UTT AMIS
Asset Management and Investor Services

UTT ASSET MANAGEMENT AND INVESTOR SERVICES PLC (UTT AMIS)

ANNUAL REPORT FOR CHILDREN'S CAREER PLAN UNIT TRUST SCHEME (WATOTO FUND)

Watoto Fund
The Gift that Lasts a Lifetime

FOR THE YEAR ENDED 30 JUNE 2025

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UTT ASSET MANAGEMENT AND INVESTOR SERVICES PLC (UTT AMIS)

ANNUAL GENERAL MEETING FOR WATOTO UNIT TRUST SCHEME, ON SUNDAY, DECEMBER 21, 2025 AT THE JULIUS NYERERE INTERNATIONAL CONVETION CENTRE, STARTING AT 12:30 PM

TIME TABLE AND AGENDA ITEMS

S/N	TIME	ACTIVITIES	RESPONSIBLE PERSON(S)
1.	12.30 - 02.00	Arrival and Registration of Investors	Investors / Administration
2.	02.00 - 02.10	Announcements and other Administrative Matters	MC / Administration
3	02.10 - 02.15	Confirmation of Quorum and Opening of the Meeting	Board Chairman
4.	02.15 - 02.30	Introduction of Directors, Management and Service Providers	Managing Director
5.	02.30 - 02.40	Confirmation of Minutes of the 12th Annual General Meeting	All
6.	02.40 - 02.55	Matters Arising from the 12th Annual General Meeting	Managing Director
7.	08.55 - 09.25	Chairman's Letter to Investors	Board Chairman
8.	09.25 - 09.40	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.	09.40- 04.10	Presentation of Manager's Report on Investments	Director of Investment and Property Management
10.	04.10 - 04.30	Comments, Questions and Answers Session	Board Members / Management
11.	04.30 - 04.45	Closing of the Meeting	Board Chairman

2 Minutes of the 12th Annual General Meeting

KUMBUKUMBU ZA MKUTANO WA KUMI NA MBILI (12) WA MWAKA WA MFUKO WA WATOTO ULIOFANYIKA TAREHE 17 NOVEMBA 2024 KATIKA UKUMBI WA MIKUTANO WA KIMATAIFA WA JULIUS NYERERE JIJINI DAR ES SALAAM

WALIOHUDHURIA (Kiambatanisho "A")

BODI YA WAKURUGENZI

1. Prof. Faustin R. Kamuzora - Mwenyekiti wa Bodi
2. Dkt. Judika L. King'ori - Mjumbe wa Bodi
3. Bw. David E. Mwankenja - Mjumbe wa Bodi
4. Bw. Paul A. Maganga - 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 J. Jones - Mjumbe wa Bodi
2. Bw. Daniel Olesumayan - Mjumbe wa Kamati ya Bodi

WAALIKWA

1. Bw. Amiri Juma Ally - Mwakilishi wa Msajili wa Hazina
2: Bi. Aisha Mbilikira - CMSA/ Mamlaka ya Masoko ya Mitaji na Dhamana
3. Bw. Frank Mboya - KPMG/Wakaguzi wa Hesabu za Mfuko
4. Bw. A. Meena - CRDB/ Waangalizi wa Mfuko
5. Bi. Sephania Shambwe - CRDB/ Waangalizi wa Mfuko
6. Bw. Mustafa Haji - 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 AKIDI NA KUFUNGUA MKUTANO

Mwenyekiti alifungua mkutano saa 08:45 Mchana kwa kuwakaribisha wajumbe walioweza kuhudhuria Mkutano wa 12 wa Mfuko wa Watoto. Hii ilikuwa baada ya wajumbe kupokea taarifa ya akidi, ambayo ilionesha kuwa Wajumbe wenye vipande waliohudhuria walikuwa 460 ambao majina yao yapo kwenye kumbukumbu hizi kama Kiambatisho "A". Mkurugenzi Mtendaji alitoa taarifa kwamba idadi ya Vipande vilivyoandikishwa vilikuwa 3,775,357.92 sawa na asilimia 12 ya jumla ya vipande vyote vya Mfuko kiasi cha Vipande 32,139,559.91. 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 Wawakilishi wa Mamlaka ya Masoko ya Mitaji na Dhamana (CMSA). Aliendelea kuwatambulisha pia Wawakilishi wa Benki ya CRDB ambayo ni Mwangalizi wa Mfuko, Wawakilishi wa Kampuni ya KPMG inayotoa Huduma za Ukaguzi wa Hesabu za Mfuko pamoja na Mwakilishi kutoka ofisi ya Hazina ambayo inasimamia Taasisi za Serikali ikiwemo UTT AMIS. Mkurugenzi Mtendaji alimaliza kwa kutambulisha Menejimenti ya UTT AMIS pamoja na wafanyakazi wote waliokuwepo Mkutanoni kwa ujumla.

4.0 KUTHIBITISHA KUMBUKUMBU ZA MKUTANO ULIOPITA

Baada ya kuzipitia kurasa zote za kumbukumbu za Mkutano wa kumi na moja, wajumbe kwa kauli moja walithibitisha na kuzipitisha kumbukumbu za Mkutano wa kumi na moja (11) uliofanyika tarehe 20 Novemba 2023.

5.0 YATOKANAYO NA KUMBUKUMBU ZA MKUTANO ULIOPITA

Hapakuwa na yatokanayo na Mkutano wa Kumi na Moja (11).

6.0. TAARIFA YA MWENYEKITI

6.1 TAARIFA YA MWENYEKITI

6.2 Mwenyekiti aliwasilisha taarifa ya Mfuko wa Watoto kwa mwaka wa fedha ulioishia Juni 30, 2024. Aliwakaribisha wajumbe kwenye Mkutano Mkuu wa 12 wa Mwaka wa Wawekezaji wa Mfuko wa Watoto.

6.1 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 Watoto.

6.2 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.

6.3 Mwenyekiti aliwaeleza wawekezaji kuwa, kwa zaidi ya miaka 20 ya uwepo wa UTT AMIS, ni Dhahiri kuwa fedha nyingi zimewekezwa kwa niaba ya wawekezaji na kurudishwa kama faida. 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."*

6.4 Aidha, Mwenyekiti aliwaeleza wawekezaji kuwa, kutokana na jitihada kubwa zilizofanywa na Menejimenti pamoja 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.

6.5 Taarifa ya Mwenyekiti iliendelea kueleza kuwa utendaji wa Mfuko wa Watoto uliendelea kuwa mzuri kwa mwaka wa fedha ulioishia 30 Juni 2024. Faida kwa wawekezaji ilikuwa kubwa ikilinganishwa na kigezo linganifu (Performance Benchmark) ikiwa ni wastani wa faida ya asilimia kumi na nne nukta moja (14.1%) ikilinganishwa na asilimia kumi na mbili nukta nne (12.4%) ya mwaka ulioishia tarehe 30 Juni 2023. Faida iliyopatikana iko sawa na maendeleo ya soko na ni kubwa kuliko kigezo linganifu cha asilimia 11.2% katika kipindi cha mwaka wa fedha kilichoishia tarehe 30 Juni 2024. Katika kipindi cha mwaka wa fedha ulioishia Juni 2024, thamani ya mfuko iliongezeka kutoka shilingi bilioni 10.7 iliyofikiwa Tarehe 30 Juni 2023 hadi Shilingi bilioni 18.9 tarehe 30 Juni 2024. Mwakilishi wa Mwenyekiti aliwaeleza wawekezaji kuwa, ongezeko hili la thamani ya Mfuko limetokana na faida nzuri inayopatikana, matumizi ya teknolojia katika kufanya miamala ya uwekezaji, kuongezeka kwa Imani na elimu juu ya faida zinazopatikana kupitia Mifuko ya uwekezaji wa pamoja.

6.6 Taarifa ya Mwenyekiti iliwajulisha 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.

6.7 Kuhusu maendeleo ya Soko la Mitaji na Dhamana ambalo utendaji wake hupimwa kwa kuangalia mabadiliko ya Fahirisi (Tanzania Share Index), imeonesha kuwa na maendeleo mazuri. 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. Hii inamaanisha kuwa, kwa kipindi cha mwaka ulioishia tarehe 30 Juni, 2024, bei za Hisa kwa ujumla ziliongezeka ikilinganiswa na mwaka uliopita. Sababu za kupanda kwa bei za Hisa kulichagizwa na utendaji mzuri wa Makampuni yaliyoorodheshwa katika Soko la Hisa la Dar es Salaam, kuongezeka imani kwa wawekezaji wa ndani na wa nje ya nchi na kuboreshwa kwa mazingira ya uwekezaji hapa nchini. Shukurani 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.

6.8 Wawekezaji walielezwa kupitia taarifa ya Mwenyekiti kuwa viashiria vya kiuchumi vinaonesha kwamba Kampuni ya uwekezaji ya UTT AMIS pamoja na Mifuko inayoisimamia imeendelea kufanya vizuri. Thamani ya Mifuko imeongezeka kutoka Shilingi trilion 1.5354 tarehe 30 Juni, 2023 hadi kufikia Shilingi trilion 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 umetokana na ongezeko la faida iliyopatikana katika uwekezaji Pamoja na 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. Kama nilivyosema hapo awali kwamba mifuko yote imetoa faida nzuri kwa wawekezaji wake. Faida kwa mfuko wa Watoto ilikuwa asilimia 14.1.

6.9 Mwenyekiti alieleza kuwa, Kampuni ya UTT AMIS imeendelea na awamu ya mwisho ya utekelezaji wa Mpango Mkakati wake wa miaka mitano unaoishia Mwezi wa Juni Mwaka 2024. Pia UTT AMIS ilitayarisha mpango mkakati mpya wa miaka mitano. Mpango mpya umejikita katika kuifanya UTT AMIS kuwa mshirika 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 2024/2025 ili uweze kumalizika mwezi Juni 2030. Kati ya malengo yalioainishwa katika mpango mkakati mpya ni Pamoja na kukuza thamani ya mfuko kutoka shilingi Trilioni 2.238 cha sasa hadi shilingi Trilioni 7.5, na kuongeza idadi ya matawi ili kusongeza huduma kwa wawekezaji nchini na nchi za Africa Mashariki Pamoja na nchi za ukanda wa nchi za Kusini mwa Jangwa la Sahara (SADC). Zaidi ya hapo, Mpango Mkakati unaonesha kuwa huduma kwa wawekezaji zitakuwa za kidijitali. UTT AMIS ndani ya mwaka huu wa fedha 2024/2025 imeanza na uboreshaji wa mifumo ili kuimarisha uwezo na kumudu kiwango kikubwa cha biashara. Mradi huu wa kuboresha mifumo unatarajiwa kukamilika ndani ya kipindi cha miezi kumi na mbili.

