



**UTT ASSET MANAGEMENT AND
INVESTOR SERVICES PLC (UTT AMIS)**

ANNUAL REPORT FOR LIQUID UNIT TRUST SCHEME (LIQUID FUND)



**FOR THE YEAR ENDED
30 JUNE 2024**

TABLE OF CONTENTS

1.	Timetable and Agenda Items	ii
2.	Minutes of the 5 th Annual General Meeting	1
3.	Matters Arising from the 5 th Annual General Meeting	33
4.	Chairman’s Statement	36
5.	Statement of the Custodian	40
6.	Report of the Independent Auditors	42
7.	Report of the Audited Financial Statements	45
8.	Manager’s Report	50
9.	UTT AMIS News Bulletin	57





**UTT ASSET MANAGEMENT AND
INVESTOR SERVICES PLC (UTT AMIS)**



**ANNUAL GENERAL MEETING FOR LIQUID UNIT TRUST SCHEME,
ON SATURDAY, NOVEMBER 16, 2024 AT THE JULIUS NYERERE
INTERNATIONAL CONVENTION CENTRE, STARTING AT 8:30AM**

TIMETABLE AND AGENDA ITEMS

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

2

Minutes of the
5th Annual General
Meeting



**KUMBUKUMBU ZA MKUTANO WA TANO
(5) WA MWAKA WA MFUKO WA UKWASI
ULIOFANYIKA JUMAPILI YA TAREHE 19
NOVEMBA 2023 KATIKA UKUMBI WA
MIKUTANO WA KIMATAIFA WA JULIUS
NYERERE, DAR ES SALAAM**



WALIOHUDHURIA (Kiambatisho "A")

BODI YA WAKURUGENZI

1. Bw. Casmir S. Kyuki - Mwenyekiti wa Bodi
2. Dkt. Judika L. King'ori - Mkurugenzi wa Bodi
3. Bw. David E. Mwankenja - Mkurugenzi wa Bodi
4. Bw. Paul A. Maganga - Mkurugenzi wa Bodi
5. Bi. Neema J. Jones - Mkurugenzi wa Bodi
6. Bw. Simon M. Migangala - Mkurugenzi Mtendaji

**WAJUMBE WA KAMATI ZA BODI YA
WAKURUGENZI**

1. Bw. Lameck Kakulu - Mjumbe wa Kamati ya Bodi
2. Dkt. Fortunatus Magambo - Mjumbe wa Kamati ya Bodi
3. Bw. Daniel Ole Sumayan - Mjumbe wa Kamati ya Bodi

WAALIKWA

1. Bw. Vicent Onjara - KPMG/Wakaguzi wa Hesabu za Mfuko
2. Bi. Rashida Rashid - KPMG/Wakaguzi wa Hesabu za Mfuko
3. Bi. Gladys Mkola - KPMG/Wakaguzi wa Hesabu za Mfuko
4. Bw. Anandumi Meena- CRDB / Waangalizi wa Mfuko
5. Bi. Nancy Kisha - CRDB / Waangalizi wa Mfuko
6. Bw. Mustapha Haji - CRDB / Waangalizi wa Mfuko
7. Bi. Anna Gabriel - CMSA / Mamlaka ya Masoko ya Mitaji na Dhamana
8. Bi. Mariam Mtunguja - CMSA / Mamlaka ya Masoko ya Mitaji na Dhamana
9. Bw. Josephat Masaba- Mwakilishi wa Msajili wa Hazina

**MENEJIMENTI NA WAFANYAKAZI WA KAMPUNI
YA UWEKEZAJI YA UTT AMIS**

1. Bw. I. Wahichinenda
2. Bw. D. Mbagu
3. Bw. S. Bujiku
4. Bw. R. Mwanga
5. Bw. M. Kimario
6. Bi. J. Swai
7. Bw. P. Ndunguru
8. Bi. V. Abuogo
9. Bw. F. Bwalya
10. Bw. B. John
11. Bi. J. Mlimbila
12. Bw. D. Balima
13. Bw. M. Balati
14. Bw. H. Mnongane
15. Bw. B. Liwali
16. Bw. C. Chanjarika
17. Bw. J. Joseph
18. Bi. R. Maruma
19. Bw. J. Masoud
20. Bw. L. Chokola
21. Bw. B. Lukinga
22. Bw. A. Mushi
23. Bw. L. Temela
24. Bw. W. Ramadhan
25. Bi. J. Njovu
26. Bi. V. Maheri
27. Bi. D. Milenge
28. Bi. W. Malya

1.0 AKIDI NA KUFUNGUA MKUTANO

Mwenyekiti alifungua mkutano saa 3:20 asubuhi kwa kuwakaribisha wajumbe walioweza kuhudhuria Mkutano wa 5 wa Mfuko wa Ukwasi. Hii ilikuwa ni baada ya wajumbe kupata taarifa ya akidi ambayo ilionyesha kwamba Wajumbe wenye Vipande waliohudhuria walikuwa 1,886 na majina yao yameambatanishwa kwenye Kumbukumbu hizi kama Kiambatisho "A". Mkurugenzi Mtendaji alitoa taarifa kwamba idadi ya Vipande vilivyowakilishwa ni 496,305,391.128 kati ya jumla ya Vipande 2,771,385,272.346 vya Mfuko. Kwa mujibu wa mahudhurio Vipande vilivyowakilishwa vilikuwa ni asilimia 17.9082 ya jumla ya Vipande vyote vya Mfuko na hivyo Mkutano ungeweza kuanza kwa sababu akidi inayohitajika kwenye Waraka wa Makubaliano (Deed of Trust) ni asilimia 10.

2.0 DONDOO/AJENDA ZA MKUTANO

Wajumbe walikubaliana na dondoo/ajenda zifuatazo: -

1. 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 Hezabu za 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 Uwekezaji ya UTT AMIS, Wajumbe wa kamati za Bodi na Wawakilishi wa Mamlaka ya Masoko ya Mitaji na Dhamana (CMSA). Aliendelea kuwatambulisha pia Mwakilishi wa Benki ya CRDB ambayo ni Mwangalizi wa Mfuko, Wawakilishi wa Kampuni ya KPMG inayotoa Huduma za Ukaguzi wa Hesabu ya Mfuko pamoja na Mwakilishi kutoka ofisi ya Hazina ambayo inasimamia taasisi za serikali. Mkurugenzi Mtendaji alimalizia kwa kuitambulisha Menejimenti ya UTT AMIS Pamoja na wafanyakazi wote waliokuwepo Mkutanoni, kwa ujumla.

4.0 KUTHIBITISHA KUMBUKUMBU ZA MKUTANO ULIOPITA

Baada ya kuzipitia Kumbukumbu za Mkutano uliopita kifungu kwa kifungu, wajumbe wote kwa kauli moja walipitisha na kuthibitisha Kumbukumbu za Mkutano wa Nne (4) wa mwaka wa mfuko wa Ukwasi.

5.0 YATOKANAYO NA KUMBUKUMBU ZA MKUTANO ULIOPITA.

5:1 Kurahisisha Wawekezaji kuuza Vipande (Repurchase).

Ilielezwa kwamba suala la kurahisisha uuzaji wa vipande(repurchase) na kuhakikisha wawekezaji wanalipwa mapema limefanyiwa kazi. UTT AMIS imeboresha huduma hii kwa kurahisisha zaidi uwasilishaji wa maombi ya utoaji wa pesa pale ambapo mwekezaji anapohitaji. Sasa wawekezaji wanaweza kutoa mpaka shilingi milioni mbili kwa kupitia simu ya mkononi (mobile wallet).

6.0 TAARIFA YA MWENYEKITI

Mwenyekiti aliwasilisha taarifa ya Mfuko wa Ukwasi kwa mwaka wa fedha ulioishia 30 Juni, 2023. Taarifa ilieleza kama ifuatavyo: -

- 6.1 Mwenyekiti alianza kwa kuwakaribisha wajumbe kwenye Mkutano Mkuu wa tano (5) wa Mwaka wa Wawekezaji wa Mfuko wa Ukwasi. Alitoa shukrani kwa wawekezaji wa Mfuko wa Ukwasi kwa kuendelea kuwa na imani na UTT AMIS hasa katika kipindi cha mwaka 2023 na kuendelea kufuatilia maendeleo ya Mfuko.
- 6.2 Mwenyekiti alielezea kuwa utendaji wa mfuko kwa kipindi cha mwaka ulioishia tarehe 30 Juni, 2023 umeendelea kuwa mzuri licha ya changamoto zilizojitokeza. Faida kwa wawekezaji ilikuwa kubwa ikilinganishwa na kigezo linganifu (Performance Benchmark). Faida kwa mwaka ilikua asilimia kumi na mbili nukta tano (12.5%) ikilinganishwa na asilimia kumi na nne nukta mbili (14.2%) ya mwaka ulioishia tarehe 30 Juni 2022. Faida iliyopatikana iko sawa na maendeleo ya soko la fedha na ni kubwa kuliko kigezo linganifu cha asilimia tisa nukta saba (9.7%). Aliendelea kutoa taarifa kwamba katika kipindi cha mwaka wa fedha ulioishia Juni 30, 2023, thamani ya mfuko iliongezeka kutoka Shilingi bilioni 434.7 kwa mwaka 2022 mpaka Shilingi bilioni 724.7 kwa mwaka 2023. Ongezeko hili la thamani ya mfuko linatokana na faida nzuri inayopatikana, matumizi ya teknolojia katika kufanya miamala ya uwekezaji, kuongezeka kwa Imani na elimu

- juu ya faida zinzipatikana kupitia mifuko ya uwekezaji wa pamoja.
- 6.3 Ilielezwa kuwa, wakati Dunia inazidi kupata ahueni juu ya athari za UVIKO 19 na madhara ya vita ya nchini Ukraine, hali ya uchumi kwa mujibu wa machapisho ya Ofisi ya Taifa ya Takwimu, imeendelea kuimarika na kukua kwa asilimia 4.7 kwa mwaka 2022 na kiwango cha asilimia 5.4 na asilimia 5.2 kwa robo ya kwanza na ya pili kwa mwaka 2023. Ukuaji uchumi wa Tanzania umekuwa ni zaidi ya ukuaji katika nchi za ukanda wa Jangwa la Sahara na nchi za ukanda wau Ushirikiano wa Maendeleo Kusini mwa Afrika (SADC) ambao ni asilimia 3.5. Kwa mujibu wa taarifa za Benki Kuu ya Tanzania, ya kipindi cha robo mwaka kilichoishia tarehe 30 Juni 2023, mfumuko wa bei ulikuwa asilimia 4.0, ikilinganishwa na wastani wa asilimia 12.6 kwa nchi za Afrika Mashariki na asilimia 17.1 kwa nchi za ukanda wa SADC. Kwa kipindi cha mwaka mmoja uliopita, viwango vya riba katika soko havikubadilika sana, ikiashiria uimara wa soko kwa ujumla. Kwa upande mwingine, thamani ya shilingi ya Tanzania dhidi ya dola ya Marekani ilipungua kidogo kwa kiwango cha asilimia 1.0 na kuongezeka thamani dhidi ya fedha za baadhi ya nchi za Afrika Mashariki kwa viwango vya hadi asilimia 15.0.
- 6.4 Kuhusu maendeleo ya Soko la Mitaji na Dhamana, ilielezwa kuwa utendaji hupimwa kwa kuangalia mabadiliko ya Fahirisi (Tanzania Share Index) ambayo imeonesha kuwa na maendeleo mazuri. Katika kipindi cha mwaka wa fedha ulioishia tarehe 30 Juni 2023, kumekua na ongezeko la asilimia 4.1 ambapo iliongezeka toka 3,928.5 tarehe 30 Juni 2022 hadi 4,091.8 tarehe 30 Juni 2023. Ongezeko hilo ni chini ya lile la tarehe 30 Juni 2022 ambalo ilikuwa ni asilimia 7.5. Hii inamaanisha kuwa, kwa kipindi cha mwaka ulioishia tarehe 30 Juni 2023, bei za Hisa kwa ujumla ziliongezeka japo kwa kiwango kidogo ikilinganishwa na mwaka uliopita. Sababu zilizosababisha kupanda kwa bei za hisa ni pamoja na utendaji mzuri wa makampuni yaliyoorodheshwa kwenye Soko la Hisa la Dar es Salaam, kuongezeka kwa imani ya wawekezaji wa ndani na nje ya nchi na uboreshwaji wa mazingira ya uwekezaji hapa nchini. Shukurani zilitolewa kwa Rais wa Jamhuri ya Muungano wa Tanzania, Mheshimiwa Samia Suluhu Hassan na Serikali kwa ujumla kwa kuweka mazingira bora ya biashara.
- 6.5 Ilielezwa kwamba viashiria vya kiuchumi vinaonesha kuwa Kampuni ya UTT AMIS pamoja na mifuko inayoismamia inaendelea kufanya vizuri. Kwa upande wa thamani ya mifuko imeongezeka kutoka Shilingi bilioni 996.5 tarehe 30 Juni 2022 hadi kufikia Shilingi trillions 1.535 tarehe 30 Juni 2023. Ongezeko hili la kiasi cha Shilingi bilioni 538.9 ni sawa na asilimia 54.0 ikilinganishwa na ongezeko la Shilingi bilioni 383.7 sawa na asilimia 62.6 kwa mwaka uliotangulia. Ongezeko la ukubwa wa Mifuko umetokana na ongezeko la idadi ya wawekezaji 47,480 sawa na asilimia 24.0 waliojiunga katika mifuko kwa mwaka ulioishia tarehe 30 Juni 2023 ikilinganishwa na wawekezaji 29,832 sawa na asilimia 17 waliojiunga katika mwaka wa fedha uliotangulia. Faida kwa mfuko wa Ukwasi ilikuwa asilimia 12.5.
- 6.6 Kwamba Kampuni ya UTT AMIS inaendelea na utekelezaji wa Mpango Mkakati wake wa miaka mitano utakaoshia mwezi Juni mwaka 2024. Katika Mpango Mkakati huo Kampuni imeazimia kujikita kwenye matumizi ya teknolojia katika kutoa huduma kwa wawekezaji. UTT AMIS imeendelea kuboresha mifumo ya uendeshaji wa mifuko kupitia teknolojia ili kufanya taratibu za uwekezaji kuwa rafiki na rahisi zaidi. Teknolojia inayotumika inajumuisha utoaji wa huduma kwa wawekezaji kwa kutumia simu za kiganjani na matumizi ya mifumo ya kibenki iliyounganishwa na mifumo ya UTT AMIS ili kuboresha mtiririko wa miamala ya uwekezaji. Lengo la uunganishwaji huu ni kuongeza tija na ufanisi kwa kupunguza mlolongo wa hatua za uchakataji wa miamala inayofanywa kwa njia ya kibenki.
- 6.7 Katika kipindi kilichoishia tarehe 30 Juni 2023, UTT AMIS imekamilisha uunganishaji wa mifumo yake na mifumo ya Benki za NMB, Benk ya Taifa (NBC) na Stanbic. Aidha, UTT AMIS imeendelea na miradi ya kuunganisha na mifumo ya Benki ya EXIM, Benki ya Absa, Benki ya KCB, Benki ya Watu wa Zanzibar, Benki ya DCB na Benki ya UBA. Uunganishaji wa mifumo ukamilika, ambao kwa sasa ni asilimia 70 itaoingezeka na kufikia asilimia ya juu zaidi.
- 6.8 Taarifa ilieleza kwamba kwa kipindi cha miaka minne ya utekelezaji wa Mpango Mkakati ya Kampuni ya UTT AMIS unaoishia Juni 2024 kumekua na mafanikio makubwa zaidi ya ilivyotarajiwa. Tukiwa tumbakiwa na mwaka

mmoja wa utekelezaji wa mpango mkakati huo, Kampuni imeshaanza kuandaa mpango mkakati mpya wa miako mitano mpaka mwaka 2029 huku ikiendelea kukamilisha vipaumbele vilivyoainishwa kwenye mpango mkakati wa sasa, ikiwemo kuboresha mifuko na huduma kwa wawekezaji pamoja na kubainisha fursa nyingine za kibiashara kwa manufaa ya wawekezaji, Serikali pamoja na wadau wengine.

- 6.9 Mwisho, Mwenyekiti alihitimisha taarifa yake kwa kuwashukuru wawekezaji wote kwa ushirikiano na imani yao kwenye Kampuni ya UTT AMIS na Mfuko wa Ukwasi kwa kipindi chote cha mwaka ulioishia tarehe 30 Juni 2023. Aidha, kwa namna ya kipekee Mwenyekiti aliishukuru Serikali kupitia Wizara ya Fedha na Mipango, 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. Mwenyekiti alimalizia kwa kusema ana matumaini makubwa kuwa ushirikiano huo utaendelea kwa manufaa ya Wawekezaji na maendeleo ya Soko la Mitaji na Sekta ya Fedha hapa Nchini.

7.0 TAARIFA YA MWANGALIZI WA MFUKO

- 7.1 Mwakilishi wa Benki ya CRDB ambayo ni Mwangalizi wa Mfuko wa Ukwasi, aliwasilisha Taarifa iliyoeleza kwamba jukumu lao ni kusimamia na kuhakikisha kwamba utendaji wa Meneja wa Mfuko unazingatia Waraka wa Makubaliano ili kuhakikisha masilahi bora ya wenye Vipande.
- 7.2 Mwakilishi huyo alieleza kuwa katika utekelezaji wa kazi yao kama Mwangalizi wa Mfuko, wana majukumu mbalimbali yakiwemo uangalizi wa mali za Mfuko, kuhakikisha Meneja wa Mfuko anatumia njia au mbinu sahihi kukokotoa mahesabu ya thamani ya Mfuko sambamba na Waraka wa Makubaliano, na pia kuhakikisha viwango vya uwekezaji vinazingatiwa na kusaidiana na Meneja wa Mfuko katika kukusanya, kuwafikia wateja pamoja na kuwasaidia kuuza vipande vyao.
- 7.3 Katika kipindi cha mwaka wa fedha kilichoishia tarehe 30 Juni 2023, benki ya CRDB, kama Mwangalizi wa Mfuko wa Ukwasi,

wameendeleza uangalizi wa mwenendo wa shughuli za Meneja wa Mfuko, utekelezaji wake na kuangalia changamoto kwenye uwekezaji.

