.00%	14.00%	14.50%	15.25%	15.75%
		Yield	12.08%	12.94%	14.25%	14.62%	14.50%	14.83%

***C. Rate-Coupon Rate*

Interest rates in commercial banks, both those charged on loans and those offered on deposits, remained broadly unchanged from the previous year. The overall lending rate averaged 15.6%, while the rate for one-year loans stood at 15.8%. Deposit rates for overall and one-year time deposits were 9.7% and 8.7%, respectively. In January 2025, the Central Bank shifted its monetary policy framework from targeting monetary aggregates to targeting interest rates. As of June 2025, the Central Bank Rate (CBR) remained steady at 6.0%.

The structure of interest rates and related market developments is vital to the progress of UTT AMIS, as they serve as key indicators of the future performance and attractiveness of the schemes under management.

4.7 Foreign Exchange Market

As of 30th June 2025, foreign reserves stood at over USD 6.0 billion, with the Bank projecting that this level was sufficient to cover more than four months of imports. The Tanzanian Shilling traded at TZS 2,631.3 per US dollar, compared to TZS 2,640.0 in June 2024. Year-on-year, the Shilling appreciated by 0.3%, marking a notable improvement from the 12.8% depreciation recorded in the previous year (Table VI).

To support exchange rate stability, authorities implemented measures to limit transaction dollarisation among residents, particularly in invoicing, quoting, and making payments in foreign currency. Additionally, in October 2024, the Bank began purchasing gold from the domestic market as part of its strategy to build foreign exchange reserves. These initiatives are expected to reduce demand for foreign currency and strengthen reserve levels.

Table VI: Year-on-Year Exchange rate, TZS/USD

Year Ended June	2019	2020	2021	2022	2023	2024	2025
Exchange Rate	2,300.9	2,307.9	2,310.4	2,315.7	2,339.1	2,640.0	2,631.3

Exchange rate stability is vital for both UTT AMIS-managed schemes and the broader economy, as it helps preserve the value of assets denominated in Tanzanian Shillings. Although UTT AMIS schemes typically deliver competitive returns in local currency, diaspora and other foreign investors may encounter fluctuations in the value of withdrawn funds when converting into foreign currencies that have either appreciated or depreciated against the Tanzanian Shilling

4.8 Capital Market Performance

Investor participation in both primary and secondary markets increased in the financial year ending June 2025. According to the Bank of Tanzania (BOT) and the Capital Markets and Securities Authority (CMSA), the number of capital market investors grew by 16.8% in 2024, reaching 1,060,509. This growth was driven by the adoption of digital platforms, enhanced financial literacy, and continued market development, attracting greater involvement from local, diaspora, and foreign investors. Among the market developments implemented during the period were revisions of the coupon rates and DSE trading rules, which introduced new dynamics and opportunities within the exchange.

Throughout the review period, regulators, communities, securities issuers, and investors increasingly prioritised environmental, social, and governance (ESG) standards, alongside Shariah-compliant finance, which is grounded in ethical and risk-sharing principles.

4.8.1 Primary Market

In the Treasury bills market, the amount offered went down by TZS 0.1 trillion, moving to TZS 2.6 trillion. Also, on the demand side, the volume tendered went down by TZS 1.0 trillion to TZS 3.3 trillion from TZS 4.3 trillion. Total successful bids decreased by TZS 0.7 trillion from TZS 2.6 trillion to TZS 1.9 trillion in 2025.

In the Treasury bonds market, overall, government securities auctions were oversubscribed, with investors' preference biased toward longer maturities. A total of TZS 4.2 trillion was offered for sale compared with TZS 3.3 trillion in the previous year. Bids received for the period rose by TZS 2.0 trillion to TZS 7.2 trillion compared with TZS 5.2 trillion in the preceding year. The successful bids during the period grew by TZS 1.0 trillion to TZS 3.8 trillion from TZS 2.8 trillion in 2024.

In the corporate bonds market, the market has been active in terms of turnover, new entrants, and activities. During the period, five commercial banks issued corporate bonds worth TZS 1.2 trillion, as demonstrated in table VII.

Table VII: A List of issued and Listed Corporate bonds

Sn.	Issuer	Description	Tenor	Coupon Rate	Issue Date	Over (-)/under (+) Subscriptions rate
1.0	PBZ Bank	Sukuk Bond	7 Years	10.5%	17th Feb 2025	-12.0%
2.0	CRDB Bank Plc	Samia Infrastructure Bond	5 Years	12.0%	10th Feb 2025	-215.4%
3.0	AZANIA Bank Plc	Bondi Yangu	3 Years	12.5%	17th Jan 2025	-210.9%
4.0	NBC Bank Plc	Twiga Bond	5 Years	10.75%	10th Oct 2024	-130.0%
5.0	Stanbic Bank	Stanbic Bond	5 Years	12.5%	11th Oct 2024	N/A

The Collective Investment Schemes (CIS) market continued to demonstrate strong performance in terms of subscriptions and product development. During the period, new schemes were launched, further indicating growth in the CIS market and the strengthening of the savings culture.