6.10 Aidha, Wawekezaji walijulishwa kuwa, kwa kipindi cha miaka mitano ya utekelezaji wa Mpango Mkakati wa Kampuni ya uwekezaji ya UTT AMIS unaoishia Juni 2024 kumekuwa na mafanikio makubwa zaidi ya ilivyotarajiwa. Thamani ya mifuko ilikisiwa kukua kutoka shilingi bilioni 290.7 tarehe 30 Juni 2019 mpaka shilingi bilioni 485.9 kabla ya kurekebishwa na kuwa shilingi bilioni 1,007.9 tarehe 30 Juni 2024. Hata hivyo, thamani halisi ya mifuko mpaka kufikia tarehe 30 Juni 2024 ilikuwa ni shilingi Trilion 2.2 ambayo ni mara mbili ya kiwango kilichotarajiwa. 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 Mtaji. Pia UTT AMIS inatarajia kuwafikia na kuwahudumia wawekezaji wengi zaidi nchini Tanzania, Ukanda wa Afrika mashariki na ukanda wa nchi za SADC.

6.11 Hali kadhalika, Mwenyekiti aliwajulisha 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 kutoka 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 la kuongeza thamani ya Mifuko, ni muhimu kuwa kila fursa inayopatikana iweze kutumika vyema. Kwa kuzingatia kuwa ninyi Wawekezaji mnazifahamu 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.

6.12 Mwisho, Katika kuhitimisha taarifa yake, Mwenyekiti aliwashukuru wote kwa ushirikiano na imani yao kwa UTT AMIS na Mfuko wa Watoto 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, Msimamizi wa Mifuko ambaye ni Benki ya CRDB, Soko la Hisa la Dar es Salaam pamoja na Madalali wake, Wajumbe wenzake 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 kwetu.

7.0 TAARIFA YA MWANGALIZI WA MFUKO

7.1 Mwakilishi wa Benki ya CRDB ambaye ni Mwangalizi wa Mfuko wa Watoto, aliwasilisha Taarifa iliyoeleza kwamba, kama waangalizi wa Mfuko wa Watoto, wana jukukumu la kusimamia na kuhakikisha kwamba utendaji wa meneja wa mfuko unaendana/ unazingatia 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 mkataba 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 Watoto, imeendeleza uangalizi wa mwenendo wa shughuli za meneja wa mfuko, utekelezaji wake na kuangalia changamoto kwenye uwekezaji.

7.3 Mwakilishi wa Benki ya CRDB alihitimisha kwa kuwathibitishia Wawekezaji wa Mfuko kwamba shughuli za uwekezaji kwenye mfuko wa Watoto na wajibu wa meneja wa mfuko (UTT AMIS), vimeendeshwa/ vimetekelezwa kufuatana na vipengele vya waraka wa makubaliano. Tukizingatia suala la imani/ uaminifu wa wenye vipande kwenye mfuko, tunathibitisha kwamba maslahi ya wenye vipande ndani ya mfuko wa Watoto 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 WATOTO

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 Watoto 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)). Taarifa ya wakaguzi iliendelea kusema Muhtasari huu wa hesabu pamoja na hii taarifa yetu 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 yalitolewa kwenye taarifa ya tarehe 11 Novemba, 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 zao za ukaguzi, ukaguzi ambao ulifanywa kwa mujibu wa viwango vya kimataifa vya ukaguzi (International Standards on Auditing–ISA) 810 (kama ilivyorekebishwa), kuhusu "Kazi za kuripoti juu ya Muhtasari wa taarifa za fedha".

9.0 TAARIFA YA MWAKA KUHUSU HESABU ZA MFUKO WA WATOTO

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 2,337,789,000 /= ikilinganishwa na Mapato ya Shilingi 1,164,048,000/= 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 387,578,000/= ikilinganishwa na Shilingi 206,028,000/= kwa mwaka ulioishia tarehe 30 Juni, 2023, hivyo kufanya Faida baada ya kutoa gharama za uendeshaji na kabla ya kodi kuwa Shilingi 1,950,211,000/= ikilinganishwa na Faida ya Shilingi 958,020,000/= mwaka ulioishia tarehe 30 Juni, 2023. Kodi iliyotozwa na Serikali ilikuwa Shilingi 15,532,000/= ikilinganishwa na Shilingi 5,271,000/= kwa mwaka wa fedha 2023. Hivyo, Mfuko ulibaki na Faida Halisi (baada ya Kodi na Matumizi) ya Shilingi 1,934,679,000/= ikilinganishwa na Shilingi 952,749,000/= mwaka ulioishia tarehe 30 Juni, 2023.

9.3 Kwa upande wa Urari wa Hesabu za Mfuko, ilielezwa kuwa, Rasilimali za Mfuko zilikuwa ni Shilingi 19,183,414,000/= mnamo tarehe 30 Juni, 2024, ikilinganishwa na Shilingi 11,029,354,000/= tarehe 30 Juni, 2023. Dhima za Mfuko zilikuwa na jumla ya Shilingi 185,047,000/= mnamo tarehe 30 Juni, 2024, ikilinganishwa na Shilingi 242,003,000/= tarehe 30 Juni, 2023. Kutokana na taarifa hiyo, thamani halisi ya Mfuko tarehe 30 Juni, 2024 ilikuwa ni Shilingi 18,998,367,000/= ikilinganishwa na Shilingi 10,787,351,000/= 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 10,787,351,000/= ikilinganishwa na Shillingi 5,726,519,000/= 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 1,934,679,000/= ikilinganishwa na Shilingi 952,749,000/= kwa mwaka linganishi ulioishia tarehe 30 Juni, 2023. Kwa upande wa miamala ya wenye vipande, mfuko ulipokea (Net sales) kiasi cha Shillingi 6,276,337,000/= kwa mwaka wa fedha ulioishia 30 Juni 2024 ikilinganishwa na kiasi cha Shilingi 4,108,083,000/= 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 18,998,367,000/= ikilinganishwa na Shilingi 10,787,351,000/= kwa mwaka 2023.

9.5 Kwa upande wa Taarifa ya Mtiririko wa Fedha, ilielezwa kuwa fedha halisi iliyotokana na shughuli za uendeshaji kabla ya marekebisho ya mtaji kwa mwaka ulioishia tarehe 30 Juni, 2024, ilitumika Shilingi 370,294,000/= ikilinganishwa na Shilingi 77,471,000/= kwa mwaka ulioishia tarehe 30 Juni, 2023. Fedha halisi iliyotumika kutoka kwenye shughuli za Uendeshaji baada ya marekebisho ya mtaji na kodi ya Serikali ilikuwa Shilingi 5,091,281,000/= ikilinganishwa na Shilingi 3,976,544,000/= kwa mwaka wa fedha 2023. Miamala ya Amana kwa wawekezaji ilipatikana fedha kiasi cha shilingi 6,276,337,000/= tarehe 30 Juni, 2024 ikilinganishwa na fedha kiasi cha shilingi 4,108,083,000/= tarehe 30 Juni, 2023. Miamala hiyo ilipelekea kubaki na salio la fedha kiasi cha Shillingi 1,185,056,000/= mwaka wa fedha uliosha 30 Juni, 2024 ukilinganisha na Shillingi 131,539,000/= 30 Juni, 2023. Aidha Mfuko ulikuwa na akiba ya Fedha kiasi cha Shilingi 289,485,000/= mwanzoni mwa mwaka wa fedha 2024 ikilinganishwa na akiba ya Shilingi 157,946,000/= mwanzoni mwa Mwaka wa Fedha 2023, Mfuko umeweza kubaki na akiba ya fedha kiasi cha Shilingi 1,474,541,000/=, mwishoni mwa mwaka ulioishia tarehe 30 Juni, 2024 ikilinganishwa na Shilingi 289,485,000/=, mwishoni mwa mwaka wa fedha wa 2023.

10.0 TAARIFA YA MENEJA WA MFUKO KUHUSU UWEKEZAJI

Mkurugenzi wa Idara ya Uendeshaji 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 ukubwa wa Mfuko wa Watoto umeongezeka kwa Shilingi billioni 8.2 sawa na asilimia 76.6 kufikia billioni 18.9 ikilinganishwa na ongezeko la shillingi billioni 5.0 mwaka 2023. Thamani ya kipande imeongezeka kutoka shilingi 583.7 hadi kufikia shilingi 666.5 sawa na ongezeko la Shilingi 82.8 ikilinganishwa na ongezeko la Shilingi 64.4 kwa mwaka 2023.

10.2 Taarifa iliainisha mgawanyo wa uwekezaji wa Mfuko wa Watoto katika kipindi cha mwaka wa fedha ulioisha tarehe 30 Juni 2024, Kampuni ya UTT AMIS kama Meneja wa Mfuko alitumia uzoefu na weledi katika kufikia mgawanyo anuai wa Rasilimali kwa mujibu wa matakwa ya sera za mfuko wa Watoto. Taarifa ilieleza kuwa mgawanyo wa uwekezaji katika Mfuko wa Watoto uligawanyika katika asilimia kama ifuatavyo, asilimia 15.7 iliwekezwa katika Hisa, asilimia 77.6 iliwekezwa katika Dhamana za Serikali za muda mrefu, asilimia 6.7 katika Amana za benki za muda mfupi.

10.3 Faida ya Mfuko wa Watoto kwa mwaka wa fedha ulioishia tarehe 30 Juni, 2024 ilikuwa asilimia 14.1 ikilinganishwa na asilimia 12.4 ya mwaka uliopita. Ilielezwa kuwa kuongezeka kwa kiwango cha faida ni kutokana na kuongezeka kwa viwango vya faida kwenye maeneo ya uwekezaji ikilinganishwa na hali ilivyokuwa mwaka uliopita. Mkurugenzi wa Uendeshaji aliendelea kusema hali na viwango vya faida iliongezeka kama inavyoonekana kwenye jedwali namba mbili (ii) kwenye taarifa ya meneja kuhusu uwekezaji.

10.4 Mkurugenzi aliwaeleza wawekezaji mambo mengine muhimu ya kuzingatia wakati wa kulinganisha faida za uwekezaji katika Mfuko wa Watoto pamoja na amana za benki, alieleza kuwa viwango vya riba za benki vilivyoonyeshwa ni kabla ya kutoa kodi ya zuio (withholding tax) ya asilimia 10 wakati mapato ya mfuko wa Watoto ni baada ya kutoa kodi ya zuio ya asilimia 10. Pia, jambo lingine la muhimu la kuzingatia ni kwamba mfuko wa Watoto unaruhusu wanachama wake kuuza vipande vyao wakati wowote hivyo kumpa fursa mwekezaji kupata fedha pindi anapozihitaji na kwamba hakuna kiwango cha chini cha uwekezaji kinachoruhusu kupata faida, viwango vya faida ya mfuko inatolewa sawa kwa wawekezaji wote (wawekezaji wa kipato kidogo, wa kipato cha kati na wale wenye kipato kikubwa).