- 7.4 Mwakilishi wa Benki ya CRDB alihitimisha kwa kuwathibitishia Wawekezaji wa Mfuko kwamba shughuli za uwekezaji kwenye Mfuko wa Ukwasi na wajibu wa Meneja wa Mfuko vimeendeshwa na kutekelezwa kufuatana na vipengele vya Waraka wa Makubaliano na kwamba maslahi ya wenye Vipande ndani ya Mfuko wa Ukwasi yanalindwa na kuzingatwa ipasavyo.

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

- 8.1 Mwakilishi kutoka Shirika la Wahasibu la KPMG ambao ni Wakaguzi wa Mfuko aliwasilisha Muhtasari wa Taarifa kuhusu ukaguzi wa Hesabu za Mfuko kwa mwaka ulioishia tarehe 30 Juni, 2023. Alieleza kuwa Muhtasari wa 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 wa Mfuko wa Ukwasi kwa kipindi cha mwaka ulioishia tarehe 30 Juni 2023.
- 8.2 Taarifa ilieleza kuwa Muhtasari wa taarifa ya hesabu za fedha hauoneshi taarifa zote kwa mujibu wa viwango vya kimataifa vya utoaji wa taarifa za kifedha (International Financial Reporting Standards (IFRS)). Taarifa ya wakaguzi iliendelea kusema kwamba Muhtasari huu wa hesabu za kifedha pamoja na hii taarifa yao siyo mbadala wa taarifa kamili ya hesabu za kifedha iliyokaguliwa. Pia ilielezwa kwamba 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 18 Novemba 2023 kwa mwaka wa fedha ulioishia tarehe 30 Juni 2023. Taarifa kwa mwaka wa fedha ulioishia tarehe 30 Juni 2023 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”. Mfuko wa Ukwasi uliweza kupata Hati safi ya Ukaguzi kwa mwaka ulioishia tarehe 30 Juni 2023.

9.0 TAARIFA YA MWAKA KUHUSU HESABU ZA MFUKO WA UKWASI

Mkurugenzi wa Fedha na Mipango wa Kampuni ya Uwekezaji ya UTT AMIS aliwasilisha Taarifa ya Hesabu za Mfuko kwa kipindi cha mwaka wa fedha ulioishia tarehe 30 Juni, 2023.

9.1 Mkurugenzi aliwaomba wawekezaji kusoma taarifa kwa kulinganisha hali ya utendaji wa Mfuko kwa miaka miwili (2) iliyoishia mwezi Juni 2023 na 2022. Ilienezwa kuwa 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, 2023, jumla ya Mapato ya Mfuko yalikuwa Shilingi 85,788,069,000/= ikilinganishwa na Mapato ya Shilingi 51,786,000,000/= kwa mwaka ulioishia tarehe 30 Juni, 2022. Ongezeko hili linatokana na uweledi wa meneja wa Mfuko katika kusimamia uwekezaji. Pia ilielezwa kuwa jumla ya Gharama za uendeshaji kwa mwaka ulioishia tarehe 30 Juni, 2023 ilikuwa Shilingi 16,086,989,000/= ikilinganishwa na Shilingi 8,903,487,000/= kwa mwaka ulioishia tarehe 30 Juni, 2022, hivyo kufanya Mapato baada ya kutoa gharama za uendeshaji na kabla ya kodi kuwa Shilingi 69,701,080,000/= ikilinganishwa na Mapato ya Shilingi 42,882,513,000/= kwa mwaka ulioishia tarehe 30 Juni, 2022. Kodi iliyotozwa na Serikali ilikuwa Shilingi 329,428,000/= ikilinganishwa na Shilingi 324,896,000/= kwa mwaka wa fedha 2022. Hivyo, Mfuko ulibaki na Faida Halisi (baada ya kodi na Matumizi)

ya Shilingi 69,371,652,000/= ikilinganishwa na Shilingi 42,557,617,000/= kwa mwaka ulioishia tarehe 30 Juni, 2022.

9.3 Kwa upande wa Urari wa Hesabu za Mfuko, ilielezwa kuwa Rasilimali za Mfuko zilikuwa ni Shilingi 731,607,134,000/= mnamo tarehe 30 Juni 2023 ikilinganishwa na Shilingi 438,824,543,000/= tarehe 30 Juni 2022. Dhima za Mfuko zilikuwa na jumla ya Shilingi 9,762,349,000/= mnamo tarehe 30 Juni 2023, ikilinganishwa na Shilingi 2,320,107,000/= tarehe 30 Juni, 2022. Kutokana na Taarifa hiyo, Thamani halisi ya Mfuko tarehe 30 Juni, 2023, ilikuwa ni Shilingi 721,844,785,000/= ikilinganishwa na Shilingi 436,504,436,000/= tarehe 30 Juni 2022.

9.4 Katika Taarifa ya Mabadiliko ya Thamani ya Mfuko ilielezwa kuwa, Thamani ya Mfuko Mwanzoni mwa Mwaka wa fedha ulioishia 30 Juni 2023 ilikuwa Shilingi 436,504,436,000/= ikilinganishwa na Shilingi 222,221,722,000/= Mwanzoni mwa Mwaka wa fedha ulioishia 30 Juni 2022. Ongezeko kutokana na faida ya Mfuko kwa kipindi cha mwaka ulioishia Juni 2023 ilikuwa ni Shilingi 69,371,652,000/= ikilinganishwa na Shilingi 42,557,617,000/= kwa mwaka ulioishia tarehe 30 Juni, 2022. Kwa upande wa miamala ya wenye vipande, mfuko umelipa zaidi (net repurchase) kiasi cha Shilingi 215,968,697,000/= Kwa mwaka wa fedha ulioishia 30 Juni 2023 ikilinganishwa na Shilingi 171,725,097,000/= kwa mwaka ulioishia tarehe 30 Juni, 2022. Kutokana na Mwenendo huo imepelekea mabadiliko ya thamani halisi ya Mfuko kwa mwaka ulioishia tarehe 30 Juni, 2023, kuwa Shilingi 721,844,785,000/= ikilinganishwa na Shilingi 436,504,436,000/= kwa mwaka 2022.

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 2023, ilikuwa Shilingi 69,371,652,000/= ikilinganishwa na Shilingi 42,557,617,000/= kwa mwaka ulioishia tarehe 30 Juni, 2022. Aidha fedha halisi iliyopatikana kutoka kwenye shughuli za Uendeshaji baada ya marekebisho ya mtaji na kodi ya Serikali ilikuwa Shilingi 216,391,123,000/= ikilinganishwa na Shilingi 192,890,317,000/= kwa mwaka wa fedha 2022. Miamala kwa wawekezaji ilipelekea ongezeko (net sales) la shilingi 216,968,697,000/= tarehe 30 Juni 2023 ikilinganishwa na shilingi

171,725,097,000/= tarehe 30 Juni 2022. Matumizi hayo yalipelekea punguzo halisi la fedha kiasi cha Shilingi 422,426,000/= Mwaka wa fedha uliochia 30 Juni 2023 ikilinganishwa na punguzo la Shilingi 21,165,220,000/= Tarehe 30 Juni 2022. Aidha Mfuko ulikuwa na akiba ya Fedha kiasi cha Shilingi 943,779,000/= Mwanzoni mwa mwaka wa fedha 2023 ikilinganishwa na Akiba ya fedha kiasi cha Shilingi 22,108,999,000/= Mwanzoni mwa Mwaka wa Fedha 2022, Hivyo kupelekea Mfuko kubaki na Akiba ya fedha kiasi cha Shilingi 521,353,000/=, mwishoni mwa mwaka uliochia tarehe 30 Juni, 2023 ikilinganishwa na Akiba ya fedha kiasi cha Shilingi 943,779,000/=, mwishoni mwa mwaka linganishi wa 2022.

8.0 TAARIFA YA MENEJA WA MFUKO KUHUSU UWEKEZAJI

Mkurugenzi wa Idara ya Uwekezaji ya Kampuni ya Uwekezaji ya UTT AMIS aliwasilisha Taarifa ya Meneja kuhusu uwekezaji katika kipindi cha mwaka wa fedha uliochia tarehe 30 Juni, 2023.

- 10.1 Taarifa ilieleza kuwa, Mfuko wa Ukwasi uliendelea kupata mafanikio makubwa katika Ukuaji wa thamani ya kipande na ukubwa wa Mfuko. Thamani halisi ya kipande iliongezeka kutoka shilingi 321.9 hadi kufikia shilingi 362.1 sawa na faida ya asilimia 12.5 kwa mwaka. Ukubwa wa mfuko uliongezeka kwa shilingi billioni 290.0 kutoka shilingi bilioni 434.7 mnamo Juni, 2022 hadi shilingi bilioni 724.7 mnamo 30 Juni, 2023.
- 10.2 Taarifa ilieleza kuwa katika kipindi cha mwaka wa fedha 2022/23, UTTAMIS PLC kama meneja wa Mfuko alitumia uzoefu na weledi alionao katika kuhakikisha mfuko unafikia mgawanyo anuai wa rasilimali kwenye uwekezaji wake wenye kuleta tija huku ikizingatia sera na miongozo mbalimbali inayotumiwa kwenye uwekezaji. Hadi kufikia tarehe 30 Juni 2023 mgawanyo anuai wa rasilimali za mfuko ulikuwa kama unavyoonyeshwa. Mfuko wa Ukwasi umewekeza kiasi cha asilimia 99.2 kwenye dhamana za serikali za muda mrefu, asilimia 0.7 kwenye amana za benki za muda maalumu na asilimia 0.1 kwenye amana za benki za muda mfupi.
- 10.3 Faida ya Mfuko wa Ukwasi kwa kipindi cha mwaka mmoja uliochia Juni 2023 ilikuwa asilimia 12.5 ikilinganishwa na faida ya asilimia 14.2 kwa mwaka 2022. Mambo mengine

muhimu ya kuzingatia wakati wa kulinganisha faida za uwekezaji katika Mfuko wa Ukwasi na amana katika benki yalielezwa. Uwekezaji kwenye mfuko wa Ukwasi ulionekana kuwa na faida kubwa zaidi ya akaunti ya amana na maeneo mengine linganifu kwa sababu inaongeza kipato kikubwa kutokana na viwango bora vya faida vinavyo tolewa na mfuko. Pia, meneja alieleza kuwa kupungua kwa faida ya mfuko kumetokana na kupungua kwa viwango vya faida sokoni kama inavyooneshwa katika jedwali II.

- 10.4 Kuhusu pato la Taifa, meneja alisema kuwa Kwa mwaka 2022 uchumi ulikuwa kwa kiwango cha asilimia 4.7, ikilinganishwa na kiwango cha asilimia 4.9 mwaka 2021 (kama ilivyooneshwa kwenye jedwali III). Hata hivyo, kilimo, ujenzi na madini vilikuwa vichocheo vikubwa vya ukuaji wa uchumi katika kipindi hicho. Uchumi kwa mwaka 2023 unakadiriwa kuongezeka kwa asilimia 5.2, ukichagizwa na kufufuliwa kwa shughuli za kiuchumi hususani uwekezaji kwenye sekta ya umma na binafsi nchini. Pato la taifa hutafasiri kiwango na shughuli za uchumi katika nchi. Hali imara na stahimilivu juu ya mwenendo wa uchumi 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.
- 10.5 Hali ya mfumuko wa bei nchini kwa mwaka wa fedha uliochia Juni 2023 ni asilimia 3.6 ikilinganishwa na asilimia 4.4 iliyonakiliwa Juni 2022. Kupungua kwa mfumuko wa bei nchini kunaashiria gharama za bidhaa na huduma mbalimbali zilipungua kwa mwaka uliochia Juni 2023 ikilinganishwa na kasi iliyokuwepo Juni 2022. 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.
- 10.6 Kuhusu Sekta ya benki, Meneja alieleza kuwa Kwa kipindi cha mwaka mmoja uliochia tarehe 30 Juni 2023 hali ya utendaji kwa sekta ya benki nchini imeendelea kuwa imara kwani jumla ya rasilimali na amana ziliongezeka. Ongezeko kwenye rasilimali ni shilingi trilioni 8.0 (asilimia 17.5) kutoka shilingi trilioni 45.7 mwaka 2022 hadi shilingi trilioni 53.7 mwaka 2023. Jumla

- ya amana kwenye benki iliongezeka kwa shilingi trilioni 5.7 (asilimia 20.3) kutoka shilingi trilioni 28 Juni 2022 hadi shilingi trilioni 33.7 Juni 2023. Jumla ya mikopo imefikia shilingi trilioni 31.5 mwaka 2023 sawa na asilimia 21.6 ikilinganishwa na shilingi trilioni 25.9 mwaka uliopita. Ongezeko kwenye kiwango cha mkopo lilisababishwa na kupungua kwa masharti na viashiria vya hatari miongoni mwa wateja. Hata hivyo, viashiria vya hatari kwenye mikopo ya wateja wadogo na Taasisi zisizo za kifedha vilipungua ikilinganishwa na mwaka uliopita. 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.
- 10.7 Mwasilishaji alieleza, namna sekta ya mawasiliano inavyoendelea kuchochea na kurahisisha uwekezaji katika mifuko na huduma binafsi. Taarifa ilianisha kuwa kwa kupiga *150*82# au program tumizi (UTT AMIS App) mwekezaji anaweza kufungua akaunti na kuona uwekezaji wake. Aidha kupitia simu mwekezaji anaweza kuuza na kununua vipande.
- 10.8 Kuhusu Dhamana za Serikali ilielezwa kuwa Kwa kipindi cha mwaka mmoja ulioisha tarehe 30 Juni 2023, Benki Kuu ya Tanzania kwa niaba ya Serikali ya Jamhuri ya Muungano Tanzania iliongeza kiasi cha dhamana za serikali za muda mfupi sokoni kwa trillions 1.4 sawa na asilimia 73.6 hadi shilingi trillions 3.3 Juni 2023. Hata hivyo, Uhitaji wa dhamana za serikali za muda mfupi uliongezeka kwa asilimia 24.1 (shilingi trilioni 0.7) hadi kufikia shilingi trilioni 3.6 kutoka shilingi trilioni 2.9 mwaka jana. Aidha, kiasi kilichokubaliwa baada ya mnada kimeongezeka kwa asilimia 56.2 (shilingi trilioni 0.9) kutoka shilingi trilioni 1.6 hadi shilingi trilioni 2.5 Juni 2023. Kwa kipindi hicho, kiasi cha dhamana za serikali za muda mrefu kilichouzwa kwenye soko la awali ni shilingi trilioni 4.3 ikilinganishwa na shilingi trilioni 3.3 mwaka uliopita.
- 10.9 Kiwango cha ushiriki kwenye minada hiyo kilipungua hadi shilingi trilioni 4.6 (asilimia 28.1) ikilinganishwa na shilingi trilioni 6.4. Aidha kiwango kilichokubaliwa na Benki Kuu ya Tanzania baada ya mnada kiliongezeka kwa shilingi trilioni 1.2 (asilimia 44.4) hadi shilingi trilioni 3.9 ikilinganishwa na shilingi trilioni 2.7 mwaka 2022. Kwa kipindi cha mwaka mmoja hali ya ushiriki wa wawekezaji kwenye dhamana za serikali za muda mrefu ilipungua ikilinganishwa na ushiriki kwenye dhamana za muda mfupi. Ongezeko la ushiriki katika eneo la dhamana za serikali linasaidia kuleta na kuboresha hali ya ukwasi na faida sokoni.
- 10.10 Kuhusu viwango vya Riba katika dhamana za serikali za muda mfupi zilipungua kutoka wastani wa asilimia 3.5 mwezi Juni 2023 kutoka asilimia 4.1 mwaka jana (Juni 2022). Viwango vya riba na amana (faida) viliongezeka ikilinganishwa na viwango vilivyopakiririwa mwaka uliopita. Viwango vya riba jumishi za mikopo katika benki ya biashara ni asilimia 16.7 ikilinganishwa na asilimia 16.2 mwaka 2022. Uwekezaji kwenye amana za benki kwa muda wa mwaka mmoja zilitoa faida ya asilimia 8.2 ikilinganishwa na asilimia 8.0 mwaka 2022. Viwango vya hifadhi ya akiba kisheria vya Benki kuu kwa benki za biashara pamoja na punguzo la riba nchini viliendelea kuwa asilimia 7.0 na 5.0 mtawaliwa. Mabadiliko ya riba katika soko la fedha na mitaji huathiri moja kwa moja thamani ya mifuko ya uwekezaji wa pamoja na uchumi kiujumla. Vivyo hivyo kuongezeka kwa riba sokoni hupelekea kuongezeka kwa thamani ya uwekezaji kwenye mifuko hususani pindi uwekezaji mpya unapofanyika.
- 10.11 Kwa kipindi cha mwaka mmoja kilichoisha mwezi Juni 2023, viwango vya kubadilisha fedha kati ya Shilingi ya kitanzania na fedha za kigeni vimeendelea kuwa stahimilivu. Thamani ya Shilingi kwa Dola moja ya kimarekani ilikuwa imara na ya kuridhisha, ingawa ilipungua thamani kidogo kwa asilimia 1.0 (Tsh 23.4) kutoka Shilingi 2,315.7 Juni 2022 hadi Shilingi 2339.1 Juni 2023. Uimara wa viwango vya kubadilisha fedha ni muhimu kwa mifuko ya uwekezaji wa pamoja na serikali kwa ujumla inasaidia kutunza thamani ya rasilimali ambazo thamani yake ipo katika shilingi za kitanzania na kuvutia wawekezaji kutoka ndani na nje ya Tanzania.
- 10.12 Kuhusu Soko la Mitaji na dhamana, taarifa ilieleza kuwa soko limekuwa likifanya kazi vizuri kwa upande wa mauzo na shughuli mbalimbali, tuliona utoaji wa hatifungani mbili mpya za benki ya taifa ya biashara (NBC-Twiga) na benki ya kenya (KCB-Fursa Sukuk) zilizofanikiwa kufanya vizuri kwani jumla ya shilingi bilioni 49.9 zilipatikana. Mwezi Novemba 2022, Shirika la Watumishi Housing (WHI) lilizindua mfuko wa uwekezaji wa Pamoja unaoitwa