4.8.2 Secondary Market of Listed Bonds

In the secondary market, the cumulative transaction value of traded government bonds grew by TZS 0.7 trillion to TZS 4.2 trillion from TZS 3.5 trillion in the preceding year. On the listed corporate bonds, the transaction value traded was TZS 9.3 billion compared with TZS 3.9 billion in the prior year. Either the transaction value for listed corporate bonds for the current year is higher compared to the value registered in the prior year by TZS 0.6 trillion, or this increase was due to new listed instruments during the period.

4.8.3 Equity Market

As of 30th June 2025, the market capitalisation at the Dar es Salaam Stock Exchange (DSE) stood at TZS 19.6 trillion, marking a TZS 2.8 trillion increase from TZS 16.8 trillion recorded on 30th June 2024. The proportion of local investor purchases during the period averaged 90.6%, up from 76.2% in 2024. Additionally, the Tanzania Share Index (TSI), which tracks the performance of domestically listed companies, rose by 8.4% to 4,852.3. The All-Shares Index (DSEI) increased by 16.7%, closing at 2,353.8. Total market turnover during the period grew by TZS 134.9 billion, reaching TZS 407.3 billion from TZS 272.4 billion in the previous year.

During the same period, several counters declared and paid dividends to shareholders. The dividends paid per share were as follows: TZS 850 by TCC, TZS 600 by TPCC, TZS 1,259 by TBL, TZS 428.85 by NMB, TZS 70.72 by SWISS, TZS 20.2 by VODA, TZS 125.5 by DSE, and TZS 65 by CRDB.

4.8.4 Collective Investment Schemes (CIS)

During the financial year, investments in Collective Investment Schemes (CIS) continued to project strong growth in both Assets Under Management (AUM) and the number of available funds. As of 30th June 2025, total AUM in the CIS market reached TZS 3,272.3 billion, up from TZS 2,273.6 billion in the previous financial year. The market also experienced registration of new schemes and a notable increase in investor subscriptions.

4.8.4.1 UTT AMIS Managed Funds and related products

The AUM of UTT AMIS-managed schemes and related services has increased by TZS 1,030.5 billion compared to an increase of TZS 702.8 billion recorded in the previous year. Moreover, the AUM during the period grew from TZS 2,238.2 billion to TZS 3,268.7 billion. The positive change in total AUM reflected increasing investors' confidence in UTT AMIS products following competitive returns and flexibility offered by the Funds.

For UTT AMIS, the entry of new fund managers and securities into the market is a positive indicator of growth and confidence in the capital market. New issuances create opportunities for investors, while the presence of additional fund managers helps cultivate a stronger savings culture, enhances market liquidity, and stimulates healthy competition.

As a result, the overall performance of UTT AMIS schemes was solid when compared to comparable products in the financial market. The returns delivered and liquidity provided to our esteemed investors during the 2024/25 financial year were both attractive and competitive. In this regard, we collectively take pride in our achievements and remain confident in our ability to continue meeting expectations of both existing and prospective investors

4.9 Financial Inclusion

Inclusive financial services in Tanzania have been largely driven by technological advancements and related innovations. According to the Annual Financial Inclusion Report issued by the Bank of Tanzania, the number of capital market access points increased by 9.7% in 2024, reaching 417, significantly higher than the 2.3% increase recorded in 2023. This growth was primarily attributed to an increase in the number of Registered Warehouses, Collective Investment Schemes (CIS), Fund Managers, Licensed Dealing Members (LDM), Investment Advisors, and Custodians of securities.

For UTT AMIS, as of 30th June 2025, investors' funds were reflected in the prevailing Asset Under Management (AUM), which stood at TZS 3.2 trillion. These funds are diversified and invested on behalf of our valued investors across various capital market avenues, including listed equities, corporate bonds, bank placements, and treasury securities. These schemes enable Tanzanians to access a broader range of investment options beyond traditional savings accounts.

Through its products, the organisation has implemented various initiatives, including advertising campaigns like Kijiwe Mchongo and promotion of digital channels, to encourage a culture of saving among Tanzanians. The education provided and the success achieved over the past 20 years have empowered communities to embrace savings culture by investing indirectly in financial market securities through established products.

Over the course of one year, UTT AMIS successfully opened 134,768 new accounts via investors' mobile phones, attracting annual subscriptions totaling TZS 86.6 billion. However, total withdrawals initiated through mobile phones reached TZS 235.2 billion. Through its product offerings, UTT AMIS has enhanced access to financial securities, making them more beneficial to the broader community. The schemes under management are designed to be attractive, user-friendly, and affordable for individuals across all income levels, small, medium, and large. Investors benefit from attractive annual returns and can conveniently purchase or redeem units, starting with a minimum subscription of TZS 10,000/= and additional top-ups from TZS 5,000.

Through its investor registration process, UTT AMIS has encouraged many Tanzanians to open bank accounts, which are required during onboarding and are mandatory for processing withdrawals. Additionally, UTT AMIS has supported the uptake of loan facilities offered by financial institutions by educating investors and enabling them to use their units or invested funds as collateral, thereby improving access to credit and strengthening the business ecosystem.