10.5 Kuhusu pato la Taifa, Mkurugenzi alisema 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, Kilimo, Ujenzi na Madini vilikuwa vichocheo vikubwa vya ukuaji wa uchumi katika kipindi hicho. Uchumi kwa mwaka 2024 unakadiriwa kuongezeka kwa asilimia 5.4, ukichagizwa na kufufuliwa kwa shughuli za kiuchumi hususani uwekezaji kwenye sekta ya umma na binafsi nchini. Mwasilishaji aliendelea kueleza kuwa, pato la taifa hutafasiri kiwango na shughuli za uchumi katika nchi. Hali imara na stahimilivu juu ya mwenendo wa uchumi nchini ni muhimu kwa Mifuko ya uwekezaji wa pamoja inayosimamiwa na UTT AMIS na maeneo mengine ya uwekezaji nchini. Uchumi imara husaidia kutunza na kuimarisha thamani ya uwekezaji na huvutia wawekezaji wa ndani na nje ya nchi.

10.6 Hali ya mfumuko wa bei nchini hadi kufikia tarehe 30 Juni 2024 ilikuwa asilimia 3.1 ikilinganishwa na asilimia 3.6 iliyonakiliwa tarehe 30 Juni 2023. Kupungua kwa mfumuko wa bei nchini kunaashiria gharama za bidhaa na huduma mbalimbali zilipungua kwa mwaka ulioishia Juni 2024, ikilinganishwa na kasi iliyokuwepo Juni 2023. Hali ya uchumi nchini na mwenendo wa mfumuko wa bei ni stahimilivu kiasi ambacho kimewezesha wawekezaji kwenye mifuko ya uwekezaji kuwekeza kwa wingi. UTT AMIS inajitahidi kuwekeza kwenye maeneo yanayotoa faida shindani kuliko kiwango cha mfumuko wa bei.

10.7 Kuhusu Sekta ya benki, Mkurugenzi alieleza kuwa Kwa kipindi cha mwaka mmoja ulioisha tarehe 30 Juni, 2024 hali ya utendaji kwa sekta ya benki nchini imeendelea kuwa imara kwani jumla ya rasilimali na amana ziliongezeka. Asilimali ziliongezeka kutoka shilingi trilioni 53.7 iliyonakiliwa Juni 2023 hadi shilingi trilioni 62.0 Juni 2024. Kiasi cha amana kiliongezeka kwa shilingi trilioni 4.9 sawa na asilimia 13.7 kutoka shilingi trilioni 35.7 Juni 2023 hadi shilingi trilioni 40.6 Juni 2024. Jumla ya mikopo ilifikia shilingi trilioni 37.4 ikilinganishwa na shilingi trilioni 31.5 mwaka uliopita. Mifumo ya malipo kwa njia ya digitali nchini iliendelea kuwa imara, ikithibitishwa na kuwepo kwa kiwango cha juu cha miamala iliyokamilika kwa muda mfupi. Kwa mwaka 2023 idadi ya miamala iliyofanyika kutoka kwenye huduma za pesa mtandaoni Kwenda benki ni million 6.6 yeneye yenye thamani ya shilingi trilioni 2.7. Kwa kipindi hicho, idadi ya miamala iliongezeka kwa asilimia 34.1 na thamani yake ilikua kwa asilimia 25.2. Kuendelea kuimarika kwa sekta ya benki ni muhimu kwa mifuko ya uwekezaji wa pamoja na uchumi kwa ujumla kwani huduma zitolewazo na benki huchochea ufanisi kwenye uchumi. Aidha, hadi tarehe 30 Juni, 2024 meneja wa mifuko ya uwekezaji wa pamoja amefanikiwa kuunganisha mifumo ya UTT AMIS na benki ili kuwawezesha wawekezaji kununua vipande kidigitali, hivyo kurahisisha uwekezaji mahali popote.

10.8 Mkurugenzi alieleza namna sekta ya mawasiliano inavyoendelea kuchochea na kurahisisha Uwekezaji katika mifuko na huduma binafsi. Jumla ya mauzo ya vipande yaliopokelewa na UTT AMIS kupitia mitandao ya simu za mikononi ni shilingi bilioni 47.4 mwaka 2024 ikilinganishwa na shilingi bilioni 25.4 yaliopokelewa mwaka 2023. Taarifa iliainisha kuwa kwa kupiga *150*82# au kwa kutumia programu tumizi mwekezaji anaweza kufungua akaunti na kuanza Uwekezaji wake. Aidha kupitia simu mwekezaji anaweza kununua na kuuza vipande.

10.9 Kuhusu Dhamana za Serikali ilielezwa kuwa Kwa kipindi cha mwaka mmoja ulioisha tarehe 30 Juni, 2024, Benki Kuu ya Tanzania kwa niaba ya Serikali ya Jamhuri ya Muungano wa Tanzania ilipunguza kiasi cha dhamana za Serikali za muda mfupi sokoni kwa shilingi trilioni 0.6 hadi shilingi trilioni 2.7 Juni 2024. 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 jana. Aidha, kiasi kilichokubaliwa baada ya mnada kimeongezeka kwa asilimia 3.8 (shilingi trilioni 0.1) kutoka shilingi trilioni 2.5 hadi shilingi trilioni 2.6 Juni 2024. Kwa kipindi hicho, kiasi cha dhamana za Serikali za muda mrefu kilichouzwa kwenye soko la awali kilikuwa ni shilingi trilioni 3.3 ikilinganishwa na shilingi trilioni 4.3 mwaka uliopita. Kiwango cha ushiriki kwenye minada hiyo kiliongezeka hadi shilingi trilioni 5.2 (asilimia 11.5) ikilinganishwa na shilingi trilioni 4.6. Kiwango kilichokubaliwa na Benki Kuu ya Tanzania baada ya mnada kilipungua kwa shilingi trilioni 1.1 (asilimia 28.2) hadi shilingi trilioni 2.8 kikilinganishwa na shilingi trilioni 3.9 mwaka 2023. Kuongezeka kwa ushiriki na uwekezaji kwenye dhamana za Serikali kunaashiria ongezeko la uelewa kwa umma kuhusu uwekezaji na akiba. Ongezeko la uelewa na ushiriki katika soko la dhamana nchini husaidia kuboresha ukwasi na faida kweneye mifuko ya uwekezaji wa pamoja.

10.10 Kwa kipindi cha mwaka wa fedha kilichoishia Juni 2024, viwango vya riba zinazotolewa kwenye amana za benki hazikubadilika kwa kiwango kikikubwa. 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 ilikuwa asilimia 7.5 na faida kwa amana ya mwaka mmoja ilikuwa asilimia 8.7. Kiwango vya Riba katika dhamana za Serikali za muda mfupi ziliongezeka kutoka wastani wa asilima 6.5 mwezi Juni 2023 hadi kufikia asilimia 8.3 Juni 2024. Kiwango cha riba kwa mikopo ya siku kwa benki kilipanda hadi asilimia 7.2 kutoka asilimia 5.0 mwezi January 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 April 2024 kutoka asilimia 5.5 mwezi January 2024. Viwango vya faida kwa mwaka huu hususani kwenye dhamana za Serikali za muda mrefu ni zaidi ya viwango vilivyopatikana mwaka uliopita. Ongezeko la faida kwenye uwekezaji wa dhamana hizo huleta matokeo chanya kwenye faida kwa wawekezaji.

10.11 Kwa kipindi cha mwaka mmoja kilichoisha mwezi Juni 2024, Dola moja ya marekani iliuzwa shilingi 2,640 ikilinganishwa na shilingi 2,339.1 mnamo Juni 2023. Kwa kipindi cha mwaka mmoja Shilingi ya Tanzania ilishuka thamani kwa asilimia 12.8 ililinganishwa na asilimia 1.0 mwaka uliopita. Benki Kuu imechekua 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.

10.12 Aidha, ilielezwa kuwa ustahimilivu wa viwango vya kubadilisha fedha ni muhimu kwa mifuko ya uwekezaji wa pamoja ya UTT AMIS na Uchumi wa Tanzania kwa ujumla kwani husaidia kutunza thamani ya rasilimali ambazo thamani yake ipo katika shilingi za kitanzania. Kwa ujumla, Mifuko inayosimamiwa na UTT AMIS inatoa faida nzuri kwa Shilingi za Tanzania lakini inapobadilishwa hadi sarafu nyingine kama vile Shilingi ya Kenya au Dola ya Marekani faida inaweza kuathiriwa endapo kutakuwa na kupungua kwa thamani ya shilingi ya kitanzania katika kipindi hicho.

10.13 Kuhusu Soko la Mitaji na dhamana, taarifa ilieleza kuwa kwa kipindi cha mwaka mmoja kilichoishia Juni 2024, soko la mitaji na dhamana limekuwa imara na thabiti, kwani limepelekea kuongezeka kwa ushiriki wa wawekezaji katika soko la hisa, mitaji, dhamana na kwenye Mifuko ya Uwekezaji wa Pamoja. Soko limekuwa likifanya kazi vizuri kwa upande wa mauzo na shughuli mbalimbali.

Benki mbili za biashara ambazo ni CRDB na NMB ziliorodhesha hatifungani pamoja na hatifungani ya Mamlaka ya maji Tanga zenye thamani ya shilingi bilioni 482.4. Pia mifuko miwili ya uwekezaji wa Pamoja iliongezeka sokoni, ambayo ni Alpha Capital Ltd na Zan Securities Ltd. 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 ya uwekezaji wa Pamoja na fursa zingine za uwekezaji sokoni ni ishara nzuri kwa UTT AMIS na soko kwa ujumla. Tunatarajia Taasisi au kampuni zingine kujiunga ili kuongeza ukwasi na ushindani jambo ambalo litaongeza zaidi ufanisi, faida na huduma bora.

10.14 Taarifa ya Soko la Upili kwa dhamana na Hatifungani zilizoorodheshwa ilionyesha kuwa katika kipindi cha mwaka ulioishia Juni 2024, kiwango cha ushiriki kwenye eneo la dhamana za Serikali na Kampuni binafsi kimeongezeka licha ya faida kuwa ya wastani. Jumla ya dhamana za Serikali kupitia soko la upili imeongezeka kwa shilingi trilioni 0.6, sawa na ongezeko la asilimia 17.1, hadi shilingi trilioni 3.5 kutoka shilingi trilioni 2.9 mwaka uliopita. Jumla ya thamani za Hatifungani za Kampuni binafsi iliongezeka kwa shilingi bilioni 2.9, sawa na asilimia 74.4 kutoka shilingi bilioni 1.0 Juni 2023 hadi shilingi bilioni 3.9 mwaka huu. Ongezeko la thamani ya miamala limetokana na kuongezeka kwa hatifungani mpya zilizoorodheshwa sokoni.

10.15 Kuhusu Soko la Hisa, taarifa ilionyesha kuwa hali ya mauzo ya hisa na shughuli sokoni hadi kufikia tarehe 30 Juni, 2024 ilikuwa ya kuridhisha. Thamani ya soko la Hisa la Dar es Salaam ilikuwa shillingi trilioni 16.8, ikwa 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). Hivyo basi, kwa wawekezaji wote waliowekeza kwenye Kampuni tajwa hapo juu walipata gawio sawa na maelezo hapo juu.