- Faida (Mfuko wa Faida) ambao ulifanikiwa kuvutia wawekezaji na hadi Disemba mfuko ulinakili shilingi bilioni 7.9. Ushiriki katika soko la mitaji na dhamana kwa wawekezaji wa ndani na nje umeimarika kutokana na umma kupata uelewa kuhusu uwekezaji na matumizi ya mifumo ya kidigitali. Hali ya ushiriki kwenye soko la mitaji na dhamana nchini imeongezeka, ni matarajio yetu kuwa hali hii itazidi kuimarika na kuongezeka zaidi.
- 10.13 Taarifa ya Soko la Upili kwa dhamana na Hatifungani zilizo rodheshwa ilionyesha kuwa Kiwango cha ushiriki kwenye eneo la dhamana za serikali na hatifungani za kampuni binafsi kimeongezeka licha ya faida kuwa wastani. Jumla ya dhamana za serikali kupitia soko la upili imeongezeka kwa shilingi trillioni 0.1, sawa na ongezeko la asilimia 3.1 hadi shilingi trillioni 3.3 kutoka shilingi trillioni 3.2 mwaka uliopita. Kwa kipindi hichohicho, thamani jumishi ya mauzo kwa upande wa Hatifungani za kampuni binafsi ziliongezeka kwa shilingi bilioni 0.1 sawa na asilimia 12.5 kutoka shilingi bilioni 0.8 Juni 2022 hadi shilingi bilioni 0.9 Juni 2023. Kupanda kwa Hatifungani hizo kulitokana na kuorodheshwa kwa hatifungani mpya ya SUKUK na Twiga mwezi Desemba 2022. Hatifungani za kampuni binafsi zilizopo ni Jasiri bondi iliorodheshwa na benki ya NMB yenye miaka 3, Fursa Sukuk bondi iliorodheshwa na benki ya KCB yenye miaka 3, Twiga bondi iliorodheshwa na benki ya NBC yenye ukomo wa miaka 5, bondi ya miaka 5 ya Taasisi ya Mikopo ya nyumba kwa benki nchini.
- 10.14 Kuhusu Soko la Hisa taarifa ilionyesha kuwa hali ya mauzo ya Hisa na shughuli sokoni ilipungua kwa takribani shilingi bilioni 19.0 (asilima 15) kutoka shilingi bilioni 126.6 hadi shilingi bilioni 107.6 tarehe 30 Juni 2023. Vilevile, Ukubwa wa mtaji wa soko ulipungua thamani kwa shilingi triloni 0.6 (asilimia 5.4) hadi shilingi triloni 15.0 kutoka shilingi triloni 15.6. Katika kipindi cha mwaka mmoja kampuni zifuatazo zilitangaza na kulipa gawio kwa wanahisa; TCC (Tsh. 670.0), Twiga (Tsh .390.0), TBL (Tsh. 290), benki ya NMB (Tsh. 286.0), SWISS (Tsh.42.0) na benki ya CRDB (Tsh. 45) kwa kila hisa. Hivyo basi, kwa wawekezaji wote waliowekeza kwenye kampuni tajwa walipata gawio sawa na maelezo hapo juu.

- 10.15 Taarifa ilionyesha kuwa hadi tarehe 30 Juni 2023 jumla ya rasilimali kwenye mifuko ya uwekezaji wa pamoja inayosimamiwa na Taasisi ya UTT AMIS imefika shilingi trillioni 1,535.4 kutoka shilingi bilioni 996.5. Rasilimali ziliongezeka kwa asilimia 54.0 sawa na shilingi bilioni 538.9 ikilinganishwa na ongezeko la shilingi bilioni 383.7 iliyonakiliwa mwaka uliopita. Kwa kipindi chote hadi Juni 2023 kumekuwa na muamko wa uwekezaji kwenye mifuko, hali iliyopelekea ongezeko kubwa la rasilimali. Meneja aliwahakikishia wawekezaji wake kuwa ataendelea kubuni na kuvumbua mianya na fursa ya uwekezaji kadiri inavyojitokeza katika soko ili kuongeza mapato na faida kwa wawekezaji. Lengo ni kuvuka matarajio ya wawekezaji kwa maendeleo yao na Taifa kwa ujumla.

11.0 MASWALI, MAONI NA MAJIBU

11:1 Wenye vipande waliuliza maswali pamoja na kutoa hoja zifuatazo: -

- 11.1.1 Pongezi na shukrani nyingi zilitolewa kwa Bodi ya Wakurugenzi na Menejimenti na Wafanyakazi wa UTT AMIS kwa ujumla na hongera kwa wawekezaji kwa kuhudhuria mkutano kwa wingi. Pia, alipongeza taasisi kwa matangazo mengi ambayo yalisambaza taarifa na kuwafikia wawekezaji kwa wakati na kutoa maoni waongeze juhudi kwenye masoko kama vile nanenane na sabasaba ili UTT AMIS iendelee kukua na kupata wawekezaji wengine.
- 11.1.2 Mwekezaji aliomba ufafanuzi kuhusu kuongezeka kwa gharama za ukaguzi kama ilivyooneshwa katika Taarifa ya Mapato na Matumizi.
- 11.1.3 Mwekezaji alihitaji kujua sababu gani zimepelekea kutumia KPMG kama mkaguzi wa hesabu za mifuko badala ya wakaguzi wa Serikali kama Taasisi zingine za umma. Pia, Mwekezaji alitoa maoni kuwa wakaguzi wa hesabu waandae ankara kwa shilingi na sio Dola.
- 11.1.4 Mwekezaji alihoji kwa nini faida ya mfuko inaendelea kushuka kutoka 14.2% hadi 12.5% wakati ukubwa wa mfuko umeongezeka hadi shilingi bilioni 724.7.
- 11.1.5 Mwekezaji aliuliza kwa nini gharama za uendeshaji katika taarifa ya mapato na matumizi zimeongezeka katika mwaka huu

wa fedha.

- 11.1.6 Mwekezaji aliomba maelezo juu ya utekelezaji wa vitambulisho kwa wawekezaji. Pia mwekezaji mwingine alitaka kujua ni nani anayelipia gharama za vitambulisho, mwekezaji ama meneja wa mfuko.
- 11.1.7 Mwekezaji aliuliza kuwa vigezo vya ufanisi huwa vinaandaliwa na Menejimenti au Mamlaka ya Masoko ya Mitaji na Dhamana.
- 11.1.8 Mwekezaji alitoa pongezi kwa Taasisi hususani kwenye matangazo ya mkutano yaliweza kusambaa na kufika kwa wingi, Pia mapendekezo yalitolewa kuwepo kwa muhtasari / ufupisho wa malengo yaliyopangwa katika mfuko na malengo yaliyokuwa yamefikwa kwa mwaka huo.
- 11.1.9 Maoni yalitolewa na mwekezaji kuwa faida iwe kiwango cha kudumu cha kurudi (fixed rate of return)
- 11.1.10 Wawekezaji waliishauri bodi ya UTT kuambatanisha rejea kwa kina (Notes to the Financial Statements) za taarifa ya kifedha katika taarifa ya mwaka ya mfuko wa uwekezaji ili kuleta uelewa zaidi wa mambo yanayojitokeza katika taarifa za hizo za fedha.
- 11.1.11 Wawekezaji waliomba menejimenti kutafuta njia rahisi ya uwekezaji kwa watanania waliopo nje ya nchi.
- 11.1.12 Mwekezaji alitaka ufafanuzi juu ya utaratibu uliopo, endapo mwekezaji akitaka kuchukua mkopo kwenye taasisi za benki kwa dhamana ya uwekezaji wake kwenye mfuko.
- 11.1.13 Mwekezaji aliuliza kama inawezekana kwa mwakilishi kuja kwa niaba ya mwekezaji katika mkutano mkuu wa mwaka.
- 11.1.14 Mwekezaji aliuliza kuwa kwa nini taarifa za kifedha zimeandaliwa kuwa viwango vya kimataifa vya utoaji taarifa za kifedha (International Financial Reporting Standards (IFRS) na si Viwango vya Kimataifa vya Uhasibu wa Sekta ya Umma (IPSAS).
- 11.1.15 Mwekezaji aliomba ufafanuzi kutoka kwa mwakilishi wa benki ya CRDB juu ya utaratibu wa kutumwa kwa pesa Kwenda UTT kwa mpango wa kila mwezi (standing order).

11:2 Wawakilishi wa Kampuni ya Uwekezaji ya UTT AMIS walitoa ufafanuzi na kujibu maswali kama ifuatavyo:

- 11.2.1 Pongezi zilipokelewa na Meneja wa mfuko na kuahidi kuendelea kusimamia kwa weledi na maarifa ili kuwaletea faida zaidi katika uwekezaji wao.
- 11.2.2 Ufafanuzi ulitolewa kuwa gharama za uendeshaji zimewekwa ukomo wa asilimia 2.25 ya thamani halisi ya mfuko. Hivyo basi, gharama za uendeshaji zimekua kubwa kwa sababu ya kuongezeka kwa rasiliamali au ukubwa wa mfuko kwa mwaka 2023 ikilinganishwa na mwaka 2022 yaani kutoka bilioni 434.7 hadi bilioni 724.7. Wawekezaji walihakikishiwa kuwa gharama hizo zimezingatia viwango vilivyopo kwenye waraka wa wakubaliano (offer document) kwa kuzingatia faida kwa wawekezaji na hizi nyaraka zinapatikana katika tovuti ya UTT AMIS zikielezea kwa undani kabisa.
- 11.2.3 Ilikelezewa kuwa gharama za ukaguzi zimeendelea kuwa kubwa kwa sababu makubaliano yaliyopo kati ya UTT AMIS na wakaguzi wa hesabu KPMG yapo katika Dola kwa hiyo gharama zimepanda kutokana na kupanda kwa thamani ya dola nchini.
- 11.2.4 Kuhusu faida ya mfuko kushuka, mwakilishi alieleza kuwa suala hili limetokana na kupungua kwa viwango vya faida kwenye soko la mtaji na dhamana. Mwakilishi aliwatoa wasiwasi na kuwaeleza kuwa mpango mkakati mpya wa miaka mitano 2024 hadi 2029 utachanganua fursa tofauti tofauti ilikuongeza faida katika mfuko.
- 11.2.5 Kuhusu kuongezeka kwa gharama za uendeshaji, alieleza sababu ni kuongezeka kwa rasilimali au ukubwa wa mfuko kwa mwaka 2023 ikilinganishwa na mwaka 2022. Aidha, Kiwango cha kutoza gharama kisheria kinategemea ukubwa wa mfuko. Aliendelea kwa kuwahakikishia wawekezaji kuwa gharama hizo zimezingatia viwango vilivyopo kwenye waraka wa wakubaliano kwa kuzingatia faida kwa wawekezaji (offer document) ambavyo zimeambatanishwa katika tovuti ya taasisi.
- 11.2.6 Kuhusu suala la vitambulisho au kadi za kielektroniki kwa wawekezaji, ufafanuzi ulitolewa kuwa UTT AMIS imeshanza mchakato wa kuboresha utambulisho na taarifa kwa wawekezaji wake na zoezi la kutoa vitambulisho linaendelea. Aidha, mwakilishi aliwakaribisha wawekezaji kujaza fomu za maombi ya kadi kwa mwekezaji atakaehitaji kitambulisho na baada siku 10 za kazi mwekezaji atajulishwa kupitia

ujumbe wa simu kuwa kitambulisho chake kipo tayari na anaweza sasa kuja kuchukua. Pia aliwatoa wasiwasi kuwa gharama za vitambulisho zinabebwa na meneja wa mfuko na si mwekezaji.

- 11.2.7 Kuhusu suala la vigezo vya ufanisi, alieleza kuwa vigezo hivyo huwa vinaandaliwa na Mamlaka ya Masoko ya Mitaji na Dhamana na taasisi ya UTT AMIS kama meneja wa mfuko, inayoratibiwa na Mamlaka ya Masoko ya Mitaji na Dhamana (CMSA) haina budi kufuata na kutekeleza kama ilivyoinishwa.
- 11.2.8 Kuhusu suala la kuwepo kwa muhtasari wa malengo yaliyopangwa na mfuko, mwakilishi alieleza kuwa malengo yapo na yameanishwa katika mpango mkakati wa miaka mitano. Aliendelea kuwahakikishia wawekezaji kuwa malengo hayo hufanyiwa ufuatiliaji na yamefikwa kwa mifuko yote inayosimamiwa na taasisi.
- 11.2.9 Kuhusu suala la faida kuwa kiwango cha kudumu cha kujirudia, Mwakilishi alieleza kwamba kanuni, taratibu na sheria haziruhusu kugawa kiwango cha kudumu cha kurudia kwa wawekezaji kwa sababu hali ya masoko hubadilika hivyo kupelekea faida ya mfuko kupanda na kushuka.
- 11.2.10 Mwakilishi alitoa ufafanuzi kuwa taarifa za kifedha za kila mfuko zimewekwa katika tovuti ya UTT AMIS na zimeambatanishwa na rejea kwa kina (notes) ambazo zimefafanua kwa undani vipengele vilivyopo kwenye taarifa hizo. Hata hivyo, mwakilishi aliwashauri wawekezaji watembelee tovuti ya UTT AMIS ili wapate makablaisha yenye taarifa zenye mchanganuo na rejea kwa kina (Notes to the Financial Statements).
- 11.2.11 Kuhusu diaspora, yaani wawekezaji waliopo nje ya nchi, ilielezwa kuwa wanaweza kuwekeza kwa kupitia WorldRemit. Mwakilishi alieleza kuwa kwa sasa wawekezaji hao wanashiriki uwekezaji kwenye mifuko kwa njia ya barua pepe hususani kwenye kukamilisha usajili wao na pindi wanapotaka huduma ya kuuza vipande (repurchase). Pia, elimu kwa wawekezaji hao hutolewa kwa njia ya mtandao, mikutano kwa video (video conference) pamoja na simu za mkononi (whatsapp call).
- 11.2.12 Kuhusiana na suala la kutumia uwekezaji kama dhamana pale ambapo mwekezaji anataka kuchukua mkopo benki, mwakilishi kutoka UTT AMIS alijibu kuwathibitishia wawekezaji kuwa

wanaweza kuchukua mikopo kwa kuweka dhamana vipande walivyowekeza katika mifuko ya UTT AMIS.

- 11.2.13 Kuhusiana na suala la mwakilishi kuhudhuria mkutano kwa niaba ya mwekezaji katika mikutano ya mwaka. Ufafanuzi ulitolewa kuwa inaruhusiwa na mwakilishi anatakiwa kuja na fomu maalum inayomteua kama mwakilishi (proxy form) iliyosainiwa na mwekezaji pamoja na kitambulisho cha mwakilishi.
- 11.2.14 Mwakilishi alieleza kwamba taarifa ya fedha imeandaliwa kwa kufuata viwango vya kimataifa vya utoaji taarifa za kifedha (International Financial Reporting Standards (IFRS) kwa sababu lengo la UTT AMIS na mifuko ni kutengeneza faida na si kugawa huduma za umma kama mashirika mengine ya kiserikali kwa maana hiyo mfumo wa taarifa unaofaa zaidi ni wa viwango vya kimataifa vya utoaji taarifa za kifedha (IFRS)
- 11.2.15 Ufafanuzi ulitolewa kwa picha na mwakilishi kutoka benki ya CRDB kuhusu huduma ya utoaji wa pesa mfululizo kwa mpango wa kila mwezi kwa ridhaa ya mteja (standing order). Mwakilishi alisema kwa sasa wawekezaji wanaweza kuomba huduma hio na aliwashauri kutumia huduma ya benki kwa mtandao (internet banking) huduma ambayo wataifanya wao wenyewe bila kutembelea tawini kwa kutumia simu jaja au vifaa vingine.

12. KUFUNGA MKUTANO

Kwa kuwa hakukuwa na masuala zaidi ya kujadili, Mwenyekiti wa Bodi ya Wakurugenzi wa Kampuni ya Uwekezaji ya UTT AMIS aliwashukuru Wawekezaji wote kwa kuhudhuria katika Mkutano huo. Pia aliwahakikishia ya kuwa mawazo na mapendekezo yaliyotolewa katika Mkutano yatazingatiwa na yale yanayowezekana yatatekelezwa. Mwisho aliwatakiya heri ya sikukuu za Krismasi na Mwaka Mpya 2024. Mkutano ulifungwa saa 05:37 asubuhi..