Source: *Bank of Tanzania (BOT), National Bureau of Statistics (NBS), UTT AMIS and DSE*

The Board and Staff of UTT AMIS wish you all a Happy Festive Season and a Prosperous 2026.

Wekeza Uwezeshwe!

9 UTT AMIS News Bulletin

UTT AMIS News Bulletin
[Containing updates up to 30th SEPTEMBER, 2025]

1.0 Asset Management & Investor Services Summary

- Currently managing six (6) collective investment schemes known as UMOJA FUND, WEKEZA MAISHA FUND, WATOTO FUND, JIKIMU FUND, LIQUID FUND and BOND FUND.
- Asset Under Management (AUM) value totaling TZS 3.6 trillion.
- UTT AMIS Plc introduced Wealth Management services with a portfolio worth TZS 43.1 billion.
- Maintaining a portfolio of around 558,768 investors.
- Offering competitive returns on client investments.

2.0 General Information on UTT AMIS Launched Schemes

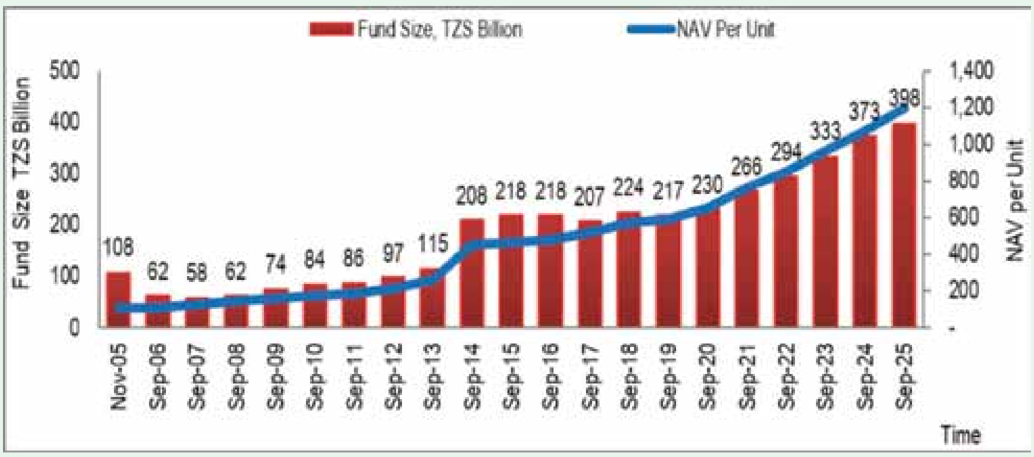
SN	DESCRIPTION	DETAILS
2.1	**Umoja Fund**	The Scheme was launched on 16th May 2005. Umoja Fund is an open-ended balanced scheme, it was the first scheme launched by UTT AMIS. The Fund aims to offer investors an investment that provides medium to long-term capital growth with less volatility in investment activity than pure equity investments, via a diversified portfolio that consists of debt and equity instruments. Some important features of this scheme are as follows:

- Units are sold at NAV *[meaning there is no entry load].*
- Minimum investment amount is equal to the sale value of 10 units.
- Repurchase amount is payable after deducting 1% exit load on NAV.
- Flexible entry/ exit provisions – *so one can buy as well as sell units on any business day.*
- Partial repurchase is also allowed.

'Fact Sheet' as on 30th September, 2025 demonstrates the following returns:

Since Launch [May, 2005]	15 Years	10 Years	5 Years	2 Years	1 Year
15.1%	16.8%	15.5%	16.6%	12.0%	11.4%

UMOJA FUND NAV PER UNIT AND FUND SIZE MOVEMENTS SINCE INCEPTION TO 30th SEPT 2025



2.2 **Wekeza Maisha [Invest Life]**

A Unit Linked Insurance Plan [ULIP] offering twin benefits relating to investment and insurance. The Scheme has a 10-year window of investment with two options; a lump sum for ten years or periodic equal installments over ten years. More than 99.0% of the funds are invested in income-generating instruments and less than 1.0% cover insurance premiums. This fund is suited to investors seeking long-term capital growth through exposure to a broadly diversified portfolio of listed equities and debt instruments.

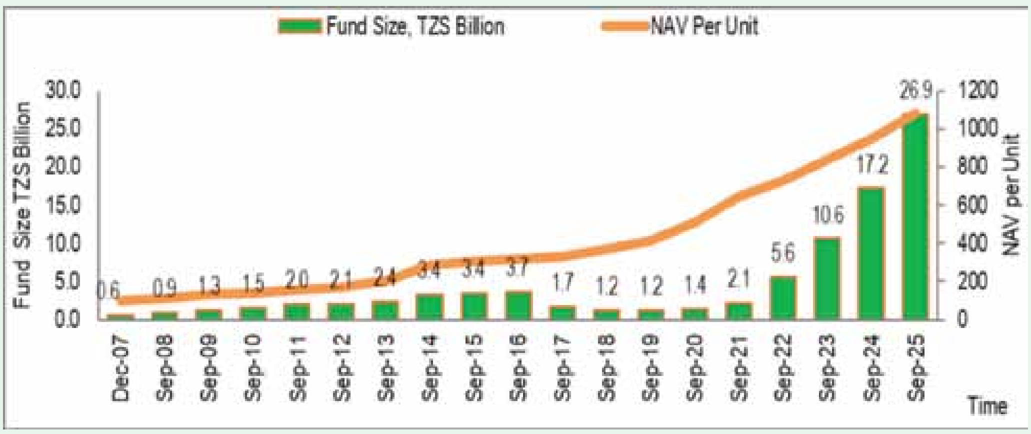
This Scheme was launched on 16th May 2007 with the following important features:

- Investors in the age group of 18 to 55 are allowed to invest.
- Scheme offers investment under two options: (a) Regular Contribution, and (b) Single Contribution
- Units are sold at NAV *[meaning no entry load]*
- One can join the Scheme by paying as low as TZS 8,340 on a per month basis *[applicable where the Chosen Contribution Amount is TZS 1 million]*
- Available Insurance Benefits are: - Life Insurance, Personal Accident and Funeral Expenses Cover
- This Scheme is a 'Systematic Investment Plan, whereby one can choose to pay his/her regular contributions on a Monthly, Half-Yearly, or Yearly basis.

'Fact Sheet' as on 30th September, 2025 demonstrates the following returns:

Since Launch [May,2007]	10 Years	5 Years	2 Years	1 Year
13.9%	25.5%	22.3%	14.6%	14.3%

WEKEZA MAISHA NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2025



Watoto Fund

The Gift that Lasts a Lifetime

2.3 Watoto Fund [Children's Career Plan]

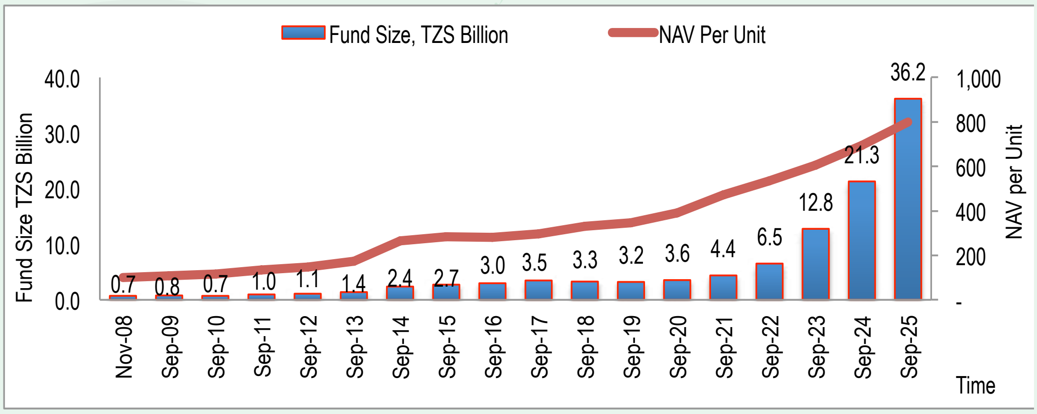
A child benefit-oriented plan, Watoto Fund was the third scheme launched by UTT AMIS as an investment platform aimed at creating a bright future for the young generation through investing in listed equities and debt instruments. The Fund is aimed at children and investments are done in the name of a child up to the age of 18 years. This Scheme was launched on 1st October 2008 with the following important features:

- Investments in the name of a child up to the age of 18 years can be made.
- Minimum Amount for Initial Investment is TZS 10,000 and for any subsequent additional investments is TZS 5,000.
- Units are sold at NAV *[meaning no entry load].*
- Scheme offers investment under two options: (a) Scholarship Option, and (b) Growth Option; and
- Scholarship as well as Repurchase payments are allowed after the beneficiary has attained 12 years of age.

'Fact Sheet' as of 30th September 2025 demonstrates the following returns:

Since Launch [October,2008]	10 Years	5 Years	2 Years	1 Year
13.1%	18.1%	20.7%	15.9%	15.1%

WATOTO FUND NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2025



Jikimu

Income Scheme

LIVE WELL ...YOU DESERVE IT

2.4 Jikimu Fund [Regular Income Scheme]

Jikimu Fund was the fourth open-ended balanced scheme launched by UTT AMIS on 3rd November 2008, suited to investors seeking long-term capital growth through exposure to a broadly diversified portfolio of listed equities and debt instruments. The Scheme is an investment vehicle providing income and capital growth over time. Income is distributed on a quarterly and annual basis.