10.16 Taarifa ya Mifuko ya Uwekezaji wa Pamoja, taarifa ilionyesha kuwa hadi tarehe 30 Juni, 2024 jumla ya rasilimali kwenye mifuko ya uwekezaji wa pamoja inayosimamiwa na Taasisi ya UTT AMIS ziliongezeka kwa shilingi bilioni 702.8 ikilinganishwa na ongezeko la shilingi bilioni 538.9 lililonakiliwa mwaka jana kutoka shilingi bilioni 1,550.7 hadi kufikia shilingi bilioni 2,273.6. Mabadiliko chanya katika jumla ya rasilimali yanaonesha kuongezeka kwa imani ya wawekezaji katika bidhaa za UTT AMIS kutokana na usalama, faida shindani na urahisi wa kuingia na kutoka kwenye uwekezaji.

10.17 Mkurugenzi alimalizia kwa kuwahakikishia wawekezaji wake kuwa UTTAMIS 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 Wekezaji waliuliza maswali Pamoja na kutoa hoja zifuatazo:

11.1.1 Mwekezaji alitaka kujua kuhusu jitihada zinazofanyika kuwafikia kwenye kutoa elimu kwa Watoto ilikusaidia Watoto kukua na elimu ya uwekezaji.

11.1.2 Mwekezaji alitoa maoni, kuhusu umuhimu wa mzazi kupata nafasi ya kutoa fedha kwa mwaka mara moja ili kuongeza chachu ya wazazi kuwekaza zaidi katika huu mfuko na pia waweze kupata nafasi ya kulipa ada.

11.1.3 Mwekezaji alitoa mapendekezo ya kuwepo kwa bima katika mfuko wa Watoto au kuanzisha mfuko ili kusaidia Watoto pindi wakiwa wanaumwa.

11.1.4 Pongezi nyingi zilitolewa kwa Meza kuu na Mwenyekiti wa bodi, pia mwekezaji alitoa ushauri wa kutoa mabegi ya shule kwa Watoto yenye nembo ya UTT AMIS ili kuvutia Watoto wengi kujiunga na UTT AMIS na kuja kwenye mkutano wa Mfuko wa Watoto. Zaidi aliongezea kwa kuomba kuboreshwa kwa mifuko ya AGM ili kuleta mvuto mzuri kwa kutumika mtani na watu kupata kuijua na kujiunga zaidi UTT AMIS.

11.1.5 Mwekezaji alitoa mapendekezo juu ya kuwepo kwa darasa la uwekezaji kwa Watoto kabla ya kuanza kwa mkutano.

11.1.6 Mwekezaji aliomba kufahamu juu ya mapato mengineo na maelekezo zaidi kuhusiana na kushuka kwa mapato husika.

11.1.7 Mwekezaji alitoa mapendekezo kuhusu uwepo wa darasa la zoom kwenye kutoa elimu ili kuwafikia watu wengi hasa wale wanaoshidwa kufika kwenye vituo vya kutoa huduma.

11.1.8 Mwekezaji aliuliza ni kwanini akaunti za Watoto huandikishwa kwa jina la mzazi badala la mtoto.

11.1.9 Mwekezaji aliomba kufahamu kuhusu uhusiano wa kati ya mauzo ya vipande na gharama ya vipande.

11.1.10 Mwekezaji alitaka kujua mchakato wa kupata haki zake pale ambapo mzazi atakapokuwa kafariki.

11.1.11 Mwekezaji alitoa maoni ya kuanzishwa kwa UTT Foundation itakayosaidia katika tafiti mbalimbali na misaada ambayo italeta faida kwa kupata ajira, kusaidia jamii na kukuza mfuko.

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

11.2.1 Kuhusu jitihada zinazofanyika kuwafikia Watoto wengi zaidi kwa ajili ya kuwekeza, ilijibiwa kuwa jitihada kubwa zimefanyika kuwafikia wazazi na Watoto ili kuwekeza katika mfuko huu na mfuko umekua ikilinganishwa na mwaka wa fedha uliopita kwa ongezeko kubwa. Jitihada zaidi zitaendelea kufanyika ili kuweza kuwafikia wazazi na Watoto kwa wingi zaidi.

11.2.2 Kuhusu kutoa fedha kwenye mfuko wa Watoto japo kwa mwaka mara moja, Wawekezaji walitolewa wasiwasi na kuelezwa kwamba iliwekwa kutoa fedha mpaka mtoto kufikia miaka 12 kwa sababu iliaminika kwamba ndio muda mtoto anaenda kusoma shule zinazotumia fedha nyingi, lakini kama mwekezaji anauhitaji mkubwa wa kutoa fedha anaruhusiwa ila kutakuwa na mchakato wa idhini.

11.2.3 Kuhusu uwepo wa Bima kupitia mfuko wa Watoto, mwakilishi alieleza kwamba limechukuliwa na litaangaliwa namna bora nzuri zaidi ya kulifanyia kazi.

11.2.4 Maoni ya muwekezaji kuhusu kupewa mabegi kwa Watoto na kuboreshwa kwa mifuko ya wawekezaji yalichukuliwa na Mkurugenzi aliahidi utendaji wake kuanzia mwaka ujao.

11.2.5 Kuhusu uwepo wa darasa la uwekezaji kwa Watoto kabla ya mkutano wa Mfuko wa Watoto, ilielezwa kuwa linachukuliwa na maboresho yatafanyika kwa kuangalia namna sahihi ya utekelezaji wake.

11.2.6 Ufafanuzi ulitolewa kuwa, mapato mengineyo ni mapato yanayotokana na fedha zinazotolewa na meneja kulipia matumizi yaliyozidi kiwango cha matumizi ya mfuko kama ilivyo elezwa kwenye waraka wa makubaliano na mapato kutokana na hati fungani zilizouzwa kwa faida ili kuwekeza kwenye fursa nzuri zaidi. Kuhusu kushuka kwa mapato hayo, inatokana na kutokuuza kwa hati fungani mwaka husika na kupelekea kutokea na chazo kimoja cha mapato mengineyo ambacho ni malipo yaliolipwa na meneja kwa matumizi yaliyozidi kiwango cha waraka wa makubaliano ukilinganisha na mwaka uliopita.

11.2.7 Kuhusiana na mikutano au madarasa ya zoom, ilielezwa kuwa madarasa hayo yapo na yanafanyika ila siyo kwa kutumia zoom, ilielezwa kuwa maoni hayo yamepokelewa kwa nia ya kuboresha zaidi na kuweka utaratibu mzuri kwa kuchagua siku katika wiki, mwezi au robo mwaka ili wawekezaji na wawekezaji watarajiwa waweze kujiunga na kushiriki na zaidi kupata elimu ya uwekezaji ya UTT AMIS.

11.2.8 Ilielezwa kuwa sababu ya akaunti ya mtoto kuwa na jina la mzazi ni za kisheria kwanza, kwa kuwa mtoto hawezi kuingia katika mikataba yeye mwenyewe, ni lazima kuwe na mtu mzima ambaye ni mwangalizi (guarantor). Pia, kiuendeshaji, inasaidia katika kufikisha taarifa mbalimbali kama za mikutano. Hata hivyo, maboresho yatafanyika ili jina la juu liwe la mtoto likifuatiwa na la mlezi au mzazi.

11.2.9 Ufafanuzi ulitolewa juu ya uhusiano wa mauzo ya vipande na gharama ya mauzo ya vipande, ilielezwa kuwa ni vitu viwili vyenye mausiano ila siyo wa moja kwa moja. Mauzo ya vipande ni fedha ambazo wawekezaji wanazileta kwa ajili ya uwekezaji na gharama ya mauzo ya vipande ni gharama ambazo meneja anazitumia kufikisha fedha kwa wawekezaji mfano gharama za miamala. Gharama hizi zimeongezeka kwa sababu miamala mwaka huu wa fedha ni mingi ukulinganisha na mwaka uliopita.

11.2.10 Ilielezwa kuwa kwa taratibu zilizokuwepo kila akaunti huwa na mrithi aliyeorodheshwa kwa maana hiyo atakuja na utambulisho na baada ya kujiridhisha, uwekezaji utahamishwa kwenye akaunti ya uwekezaji wake, ila ikitokea hakukuwa na mrithi aliyeorodheshwa, taratibu za kimahakama zitafuatwa.

11.2.11 Kuhusu kufunguliwa kwa UTT Foundation, ilielezwa kuwa kwa sasa UTT AMIS inatoa huduma kwa jamii kwa kiasi, siyo kwa ukubwa sana ila kadri Taasisi itakavyokuwa kubwa zaidi tukafikia mahala na kuweza kutoa angalau 1% ya faida inayopatikana basi menejimenti itaangalia namna ya kulifanyia kazi.

8.0 KUFUNGA MKUTANO

Baada ya kipindi cha Maoni, Maswali na Majibu, Mwenyekiti 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 kumi na moja na dakika kumi (11:10) jioni.

....

MWENYEKITI **KATIBU**

....

TAREHE

KIAMBATISHO "A"

ORODHA YA WAWEKEZAJI WA MFUKO WA WATOTO WALIOHUDHURIA KWENYE MKUTANO WA KUMI NA MBILI (12) WA MWAKA WA MFUKO ULIOFANYIKA KATIKA UKUMBI WA MIKUTANO WA KITUO CHA MIKUTANO CHA KIMATAIFA CHA JULIUS NYERERE, DAR ES SALAAM TAREHE 17 NOVEMBA 2024