.....
MWENYEKITI

.....
KATIBU

.....
TAREHE

KIAMBATISHO “A”

KUMBUKUMBU ZA MKUTANO WA TANO (5) WA MWAKA WA MFUKO WA UKWASI ULIOFANYIKA JUMAPILII YA TAREHE 19 NOVEMBA 2023 KATIKA UKUMBI WA MIKUTANO WA KIMATAIFA WA JULIUS NYERERE, DAR ES SALAAM

S/NO	JINA LA MWEKEZAJI
1	AAM CONTAINER TERMINAL WORKERS SACCOS
2	ABAGAMBAKAMOI GROUP
3	ABBAS ABEID MISSANA
4	ABDALLAH ISSA MBUNDA
5	ABDALLAH SAID AMBARI
6	ABDALLAH SAID AMBARI
7	ABDALLAH SAID AMBARI (Rep. Nuru Ambari)
8	ABDUL ABDI DELLO
9	ABDULRAHMAN SAID GHARIB
10	ABEDNEGO ELIAS MICHAEL
11	ABEID MUSTAFA MAWAKA
12	ABEL JEREMIAH MUKHANDI
13	ABRAHAM RICHARD MWANDA
14	ABSON BARAKA BRUNO TARIMO
15	ABUBAKAR ABDALLAH KASSANURA
16	ABUBAKARY RAMADHAN KIANGI
17	ACLEY FRANCISCO KAGUO
18	ADA AHMEDI MAPONMDELA
19	ADAM CORNEL MWANGOGE
20	ADELINA ALPHONCE KANINKA
21	ADELINA RUGAIMUKAMU CYPRIAN
22	ADELTUS ADRONICO KAIJAGE
23	ADEODATA BAPTIST MKUWA
24	ADOLPH AUGUSTINO MOSHY
25	ADRIAN BAZIL SHAYO
26	ADRIAN GABRIEL MUSHI
27	ADVENTINA KATO ILUNGA
28	ADVENTINA MARY LWAKATARE
29	AGAPE AMADEUS KAMAGENGE
30	AGATHA ALBINUS KYOGERO
31	AGATHA MARY KATUA
32	AGATHA MOSES KASOGA
33	AGNES ALEX KALINGA (Rep. Patrick Mloka)
34	AGNES ANTANAMSU AWED
35	AGNES HENRY MAKULE .
36	AGNES LAWWRANCE CHIBWANA
37	AGNES MKATULIA SHIO
38	AGNES TENGIA REMIJI

39	AGNES WENCESLAUS MAYO
40	AGNESS EDSON LWIMIKE
41	AGNESS KOKUHILWA REMIGIUS
42	AGNESS NICOLAUS NKWABILWA
43	AGRETH ALFRED MACHANGA (Rep. Sophia Mgaya)
44	AHLAM IDDI MANSOUR
45	AHMED JUMA MCHALAGANYA
46	AHMEDI RIDHIWANI MKUU
47	AIDA ADAMSON MWAISENYE
48	AIKA GADI URASA
49	AINA MJEMMAS KIMWERI
50	AISHA ALLY SELEMANI
51	Aisha Said Kungwi
52	AISHER MOHAMED KIRAVU
53	AIZECK ANDREW KALAGO
54	ALBERT ANACLET IKONJE
55	ALBERT HASSAN MILANZI
56	ALBERT PETER MUSHI
57	ALBERTHA JULDAN MOSHI
58	ALEX DEOGRATIAS BAZAGARI
59	ALEX NDYETABULA NGAIZA
60	ALEX SELESTINE MUHANGE
61	ALEX TIMOTH
62	Alexander Nyarubamba Maira
63	ALEXANDRINA GOLDAIR ANTHONY
64	ALEXUS CLEMENCE MUTASINGWA
65	ALFEO STEPHANO KIBONA
66	ALFRED ALFONCE KULUKULU
67	ALFRED JOHN NCHIMBI
68	ALFRED NYAMCHAMILA KWANGUYA
69	ALICE ABRAHAM KAAYA
70	ALICE ACKIM MWASYOGE
71	ALICE DAVID SHIMO
72	ALICE GEORGE MBELWA
73	ALICE NICOLAS ERIYO
74	ALLAN LUKA MWAIGAGA
75	ALLEN ASSALA MWAKALINGA
76	ALLY ABDALA MSAKAMALI

77	ALLY AHMAD MWAKILAMBO
78	ALLY FADHILI MVUNGI
79	ALLY RAJABU MSUYA
80	ALLY SAIDI KHATIBU
81	ALOISIA MARY LEKULE
82	Aloyce Michael Kiria
83	ALPHA PETER SHAYO
84	ALPHONCE ELEUTHER MWAGENI
85	AMAANI KIGHOMA MALIMA
86	AMANI ANAELI MLAKI
87	AMANI MATUTU MAHUNDA
88	AMANI MUSSA WEMMAO
89	AMBROSE ARBOGASTI ASENGA
90	AMBROSE BENEDICT MACHA
91	AMELIA CLEMENCE RWEGERELA
92	AMINA ABDILLAH MDOE
93	AMINA ABEID DAUDA
94	AMINA ALLY KIMARO
95	AMINA ALLY MSUMI
96	AMINA MASHAKA MBAILWA
97	AMINA MOHAMED BURAH
98	AMINA MOHAMED NGOMBO
99	AMINA NATHANIEL URASSA
100	AMINA NILILIE SALUMU
101	AMINA OMARI MHINA
102	AMINA OMARI SHARIFF
103	AMINA RAMADHANI HAIGHAI
104	AMINA TWAHIR KILAGWA
105	AMINA YUSUFU RASHIDI
106	AMINA ZUBERI NGWERE
107	AMON YOHANA NDILALIHA
108	AMOS PAUL MUSONJANZILA
109	ANACLETUS PAUL SANGARYA
110	ANAEL ELIPHAS AKYOO
111	ANALILIAN DAUD MWAMBAPA
112	ANATOLIA SALVUS MUTAKYAWA
113	ANATORIA EMMANUEL ANATORY
114	ANDERSON ANTHONY MWANYINGI
115	ANDREA ALISON KEYLA
116	ANDREW BURTON LUPEMBE
117	ANDREW CLEMENT LIKOPERO
118	ANDREW DANIEL SICHONE
119	ANDREW JUMBE MKISI
120	ANDREW MAGESA MALIMBE
121	ANDREW RICHARD NYELLO
122	ANESI SATOKI MAHENGE
123	ANGAZA AMOS GIMBI

124	ANGEL CHARLES KOMBE
125	ANGEL FELIX MOSHA . .
126	ANGEL SENGORO MTAITA
127	ANGELA ARKADI AKWESO
128	ANGELA GERALD KISWAGA
129	ANGELA IGNACE SILAYO
130	ANGELA PETER MAPUNDA
131	ANGELINA DIWANI IZINA
132	ANGELINA JACKSON SANGE
133	ANGELINA JOHN KAWANGA
134	ANICIA OSWARD CHANDUGHAI
135	ANITA ELIFURAHA MASAKI
136	ANJELA HEMEDI MVUNGI
137	ANNA ALBERT MUSHI
138	ANNA EMMANUEL MAHINGILA
139	ANNA GERVASI TARIMO
140	ANNA JONASAI MAPHOLE
141	ANNA KIMON LUVANDA
142	ANNA LUCIAN SHIRIMA
143	ANNA ONESMO MEENA
144	ANNA PATRICK MTWEVE
145	ANNA PAUL KANJE
146	ANNA PETER SEMIONO
147	ANNA ROMANUS TEGETE
148	ANNAMARY LAUREAN MGANGA
149	AnnaNsanya Alphonse Mwangwale
150	ANNAVAILETH FRANCIS XAVERY
151	ANNE JOHN MWAKALEBELA
152	ANNE MULIMA SOSPIETER KAMUGISHA
153	ANNES ANDREA MWALONGO
154	ANNETH ABRAHAM MUSHI
155	ANNETTE KINABO TENDWA
156	ANTHONY MLASHANI RWEYEMAMU
157	ANTONIA MSAFIRI MAKENE
158	ARTHUR MASAWA
159	ARTHUR OSCAR NGOJE
160	ASENATH PARTSON MBUGI
161	ASHA CHANDE ALLY
162	ASHA HASHIM PAMUI
163	ASHA KHALFANI MZIRAY
164	ASHA RAMADHANI MAJURA
165	ASHA RASHID MAHYONO
166	ASHISH MUKESH JIWAN
167	ASHURA KASSIM KIDUNDA . .
168	ASHURA SELEMANI SEIF
169	ASIA JUMA LASHIKONI
170	ASIA YUSUPH LASHIKONI

171	Asiatu Zaitun Msuya
172	ASNATH JOSEPH KIMARO
173	ASTERIA JULIUS MAHUDI
174	ASUBUHI ZEPHANIA OPIYO
175	ASWILE KATUNDU MWAMBASI
176	ATHANAS PATRICK MISIDAI
177	ATHANAS VICENT MALIMI
178	ATHANASIA PANTALEO MUSHI
179	ATHANASIUS METHOD MUHANUZI
180	ATHUMAN IDDI KISISA
181	ATILIO MUSSA MLAWA . .
182	ATION CENTER SAVINGS AND CREDIT COOPER
183	ATUGANILE AMBAKISYE MWAKITALU
184	Atupele Moses Mwakitalu
185	ATUPELYE WESTON KOMBA
186	AUDA PONELA KILAGWA
187	AUDIPHACE CLAUDI MUSHI
188	AUGUST BENEDICT KOWERO
189	AWANJE HEMED MATENDA
190	AYUBU SOLOMON HERMAN
191	AZIA JAPHARI JACOB
192	Aziza Shabani Kiana
193	BADRIANA SYLVESTER KAIMUKILWA
194	BAFA BANK TANZANIA LIMITED
195	BAHARI BEACH MAJIRANI
196	BAHATI SHABANI MGONGOLWA
197	BAHATI TIBRUS MLAY
198	BAINA ABRAHAM MULINDA
199	BAKARI DHIHIRINI MRINDOKO
200	BAKARI OTHMANI HASSANI
201	BARAKA ALLI MCHARAZO
202	BARAKA EDWARD LAIZER
203	BARAKA EZROM MOSHI
204	BARAKA LUNYILIKO NYAULINGO
205	BARAKA MOHAMED SEIF
206	BARAKA PAULO CHARLES
207	BASILEI EMILLIAN MKUDE
208	BASUTA CRINYON MILANZI
209	BATULI ISSA MCHOMVU
210	BAZIL MWEMEZI KAGANDE
211	BEATRICE JULIUS MASANJA
212	BEATRICE LAWRENCE NDEDYA
213	BEATRICE MICHAEL KASONGWA
214	BEATRICE SAULY LYIMO
215	BEATRICE WILSON JIKA
216	BEATUS CONSTANTINE PAMBA

217	BEATUS JOHN KILAWE
218	Belinda Alfred Mollel
219	BELLO FRED MUNYAGA
220	BENEDICTO RENATUS RAPHAEL
221	Benezeth MUGYABUSO MUTAYOBA
222	BENIGNO SHANGWE KAGUO
223	BENJAMIN ROBERT MWALUGENI
224	BENSON GILBERT ODO
225	BENSON LUGOBI NALLYA
226	BENTA SUNDAY KAYUNI
227	bernad joseph hayuma
228	BERNADETHA DADI RUTASHA
229	BERNADETHA NDITI BUHOLO
230	BERNADETHE JOSEPH GOGADI
231	BERNALD FILBERT TEMBA
232	BERTHA GODFREY MAMIRO
233	BERTHA JOHN MDAMO
234	BERTHA PIUS ASSENGA
235	BESTINA BENEDICT MKOLOKOTI
236	BETTY ERINEST MALLALE
237	BETTY NEBU KANZA
238	BETTY REGINALD MCHAKI
239	BEVERLY JOSHUA KILEO
240	BILAL MBURA MLELI
241	BIVELINE ISSAYA MUSHUMBUSI
242	BLACKWELL ARTHUR IRENGE
243	BLESSING RWEIKIZA NATHANIEL
244	BOAZ JOVAN MIHIGO
245	BONEVENTURA LONGINO RWEYENDERA
246	BONIFAC NZOYO MAAGE
247	BONIFACE CHARLES JUTTA (Rep. Salum Maruma)
248	Boniface Selice Nzyungu
249	BONIPHACE CHAMBA NAGAGWA
250	BONIPHACE SANJURA
251	BONIVENTURE KESSY MALLUGU
252	BRAYSON ITAELI USIRI
253	Brenda Joseph Severin
254	BRENDA LAUREAN MAGOMA
255	BRIAN GODWIN MSAMATI
256	BRIAN JONATHAN MWAVEZA
257	BRIDGETER ALFRED PILLA
258	BRIGHTNEEMA INNOCENT NJOVU
259	BRIGHTON LUTENGANO KILLEWA
260	BRIGHTON MANYAMA AIDAN
261	BRIGITA NICHOLAUS MAKYAO
262	BRIGITA SYLVESTER MAKENYA

263	BRYCESON ALISILE MWAKIBETE
264	BRYSON REMMY SHOO
265	BUMI JEREMIA MWAKALONGE
266	BUPE GIFT NJOLE
267	BUPE KYUNGU ANYANDWILE
268	BUTTU ABDULRAHAMAN MSAMI
269	BUZO HONI MAIGE
270	CALVIN LUGANO MWAIPOPO
271	CALVIN POKEA URASSA
272	CAREN SAMSON SESANI (Rep. Hartt)
273	CARLENMARY NACORY TWEVE
274	CARMEN GABRIANA CALVIN URASSA
275	CAROL EVELYN NZOGERE
276	CAROLINE FELIX TERI
277	CAROLINE STEVEN KASSANGE
278	CASSIAN ANTHONY MIHONJO
279	CATHBERT NICHOLAUS MERO
280	Catherine Onesphory Mbowe
281	Catherine William Ritte
282	CATHERINE FRANCIS MTEI
283	CATHERINE JEREMIAH JOSEPH
284	CATHERINE JOSEPH JOHN
285	CATHERINE JOSEPH KWAY
286	CATHERINE PAUL MSHAMA
287	CECILIA YONA MWENISONGOLE
288	CELESTINE GABRIEL SANGAWE
289	CELLINE STEPHEN NANDONDE
290	CHACHA JOSEPH ISWANTE
291	CHAMAZI JAMII GROUP
292	CHARLES DEUSDEDITH MAKANDWA
293	CHARLES KABWE MAKOKO
294	CHARLES KASHASHA MUTALEMWA
295	CHARLES MAYENGA NGASSA
296	CHARLES PATRICK YAMO
297	CHARLES PAUL OWE
298	CHEKA CHAGGE MWAMBUNGU
299	CHEKA CHAGGE MWAMBUNGU
300	CHIGURU JOSIAH RUSANYU
301	CHIIHIYO BERNARD NAHUMU
302	CHOTIGUNGA CHARLES MDEMU
303	CHRISTIAN CHARLES KAMAL
304	CHRISTINA OTHMAN HAULE
305	CHRISTINA STEPHEN KAPINGA
306	CHRISTINE NANYIKA HAMZA
307	Christopher Dunny Mmbaga
308	CHRISTOPHER JOACHIM MAHOO
309	CHRISTOPHER JOSHUA MSUYA

310	Christopher Martin Genge
311	CHRISTOPHER SHEKILANGO
312	CHUMA YAHAYA MSEMAKWELI
313	CLARA FRANK MLEMBA
314	CLARA RICHARD KIZIGHA
315	CLEMENCE DEUSDEDITH MBOGO
316	Clement Lawrence Kamuli
317	CLEMENT SAMWEL MAWI
318	CLEOPA KAMUHABWA NSHEKA
319	CLIFF AHMED CHILIPACHI
320	CLINTON WOLFUGANG KILAWE
321	COLIN EPHRAEM LEMA
322	COLLETA DORIS NDUNGURU
323	CONJESTA RIZIKI SHAO
324	CONSOLATA MAGENI MUSOBI
325	CONSOLATHA AUGUSTINO LUKOSI
326	COSTANSIA CASTOR LYARI
327	CRDB INSURANCE COMPANY LIMITED
328	CRISPIN RUGAIMUKAMU MUKEREBE
329	CRISPIN WEDSON MAJIYA
330	CYNTHIA CHRISTOPHER KAJUNA
331	CYPRIAN JOSEPH FUNUGURU
332	CYPRIAN JOSEPH FUNUGURU
333	CYPRIAN JOSEPH FUNUGURU
334	D OF TRUSTEES OF THE WORKERS COMPENSAT
335	DAINESS JOHN MWAPILI
336	DALISO JOYCE MWIDADI
337	DAMAS CORNELY DIMOSO
338	Damas Joseph Ntui
339	DAMIAN DANIEL TLUWAY
340	DAMIANO KALISTI MUHALE
341	DANIEL AGUSTINO MWALONGO
342	DANIEL AMOS RODGERS
343	DANIEL KATUTUVILA MASANJA
344	DANIEL LUHENDE KIJA
345	DANIEL PHILIP MMARI
346	DANIEL REUBEN ANTHONY
347	DAR RAPID TRANSIT AGENCY
348	Dativa Andrew Karia
349	DAUDI JOACHIM MSANGAMENO
350	DAVID ANGELO MAGEMBE
351	DAVID DEOCRES KAMARA
352	DAVID RAPHAEL MBUMILA
353	Debora Frank Mwenga
354	DEBORA DAUDI LOY
355	DEBORA NIKODEMUS KISOME

356	DEBORAH ANTHONY KIMARO
357	DEBORAH GODWIN SUMARI
358	DEBORAH MARCO NKYA
359	DEBORAH STEPHAN LOINA
360	DELIGHT JUSTINE MNDEME
361	DELPHINER GRACEWELL KAZIGE
362	DEODATUS GEOFFREY UNGELE
363	DEODATUS PATRICK SOKA
364	DEODATUS SINESIUS MGUSII
365	DEOGRATIUS BELIAN LEMA
366	DEOGRATIUS EPHREM ASSEY
367	DEOGRATIUS LEONARD MUSHUMBUSI
368	DEOGRATIUS BENITHO NDENDYA
369	DERONIA IGNAS HAULE
370	DESIDERIUS CONATUS KAKOKO
371	DESIREE EDWARD URIO
372	DESTINATION LADIES UNION
373	DEUSDEDIT OSMUND KIEPNGELE
374	DEUSDEDITH SYLVESTER NYAMKURA
375	DEVOTHA LEONARD RUTAYONGIBWA
376	DHUKFIL ISSA WAHICHINENDA
377	DIANA FRANCIS SIMIME
378	DIANA HILDEBERTH KAMBANGWA
379	DIANA JOHN KIMBUTE
380	DICKSON DAVID MTONYOLE
381	DICKSON JACKSON KIMARO
382	DICKSON RWEYUNGA LUHIKULA
383	DIDAS FREDRICK SINKALA
384	DIDAS KAMAZIMA MUTABINGWA
385	DIDAS WILIRICK SHAO
386	DILGENT ABRAHAM MMBAGA
387	DILLE ALBANO LEMA
388	DINAH TITUS MBUTA
389	DING'DANG' ONYANGO
390	DINNA JOSEPH STANLEY
391	DIODORUS JOSEPHAT KYOMYA
392	DISMAS RAPHAEL NTABINDI
393	DISMAS WILLIAM MPAGATA
394	DOMINATHA FREDRICK ISHENGOMA
395	DORAH BONIFACE NYAMKO
396	DORCAS CLEMENCE CHATILA
397	DORCAS FORTUNE MKELLO
398	DOREEN EUNICE MKUU
399	DOREEN SIGSBERT RWETABURA
400	DORICA MINZIMALULU NONI
401	DORICE DIONIZ MUYANDA
402	DORICE METELY MGINA