The Scheme has the following important features:

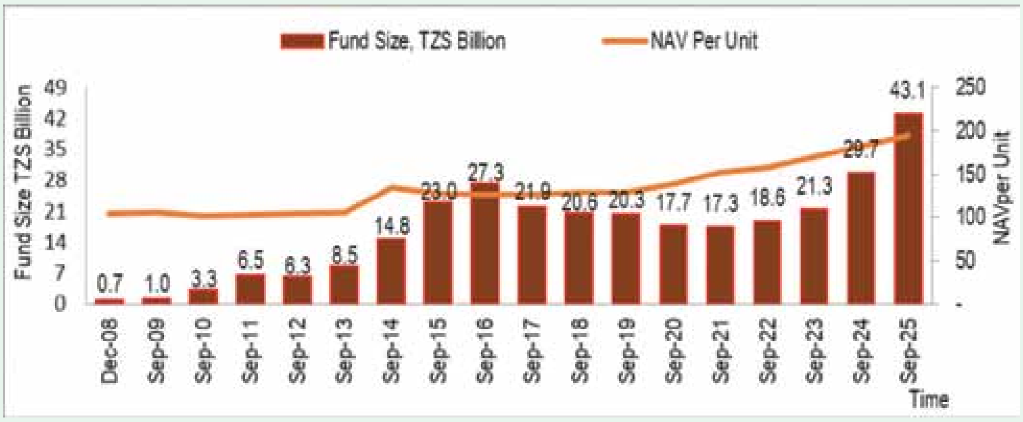
- Investment Plans and Minimum Amount: (a) Quarterly Income Distribution Plan [TZS 2 million] (b) Annual Income Distribution Plan [TZS 1 million] and (c) Annual Re-investment Plan/ Growth [TZS 5,000];
- Units are sold at NAV [meaning no entry load]; and
- Exit Load on Repurchase: (a) 2% for repurchase within 1 year, (b) 1.5% for repurchase between 1-2 years, (c) 1% between 2-3 years, and (d) Nil exit load after 3 years.

'Fact Sheet' as on 30th September, 2025 demonstrates the following returns:

Since Launch [November, 2008]	10 Years	5 Years	2 Years	1 Year
17.5%	15.2%	18.4%	15.7%	14.0%

Total Income Distribution [ID] as on 30th September, 2025		
Particulars	Amount, Billions TZS	Per Unit TZS
Since Launch [November, 2008]	18.0	197.5
One Year [Oct 24-Sept 25]	1.1	12.0

JIKIMU FUND NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2025

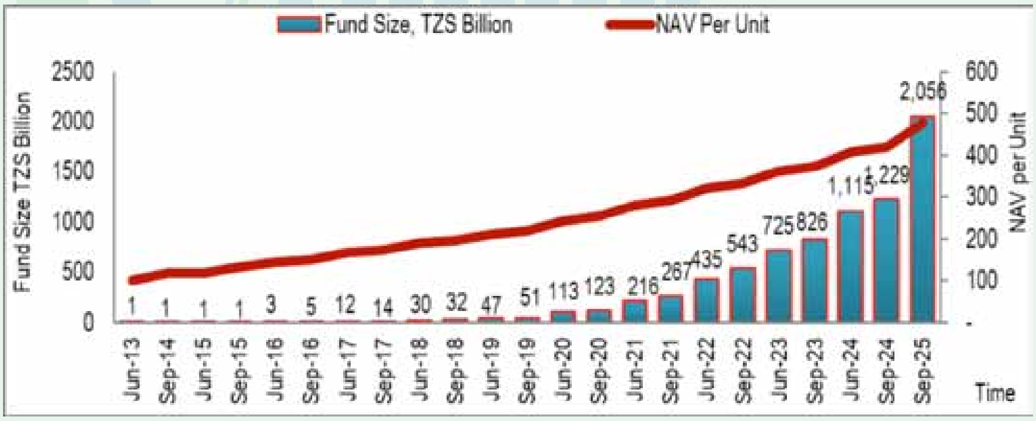


2.5	**Liquid Fund**	Liquid Fund was the fifth open-ended scheme to be launched by UTT AMIS on 1st March 2013, aimed at providing a high level of liquidity coupled with low risk. The Fund suites Investors seeking short, medium to long-term capital growth through exposure to a broadly diversified portfolio of debt instruments. The Scheme has the following features: • Suitable for individual investors as well as institutional investors. • Minimum amount for initial investment is TZS 100,000 and for any subsequent additional investments is TZS 10,000. • It is open for both Residents as well as Non-residents; and • There is no exit load.

'Fact Sheet' as on 30th September, 2025 demonstrates the following returns:

Since Launch [March, 2013]	10 Years	5 Years	2 Years	1 Year
18.5%	16.0%	17.3%	14.0%	13.2%

LIQUID FUND NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2025



BOND FUND
More ideas for your money

2.6 Bond Fund

The Bond Fund is the latest open-ended scheme to be launched by UTT AMIS on 16th September 2019, designed to generate periodic income, subject to distributable surplus and capital appreciation to investors. The Fund suites Investors seeking medium to long-term capital growth through exposure to a broadly diversified portfolio of debt instruments. The Fund aims at providing capital appreciation for long-term investors and distributing income, subject to distributable surplus, periodically.

Total Income Distribution [ID] as on 30th September, 2025		
Particulars	Amount, Billions TZS	Per Unit TZS
Since Launch [Sept, 2019]	107.4	69.0
One Year [Oct 24 - Sept 25]	38.1	12.0

The fund was launched on 16th September 2019 (IPO) with the following features:

- It is open for Tanzanians and Non-Tanzanians Individual and institutional investors; and
- There is no entry and exit load.