S/NO	JINA LA MWEKEZAJI
1	ABDALLAH OMARI IDOWA
2	ABDALLAH OMARI IDOWA
3	ABDULRAHIM ALLY BARUANI
4	ABEDI MBANOTI TUMOI
5	ABUBAKARI JABU NYUNDO
6	ADAM MUSA MUKAMA
7	ADELINA SOSTHENES KARUGABA
8	AHMED ABUBAKAR MZEE
9	AHMED MOHAMED ZEIN
10	AHMED MOHAMED ZEIN
11	AHOBOKILE DUNCAN MAJILLAH
12	AKIDA RAMADHANI MWAIMU
13	AKIDA RAMADHANI MWAIMU
14	AKONGO MASOUD HASSAN
15	ALBANO MICHAEL MAHECHA
16	ALFRED GERALD MSACKY
17	ALLEN ALFRED MOLLEL
18	ALLY ISMAIL MUNIS
19	ALOISIA ISDORY MUSHI
20	ALOISIA MARY LEKULE
21	ALOISIA MARY LEKULE
22	AMANYILE ZABRON MAHALI
23	AMOS MICHAEL NGAILO
24	ANDREW OTHNIEL NAMINGA
25	ANDREW OTHNIEL NAMINGA
26	ANESTUS GASTO RUTAKANGWA
27	ANGANILE BERNARD KALINGA
28	ANGEL RAPHAEL MAPUNDA
29	ANITHA FREDRICK MWIJAGE
30	ANNA JONASAI MAPHOLE
31	ANNA KISIMBI VICENT
32	ANNA LUCAS NYUMBA
33	ANNA NAFTAL KAWICHE
34	ANNA NAFTAL KAWICHE
35	ANNAH ABRAHAM MUSHALA
36	ANNAH JAMES LUSEKELO
37	ANSELMA CASMIR KULAYA
38	ANTHONY AMINI MASSAWE
39	ANTIGONI SAADAM LUDOVICK
40	ASANTE ERICK HYERA
41	ASSELA PONTIAN DOMITIAN
42	ASSINA ABDALLAH HASSAN
43	ATHANAS GIDEON CHIHWALO
44	ATHUMANI MAULID SHABAN
45	AUGUST BENEDICT KOWERO
46	BAHATI ANDREW MWANYINGILI
47	BAHATI WILLISON NYAMSAKI
48	BARAKA NASRI MWAMPETA
49	BARAKA NASRI MWAMPETA
50	BARAKA NASRI MWAMPETA
51	BARAKA PAULO CHARLES
52	BARBAS MATHIAS IGOGO
53	BEATH GULABAGANILA CHRISTOPHER
54	BEATRICE FREDRICK TERUGWA
55	BEATRICE FREDRICK TERUGWA
56	BENEDICTO RENATUS RAPHAEL
57	BENJAMIN PAUL MUNG'ARWE
58	BICHI HUSSEIN BRUNO
59	BICHI HUSSEIN BRUNO
60	BICHI HUSSEIN BRUNO
61	BICHI HUSSEIN BRUNO
62	BLANCA PIUS MASSAWE
63	BLANDINA EMMANUEL MNYAGA
64	BLANDINA EMMANUEL MNYAGA
65	BRENDA JOSHUA KILEO
66	BRIAN KULWA MOSHI
67	BULIGA MUJAGA SWEMA
68	BUPE AMOS SIJANGA
69	BUPE AMOS SIJANGA
70	CATHERINE ELIBARIKI MUSHI
71	CATHERINE VINCENT MASSENGA
72	CHARLES MICHAEL KAHUNGU
73	CHARLES THOBIAS MADOVA
74	CHARLES THOBIAS MADOVA
75	CHEYO PAULO NKELEGE
76	CHOLA NAMBEYA RUPIA (Rep. Chola Rupia)
77	CHRISTINA CASTOR LYARI

78	CHRISTINA CASTOR LYARI
79	ISTINA GEORGE MALUGANJE (Rep. Christina Geor
80	CHRISTINA JOSEPH KABADI
81	CHRISTINA JOSEPH KABADI
82	CHRISTINA SAMWEL CHUNGA
83	CHRISTINA SIMON MISANA
84	CHRISTOPHER LAWRANCE KANNONYELE
85	CLEMENTINA CHIFULE MANASSEH
86	CONSTANSIA RICHARD MGENI
87	DAMARY WILSON MACHUME
88	DANFORD DEOGRATIAS RUGAZIA
89	DANIEL GODFREY MANDARI
90	DANIEL RICHARD HUMBLE
91	DAYAN REUBEN OLEKUNEY
92	DENIS DAVID ZIDADI
93	DENIS LIBERATUS MAGGESA
94	DENIS SHUKURU KAIZA
95	DEOKRASIAS FEDRICK KIMARIO
96	DESIDERY KAKWEZI ATHANAS
97	DIANA CHARLES LUKONDO
98	DOMINA JOSEPHATH MONGI
99	DOMINA JOSEPHATH MONGI
100	DOROTHY STEPHEN BIKURAKULE
101	DOSTEUS MTINDE LOPA
102	EDDA DAUDI KONDELA
103	EDMUND MWOMBEKI NKUBA
104	EDSON ENOCK KIKULI
105	ELIA JACOB HASSANI
106	ELIA NELSON MTWEVE
107	ELIAKIMU MTWALE MAMBILE
108	ELIYA REGNALD MTWEVE
109	ELIZABETH ERNEST LYIMO
110	ELIZABETH FREDRICK OWOYA
111	EMILIE SHABANI MSUYA
112	EMMANUEL AZZORY MARWA
113	EMMANUEL ELIMWOKOZI KIMEA
114	EMMANUEL ELIMWOKOZI KIMEI
115	EMMANUEL JOSEPH KASANGA
116	EMMANUEL JOSEPH KASANGA
117	EMMY ADRIAN TEMBA
118	ERIC MAHENDEKA MUGURUSI
119	ERICK PRIMMY KILENGA
120	ERNEST PHELICIAN SHIRIMA
121	ESTHER PHABIAN KATAMBI
122	EUNICE SAIMON MLACKY
123	EUNICE SAIMON MLAKI

124	EUNICE THEOPHIL KANZA
125	EVA ISIDORY MASSAWE
126	EVALIN YOHANA MSENGI
127	EVALIN YOHANA MSENGI
128	EVANS AMOS MSHUMBUSI
129	EVANS AMOS MSHUMBUSI
130	EVELYN JOHN CHIWANGO
131	EVELYN JOHN CHIWANGO
132	RA ELIA NYAMLUNDWA (Rep. Ezra Elia Nyamlundw)
133	FARAJA CHARLES MGAYA
134	FARAJI NURU KOTI
135	FATUMA MOHAMED MAHUMBI
136	FATUMA SHABANI SIKA
137	FELEFU DOMU MAGAKA
138	FELISTINA FESTO KIPAO
139	FIDELIS BUDELELE YOMBYA
140	FIRDAWS SWALEH KOMBO
141	FLAVIA DAMAS KWAI
142	FLAVIA DAMAS KWAI
143	FLAVIA DAMAS KWAI (Rep. Fadhili O Kivyiro)
144	FLORENCE GODWIN ULEDI
145	FRANCIKAISE FRANCE MAGODA
146	FRANCIS PROCHES KITANGE
147	FRANCKAISE FRANK MAGODA
148	FRANK BENADI SAIMONI
149	FRANK ENEA YESAYA
150	FRANK FIDAS LEMA
151	FRANK GILBERT BAKENGESA
152	FRANK YOSIA YONA
153	FRAVIA DAMAS KWAI (Rep. Noel Damas Kwai)
154	FREDRICK ERNEST GUNGAYENA
155	FREDRICK ERNEST GUNGAYENA
156	FREDRICK PASTORY MBOGO
157	GABRIEL AMIRI DAPU
158	GABRIEL AMIRI NDAPU
159	GASATI SILLA BHOKE
160	GEOFREY ABRAHAM SILUMBU
161	GEORGE CLEOPA MAPUNJO
162	GEORGE CLEOPA MAPUNJO MPEMBENI
163	GEORGE MARKI BINDE
164	GEORGE PHILIPO KOYAGE
165	GERALD VICTOR NGUYA
166	GERALD VICTOR NGUYA
167	GERRADY WILLIAM NAGHENDA
168	GERSHON JOHNSON MAZINGO
169	GETRUDA ROMAN MOSHA

170	GHUHEN REUBEN MTAITA
171	GHUHEN REUBEN MTAITA
172	GILBERT MUTAINDUKA GRATIAN
173	GLORIA GASPER MULAMULA
174	GLORIA LESHABARI MUSHI
175	GLORIA THOMAS MTEI
176	GLORY CUTHBERT NDOSSI
177	GODWIN ERNEST MATHEW
178	GODWIN ERNEST MATHEW
179	GODWIN ERNEST MELAY
180	GODWIN GABRIEL RWAKIBARILA
181	GODWIN MAGAFU KALYANYAMA
182	GOODLUCK BAKAR MCHOMVU
183	GRACE MAMNGODO MAZENGO
184	GRACE NYAKWESI BISWALO
185	GWAKISA ANANIA MWAMBUNGU
186	HADIJA ISMAIL SWALEHE
187	HADIJA WAZIRI MOHAMEDI
188	HALIMA RAJABU MONDO
189	HASHIM ABDUL KWEYAMBA
190	HASHIMU RAMADHANI MUSHI
191	HAWA SALIM MAUMBA
192	HELLEN ASTARIKO NYAHONGO
193	HERMAN KASHO LWAMBUGWE
194	HIDAN OMARY RICCO
195	HIDAYA ABDALLAH BUNGARA
196	HIDAYA KAMBI RASHID
197	HILDA AMOS KUBOJA
198	HILDA NICHORAUS MKALA
199	HOSSEN IDDI KAYUMBA
200	HUSSEIN BAKARI NDALI
201	IDDER SCUDDER ALFRED MSACKY
202	INNOCENT THOMAS PACHO
203	INNOCENT THOMAS PACHO
204	ISACK KELEMANI NYAKIHA
205	ISDORY CYPRIAN FITWANGILE
206	ISSA MOHAMED WAHICHINEDA
207	JACKQULINE JACKSON KALES
208	JACKQULINE JACKSON KALES
209	JACKQULINE JACKSON KALES
210	JACQUELINE AMANI ITATIRO
211	JACQUELINE JAMES NDUGULILE
212	JAMES AKONAAY AMO
213	JAMES KATABARO KAROKOLA
214	JANET SAMWEL KIVUYO
215	JANETH ATHANAS NYAMBALYA
216	JANETH PETER SHUNULA
217	JAPHET ALEX METHA
218	JAPHET ALEX METHA
219	JAPHET RAZIEL NYAMBO
220	JAPHET RAZIEL NYAMBO
221	JEHOVANUS STEPHEN SUMAYE
222	JERFASIA ATHANASI MFILINGE
223	JERFASIA ATHANASI MFILINGE
224	JERINI ANTHONY HOTTI
225	JESCA WANZITA PAUL
226	JESSICA ERNEST SWAI
227	JESSICA ERNEST SWAI
228	JESSICA ERNEST SWAI
229	JOEL SULEIMAN WAKINDA
230	JOHNY IBRAHIM ENOCK MWAKATOBE
231	JOSEPH ANDLEA MGAKA
232	JOSEPH GODFREY TARIMO
233	JOSEPH GODFREY TARIMO
234	JOSEPH IBRAHIM MWASONGWE
235	JOSEPH JULIUS KAZIMILI
236	JOSEPH LEONARD KASONGO
237	JOSEPH LUSSUNGU MDEJA
238	JOSEPHINE FRANCIS KAYUNGILIZI
239	JOSEPHINE LAURENT SIMON
240	JOSHUA ELLY NZIKU
241	JOVIN SEBASTIAN SIMBA
242	JOYCE ANNE MILLINGA
243	JOYCE EDWARD MWAKALUKWA
244	JULIETH JEREMIA MACHA
245	JULIUS JIMM MLWAFU
246	JULIUS SEBASTIAN MTWEVE
247	JULIUS SEBASTIAN MTWEVE
248	JUMA BAKARI MUSSA
249	JUMA HUSSEIN KIAZE
250	KASIMU ABDALAH UGAMA
251	KATARINA CHRISTOPHER JOSEPH
252	KATARINA CHRISTOPHER JOSEPH
253	KELVIN ALOYCE KINYAGA
254	KISICHOFAA MOHAMED KILENGA
255	KOKUWAISA JOSEPH GONDO
256	KOMBO ABDALLAH LUWANJA
257	KOMBO ABDALLAH LUWANJA
258	KULOLA NATHANAEL MANDAGO
259	KULWA DEOGRATIUS DOLLAR
260	LEMAH JOHNSTONE MWAITUKA
261	LEOCADIA CHAZUA MKUMBI
262	LEOCADIA PANTALEO NJAU
263	LEONARD FUNGAMTAMA LUKONGOLA