403	DORINE GERALD KESSY
404	DORIS DANIEL KAAYA
405	DORIS JULIA NYANGE
406	DORIS NTULI KALASA
407	DORIS ROBERT CHAGULA
408	DOROTHY LADISLAUS KAVIRA
409	DOROTHY PETER SEMIONO
410	DOROTHY STEWART KALIKAMO
411	DOROTHY WILLIAM MALUNGA
412	DR. LAZARO ELIYAH MNGUMI
413	EACHERS SAVINGS AND CREDIT COOPERATIVE S
414	EBENEZA GROUP KEREZANGE
415	ECKLIAH MICHAEL MBAIGWA
416	EDDA ABDALLA KONDO
417	EDDA ABDALLA KONDO
418	EDDA DAUDI KONDELA
419	EDGAR BERNARD MHAGAMA
420	EDGAR EMIL MASAWA
421	EDGAR LEONARD NGELELA
422	Ediphonce Joseph Mchau
423	EDITH HENRY KIMAMBO
424	EDITRUDA ARTHUR BARUTI
425	EDMUND MWOMBEMI NKUBA
426	EDWARD DANIEL MKARO
427	EDWARD GREYSON MWENDA
428	Edward Joseph Nyahucho
429	EDWARD SHEFRE URASSA
430	EDWIN JOHNSON OWAWA
431	EDWIN MICHAEL SENGUO
432	EDWINE EXAUDI MRINGO
433	ELCT AND SACCOS
434	ELECTOR ALBERT KILUSUNGU
435	Elia Michael Mwamakimbula
436	ELIAD CHINENJE SIMPUNGWE
437	ELIAKIM ELIAS ERASTO
438	ELIAS ALPHONCE NGILI
439	ELIAS ALPHONCE NGILI
440	ELIAS ANDREW MAGAMBO
441	ELIAS JOSEPH MWINGIRA
442	ELIASI JUMA MBEMBELA
443	ELIDAIMA DANIELI KAAYA
444	ELIEZERI ELIAMINI MWANGA
445	ELIHURUMA MATHAYO MAKUNDI
446	ELIMENES JACKSONI KILEO
447	ELINAIKE OMBaeli TEMU
448	ELINEEMA NELSON MKUMBO

449	ELINIPA SAID SUMARY
450	ELIREHEMA BABU KIVUYO
451	ELIREHEMA NITWA MSEMEMBO
452	ELISA DANIEL MBISE
453	ELISARIA AMOS KISANGA
454	ELISHA MARTINE MKANDYA
455	ELISHA MUSABILA NKWIJA
456	ELIUD JONATHAN TENGA
457	ELIVA GOSBERT BATEGEKI
458	ELIZABETH BELLA NYAHUCHO
459	ELIZABETH EUGENE NKAKA
460	ELIZABETH FRANK FOVO
461	ELIZABETH KEMILEMBE MWIJAGE
462	ELIZABETH LAZARO MUSYANI
463	ELIZABETH MBIHA EDWARD
464	ELIZABETH MUSSA MUNHAMBO
465	ELIZABETH NELSON MLAWA
466	ELIZABETH NKWABI KILIMO
467	ELIZABETH SAMWELI KUNZUGALA
468	ELIZABETH SOLANUS NYALUSI
469	ELIZABETH VICTOR MANDA
470	ELIZABETH WILBARD MALLYA
471	ELLAH PETER MASSAWE
472	ELLY PHILEMON MUNYAGI
473	EMA TARIMO GERVAS
474	EMANUELA DEOGRATIAS NCHALLA
475	EMILIAN PASCHALIS BUSARA
476	EMILLIANA PASCHAL
477	EMILY MASHAURI MASAMBA
478	EMMA JOAB MANGESHO
479	EMMANUEL AZZORY MARWA
480	Emmanuel Edward Waitare
481	EMMANUEL RUMISHAEL ANANIA
482	EMMANUEL BARAKAEL MALONGOZA
483	EMMANUEL EDMUND SHIRIMA
484	EMMANUEL JAMES IHONDE . .
485	EMMANUEL JUSTINE CHACHA
486	EMMANUEL VICTOR MSAKI
487	ENGLIBERTA FELISTA MAPUNDA
488	Epifania Gasper Mtenga
489	ERASTO EPHRAIM ABRAHAM
490	ERIC GODIUS JILAONEKA
491	ERNEST LOVELUCK CHANYA
492	ESTA JAMES SHITINDI
493	ESTER EMMANUEL MBIKILWA
494	ESTER JUMA MBEMBELA
495	ESTER SIMON KIBUTE

496	ESTHER AMANDUS ZELAMULA
497	ESTHER ELIAS IKOMBA
498	ESTHER GEORGE MKUDE
499	ESTHER KABADI NYAWAZWA
500	ESTHER RHODES MONGI
501	ESTOMIH SANIBELLA MAHENGE
502	ETER FINANCIAL AND INSURANCE SERVICES LIMU
503	ETHAN CLEMENT ELIAS
504	EUGENE PAUL KAVISHE
505	EUNICE AYUBU KITENGE
506	EUNICE RICHARD MALLE
507	EUNICE SALIELI MINJA
508	EUODIA DOMINICK MWANYIKA
509	EUPHRASIA WILLIBARD MUBEZI
510	EUPHRAZIA AUDAX NGIMBWA
511	EUTROPIA SIMON KYARA
512	EVA DUNCAN NKYA
513	EVA JULIUS MATIKO
514	EVA JUSTINE UISO
515	EVA LAURENT MSOFE
516	EVA MSACKY YERONIMO
517	EVA RICHARD NJALLA
518	EVALIN MWAKABENGA MWAMLOKA
519	EVALINE GEORGE MBURUSHI
520	EVALINE SAPOMA NYANDORO
521	EVALYINE HERMENT MREMA
522	EVANCE DAVID SHIMO
523	EVAREGISLA OSWALD SAMBAYA
524	EVELYNE BONIFACE TENESI
525	Evelyne George Biita
526	EVELYNE KOKU KAHATANO
527	EVODIA BONIFACE SANGA
528	EXPER PIUS KIRESUA
529	EZRA MATHEW IKOMBA
530	EZRA SALVATORY MSANGU
531	FADHILA ANYELWISYE SAIDI
532	FADHILA SAMWEL MPOGOLE
533	FADHILI JUMA MABENA
534	FADHILI SITTIAN NSEMWA
535	FAITH ERNEST MWAKIKOTI
536	FAITH JOSHUA PHINIAS
537	FAITH NYIRABU MUSIRA
538	FAKHI MOHAMED FAKHI
539	FAKII OMARI MAKUNGWA
540	FANUEL RAPHAEL KIPESHA
541	FARAHAN ISSA KATUNZI

542	FARAJA ELISANTE NGURE
543	FARAJA NICHOLAUS NSANYA
544	FATMA ALLY SEIF
545	FATMA AYOUB WAKANAI
546	FATUMA FRANCIS LIPPENDE
547	FATUMA JUMA NANJENU
548	FATUMA MOHAMED MAHUMBI
549	FATUMA RAMADHANI MGANGA
550	FAUSTA BALTHAZAR NGUZO
551	FAUSTIN RWESHABURA KAMUZORA
552	FEEDTAN CMG
553	FELICHESMI SELESTINI LYAKURWA
554	FELICIAN KAGOMA FILBERT
555	FELISTA JOEL MWASONGWE
556	FELISTER RUWAICHI MOSHI
557	FELISTER STANLEY MTUNGUJA
558	FIDELIS ABEL SHANGWE
559	FIDELIS MUTABAZI FERUZI
560	Filbert Wilbert Kisanga
561	FILOMENA VITALIS NAMUBA
562	FLORA ANOSISYE YESSAYA
563	FLORA ASAGWILE MWAIGOMOLE
564	FLORA BONIFACE MABOKO
565	FLORA DANIEL URONU
566	FLORA ISRAEL LEMA
567	FLORAH SALVATORY MRINA
568	Florah Starson Mrema
569	FLORENCE LUKA SHISHIRA
570	FOBCOM 2005
571	FORTUNATA PATRICK CHAGU
572	Fortunata Zavery Mdemu
573	FORTUNATE SUNDAY KAYUNI
574	FRANCE PETER TARIMO
575	FRANCIS ANYELWISYE MWAIPOLA
576	FRANCIS JOSEPH COSMAS
577	FRANCIS JOSEPH NYERERE
578	FRANCIS LEJIKO MAHENGE
579	FRANCIS MEINRALD MTITU
580	FRANCIS MORIS SAMPA
581	FRANCIS ZENGO MATHIAS
582	FRANCISCA SYLVESTER SWAI
583	FRANK CHRISPIN CHACHA
584	FRANK FULJENCE MANYERI
585	FRANK GEORGE MADEMBWE
586	FRANK HUBERT MTUI
587	FRANK MWESIGA BRIGHTON
588	Frank Mwita Kimori

589	FRANK RAPHAEL KIWALE
590	FRANSIS DAWSON LUYANJI
591	Fredrick Felician Macheye
592	FREDRICK JUSTIN KIMARO
593	FREDRICK STEVEN SHEWIYO
594	Fredy Emmanuel Mageye
595	FRENK MUKIZA SEPERATUS
596	FRIDA JOHN MKUMBO
597	FRIDAANTONIA KANDA MAREGESI
598	FRIMINA MOSHI NTABAYE
599	FROLIDER SAMSONI KYARUZI
600	GABRIEL KULOMBA SIMBILA
601	Gadi Gilleard Lyatuu
602	GASPAR KABACHUBYA MUNYAGI
603	GASPER ENELEO SIGELLA
604	GASPER JOSEPHAT MAHEKULA
605	GATI VENOSA MICHAEL
606	GAUDENCE MOGHELA PATRICK
607	GAUDENSIA THEODORY BUNGA
608	GEDION MATHIASY MASANJE
609	GENETH GASPAR MUNYAGI
610	GEOFFREY SAMWELY ULU
611	GEOFFREY YORAM YAMBAYAMBA
612	George Marki Binde
613	GERALD ROBERT TESHA
614	GERALD SADOCK SICHALWE
615	GERALDINE KOKWENDA MWIJAGE
616	GERALDINE VERAEL MWAMASANGULA
617	GERMANA MASUNGA GASPER
618	GERMANA PAUL IBRECK . .
619	GERVAS JOSEPH KAVISHE
620	GESONI ASUMWISYE MWAKYOMA
621	GETRUDA JOSEPH IBRAHIM
622	GETRUDE ELIREHEMA SARIA
623	GHUHEN REUBEN MTAITA
624	GIBONS ABONIKE MWAKYOMA
625	GIDION RAYMOND KILIMANJARO
626	GIDION YUSUPH KIBOLA
627	GIFT MICHAEL MSHIGHWA
628	GILBERT BURCHARD BAISI
629	GILBERT ERNEST LYARUU
630	GILBERT LIBERATI MUSHI
631	GILIAD MESSIAH SIKAPONDA
632	GIPSON MATHIAS LAIZER
633	GIRLS IN ACTION
634	GLADNESS HEMEDI MUNUO
635	GLADNESS MUKEMFURA RWEJUMURA

636	GLADYS CHARLES MBWANJI
637	GLADYS MUHESA MBELWA
638	GLADYS YUSTO MANOJELA
639	GLORIA ELISAIDIA KIMARO
640	GLORIA PAUL KESSY
641	GLORIA PETER SUMBI
642	GLORIA STEPHEN SHIRIMA
643	GLORY AUGUST MRUKWAMBA
644	GLORY CHRISTOPHER MAGALLA
645	GLORY FLORENTINE KIMARIO
646	GLORY KALIST MATILYA
647	GLORY KHAHIMA JACOB
648	GLORY NEMES SOKA
649	GODFREY ADELINE KAVISHE
650	GODFREY JOSEPH TARA
651	GODFREY KIBO SHIRIMA
652	GODFREY KILIANI MWALONGO
653	GODFREY LWEYEMAMU KAMUKALA
654	GODFREY MARTIN ASSENGA
655	GODFREY MUSA SEMWENDA
656	GODFREY NDOSHI SOSTHENES
657	GODFREY SIMON MASSAWE
658	GODFREY WILLIAM CHUGULU
659	GODLISTEN GABRIEL AYO
660	GODLISTERN PETER KIMARIO
661	GODLOVE ALFRED NASSARY
662	GODSON JONATHAN TENGA
663	GODWIN ROBERT MASINGA
664	GOODLUCK FRANCIS MPALASA
665	GOODLUCK JOSEPH MACHA
666	GOODMAN NASSAH LINGASIKU
667	GORDON RUGALEMA RWENYAGIRA
668	GRACE BOSCO MWAKINGA
669	GRACE BROWN LEKEY
670	GRACE ELINEEMA NABURI
671	GRACE FRANK MWANGAMBA
672	GRACE GODFREY KIHAKA
673	GRACE HERMAN LYANGAMBA
674	GRACE JUMA MBEMBELA
675	GRACE LESLIE JOHN
676	GRACE MACLEAN KIBWEJA
677	GRACEANA RIMISHO SHIRIMA
678	GREGORY ELIUFOO URIMA
679	GREGORY MOSES KAPYELA
680	GRIFFIN ALOYCE NDAGO
681	GRUMETI ASSOCIATION
682	GUDILA VALENTINE SHIRIMA

683	GUNDELINDA GODFREY BENEDICT
684	GWANTWA ABSALOM MWAKIPUNDA
685	HADIJA COSMAS CHALANGE
686	HADIJA SAID KILONGOZI
687	HADIJA SWALEHE SOKA
688	HADIJA WAZIRI SULEIMAN
689	HAGAI JOHN MAYAGE
690	HAGALI PROTAS MUZALE
691	HALFAN RAJABU KILAVO
692	HALIDI HAMISI NYANGE
693	HALIMA DERRICK LIMA
694	HALIMA JUMA LEMA
695	HAMIDA ADAM LASHIKONI . .
696	HAMIDA HASSAN KOMBO
697	HAMISI NASSORO KINANDA
698	HANSON ELINEEMA MTANGO
699	HAPPINESS EPIMACK MASSAWE
700	HAPPINESS K FELIX
701	HAPPINESS OPTATY BANGA
702	HAPPINESS SIMON SAM
703	HAPPINESS STEVENS MADULU
704	HAPPY DANIEL JOHN
705	HAPPYNESS BHOKE MOGASA
706	HAPPYNESS RUTH KITALIMA
707	HAPPYNESS URASSA MASERE
708	HAPPYNESS ZAKAYO NDAGALA
709	HARE SAMWEL TEMBA
710	HARITHI ISSA WAHICHINENDA
711	HAROUN DAUSON MWAKIBETE
712	HARRIANICE EMMANUEL FUNGA
713	HARRYSSON EMMANUEL FUNGA
714	Hassan Ally Mpandu
715	HASSAN ALLY BAKARI
716	HASSAN ATILIO MBEGALO
717	HASSAN HASSAN LESSO
718	HASSAN JUMA KOMBO
719	HATANAWE ABDALLAH KITOGO
720	HATIBU CHANDE ABDALLAH
721	HAWA ABDALLAH MRINDOKO
722	HAWA ABDI KIMARO
723	HAWA ADAM LASHIKONI
724	HAWA DAUDI MUSSA
725	HAWA JAFARY RUPIA
726	HAWA NURU MSHUMBUSI
727	HAWA TIMBULA MASAWANGA . .
728	HEAVENLIGHT ELIRINGIA MASUKI
729	HEKIMA WILSON MANGULA

730	HELEN BENJAMIN KIUNSI
731	HELENA ANDRONICUS MILANDO
732	HELENA BANGE KATYEGA
733	HELENA CLAUDIO MWANAKATWE
734	HELENA NTAHENA SANGA
735	HELLEN MARCO RABI
736	HELLEN RICHARD KOKA
737	HENRIKA STEPHEN SIMBILA
738	Henry Elias Sempindu
739	HENRY JOHN CHACKY
740	HENRY POKEAELI URASSA
741	HENRY RAPHAEL KUNDY
742	HERI MWANYEMI SHEKIGHENDA
743	HERIETH JOVIN KANGIMBA
744	HERMAN HERMES KAWANDAKAMU
745	HERMAN STEPHEN NTABAHUNGU
746	HIDAYA PITHON MAGWAI
747	HILDA MARCO RABI
748	HILDA NEHEMIA NZALLY
749	HILDA NICHOLAUS MKALA
750	HILDA THOMAS KANJE
751	HILLARY RONALD MREMI
752	HILTRUDA NKAMBA MAHUDI
753	HOJA SIMON NGWESHEMI
754	HONORATI ISDORY SHIRIMA
755	HONSIA ELISA MOSHI
756	HORTENSIA CAMILIUS LEKULE
757	HOSIANA BONIFACE SHUMA
758	HOSSEN IDDI KAYUMBA
759	HUA STANSLAUS NKYA (Rep. Joshua Stanslaus Nk)
760	HUMPHREY PAUL MALLYA
761	HUSNA SWALEHE MKONY
762	Husna Abdallah Boaz
763	IAN LUSHEKYA KACHUBO
764	Ibrahim Mohamed Msafiri
765	IBRAHIM ALLI MUSSA
766	IBRAHIM IMANI KAKINDA
767	IBRAHIM MODESTUS JENGELA
768	IBRAHIM YUSUFU MALUNGUMO
769	IBUKA DEVELOPMENT ASSOCIATION
770	IFM BROTHERS 2021- IPAGALA
771	IHARE JUMA MARWA
772	IJI COOPERATIVE SAVINGS AND CREDIT SOCIET
773	IKWISA AMBIKILE MWAMBUKA
774	ILEEN NGARAMI SWAI