The Scheme offers investment options under three plans:

(a) Reinvestment Plan.

(b) Monthly Income Distribution Plan; and

(c) Semi-annual Income Distribution Plan.

Minimum Initial Investment

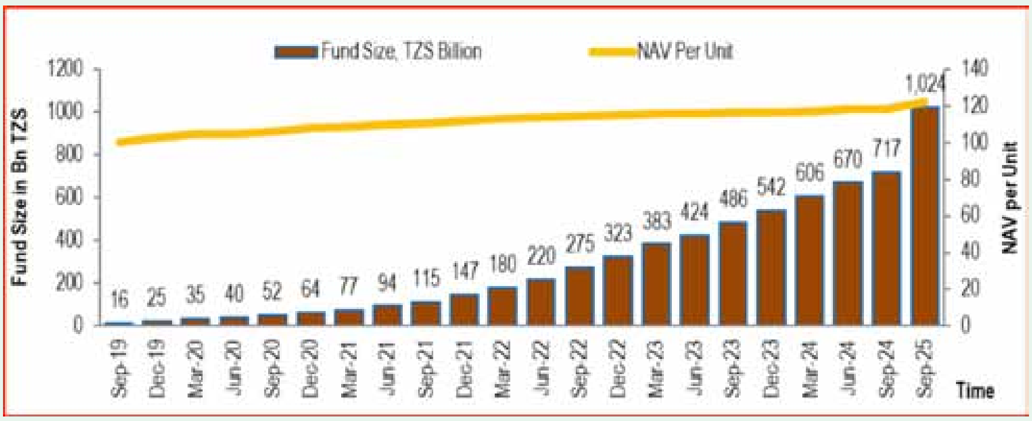
(a) TZS 50,000 for reinvestment option.

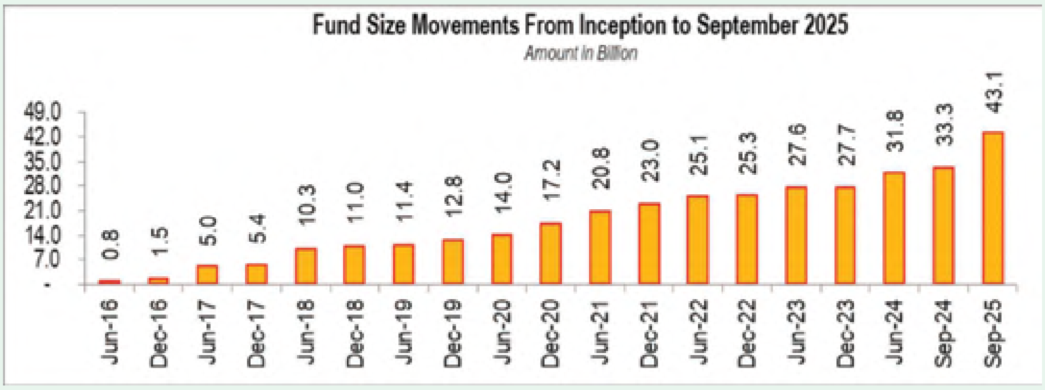
(b) TZS 10 million for monthly income distribution; and (c) TZS 5 million for semi-annual income distribution.

'Fact Sheet' as on 30th September, 2025 demonstrates the following returns:

Annualized Returns [%] as on 30th September, 2025			
Since Launch [Sept, 2019]	5 Years	2 Years	1 Year
16.1%	14.7%	13.2%	13.4%

BOND FUND NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2025



2.7	**UTT Wealth Management**	UTT Wealth Management is a customized financial product tailored to cater investor's need as per the prevailing market conditions. **Eligibility** Open Investment to individuals and institutional investors for both Tanzanians and foreigners. **Minimum Initial Investment** Minimum initial of TZS 100 million. Investors can build their wealth with customized portfolio catering to individual specific goals be it capital accumulation or income generation. **Fees/Charges** We charge an annual management fee ranging from 1.0% on AUM. **Investment Policy and Management Contract** For each investor, an investment policy and Management contract are established and tailored to the individual client's needs. Investment policy serves as a guide to the client's portfolio. **UTT Wealth Management Fund Size Movement from Inception to 30th September 2025** 
3.0		**Investors' Education Column**
3.1	**Joining/ Investing in UTT launched scheme**	Investors can easily join and invest in launched schemes through the following platforms. **i. Physical Office** By completing the application form and depositing funds in the account of the Fund through branches of CRDB Bank, NMB Bank, NBC Bank, Stanbic Bank, Selcom or Licensed Dealing Members of the Dar es Salaam Stock Exchange. **ii. Mobile Platforms (SimInvest)** Investors can open an account of the fund via mobile phone by using USSD Code *150*82# or UTT AMIS App. After opening account in a fund of choice, investors can start investing through M-PESA, MIXX BY YAS, AIRTEL MONEY or via bank transfer. Detailed procedures are provided on the application form. You may also obtain them from: https://www.uttamis.co.tz/invest-with-us-mobile-operators. • Contact UTT Call Centre at the following Toll-Free Numbers: 0800112020 or 0754800455 & 544 [voda to voda] or 0715800455 & 544 [Mixx by Yas] or 0782800455 [airtel] and obtain your respective scheme's 'Investor Account Number'. • Investors can also obtain services from UTT AMIS 'Investor Service Centres' located in: Dar es Salaam – Sukari House ground, 1st and 2nd floors and PSSSF Tower, Sam Nujoma Road, Arusha – Ngorongoro Building 4th Floor, Mwanza - NSSF Building Mezzanine Floor, Mbeya - NHIF Building Second Floor, Dodoma - PSSSF Building 6th Floor, Zanzibar - Thabit Kombo Building Third Floor, Morogoro and Kahama Contact addresses are provided below.