264	LIBERATOR BENEDICT MSIGWA
265	LILIAN APPOLINARY NYAMBIBO
266	LILIAN ISKARI NYENYE
267	LILIAN ISKARI NYENYE
268	LILIAN KOKUSHERULA NYOMBI
269	LILLIAN REUBEN MAHERI
270	LINDA JOSEPH RUJWEKA
271	LOVE EDWARD NATHANIEL
272	LOYCE MAGESA MWITA
273	LUCIA ALDO LIKASI
274	LUCY THADEUS MALLYA
275	LUCY THADEUS MALLYA
276	LUCY THADEUS MALLYA
277	LYDIA LAZARO NYIRENDA
278	LYISON THOMAS KALULUNGA
279	MAKALANGA NESTORY MSABILA
280	MARIA ALFONCE MGULUNDE
281	MARIA JOSEPHINA GODA
282	MARIAM HAMIDU MAWA
283	MARIAM HAMIDU MLAWA
284	MARIAM MOHAMED KIMOLO
285	MARIAM MOHAMED KIMOLO
286	MARIAM SHABANI MWAGIZE
287	MARIAMMASOUD MAHUGU
288	MARIAPIA PIUS NGEZE
289	MARY ATHANASIO MWAMASIMBI
290	MARY GEORGE MIHAMBO
291	MARY KASSIAN SHAURITANGA
292	MARY OSMUND KIPENGELE
293	MARY PASCAL MABITI
294	MARYAM MASHAKA FAUSTINE
295	MARYAM MASHAKA FAUSTINE
296	MARYAM MASHAKA MUGANZI
297	MARYAM MUHIDDIN SALUM
298	MATHIAS GODFREY KAVISHE
299	MATILDA GEOFFREY RUSIBAMAJILA
300	MAUREEN CHISOTE KABOPOLE
301	MICHAEL JOSEPH CHOPELO
302	MIRIAM PHINIAS MCHUNGA
303	MKAMI WEBIRO MASIGITI
304	MOHAMED MUSSA NGONYE
305	MOHAMED SELEMANI NASSORO
306	MOSES IBRAHIM NGAUGULA
307	MOSES RAMADHAN KAMWEKA
308	MSEI LOISHIYE MOLLEL
309	MVUMO AARON BALATI
310	MWADHANI SAIDI KUMBILAMOTO

311	MWANAMVUA HASSAN ALMASSY
312	MWITA BERNARD MEGABE
313	NAISHIJA LOISHIYE SAIBULL
314	NAMSI IBRAHIM HUSSEIN
315	NAOMI WINFARESS MUNUO
316	NASRA HABIBU ALLY
317	EMA LEONARD MAANGA (Rep. Clinton Prosper Sw
318	NEEMA SAMWEL SASSI
319	NEEMA TITUS MUSHI
320	NICODEMOS DOMINICK LEKEI
321	NICODEMOS DOMINICK LEKETI
322	NONOSIUS SIMON MBIGI
323	NURU IKUPA MWASAMPETA
324	NURU IKUPA MWASAMPETA
325	NYANJURA REUBEN NYARUGA
326	OLIMPIA JOHN FREDRICK
327	OMARY ABDULRAHMANI MUHANI
328	OMARY HAMIS KAUKUYA
329	OWEN THEMISTOCLES RWEBANGIRA
330	PASKAZIA RWEGASIRA NTINABO
331	PATIENCE BENWARD NDUNGURU
332	PAUL JACKSON MWAIKENDA
333	PAUL JACKSON MWAIKENDA
334	PAUL MALEHIWA NHIGULA
335	PAVAN JAYANT VAGHELA
336	PENDO JOACHIM KIOMBWE
337	PHYLLICY JAMES PUNJIKA
338	PRISCA OTMARY HAULE
339	PRISCA STAMBULI KISELA
340	PROSPER JOSEPH SAKAYA
341	PROSPER ELIASON BILACHA
342	RAFAELI SAMWELI MLAHAGWA
343	RAHAB NJERI WANGAI
344	RAHIMA NURDIN DOSSA
345	RASHOSE NELSON MAWALA
346	RASHOSE NELSON MAWALA
347	RAVASCO SONDAS MWAKISU
348	REBEKA JANKE KILIMA
349	REHEMA A MDEMU
350	REHEMA A MDEMU
351	REHEMA A MDEMU
352	REHEMA EMILIUS FUSI
353	REHEMA EMILIUS FUSI
354	REHEMA SALUM DIBEGA
355	REHEMA SALUM DIBEGA
356	RENATUS ANTHONY MALAWA

357	RICHARD CHARLES CHACHA
358	RODAVELA SOSTHENES NDETABULA
359	ROGATHE EDUMAELI URASSA
360	ROMANUS OKUNGU ROMANUS
361	ROSE BLUCHARD KABENGULA
362	ROSEMARY NIYO BGOYA
363	ROSEMARY NIYO BGOYA
364	ROY CHRISTOPHER FOYA
365	SAID MOHAMED KIBAO
366	SAIMON JOHN MWIMI
367	SAIMON JOHN MWIMI
368	SALAMA MOHAMED WAZIRI
369	ALAMA TWAHIR MARIJANI (Rep. Ismail Abbas Kilun)
370	SALOME AGRIPA SENKA
371	SALOME FRANK MTIBILI
372	SALOME MOPHATE GESOGWE
373	SALOME SAMSON MPALI
374	SALOME SAMSON MPALI
375	SAMSON CLEMENT MDUNDU
376	SARA ERASTO KWEKA
377	SARAPHINA ANDREW TIBAMBALA
378	SARAPHINA ANDREW TIBAMBALA
379	SAUDA ALLY MKANULA
380	SAUMU AMIRI MPOLE
381	SELVA SEBASTIAN MAJALIWA
382	SHANGWE YUDA KASIMBA
383	SHOSE HENRY MAKULE
384	SIFA BADI SHEKALAGHE
385	SOFIA PASKAL BANGUZE
386	SOPHIA GEOFFREY MGAYA
387	SOPHIA GEOFFREY MGAYA
388	SOPHIA MOHAMED MBAJO
389	SOPHIA RICHARD MGAYA
390	STELLA SAMWEL AYENGO
391	STEVEN DUSTAN MAPUNDA
392	SUBIRA ISSAYA MWAKALINDILE
393	SULEIMAN WAKINDA JOSEL
394	SUZAN HABAKUKI MZIRAY
395	SUZANA MELKIOR MBWAGAI
396	SYLVANUS ALFRED NTIRUMOLEKWA
397	SYLVIA INNOCENT NJOVU
398	SYLVIA INNOCENT NJOVU
399	TABU OMARY MSOVU
400	THADEO MATHEO SAKULA
401	THERESIA KABULA RENATUS
402	THERESIA SALVATORY MGUMBA
403	THOMAS JOACHIM MMASSY
404	TIMOTHY KAJINA OBALA
405	TULI GALLEN MWAKYUSA
406	TULI GALLEN MWAKYUSA
407	TULI MWAKYUSA MWAIPAJA
408	TULIZO PATRICK KIBASA
409	TUMAINI STEPHEN MIKAPAGARO
410	TWAHA ATHUMAN MTHIMKHULU
411	TWAHA BAKARI JUMBE
412	TWILUMBA DICKSON MAKENE
413	TWILUMBA DICKSON MAKENE
414	TWILUMBA MAKENE
415	TWILUMBA MAKENE
416	VALERIAN FAUSTIN PETER
417	VENANCE MPWEHUKA NYUGU (Rep. Ve)
418	VENERANDA BERNARD MSEMWA
419	VERONICA ARNOLD MISANA
420	VERONICA MARIA RWEGASIRA
421	VERONIKA KASANDA SHIJA
422	VICTOR MAGABE MAGAMBO
423	VIOLET MATUKI MAHERI
424	VIOLETH ROBERT SHAYO
425	VIOLETH ROBERT SHAYO
426	VIOLETH ROBRT SHAYO
427	VUPE URSULA LIGATE
428	WAILES EZEKIEL MWASHAMBWA
429	WAILES EZEKIEL MWASHAMBWA
430	WALTER ELISA KIMARO
431	WALTER ELISA KIMARO
432	WAZIRI HASSANI KARATA
433	WILBAFOS JULIUS KIRUMBA
434	WILBAFOS JULIUS KIRUMBA
435	WILBAFOS JULIUS KIRUMBA
436	WILSON JOHN NKUZI
437	WINFRIDA ELIAB CHIDUO
438	WINFRIDA RICHARD SOLLY
439	WINNIE EFATHA KITALI
440	YANDE BERNADETHA PANYA
441	YANDE BERNADETHA PANYA
442	YANDE BERNADETHA PANYA
443	YASINTA JULIUS MTUGA
444	YUSTINA HENRICK MASANYONI
445	ZAHARA MIRAJI SIMBA
446	ZAINA HENRY CHONJO
447	UNI MOHAMED SALIMU (Rep. Ayman Andrew Eman)
448	ITUNI MOHAMED SALIMU (Rep. Azhar Hamisi Shaba)

449	ZAWAJUDI SAID MAKENE
450	NYAKIMURA ELIAS MUHOJI
451	OMARY HAMIS KAUKUYA
452	BEATUS JOHN KILAWE
453	SAUMU AMIRI MPOLE
454	LILLIAN REUBEN MAHERI
455	CHACHA MARWA ISSAROW
456	FRANK YOSIA YONA
457	RODNEY OBADIAH ALANANGA
458	IBRAHIM MUSSA LUTHER
459	NICODEMOS DOMINICK LEKEI
460	SHOSE HENRY MAKULE

3 Matters arising from the 11th Annual General Meeting

Hakukuwa na yatokanayo na Mkutano Mkuu uliopita wa Mfuko wa Watoto

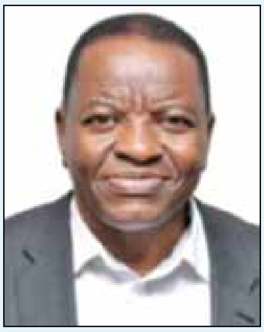
ANNUAL REPORT FOR CHILDREN'S CAREER PLAN UNIT TRUST SCHEME (WATOTO FUND)

4 Chairman's Letter

CHAIRMAN'S LETTER TO INVESTORS OF WATOTO FUND

Dear Investors,

On behalf of the Board of Directors, I am pleased to welcome you all to the 13th Annual General Meeting (AGM) of the Watoto 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 their performance benchmark with annualised return of 15.8% compared to 14.1% recorded in the previous financial year. The rate of return achieved is in line with market development and higher than the benchmark return of 12.1%. During the year under review, the Fund increased in size from Shillings 19.0 billion on 30th June 2024 to Shillings 31.5 billion on 30th June 2025. The increase is mostly attributed to good returns and growing public awareness on collective investment schemes.