775	ILEKIZEMBA GEORGE KHALFANIS
776	ILUMINATA VICTOR MASSAWE
777	IMAKULATA ADERICK FRANCIS
778	IMANI SAMSON HAULE
779	IMELDA DOMINICK ISSANGYA
780	IMELDA KEVIN MAKONDA
781	IMMACULATA ISAAC KADYANJI
782	IMNA ISSA MALELE
783	INES JARED KIZINDO
784	Innocent Tibrus John
785	INNOCENT DOMINUS MASILAGO
786	INNOCENT GUY MREMA
787	INNOCENT WILFRED MUSHI
788	IPYANA ALLY SIMBA
789	IPYANA PHILBERT MWANKEMWA
790	IRENE FRANCIS KIPONDYA
791	IRENE AUGUSTINO
792	IRENE DIFFSON NGOWI
793	IRENE FELIX NAMBUO
794	IRENE KAKIZIBA BWIRE
795	IRENE KIDA MINJA
796	IRENE MRISHO KIVUGO
797	IRENE MUSA KAFYOME
798	IRENE ROBERT MULOGO
799	IRENE ROGERS ALULI
800	IRENELULU GEORGE MBOTTO
801	ISAACK JOHN SAKARANI
802	ISABELLA SYLVESTER SWAI
803	ISACK BERNARD SENYA
804	ISACK MARWA KAMBIRA
805	ISMAIL HUSSEIN MGAO
806	Ismail Omari Masiru
807	ISSA MOHAMED WAHICHINENDA
808	ISSA OMARI MADELEKA
809	ISSA RASHID HAMID
810	ISSACK EBENEZER MASSAWE
811	IUS JUSTUS NDIBALEMA (Rep. Castus Justus Ndib)
812	IZABETH FESTERS KIWANGA (Rep. Meritha Kiwang)
813	JACKLINE CHARLES KITUNGUTU
814	JACKLINE DEOGRATIUS MREMA
815	JACKLINE ELIUD SHAMI
816	JACKLINE JOACHIM NKWABI
817	JACKLINE JULIUS KIVUYO
818	JACKLINE PAULO KWEKA (Rep. Stephen)
819	JACKOB OUTA NICHOLOUS

820	JACKSON GABINUS MAGANGA
821	JACKSON RICHARD MUSHI
822	JACKSON RUBOZE MUZANYE
823	Jaclean Clifford Mwanjoka
824	Jacob Joseph Kessy
825	JACOB MANONI MAYALLA
826	JACOB MARTIN MULIKUZA
827	JACOB MOHAMED ALLY
828	Jacqueline Jonathan Tenga
829	JACQUELINE ANASE LYIMO
830	JACQUELINE CHARLES MBAWALA
831	JACQUELINE GEOFFREY SHOO
832	JACQUELINE INNOCENT NJOVU
833	JACQUELINE JACOB TEMU
834	JACQUILINE MASHAKA MPERA
835	Jafari Ramadhani Msingwa
836	JAFFARY ABDALLAH KIAMA
837	JAIROS YAHYA FWIMI
838	James Daniel Jahazi
839	JAMES DAVID MWAKIPESILE
840	JAMES IJUMBA MWITONDI
841	JAMES MDEMU CHOTIGUNGA
842	JAMES ODASSY NDOLIMANA
843	JAMILA KHALFANI MBARAKA
844	JAMILLAH KOKUTOLA KAJUNA
845	JAMSON ZAKAYO MNEGELWA
846	JANE ANTHONY NYAKI
847	JANE JOHN CHIPANDA
848	JANE KYANDO KIUNSI
849	JANE LOIRUCK MOLLEL
850	JANE NKULANGOWE AGWANDA
851	JANE PASCAL MAYILA
852	JANE PETER MAIGA
853	JANE SARAH NGHAMBI
854	JANE THOMAS MWANGABA
855	JANELLE ALBERT MAKOMBE
856	JANEPHER MATHIAS MINJA
857	JANET SCOLASTIKA MWANYIKA
858	JANETH FABIAN SAID
859	JANETH J KIWALE
860	Janeth John Kihamba
861	JANETH JOSEPH MATINDE
862	JANETH LEWIS IBAMBAS
863	JANETH MAYA
864	JANETH NTOGWA ISANZU
865	JANUARY HASSAN FAUSTINE
866	JAPHET JOHNSON MANJI

867	JAPHET RAZIEL NYAMBO
868	JASMIN BENJAMIN KICHELE
869	JEAN GILLEARD LYATUU (Rep. Jean Lyatuu)
870	JENGELE KIMOLA GUDUNGU
871	JENIPHER RUTH CHIWINGA
872	JENNIFER KARUMUNA LWEHABURA
873	JENNIFER NABORA HILLAL
874	JEPHASON DEUS SILYVESTER
875	JEREMIAH SHEWAL TUNUTU
876	JEROME BEDA KUNDY
877	JEROME EMILIANUS FRANCIS
878	JESCA OSMUND MCHUMO
879	JESSICA ERNEST SWAI
880	JIMMY MATINDI CHILIKO
881	JIMSON BERNARD MGAYA
882	JITENDRAKUMAR NARSIDAS MAKWANA
883	JITIHADA JUMA RAMADHANI
884	JOACHIM FOCUS MUSHI
885	JOAN ASHER LETAWO
886	JOAN LEONARD LYAKURWA
887	JOAN PHILIP KOMBA
888	JOAN SAMWEL MANASE
889	JOAN SECHOME MKIRAMWENI
890	JOEL EMMANUEL KYANDO
891	JOEL NGOKO NADONYE
892	JOEL PERFECT KISAWANO
893	JOHA HAMISS KIBIRA
894	JOHANNES JOSEPH MAILO
895	JOHARI HAMAD MTERI
896	JOHARI MLOWEZI JUMANNE
897	JOHN ALOIS MPILUKA
898	JOHN ISRAEL MFUNGO
899	JOHN KAGENZA SHUMBUSHO
900	JOHN LUSEKELO MWASILU
901	JOHN MICHAEL MAYAI
902	JOHN PATRICK KATAKWA
903	John Raphael Mtei
904	John Stephen Mndolwa
905	JOHNY ENOCK MWAKATOBE
906	JONAS JOACHIM NKWABI
907	JONAS JONATHAN MAKOLOBELA
908	JONATHAN JOHN MBAILUKA
909	JONNES JACKSON MASALLA
910	JORDAN PUSINDAWA SEPERE
911	JOSEPH ALISONATHAN KELYA
912	JOSEPH DAUD MABUBU
913	JOSEPH DEOGRATIAS CHING'ANDE

914	JOSEPH FOCUS SUNGUYA
915	JOSEPH JOHN CHAROS
916	JOSEPH JOHN MBEYALE
917	JOSEPH JOSEPHAT KAVIT
918	JOSEPH MWITA NYAMBOHA
919	JOSEPH STEPHEN LAIZER
920	JOSEPH TAHHANI TANGO
921	JOSEPH YESAYA MWAKIBUTI
922	JOSEPHAT NTHENGE NZIOKA
923	JOSEPHER EVARIST MATINDI
924	JOSEPHINE GODSON HASSAN
925	JOSEPHINE JOSEPH PATRICE
926	JOSEPHINE KWESIGABO MUHULA
927	JOSEPHINE MHANDO MBUGUNI
928	JOSH ABRAHAM NYAHUCHO
929	JOSHUA BARIYE AMO . .
930	JOSHUA COSSAM MWASULUKA
931	JOSHUA ELIA MLAKI
932	JOSHUA JACOB MLELWA
933	JOSHUA PETER NJAU
934	JOSHUA SAID JUMA
935	JOSIAH GILBERT JOEL MAEDA
936	JOSIAH MANYANZA MAYOMBYA
937	JOSIAH MARWA NYANGI
938	JOYCE DOMINICK SANGANA
939	JOYCE EDNA NKONDOLA
940	JOYCE GEROLD MBILINYI
941	JOYCE JACOB ZEBEDAYO
942	JOYCE JOHN LULYEHO
943	JOYCE LULI KABADI
944	JOYCE MAWA WAMOYI
945	JOYCE RUBEN SHIJA
946	JOYCE SAMWEL URIO
947	Joyceline Japhet Joseph
948	JUBILATE JORAM MATOWO
949	JUDITH CHARLES MWOMBEKI
950	JUDITH JOSEPH NGOWI
951	JUDITH MICHAEL KITIVO
952	JUDITH WINLUCK NYANGE
953	JULIANA BONAVENTURE ALIBAKIA
954	JULIANA BONIPHACE FELICIAN
955	JULIANA JOSHUA JACOB
956	JULIANA JOSHUA MUSHI
957	JULIANA MICHAEL NKINDA
958	Juliana Samuel Kamaghe
959	JULIETH WINSTON MGENDI
960	JULITHA JOHN MWANGAMILO

961	JULIUS JIMM MLWAFU
962	JULIUS JONAS SINDABAHA
963	JUMA ALLI MUHIMBI
964	JUMA IBRAHIM MANDAY
965	JUMA SWEDI MBEMBELA
966	JUNIOR AMANI GONDO
967	Juster Justine Mlazi
968	JUSTI STEPHEN MASAUU
969	JUSTIN STEPHEN MASAUU
970	KAGWE SAMSON KAGWE
971	KAINDA ANTONY MUSERU
972	KAISI EMANI KALAMBO
973	KAJIRU GAD KILONZO
974	KAJUNJUMELE GROUP
975	KALIMBA SHUKURANI KASOGA . .
976	KAMALISYE MATHIAS MUYENJWA
977	KANAUCHASIA SOLOMON KIMARO
978	KARABU BUTABULIMA MAKUNGU
979	KARANGI JOEL KARANGI
980	KAREN AHADI ELINISAFI
981	KARIM MOHAMED NYUMBA
982	KAROLI HERMAN MUSHI
983	KATARINA NOEL MUNGURE
984	KELLEN SLYVESTA MNGOYA
985	KELLY DANIEL NDYETABULA
986	Kelvin Adelin Kavishe
987	KELVIN ESAU DANFORD
988	KELVIN KAMARA NSABI
989	KELVIN PETER KILIMBA
990	KELVIN STEPHANO CHENGULA
991	KENETH GERION MHEMA
992	KENNEDY ISRAEL KAGANDA
993	KENNEDY JOHN LAIZER
994	KENNETH FLAVIAN BIFANDIMU
995	KEVIN MUGISHA ANGERO
996	KEVIN SAMWEL MBELWA
997	KEY JUMA NASSIR
998	KEZIA MISHAEL SWERE
999	KHADIJA ADAM LASHKON
1000	KHADIJA CHIKO HAMISI
1001	KHADIJA MIRAJI KHALFAN
1002	KHADIJA NOOR OMAR
1003	KHADIJA SALIM HAMDUN
1004	KHAJI ABDALLAH MGUMBA
1005	KHASSIM THABIT MOLI . .
1006	Kheri Mwinyimadi Kheri
1007	KING DICKSON MWALUBANDU

1008	KISHORI VINOD ISAYA
1009	KKKT KIBANGU SACCOS LTD
1010	KLEMENTINO GERION MHEMA
1011	KLEMMIE IMWAGA MAJAMBA
1012	KOKU PATRICIA BARNABA
1013	KOKUGONZA RENATUS JOSEPH
1014	KOSTANSIA AMOSI BIFUNGO
1015	LADISLAUS CHRIZESTOM NDAYISABA
1016	Ladislaus John Mkenda
1017	LADYSLAUS BENADETO KIHOMWE
1018	Lais Saiguran Lukumay
1019	Latifa Mokiwa Iddi
1020	LAURENSIA CASTORY KASIGA
1021	LAURENTINA ISDORY BLASSIUS
1022	LAUS HAMENYIMANA NKORONKO
1023	LAZARO MKANYA TEBUYE
1024	LEAH EMMAYA KAPANGE
1025	Leah Ignas Ndunguru
1026	LEMBRIS MEMIRIEKI LAIZER
1027	LEOCADIA PANTALEO NJAU
1028	LEODIGARD JUSTINIAN RWEIKIZA
1029	LEONARD AZARIA KASOMI
1030	LEONARD DAUD NGOWO
1031	LEONARD DOUGLAS AKWILAPO
1032	LEONARD ELIAS SAFISHA
1033	LEONARD GALLUS MKANULA
1034	LEONARD SHIJA NGOLOLOKU
1035	LEONCE AUGUSTINE MALAMSHA
1036	LEVINA LONGINUS KAGARUKI
1037	LEYLAH JUMA KABIGIRI
1038	LIAN ANDSON NGUNDA (Rep. Millian Andson Ngun)
1039	LILIAN ANATHE NKYA
1040	LILIAN BERNARD BWIRE
1041	LILIAN ERASMUS MAKANZO
1042	LILIAN FRANCIS DIAS
1043	LILIAN HAMIS MPILUKA
1044	LILIAN KOKUSHERULA NYOMBI
1045	LILIAN MATHAYO MKWIZU
1046	LILIAN NCHWEMBU MAREALLE
1047	LILIAN WILFRED MEJOOOL
1048	Lillynoella Elias Irira
1049	LINDA JERRY JEROME
1050	LINDA LEONIDACE LWANGA
1051	LINNAH EMMANUEL TUMWINDIKE
1052	LISAMARIA ARISTIDES MICHAEL
1053	LIVIN PETER MUMBURI

1054	LOISHIYE LENGITENG NGOTEE
1055	LOLABONA LEMA
1056	LOYCE JOHN MKUMBO
1057	LOYCE JULIUS BUSEE
1058	LUBANZIBWA MATHIAS KABARIRA
1059	LUCAS ELIZEUS KARUMUNA
1060	LUCIA ALDO LIKASI
1061	LUCIA KOKUHANGWA MULENGERA
1062	LUCIA ROMWARD MAHUNDI
1063	LUCIANA APOLLO MARUMA
1064	LUCY BECKSON MWAKISONGO
1065	LUCY BONNY KIMOJ
1066	LUCY HENRY TIMANYIKA
1067	LUCY JOHN MWAGACHI
1068	LUDOVICKA LEONARD SHIRIMA
1069	LUIZA LEON MGOHAMENDE
1070	LUKINGA FESTO MKEMWA
1071	Lulu Christopher Masasi
1072	LULU DICKSON HAWANGA
1073	Lulu Rivaston Mfuruki
1074	LUMEME AMATY MATANDU
1075	LUSEKELO FAIDON KASONGWA
1076	Lusekelo Reuben Mwambene
1077	Lusekelo Yonah Mwakapala
1078	LUSTICA ELIAS KIBUA
1079	LUTENGANO MWINUKA VANSIMBILE
1080	LYDIA GEORGE KAYUNI
1081	LYDIA LAZARO NYIRENDA
1082	LYDIA MARTHA NASHON
1083	LYISON THOMAS KALULUNGA
1084	MABALE CAPITAL CO. LTD
1085	MACLEAN KASSENKA MBONILE
1086	MADARAKA MAJIGA MASONDORE
1087	Madhur Gajendra Singh
1088	MADINA JUMA KEMILEMBE
1089	MAGDALENA DALEI NDUNGURU
1090	MAGDALENA DAVID URRIO
1091	MAGDALENA ENOCH NKULU
1092	MAGDALENA EPHRAIM MTENGA
1093	MAGDALENA JAMES SARUNGI
1094	MAGDALENA THOMAS DESTA
1095	MAGETA CHACHA MASWI
1096	MAGNUS PETER NDOMBA
1097	MAGRETH ALOYCE MROSSO
1098	MAGRETH BENEDICT LEKULE
1099	MAGRETH JOSEPH PALLANGYO
1100	MAGRETH PETER KIMARO

1101	MAGRETH TUMAINI WANDI
1102	MAHESH KRISHNALAL BHATT
1103	MAKAYA ALEXANDER SONGORWA
1104	MAKOYE LUSWAGA MAO
1105	MALEWA MGAIWA MALEWA
1106	MANENO FOCUS MATAWA
1107	MANENO-JACKSON JOHN KATYEGA
1108	MAPESA KAMISA LUHASILE
1109	MARCELINA JOHN MPONELA
1110	Margaret Moses Kirumbuyo
1111	MARGARET FLORENCE KATO
1112	MARGARETH BENEDICT KIMARIO
1113	MARGARETH MICHAEL MUSHI
1114	MARGARETHA LURENT SARIKO
1115	MARGRETH KASMIR HUNGULI
1116	MARIA BENEDICTA SERAPION KABANDWA
1117	MARIA CHRISOSTOM MUMENA
1118	MARIA EDWARD NDASKOY
1119	MARIA EMMANUEL MHIJE
1120	MARIA SEBASTIAN KIKULI
1121	Maria Sylvanus Masolwa
1122	MARIA ZAHARANI BUKELUSE
1123	MARIAM ABDALLAH KIBABA
1124	MARIAM ASAJILE MWAKANGALE
1125	MARIAM HUSSEIN HIZA
1126	MARIAM JUMANNE MKAMA
1127	MARIAM MASOUD MAHUGU
1128	MARIAM MATHIAS JAMES
1129	MARIAM MATHIAS MISANGA
1130	MARIAM RAJABU KIMARO
1131	MARIANNA PASCHAL BALAMPAMA
1132	MARIETHA SEBASTIAN KIKUDE
1133	MARIOTY JOSEPH KAPINGA
1134	MARTHA GABRIEL KASEMBO
1135	MARTHA GASPER MASHUKI (Rep. Chichi)
1136	MARTHA GERALD RIMOY
1137	MARTHA JUSTINE MOLLEL
1138	MARTHA STANLEY MALLE
1139	MARTHA WILLIAM TESHU
1140	MARTIN GEORGE MAKENE
1141	MARTIN LUCAS KIOSO
1142	MARTIN PETER KAZILO
1143	MARTIN SIMON RUBAMBA
1144	MARTINA EVOD MAPUNDA
1145	MARVIN GEORGE MWAIBULA
1146	MARY ATHANAS SHAYO
1147	MARY BERNARD NYONI