3.2 **What is inflation and how does it affect the common man?**

In simple economic terms – ***"Inflation is a rise in the general level of prices of goods and services in an economy over a period of time"***. When the price level rises, as an effect each unit of a currency buys fewer goods and services.

In an economy though there could be many factors which may contribute towards the high rates of inflation or hyperinflation, however one of the prime reasons among them is - the 'excessive growth of money supply'. When in a country the money supply grows at a faster pace comparative to the rate of economic growth, it provides an easy fuel to the inflationary powers.

Globally, the generally accepted indicators to measure inflation are Wholesale Price Index [WPI], Consumer Price Index [CPI], Personal Consumption Expenditure Price Index [PCEPI], and GDP Deflator etc. The Consumer Price Index [CPI] in a country measures prices of a selection of goods and services as purchased by a representing class of consumers.

From a common man's perspective, it is important to understand that the task of checking inflationary conditions in a country is normally vested with the Central Bank. Time and again such monitoring authorities take various measures as they deem fit & proper to effectively manage the pace of inflation in an economy.

Important Lesson: In a rising inflation economy, keep investing at regular intervals even if the amount is small. By practicing a disciplined systematic investment approach, you can ease off the negative impact of rising inflation on your investments.

3.3 **What is 'Magic of Compounding'?**

Simply put, compounding refers to the re-investment of income at the same rate of return to constantly grow the principal amount, year after year. Cumulative fixed deposits are a prime example of compounding at work, wherein the total interest that you get paid for the period is more than the rate of interest multiplied by the period of the deposit.

Would you care too much whether your rate of return is 10% or 12%? The fact is that if you did, it would make a big difference to your wealth creation as time progresses. The benefit from compounding arises primarily from the fact that income keeps growing the principal to generate higher absolute returns each year. Higher rates of return or longer investment periods increase the principal amount in geometric proportions.

The Impact of 'Power of Compounding':

Use the table below, to see the impact of 'power of compounding' on one-time investment of TZS 50,000/- and TZS 5,000,000/= with different rates of return and periods.

Table I.

Interest Rate	12%		14%	
Principle/Time	**50,000/=**	**5,000,000/=**	**50,000/=**	**5,000,000/=**
1	56,000.00	5,600,000.00	57,000.00	5,700,000.00
3	70,246.40	7,024,640.00	74,077.20	7,407,720.00
5	88,117.08	8,811,708.42	96,270.73	9,627,072.91
10	155,292.41	15,529,241.04	185,361.07	18,536,106.57
20	482,314.65	48,231,465.47	687,174.49	68,717,449.36

The table II below also shows the benefit from investing TZS 50,000,000/= and TZS 100,000,000/=, to see the impact of 'power of compounding' on one-time investment with different rates of return and time periods.

Table II.

Interest Rate	12%		14%	
Principle/Time	**50,000,000/=**	**100,000,000/=**	**50,000,000/=**	**100,000,000/=**
1	56,000,000.00	112,000,000.00	57,000,000.00	114,000,000.00
3	70,246,400.00	140,492,800.00	74,077,200.00	148,154,400.00
5	88,117,084.16	176,234,168.32	96,270,729.12	192,541,458.24
10	155,292,410.42	310,584,820.83	185,361,065.71	370,722,131.41
20	482,314,654.66	964,629,309.33	687,174,493.59	1,374,348,987.19

Consider table III, IV, V and VI below which highlights the benefit and impact of compounding (magic of compounding) earned from investing TZS 50,000/=, TZS 100,000/=, TZS 500,000/=and TZS 1,000,000/= on monthly basis for different period and rates of return.

Table III. Investment of TZS 50,000/= made on every month for ten years assuming different rates of return and time periods.

No. Deposits	Year/ Rates	10%	12%	14%
12	1	628,278.40	634,125.15	640,037.27
36	3	2,089,091.05	2,153,843.92	2,221,139.98
60	5	3,871,853.61	4,083,483.49	4,309,756.26
120	10	10,242,248.95	11,501,934.47	12,953,445.60
240	20	37,968,441.80	49,462,768.27	65,058,300.25

Table IV. Investment of TZS 100,000/= made on every month for ten years assuming different rates of return and time periods.