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 Watoto 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 Watoto 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 CHILDREN'S CAREER PLAN UNIT TRUST SCHEME

As Custodian of **Watoto 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 **Watoto 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 **Children's Career Plan Unit Trust Scheme (Watoto 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 CHILDREN'S CAREER PLAN UNIT TRUST SCHEME (WATOTO 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 statement 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 Children's Career Plan Unit Trust Scheme (Watoto 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 Children's Career Plan Unit Trust Scheme are available upon request by contacting UTT Asset Management and Investor Services Plc.

7 Reports 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
Investment income	3,115,971	1,791,710
Net gain from fair valuation of equity instruments	360,584	528,795
Other income	850,238	17,284
Total income	**4,326,793**	**2,337,789**
Management fees	(367,759)	(222,176)
Custodian fees	(24,517)	(14,812)
Audit fees	(2,071)	(1,740)
Promotions	(40,117)	(23,085)
Brokerage fees	(11,570)	(13,980)
Agent commission	(178,224)	(108,584)
Advisory fee	(967)	(1,443)
Other Administration expenses	(5,785)	(1,758)
Total Expenses	**(631,010)**	**(387,578)**
Increase in net assets attributable to unit holders before tax	**3,695,783**	**1,950,211**
Withholding tax expense	(45,772)	(15,532)
Increase in net assets attributable to unit holders net of tax	**3,650,011**	**1,934,679**
Other comprehensive income	-	-
Total Increase in net assets attributable to unit holders net of tax	**3,650,011**	**1,934,679**

STATEMENT OF FINANCIAL POSITION (BALANCE SHEET)
AS AT 30 JUNE 2025

	2025	2024
	TZS '000	TZS '000
Assets		
Cash and cash equivalents	146,936	1,474,541
Deposit with financial institutions	5,741,230	-
Government securities	22,537,315	14,679,717
Equity investments	3,253,726	2,987,145
Other receivables	37,916	42,011
Total assets	**31,717,123**	**19,183,414**
Liabilities		
Other Liabilities	(214,298)	(185,047)
Total liabilities	**(214,298)**	**(185,047)**
Net-assets attributable to unit holders	**31,502,825**	**18,998,367**
Represented by:		
Net assets attributable to unit holders	**31,502,825**	**18,998,367**
Outstanding number of units	**40,828,109**	**28,523,046**
Net Asset Value per Unit	**771.60**	**666.07**

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	**18,998,367**	**10,787,351**
Increase in net assets attributable to unit holders	3,650,011	1,934,679
	22,648,378	**12,722,030**
Transactions with unit holders during the year:		
Sales of units during the year	10,492,136	7,114,943
Repurchase of units during the year	(1,637,689)	(838,606)
Net transactions with unit holders during the year:	**8,854,447**	**6,276,337**
Closing balance of net assets attributable to unit holders	**31,502,825**	**18,998,367**

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

	2025 TZS '000	2024 TZS '000
Cash flows from operating activities		
Increase in net assets attributable to unit holders, net of tax	**3,650,011**	**1,934,679**
Adjustment for:		
Net gain from fair valuation of equity instruments	(360,584)	(528,795)
Dividend Income	(222,027)	(144,707)
Interest Income calculated using effective interest method	(2,893,944)	(1,647,003)
Withholding tax expenses	45,772	15,532
	219,228	**(370,294)**
Change in:		
Deposits with financial institutions	(5,673,400)	-
Government Securities	(8,537,912)	(5,923,326)
Equity Investments	94,003	(857,908)
Other Receivables	4,095	(18,907)
Other Payables	29,251	(56,956)
Cash used in operating activities	**(13,864,735)**	**(7,227,391)**
Dividend received	222,027	144,707
Interest Received on treasury bonds	3,226,113	2,006,935
Interest Received on deposits with financial institutions	280,315	-
Withholding tax paid	(45,772)	(15,532)
Net cash used in operating activities	**(10,182,052)**	**(5,091,281)**
Cash flows from Financing activities		
Sales of redeemable units	10,492,136	7,114,943
Repurchase of units	(1,637,689)	(838,606)
Net cash from financing activities	**8,854,447**	**6,276,337**
Net (decrease)/increase in cash and cash equivalents	**(1,327,605)**	**1,185,056**
Cash and cash equivalents as at 1 July	**1,474,541**	**289,485**
Cash and cash equivalents at 30 June	**146,936**	**1,474,541**

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Board Chairman

Date: November, 2025

....

Director

Date: November, 2025

8 Manager's Report

Fund Manager's Message to the Scheme Members

At UTT AMIS, we recognise that the future of our nation rests in the hands of the younger generation. Guided by this belief, we launched Watoto Fund, a unique investment initiative dedicated to securing the financial well-being of children.

The Fund is an open-ended balanced scheme with the primary objective of achieving long-term capital appreciation through a prudent and well-diversified mix of investments. It provides parents and guardians with an accessible platform to invest in their children's future, fostering a strong culture of saving and wealth creation from an early age.

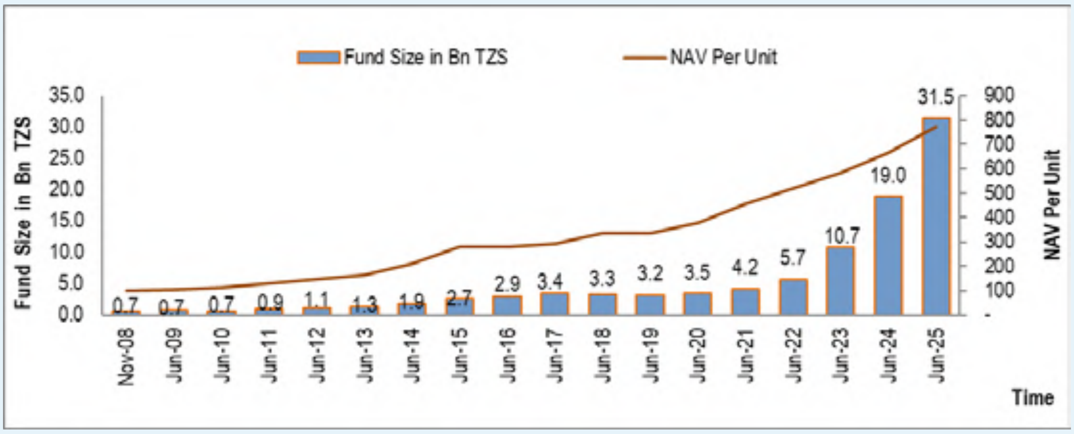
Eligibility for the scheme includes all children from birth to 18 years of age. With a minimum initial investment of just TZS 10,000 and the flexibility to make additional contributions starting from TZS 5,000, Watoto Fund ensures that every family has the opportunity to secure a brighter tomorrow for their children. Notably, there is no upper limit on contributions, allowing families to grow their savings for their loved ones without restriction.

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

As of 30th June 2025, the scheme's fund size stood at TZS 31.5 billion, reflecting a year-on-year growth of TZS 12.5 billion, up from TZS 8.3 billion recorded in the previous financial year.

The Net Asset Value (NAV) per unit increased by TZS 105.4, closing the year at TZS 771.9, compared to TZS 666.5 as of 30th June 2024.

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

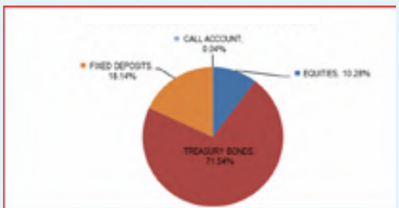


2.0 Portfolio Composition

In the financial year under review, UTT AMIS, as the Fund Manager, ensured the scheme investment portfolio achieved a balanced asset mix in accordance with the scheme investment policy and guidelines. The portfolio composition as of 30th June 2025 was as follow:

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

From Chart II, it can be seen clearly that Treasury bonds of various tenures accounted for the largest share of the portfolio by 71.54% to take advantage of higher yields and stable cashflows, followed by fixed deposits which account for 18.14% while listed equities make up 10.28%, and call account for 0.04%.



PERFORMANCE

(30TH JUNE, 2025)

IPO PRICE TZS 100.0

NAV PER UNIT TZS 771.9

FUND SIZE TZS 31.5 BILLION

ANNUAL RETURN

15.8%

3.0 Returns

For the financial year ended 2024/25, the scheme delivered an annual return of 15.8%, marking an improvement over the 14.1% return achieved in the previous year. The scheme also outperformed its benchmark return of 12.1%.

As shown in Table I, the returns for both financial years exceeded their respective benchmarks and remained attractive compared to similar investment instruments available in the market.

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

SN	Financial Year	Fund Size, TZS Bn	Performances	
			Returns	Benchmark
1	2024/25	31.5	15.8%	12.1%
2	2023/24	19.0	14.1%	11.2%
3	2022/23	10.7	12.4%	7.6%
4	2021/22	5.7	14.1%	8.7%
5	2020/21	4.2	19.9%	8.1%

Note: *Composite 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 Securities in the Market [Annual Basis]

Item	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, the other major differences that one needs to consider while comparing Watoto Fund with other financial investment avenues are;

- Watoto Fund returns are net of tax.
- Watoto Fund is an open-ended fund providing liquidity throughout the year. So, one does not need to time the investments.
- Other instruments have fixed tenure and if there is an emergency, it entails discounting of these instruments at a possible reduction in value.
- The returns from Watoto Fund are the same across all types of investors (whether small, medium, or high net worth).
- Investing in Watoto Fund is almost like having the ease of a savings deposit account coupled with the power of return over and above the savings account.
- Flexibility in subscription and withdrawals, so one can buy as well as sell units on any business day.