1148	MARY BONIPHACE KAYOMBO
1149	MARY ELIAS MOSSES
1150	MARY HUSSEIN MSOFFE
1151	MARY JOSEPH KAMANGA
1152	MARY KASSIAN SHAURITANGA
1153	MARY KOKA LEWANGA
1154	Mary Moshu
1155	MARY OSMUND KIPENGELE
1156	MARY RICHARD KIMARO
1157	MARY RICHARD WANDWALO
1158	MARY ROBERT NGELULA
1159	MARYSTELLA ERNEST SWAI
1160	Masalu James Bukwimba
1161	MASALU MAYEJI MANYHASIMHA
1162	MASANJA NZUMBI MADALO
1163	MASANYIWA FORTUNATUS MALLALE
1164	MASEDWANE ABEL KIYANGA
1165	MASHAKA KASWAHILI NKALINGA
1166	MASUMBUKO NDWIKE NDWIKE
1167	MASUNYA ELIAKIM NASHON
1168	MATHELINE AWADHI MWETA
1169	MATHEW ESTOMIHI URASSA
1170	Mathias Joachim Chami
1171	MATILDA KOBELO VITUS
1172	MATILDA MGEMELA MRINA
1173	MATILDA MICHAEL MONGI
1174	MATILDA YUDA LUVINGA
1175	MATTHEW DOTTO MAZIKU
1176	MAULID ATHANASI PATRICK
1177	MAY JOHN HIZA
1178	MBEYA FAMILY GROUP
1179	MBISHI AYUB MATUMBO
1180	MBWANA MUSSA MBWANA
1181	MECTILDA JOSEPH MUIKILA
1182	MEGA BEVERAGES LIMITED
1183	MELKIADES CHRISTIAN BANYANKA
1184	MELKIADO MICHAEL JANUARY
1185	MERCIANA BENJAMIN MUSHOBOZI
1186	MERCY BERNARD MPANGALA
1187	MERCY CALIXTUS BITALIHO . .
1188	MERCY EDWARD MASANGA
1189	MERCY GODWIN MNZAVA
1190	MERCY NAFTAELY MMARY
1191	MERCY PAUL MALEKO
1192	Mercy Paul Maleko
1193	MERCY WILSON BITABABAJE
1194	MERCYLINE DAVIS NTENGO

1195	MERIANA SIMON SINDE
1196	MESHACK SAMWEL NYAMWIKALILA
1197	MESHACK STAPHORD MBENGA
1198	MGENI ABDALLAH KISINZAH
1199	MGENI SAID AMBARY
1200	MICHAEL JOSEPH MREMA
1201	MICHAEL ROBERT MKINI
1202	Mihayo Athanas Makenya
1203	MINAKI ALUMNI (2005) INVESTMENT GROUP
1204	MINNA MTAITA MBEMBA
1205	MINZA MULYANDINGU MASUNGA
1206	MIRAJI ABDALLAH LUWI
1207	MIRIAM NGABHO CHIRAGI
1208	MIRIAM ROBERT MAGESA
1209	Miriam Tumaini Mafuru
1210	MISAMBWA AGNESS YONGOLO
1211	MKEJINA JUMA MKELE
1212	MODESTA FRANCIS MSHANA
1213	MODESTER JOSEPH DOME
1214	MOHAMED ALLY MAMBO
1215	MOHAMED ISSA WAHICHINENDA
1216	MOHAMED NASSOR NYUMBA
1217	MOJA WA WASTAAFU TAASISI YA ELIMU TANZANI
1218	MONICA AQUILINE MASSAWE
1219	MONICA CYPRIAN MUMWI
1220	MONICA GERVAS KUNG'ARO
1221	MONICA RICHARD WANDWALO
1222	MONICA STEPHANO MANGOSONGO
1223	MONIKA LUKUNDE P MUSHI
1224	MORANDO AUGUSTINO MOSHI
1225	MORIS MHIDINI MOMBA
1226	MOSABA MESHACK OTUOMA
1227	MOSES CHARLES MNG'ONG'O
1228	MOSES ELIAS MAGANZA
1229	MOSES FLORENCE NYIRENDA
1230	MOSES FREDRICK MDIMU
1231	MOSES ISACK MREMI
1232	MOSES MAXIMILIAN HELLA
1233	MOZZA HERY NINGA
1234	Mpoki John Mwaikokesya
1235	MRINDOKO RASHID NICHOLAUS
1236	MSAFIRI ELINAZI MKENGE
1237	MSAFIRI WARIOBA KIBARA
1238	MSHAMMA KUYELLA MUSSA MSHAMMA
1239	MSHIKAMANO VICOBA MAKANGARAWA NO.2

1240	MSHIMADA GROUP
1241	MSIMU BAKARI NGARUKA
1242	MTURI JAMES
1243	MTWALE MAZULA NDEGE
1244	MUGASA JOSHUA MUGASA
1245	MUhibu GUNDA KEA
1246	MUHIDIN HAMIS KIBIRA
1247	MUHSIN MOHAMED JUMA
1248	MUKHSIN ABASI KIOBYA
1249	MUNIRA JUMA SONGORO
1250	MUSA ABDULRAZACK MSUYA
1251	Musa Laurence Kazimoto
1252	MUSSA JOHN ENOSY
1253	MUSSA SIMONI
1254	MVUMO AARON BALATI
1255	Mwajuma Kasiba
1256	MWAJUMA OMARI MAGWIZA
1257	MWAMVITA SAID OMARY
1258	MWANAARAFI SHEBE UYAGWA
1259	MWANAHAMISI HAMIDU NGOZI
1260	MWANAHAMISI MIRAJI MSUYA
1261	MWANAHAMISI MOHAMED I
1262	MWANAHARI OMARY BOHA
1263	MWANAIKI AMIRI DAFFA
1264	MWANAIKI BAKARI MAKAO
1265	MWANAIKI TWAHA MSHELE
1266	MWANAIMANI MADHEHEBU TULI
1267	MWANAIKISHA SALEH WAZIRI
1268	MWANAKOMBO JUMA KATETA
1269	MWANAMIMI ALLY MOHAMED
1270	MWANAMKUU ALLY ISMAIL
1271	MWANAMKUU ZILU MWANYIKA
1272	MWARIKO EMMANUEL KIANGI
1273	MWASHAMBA DAUDI RAMADHANI
1274	MWEMA ATHANASIA MWAMASIMBI
1275	MWEMEZI SALVATORY MUGASHE
1276	MWENE HONORY MKINGA
1277	MWENYEKHERI MOHAMED NDIRIMBO
1278	MWOMBENI MAKWABE RUGALEMA
1279	MYOMA NADINE KAPYA
1280	NABOR BALTAZAR ASSEY
1281	NADEEM MAHMOUD KASSIM SHARIFF
1282	NADIA TWILUMBA KAJIRU
1283	NAENDWA AMANI MSHERI
1284	NAHANAEL DAVID TUPPA
1285	NAHEEL MAHMOUD KASSIM SHARIFF
1286	NAIB ALLY SYKES

1287	NAIMA ALLY MBWANA
1288	NAIMA BAKARI NINGA
1289	NAKU KITTA MAKOKO
1290	NANALUCY ALI MNYANI
1291	NANCY ANDREW MATILLYA
1292	NANCY FRANK SANGA
1293	NANCY WINSTON FILIPO
1294	NANCYLISA GEORGE KATUA
1295	NAOMBA TAWIEL MNJOKAVA
1296	NAOMI NOAH MUGOGO
1297	NAOMI RAJABU KASINGE
1298	NAOMI SAMUEL MAKAMBA . .
1299	NAOMI YOHANA NYAMWONDO
1300	NARDI GEORGE NJUNDE
1301	NASEEB MAHMOUD KASSIM SHARIFF
1302	NASHON HEBRON BROWN
1303	NASMA AMANI MWINYIMVUA
1304	NASRA ABOU SILLIAH
1305	NASRA FADHILI KONDO
1306	NASSE JACKSON MWAITENDA
1307	NATHANAEL CASSIAN MBENA
1308	NATHANIEL RAJABU MBWAMBO
1309	NAWAZ RAMZAN PREMJI
1310	NCHAMA AZARIA NGONDI
1311	NDAKI DAUDI SHILINDE
1312	NDIMYAKE DICKSON HAWANGA
1313	Neema Jackson Range
1314	Neema Wangwe Mwita
1315	NEEMA ANDERSON MWANGAMBA
1316	NEEMA BERNAD MJAMI
1317	NEEMA BRIAN LYIMO
1318	NEEMA CHARLES NDUNGURU
1319	NEEMA ELIEWAHA ELIENEZA
1320	NEEMA ELIMRUNGI MAKYAO
1321	NEEMA ESHUMAEI MOLLEL
1322	NEEMA ISDORY SWAI
1323	NEEMA ISMAIL MBISE
1324	Neema Jared Kidindima
1325	NEEMA JOSEPH SANGALE
1326	NEEMA JOSIA KESSY
1327	NEEMA KALUMUNA PHILEMONI
1328	NEEMA RAMADHANI ALLY
1329	NEEMA RESPICK TARIMO
1330	NEEMA SELEMANI RUBAGA
1331	NEEMA SHEKYAEL KIRENGA
1332	NEHEMIAH ELIAKIM OSORO
1333	NEISHA ABDALLAH MRINDOKO

1334	Nellyvian Nicholous Mpulimwa
1335	NELSON ELIBARIKI MAFIE
1336	NELSON FIDELIS RUKIZA
1337	NELSON IZACK MAIMU
1338	NELSON YONA MSOPHE
1339	NESTOR COSTAS MSIGWA
1340	NESTORY BAPTIS MAPUNDA
1341	NESTORY LEO KOBERO
1342	Nestory Paul Mayala
1343	NG'ANZI JUMAA KIBOKO
1344	NGOME SACCOS LIMITED
1345	NGUKE RICHARD MWAKATUNDU . .
1346	NICE CATERING COMPANY LIMITED
1347	NICE FRANK MLAY
1348	NICKSON FREDRICK MANGESHO
1349	Nicola Michael Massawe
1350	NKALENI CLEMENT MWORIA
1351	NKUNDWE IRENE MALOPA
1352	Noah Herman Mahimbo
1353	NOBERT CHRISPIN MOSHI
1354	NOEL ABEL MWAKABUNGU
1355	NOLYN DICKSON MBATTA
1356	NOORANI DIAMOND VALLI
1357	NORBERT RUSTIS IBOSA
1358	NORBET JOSEPH CHARLES
1359	NOSHADI ALLI NIHUKA
1360	NOSSI GIDEON MAINGU
1361	NOTGERA RAINALD NGAPONDA
1362	NTONSITE BORADI MWAMLIMA
1363	NTONY WILLIAM MAHEMBORA (Rep. Caroline Kanu)
1364	NUGHMANI ISSA WAHICHINENDA
1365	NURAYDA ISSA WAHICHINENDA
1366	NURU ADAM NGAMILO
1367	NURU PONGWE KHAMA
1368	NURU SAID SALIM
1369	NURU THABIT CHIMWENDA
1370	NYAIBULI BHOKE NYAGONDE
1371	NYAKIMURA MATHIAS MUHOJI
1372	NYAMISANGO MILLIUM MUYENJWA
1373	NYAMWERU AUGUSTINE FASHE
1374	NYANJA KELVIN POTI
1375	NYANSO BERNARD MASAMBAJI
1376	NYINISAEI GODWIN MWAIPOPO
1377	NYIRABU ZABLON MUSIRA
1378	NYUNDO ESSORE NYANSANGIRI
1379	NZINGULA MAZIKU MASELLE

1380	NZINGULA MAZIKU MASELLE
1381	ODETHA VIANNEY NYARUBAJI
1382	ODIA MANIGINA MAGOBHE
1383	ODIS MORDAH MWAMKUSYE
1384	OJA WA WASAMBAA MOROGORO MJINI (UWASA
1385	OKINYI DAVID ALILA
1386	OLA FARID JAHANPOUR
1387	OLARIP JONAS LOTH
1388	OLIVER MELKIZEDECK SARO
1389	OLIVER PASKAL TEMI
1390	OLYMPIA LOUIS QORRO . .
1391	OMAR SAID IBRAHIM
1392	OMARI SADIKI SHEKULAMBA
1393	OMARI AHMED MAPONDELA
1394	OMARY HAMISI KAUKUYA
1395	OMARY MOHAMED MBARUKU
1396	Ona Machangu
1397	ONESMO EMMANUEL TAIRO
1398	ONESMO RICHARD NDAKI
1399	ONESPORY MHIMBA ODRIPHU
1400	ONGAGWA OSBORN GWAMBAYE
1401	OPTATUS DAVID MBUYA
1402	ORKERS CO-OPERATIVE SAVINGS & CREDIT SO
1403	Oswald Prosper Mallya
1404	OTHO HOSEA NGWAVI
1405	OTRISH PASCAL TSHILUMBA
1406	OWDEN EZEKIEL NSASU
1407	Pamela Paul Maleko
1408	PASCAZIA DASTAN KAYAGA
1409	PASCHAL SAMWEL ANGUMBWISYE
1410	PASKALI THOBIAS MASSAWE
1411	PASKAZIA RWEGASIRA NTINABO
1412	PATRICE MASALU IBABILA
1413	PATRICK NGAVAYASI KINEMO
1414	PATROBA MACHUMU MAFURU
1415	PATSON MWALUKWAMBA CHAULA
1416	PAUL ABDUL ATHUMAN
1417	PAULA STEVEN KASSANGE
1418	PAULATA HERMAN CHITENGA
1419	PAULINE ELIAS BISEKO
1420	PAULO PETER MHAME
1421	PELAGIA JOHN MUTALEMWA
1422	PENDO ADAM MSAKY
1423	PENDO ELIA JINGU
1424	PENDO LUCAS ELISHA

1425	PENDO NSHEKA MASHULANO
1426	PENDO TUMAINI NYISABA
1427	PERPETUA PAUL MWAKAMELA
1428	PERPETUA YOHANA MWINUKA
1429	PETER AGREA MWAKAJISI
1430	PETER BEATUS SEGEJA
1431	PETER CELESTINE BAHEMANA
1432	PETER CHARLES MRAMBA
1433	PETER DISMAS MSAFIRI
1434	PETER ELIAS MBENA
1435	PETER FASILI SWAI
1436	PETER GEORGE NEEMA
1437	PETER JULIUS MOSHI
1438	PETER JUSTINE ASSENGA
1439	PETER LOUIS MINGA
1440	PETER LYANGA MUSHALI
1441	PETER MANENO MAKWANI
1442	PETER MGANYIZI PLACID
1443	PETER NYAKARARE JACKOB
1444	PETER OBED BUJIKU
1445	PETER RAJABU KAVISHE
1446	PETER RWEIKIZA THADEO
1447	PETRO MWASONI KIJANI
1448	PETRO PAULO NNYITI
1449	PHILBERT FURAHAKILANA
1450	PHILEMON AUGUSTINO MWAKIWONE
1451	PHILEMON MABULA KILASSA
1452	PHILIBERT YUVENTINE BUYOBE
1453	PHILIP FRANCIS ASSEY
1454	PHILIP RAPHAEL SUNGU
1455	Polycarp Dionis Choma
1456	PRAXEDA ARBOGAST CHENYA
1457	PRAYGOD NICHOLAUS MOSHI (Rep. John)
1458	PRAYGOD SADOCK MASUMBUKO
1459	PRISCA ALEXANDER MAGOMA
1460	PRISCA DICKLAN MMBANDO
1461	PRISCA JACOB SARWA
1462	PRISCA MBAGA
1463	PRISCILLA FERDINAND MLAY
1464	PRISCILLA SYLVESTER MKUMBI
1465	PROCHES CONSTANTINE MALAMSHA
1466	PROSISTA PROSPER LASWAI
1467	PROSPER WILBALD MANGI
1468	PRUDENCE GEOFFREY MUSHI
1469	QUALITY ECO-SOCIAL GROUP
1470	QUEEN AUDIPHAS TEMU
1471	RABIATH ABDUL SAID (Rep. Simon)

1472	RABIKIRA ONAUFOO MUSHI
1473	RACHEL ALEX MBOGO
1474	RACHEL ALICE MAKUNDE
1475	RACHEL GOODLUCK KENNY
1476	RAFAEL SAMWELI MLAHAGWA
1477	RAFAT DAMASI STEPHEN
1478	RAHABU AMBOSISYE MWALUGAJA
1479	RAHEL ABISALOM MBOYA
1480	RAHEL CHITEGESYE NDEKA
1481	RAHEL CHITEGESYE NDEKA
1482	RAHEL NELSON SHOO
1483	RAHIMU OMARI BARUA
1484	RAITON JOTHAM MWAKASOLA
1485	RAJABU JUMA ISSA
1486	RAJABU MAKUNJA RUKONDO
1487	RAMADHANI KAIMU MKEYENGE
1488	RAMADHANI NASSORO KIHADALA
1489	RAPHAEL ABEL KASONGA
1490	RAPHAEL STEPHEN NJALA
1491	RAPHAEL WAMBURA BOKANGO
1492	RASHID ALI KHATIB
1493	RASHID HALILI MTOLWA
1494	RASHID MUSSA MRUMA
1495	RAY NATHAN KISHATO
1496	RAYA AMOUR AMINI
1497	RAYMOND JAMES MWAITELEKE
1498	RAYMOND LINUS MTEFU
1499	RAYMOND NUSURA MGENI
1500	RAYMOND SAFIEL MBWAMBO
1501	REBECA STANSLAUS GUSOWA
1502	REGINA MATERN MASAKO
1503	REGINA MATHEW MUSHI
1504	REGINA METHEW KAYABU
1505	REGINALD ELIAS MASSAWE . .
1506	Rehema Abdallah Kondo
1507	REHEMA HILKIAH OMINDO
1508	REHEMA JALI TUMBA
1509	REHEMA JOSEPHAT AHUNGU
1510	REHEMA JUSTINE MWANIHALE
1511	REHEMA LWIMIKO MKEHA
1512	REHEMA MARTIN NSHATSI
1513	REHEMA SALIM MMBAGA
1514	REMIGIUS TUMAINI RUGAIMUKAMU
1515	RENATUS ANDREA MWACHA
1516	Renatus Hildebrand Felix
1517	RESTITUTA ANDREA MOSHY
1518	RESTY SIMON RUTAUGA