No. Deposits	Year/ Rates	10%	12%	14%
12	1	1,256,556.81	1,268,250.30	1,280,074.54
36	3	4,178,182.11	4,307,687.84	4,442,279.95
60	5	7,743,707.22	8,166,966.99	8,619,512.51
120	10	20,484,497.89	23,003,868.95	25,906,891.21
240	20	75,936,883.60	98,925,536.54	130,116,600.51

Table V. Investment of TZS 500,000/= made on every month for ten years assuming different rates of return and time periods.

No. Deposits	Year/ Rates	10%	12%	14%
12	1	6,282,784.05	6,341,251.51	6,400,372.68
36	3	20,890,910.55	21,538,439.18	22,211,399.75
60	5	38,718,536.09	40,834,834.93	43,097,562.55
120	10	102,422,489.45	115,019,344.73	129,534,456.05
240	20	379,684,417.99	494,627,682.69	650,583,002.53

Table VI. Investment of TZS 1,000,000/= made on every month to year ten with different rates of return and time periods.

No. Deposits	Year/ Rates	10%	12%	14%
12	1	12,565,568.09	12,682,503.01	12,800,745.36
36	3	41,781,821.09	43,076,878.36	44,422,799.50
60	5	77,437,072.17	81,669,669.86	86,195,125.10
120	10	204,844,978.90	230,038,689.46	259,068,912.10
240	20	759,368,835.99	989,255,365.39	1,301,166,005.06

By now, you've probably figured out the obvious conclusion from the above table. It is literally 'a waste of time and money' to let your wealth lie in low-income yielding investments for prolonged periods of time. You also must realize that **TIME** and **RATE OF RETURN** are the sources of the magic of compounding!!

Important Lessons: (1) Look for an investment opportunity, which can offer you comparatively superior returns; and (2) remain invested for a long time to avail the benefit of 'Magic of Compounding'.

Complaints HandComplaints Handling and Redress Mechanism

UTT AMIS plans to enhance its Complaints Handling and Redress Mechanism by digitising the complaints register before the end of the 2025/2026 financial year. This will enable seamless logging, tracking, and resolution of complaints through an integrated digital portal. The portal will allow unitholders and prospective investors to submit various types of requests, such as complaints, inquiries, or instructions, free of charge, regarding UTT AMIS products and related services for the company to address.

Chatbot on the UTT AMIS Website

On the UTT AMIS website, we provide tools such as a chatbot and UTT AMIS Connect (WhatsApp: +255 753 999 113) to assist with any questions about our products or services. Please visit the UTT AMIS website at **www.uttamis.co.tz** and click **'Start Now'** to receive responses, or chat directly with us via WhatsApp at +255 753 999 113.

4.0	**Contact us**	For any additional information on UTT launched schemes, please contact us at the following address: **DAR ES SALAAM OFFICE** The Managing Director, UTT AMIS Plc, 2nd Floor, Sukari House, Sokoine Drive/ Ohio Street, P.O.Box 14825, Dar es Salaam Phone No: +255 22 2128460 Toll Free: 0800112020 Fax No: +255 22 2137593 Email: uwekezaji@uttamis.co.tz Website: www.uttamis.co.tz **ARUSHA OFFICE** 4th Floor, Ngorongoro Conservation Office, P.O. Box 2490, Arusha, Phone No: +255 (0) 27 2970625 Fax: +255 (0) 22 2137593 Email: uwekezaji@uttamis.co.tz **MBEYA OFFICE** 2nd Floor, NHIF Tower, Mbeya P.O. Box 1210, Mbeya, Phone No: +255 (0) 25 2500371 Fax: +255 (0) 22 2137593 Email: uwekezaji@uttamis.co.tz **DODOMA OFFICE** 6th Floor, PSSSF House, P.O. Box 1310, Makole Street, Dodoma - Tanzania, Phone No: +255 26 2323861 Fax No: +255 26 2323862 Email: uwekezaji@uttamis.co.tz **MWANZA OFFICE** Mezzanine, NSSF Commercial Complex P.O. Box 640, Mwanza, Phone No: +255 (0) 28 2505072 Fax: +255 (0) 22 2137593 Email: uwekezaji@uttamis.co.tz **ZANZIBAR OFFICE** 3rd Floor, Sheikh Thabit Kobo Building- Michezani P.O. Box 2190, Zanzibar, Phone No: +255 (0) 242941274 Fax: +255 (0) 22 2137593 Email: uwekezaji@uttamis.co.tz **MOROGORO OFFICE** 3rd floor, National housing Building - Old Dar es Salaam road. Tel: 0800 112020 Email: uwekezaji@uttamis.co.tz **KAHAMA OFFICE** NSSF Mafao House, Tel: 0800 112020 Email: uwekezaji@uttamis.co.tz **DAR ES SALAAM OFFICE** Ground Floor, PSSSF Complex, parking Tower Sam Nujoma Road P.O. Box 14825 Dar es Salaam Tel: Toll free 0800112020 Email. uwekezaji@uttamis.co.tz

OTHER UTT AMIS SCHEMES