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

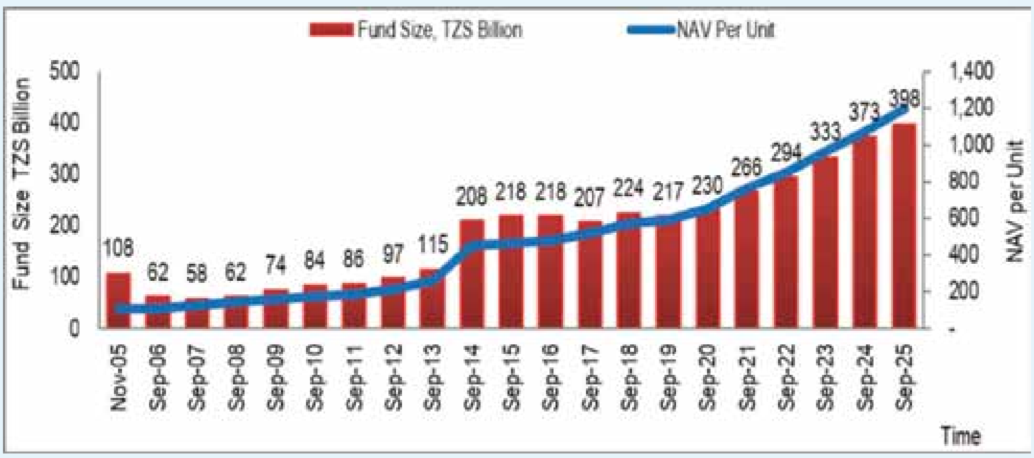
SN	DESCRIPTION	DETAILS
2.1	**Umoja Fund**	The Scheme was launched on 16th May 2005. Umoja Fund is an open-ended balanced scheme, it was the first scheme launched by UTT AMIS. The Fund aims to offer investors an investment that provides medium to long-term capital growth with less volatility in investment 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]	10 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.

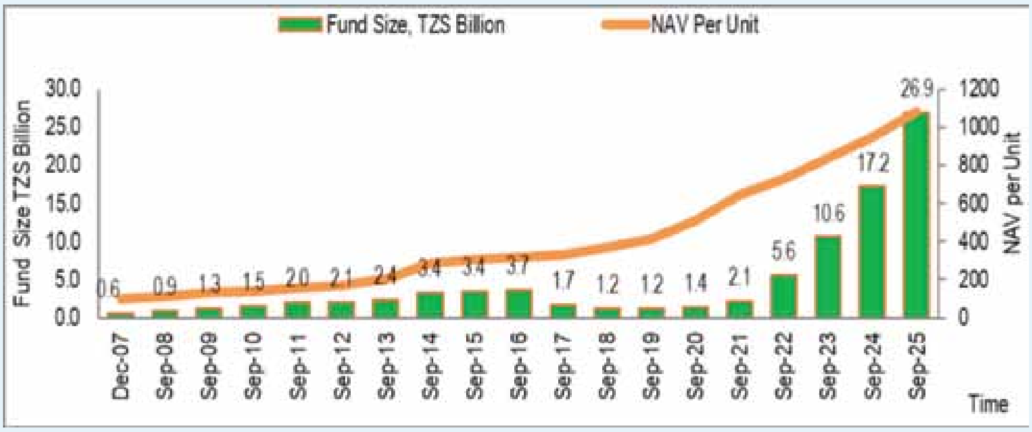
This Scheme was launched on 16th May 2007 with the following important features:

- 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]**

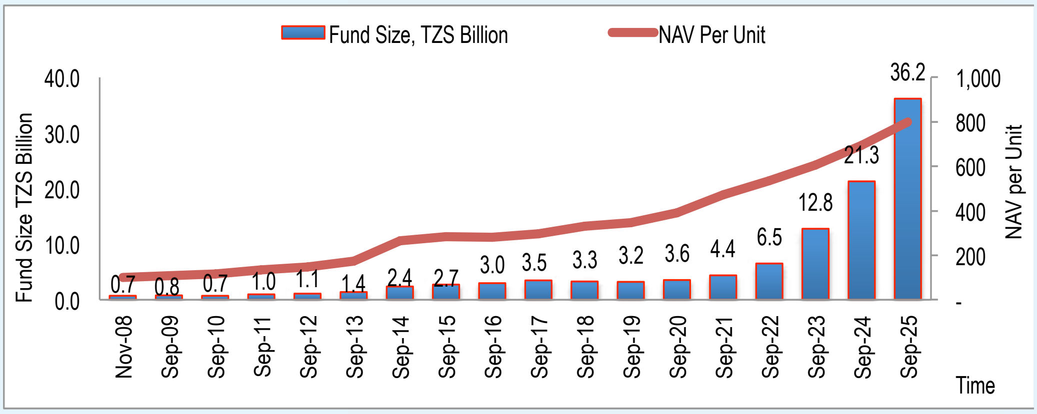
A child benefit-oriented plan, Watoto Fund was the third scheme launched by UTT AMIS as an investment platform aimed at creating a bright future for the young generation through investing in listed equities and debt instruments. The Fund is aimed at children and investments are done in the name of a 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:

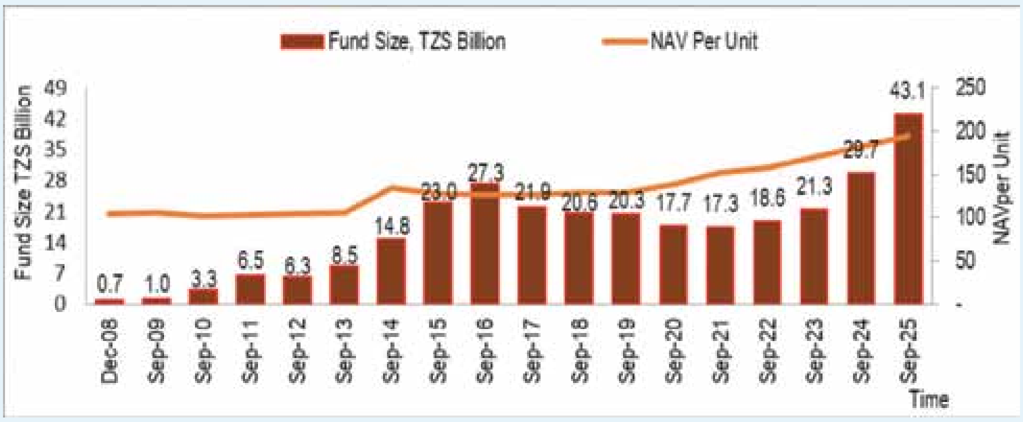
- Investment Plans and Minimum Amount: (a) Quarterly Income Distribution Plan [TZS 2 million] (b) Annual Income Distribution Plan [TZS 1 million] and (c) Annual Re-investment Plan/ Growth [TZS 5,000];
- Units are sold at NAV [meaning no entry load]; and
- Exit Load on Repurchase: (a) 2% for repurchase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



FUND
LIQUID
Investor's freedom

2.5	**Liquid Fund**	

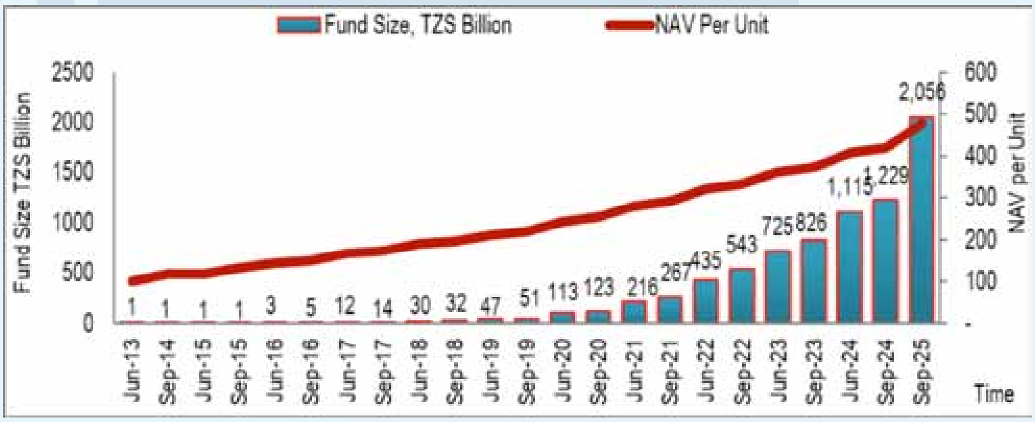
Liquid Fund was the fifth open-ended scheme to be launched by UTT AMIS on 1st March 2013, aimed at providing a high level of liquidity coupled with low risk. The Fund suites Investors seeking short, medium to long-term capital growth through exposure to a broadly diversified portfolio of debt instruments. 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



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

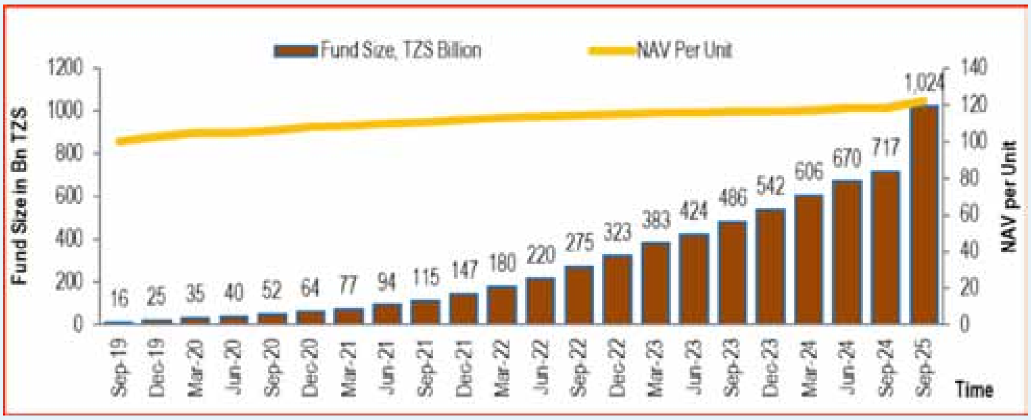
(a) TZS 50,000 for reinvestment option.

(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



<table>
<tr><td>2.7</td><td>UTT Wealth Management</td><td>
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.

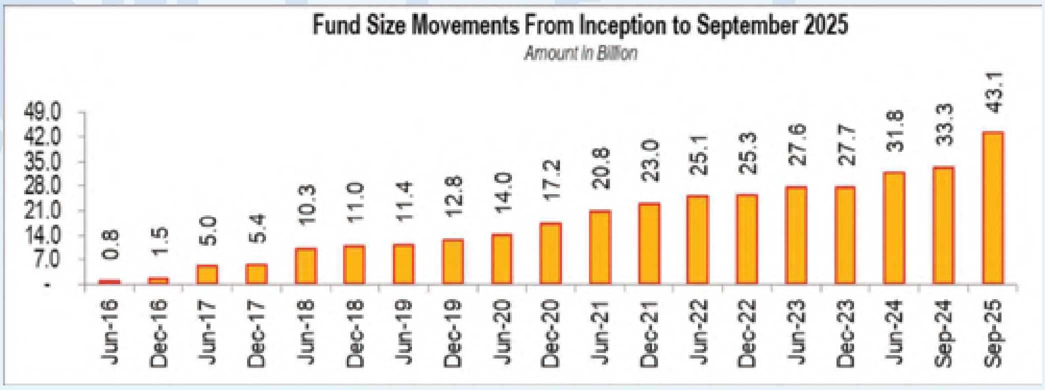
Fees/Charges

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



</td></tr>
<tr><td>3.0</td><td></td><td>Investors’ Education Column</td></tr>
<tr><td>3.1</td><td>Joining/ Investing in UTT launched scheme</td><td>
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.
</td></tr>
</table>

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

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