1519	RETH MIHAYO NGAYALINA (Rep. Eva Isidory Mass
1520	REUBEN ATULINDA KATABARO
1521	REUBEN GHUHEN MTAITA
1522	REVOCATUS MALEMBELA BIYENGO
1523	RICHARD BYABACHWEZI MUSHENDWA
1524	RICHARD SYPRIAN BERA
1525	RIDHIONE JUMA NYONYI
1526	RIDHIWANI ALLY MTANGA
1527	RITA SAMWEL KAHEWANGA
1528	RITHA WOLTER MACHA
1529	RITUAL ASSEMBLY OF THE BAHA'IS OF DAR ES S
1530	ROBERT MATHAYO MBEZI
1531	ROBERT MUKULASI KABWOGI
1532	ROGASIAN KONARA TARIMO
1533	ROMANA MICHAEL SHOKI
1534	ROSADA MAX MSOMA
1535	ROSE AMBROSE MOSHI
1536	ROSE DAVID MAHALLY
1537	ROSE EPHRAHIM MLEOH
1538	ROSE JOHN VUMU
1539	ROSE M KYANDO
1540	ROSE MADINDA SIYANDI
1541	ROSE MARTIN SHUNDA
1542	ROSE NGOZO
1543	Rose Paul Riwa
1544	ROSE RICHARD NANDONDE
1545	ROSE SAID CHAGAMA
1546	ROSE STEPHEN MONGE
1547	ROSEMARY BENJAMEN KASENGA
1548	ROSEMARY EVARIST KAVISHE
1549	ROSEMARY JAMES KASUKA
1550	ROSEMARY MWANDUSA MWAIPOPO
1551	ROSEMARY NDAKIDEMI MWORIA
1552	ROSEMARY SAKWERA LUHANGA
1553	ROSEMARY SAMWEL MBISE
1554	ROSENA FRANCIS YADWISHA
1555	ROSLYN CHRISTA MSUYA
1556	ROTASI ALETIWA MUNUO
1557	RUBYA ASSOCIATION (RUA)
1558	RUGAZIA GONZAGA NYOMBI
1559	RUKIA LIGHTNESS MSUSA
1560	RUTH ADAM MAPUNDA
1561	RUTH JOHN GARIMO
1562	RUTH PETER KILONZO
1563	RUTHY ASOBISYE KALINGA

1564	SABIHISMA MOHAMEDI ISIMBULA
1565	SABINADOROTHY BASILIUS MAPUNDA
1566	SADA AHMED RASHID
1567	SADICK SHABANI KAMBANGWA
1568	SADIQ HUSSEIN MERALI
1569	SADOCK OBETH NYALUKE
1570	SADRI MUSSA ALI SHEHE
1571	SAFARI CHRISTOPHER KALIMA
1572	SAID ALLY JONGO
1573	SAID MZEE ALI
1574	Said Ramadhani Mbugi
1575	SAIDI SALEHE KINGWAHI
1576	SAKINA ISSA WAHICHINENDA
1577	Salma Hamisi Kitowo
1578	SALMA MAHADHI MBULULO
1579	SALMA SALEHE KAFUKO
1580	SALMA SALUM IKUJA
1581	SALOME CHRISTIAN MALELA
1582	SALOME DAUDI NJAALA
1583	SALOME ELIBARIKI TONDI
1584	SALOME KLOEFAS LUINDA
1585	SALOME MICHAEL WARIOBA
1586	SALOME SAMWEL MNZAVA
1587	SALUM AHMED KHATIB
1588	SALUM MIRAJI ABDALLAH
1589	SALUM MOHAMED BULEGESI
1590	SALUMU RASHIDI SELEMANI
1591	SALVALUS IHARE JUMA
1592	SALVATORY PATRICK MLAY
1593	SAMANTHA IHARE JUMA
1594	SAMSONI ALPHONCE MANYAMA
1595	Samuel Richard Mzindakaya
1596	SAMWEL ALLY SUMAYE
1597	SAMWEL CHARLES
1598	SAMWEL SIFUEL LAUWO
1599	SANE TOBICO OLEMOKORO
1600	SANJO MSILANGA MGETA
1601	SANTOS IHARE JUMA
1602	SARA CYPRIAN NAMAJOJO
1603	SARA KISANGA MREMA
1604	SARA MKUMBUKWA MOSHA
1605	SARA MOSSES KIHOMWE
1606	SARA THOMAS BWAMBALI
1607	SARAFINA ADRIAN BAKUNDUKIZE
1608	SARAH EMILTONE KALUGENDO
1609	SARAH ERNEST LYIMO
1610	SARAH JENNIFFER MAONGEZI

1611	SARAH LEBE SEME
1612	SARAHFLORENTINA JOSEPH KIRONDE
1613	SAUDA HATIBU MBWAMBO
1614	SAUDA JUMA NYARATANGU
1615	SAUDA MOHAMED
1616	SAUDA SADALA URASSA
1617	SCOLLASTICA MARTINI LASWAY
1618	SCYLLA MARKO SILLAYO
1619	SEBASTIAN CHARLES MWALONGO
1620	SEBEN BURTON MWALUTAMWA
1621	SECILIA SILVANUS KESSY
1622	SEKIRITO AZZA KARIA
1623	SELEMANI SAID KHATIBU
1624	SELESTIN ALLY MWAMBE
1625	SELINA JOSEPH SLAA
1626	SELINA MATHIAS MHOJA
1627	SELINA MWAMBILIE MACHANGE
1628	SELVA SEBASTIAN MAJALIWA
1629	Sephania Samson Ruhanyula
1630	SERAPHIA INYASI GILBA
1631	SETA JAMES MAGABE
1632	SEVERINA PAUL MALLYA
1633	SHABAAN NSATO MARIJANI
1634	SHABAN IBRAHIM YUNUSU
1635	SHABANI ILANGU LISSU
1636	SHADRACK ALFRED GABAGAMBI
1637	SHADYA FUAD LATIFF
1638	SHAISTA PYARALI ALIDINA
1639	SHAMAH YUSUPH DAIY
1640	SHAMIMU ATHUMAN NDOSSY
1641	SHARIFA RAMADHAN MAULID
1642	SHARON NAHUM MMARY
1643	SHEDRACK LUPAKISYO MWAINYEKULE
1644	SHEHE MNYAMISI AKIDA
1645	SHEILA MOHAMED BABU
1646	SHEM KOHELETH GAMBA
1647	SHEMSIA ISSA WAHICHINENDA
1648	SHERIDA JOSEPH MARWA
1649	SHERIDA JULIUS KAPANGA
1650	SHIDA BERTHA MASAGASI
1651	SHIJA LUCAS MBUKI
1652	SHIJA NTINGINYA HUMBI
1653	SHIMO PETER SHIMO
1654	SHIRLEY SEMBIRU MAHIKU
1655	SHO WA WAKRISTO TANZANIA KANDA YA MASHA
1656	SHUBILA FRANK MUTUNGI

1657	SHUBIRA LEONIDAS KALUGILA
1658	SHUKURU SHABANI SEIF
1659	SIAMINI LAWRENCE NGWEMBE
1660	SIANALOLI JOSEPH KUZILWA . .
1661	SIFAEAL WALTER MSUYA
1662	SIHABA SAID NKINGA
1663	SILLA MANOTI LWAGA
1664	SILVERSTAR BETHUEL NGOWI
1665	SIMON JOHN BOYOH
1666	SION PAUL OLESINA
1667	SIRILI SIMONI SULLE
1668	SIXTHA KEVIN KOMBA
1669	SIYA RAMADHAN MONGI
1670	SOCIETY OF THE PRECIOUS BLOOD
1671	SOPHIA BILDADI MLAY
1672	SOPHIA CHRISTOPHER MWAIJONGA
1673	SOPHIA JOSEPHAT MWILONGO
1674	SOPHIA JUMA MLANDA
1675	SOPHIA MOSHI LANGWENI
1676	SOPHIA RICHARD MGAYA
1677	SOPHIA ZAWADIEL MPOKERA
1678	SOSTHENES KAONJA MVALA
1679	SSICA JOSEPH JULIUS (Rep. Jessica Joseph Julliu
1680	STANFORD STEPHEN KIMARYO
1681	STANLEY ALPHONCE NSHANGE
1682	STANLEY MAHULEGE NZOVU
1683	STANLEY PETRO MWAVIPA
1684	STAPINUS DISMAS KABYEMELA
1685	Stella Dominick Shirima
1686	STELLA FRANCIS SABAI
1687	STELLA HILALI MOSHI
1688	STELLA NYAMAMU MAGAI
1689	STELLA PETRO MAGANGA
1690	STELLAH EUSTACE NDOWO
1691	STELLAH KABAKA MELKIONY
1692	Stephen Bernard Tesha
1693	STEPHEN MADATA KONGWA
1694	Steven Ayubu Kasanga
1695	STEVEN JOHN MUNISI
1696	SUBIRA ERNEST NYANKOJO
1697	SUKULU JILILI MAGETA
1698	SULEIMAN MUSSA KASUBI
1699	SUNDAY TIBURSI JOHN
1700	SUNDAY VINCENT OKELLO
1701	SUNDI ELIAS NGATA
1702	SUTTA BONIFACE MASSAGA

1703	SUZANA THOMSON MOSHI
1704	SUZY YOHANAH GAVANAH
1705	SWEETNESS MUNA MWANTUI
1706	SYLVIA DEOGRATIUS RUTAGANDAMA
1707	SYLVESTER CHRISPINE MNAKU
1708	SYLVIA DENIS SAKAYA
1709	SYLVIA FRANCIS KIRENGA
1710	TABIA ABDALLAH MAGANDILA
1711	TABIA BUSYANGA MWAKIPESILE
1712	TAJIEL ELISHA KITOJO
1713	TAJIRI KICHEMBA MGANGA
1714	TALLIS TIVADAR VICTORIAN
1715	TAMBWE FEREJ TUMBA
1716	TANZANIA CHAMBER OF MINES
1717	TANZANIA HEALTH PROMOTION SUPPORT
1718	TANZANIA REINSURANCE COMPANY LTD
1719	TARSILA PETER KALINDE
1720	TATU RAJABU ZEGGE
1721	TECLA PASTORY BUHELE
1722	TEODASIA STEVEN MATALU
1723	TERENCE JULIUS BUYOGERA
1724	THABIT JECHA THABIT
1725	THADEO MATIKU NYAKARUNGU
1726	THADEY JOSEPH KIMATI
1727	THE BILLIONAIRES CLUB
1728	THECLA ARTHUR IRENGE
1729	THEOBALDA RAPHAEL KILONGO
1730	Theodora Sirili Kiwale
1731	THEODORA STANSLAUS MPESHA
1732	THEODORAH KAVINDI SHAMTE
1733	THEODORE ODO KAYOMBO
1734	THEONESTINA GREGORY MUNYAGA
1735	THERESA SEMITI SHEMPENBA
1736	THERESIA EMILI MALLYA
1737	THERESIA FELICIAN MUTAJUKA
1738	THERESIA KAMILI ASSEY
1739	THERESIA LOUIS NYONI
1740	THERESIA RAYMOND THOMAS
1741	THERESIA SISTY MREMA
1742	THERESIA STEVEN TAWETE
1743	THOMAS ERNEST LYIMO
1744	THOMAS JOHN MBWILO
1745	THOMAS WILLIAM NYAKABENGWE
1746	TIMOTHY TASARA MBENGO
1747	Titus Gustry Mallanda
1748	TOM ARON MAHINYA
1749	TRESIA CLEMENT NKANDI

1750	TUKULILA CHANDE CHANDE
1751	TULIBUMI LUCAS MWAMUNYANGE
1752	TUMAINI HAMISI SALEHE
1753	TUMAINI ISACK URASSA
1754	TUMAINI LAMEKI URONU
1755	TUMAINI PENSION FUND
1756	TUMAINI SACCOS LIMITED
1757	TUMSIFU MASSAWE
1758	TUNU KUSAYA BUPAMBA
1759	TUSAJE YUDA MWAINUNU
1760	TUZO WILLIAM MPILUKA
1761	TWILUMBA ISAAC MWALONGO
1762	TWILUMBA JEREMIA LYANDALA
1763	UBORA WETU
1764	UMAKI MAMAZ
1765	UMBOKE NIAH MWAKILIMA
1766	UMMU-KULTHUM MUSA MMARY
1767	UMOJA WA MAJIRANI (UMALU)
1768	UMOJA WA MUIVANO
1769	UMOJA WA WANA KIGANZA
1770	UMOJA WAWANAUME WAKRISTO KIMARA B'
1771	UPENDO DANIEL CHACHA
1772	UPENDO ISAYA MLELA
1773	UPENDO JEREMIAH GANGAI
1774	UPENDO MAICO MBWAMBO
1775	UPENDO MARTIN PETER
1776	UPENDO MATOTOLA CHAMURIHO
1777	USUILI ERNEST MSENGI
1778	VAILETH SEVERINE ASSENGA
1779	VAILETH WINGYANDUMI KIMARO
1780	VALENSI EMMANUEL KIMARYO
1781	VALENTINA CLAUDI EGITTO
1782	VALERIAN KIRANGO MELLA
1783	VEDASTINA JUSTINIANA KAGOMBORA
1784	VENERANDA PATRICK KIMEMETA
1785	Verano Erasmi Tesha
1786	VERERIA ZAKARIA TERI
1787	VERITY JOHN MFUNGO
1788	VERONICA CLYACUC KUWOKO
1789	VERONICA GEORGE MBURUSHI
1790	VERONICA KILULELE MPANGALA
1791	VERONICA LAZARO MAMBOSASA
1792	VESNA FLORA NGUNANGWA
1793	VIANEY KIIZA KYABEGA
1794	VIANNEY MULOKOZI DIONISE
1795	VICENT BALTAZARY MADUNDO
1796	VICENT BAYO BAYO

1797	VICENT JAMES MJATA
1798	VICKY VICTOR NYAMBUYA
1799	VICTOR SERV KESSY
1800	Victoria Felix Tarimo
1801	VICTORIA ALBERT MWANJESA
1802	VICTORIA DICKSON NGONDE (Rep. Martin)
1803	Victoria Ekonia Mwasambili
1804	VICTORIA JUSTINE CHACHA
1805	VICTORIA MONGI
1806	VICTORIA PHILBERT MUSHI
1807	VICTORIA ROBINSON LEMBO
1808	VICTORIA TAYAMIKA MALIKITA
1809	VICTORIA WAKATI MTWEVE
1810	VINCENT PATRICK VENANCE
1811	VIOLET ENOCK MAKANI
1812	VIOLET SAILEN POSSY
1813	VIVACIOUS KEMILEMBE VICTORIAN
1814	Vivian Jackson Swai
1815	VIVIAN JONATHAN KANON
1816	Vivian Thadei Mkimbilile
1817	VIVIAN YOHANA NYAMONDO
1818	VUMILIA STEPHEN KIBIKI
1819	WAKURU KALEBU BWIRE
1820	WAKURU MAGEGE MANYORI . .
1821	WALLACE ANDREW MBAGO
1822	WALTER ELISA KIMARO
1823	WANAFORST HILL MAENDELEO (1999)
1824	WANGWE MAGIGE MWITA
1825	WAPENDA SOKA TANZANIA
1826	WASTAAFU OFISI YA WAZIRI MKUU 2019
1827	WASTAAFU OFISI YA WAZIRI MKUU 2019
1828	WATUMISHI HOUSING COMPANY
1829	WEGESA EVARIST MAJURA
1830	WEMA STELLA MKINGA
1831	William Peter Madibu
1832	WILLIAM FANUEL MASSANO
1833	WILLIAM LUCAS JUMA
1834	WILLIAM-ANDEY LAZARO ANANGISYE
1835	WINFRED SIMON TESHA
1836	WINFRIDA EVARIST WILLIAM
1837	WINIFRIDA CHRISTIAN MATABU
1838	WINNERQUEEN AGAPITH KAOLE
1839	WINNIE GLORIA MDUNDO
1840	WINSTONE AGAPITH KAOLE
1841	WINSTONE ELIMELECK NYANGE
1842	WITNESS AGAPITH KAOLE
1843	WITNESS JUSTO MALISA

1844	WITNESS STEPHEN OKELLO
1845	WITO KENETH MSAFIRI
1846	Xsaveria Gervais Makota
1847	YAHAYA BAKARI MBELWA
1848	YAHAYA MIRAJI ABDALLAH
1849	YARED AIPETRO MREMA
1850	YASSIN YAHAYA MPUNGWE
1851	YONAS GABRIEL MTANA
1852	YOSIA MWAKAJINGA
1853	YUDATADE DANIEL KESSY
1854	YUSTA MENHARD MAGANGA
1855	YUSTINA HENRICK MASANYONI
1856	YUSTO MARTIN CHUMA
1857	YUSUF ALLY BENDERA
1858	YUSUF MBARUKU NGUZO
1859	YUSUFU DANIEL MOGAYA
1860	YUSUPH ADAM LASHIKONI . .
1861	YUSUPH ALKHAS KATOPOLA
1862	YUSUPH SELEMANI KHALFANI
1863	ZABIHUNA MUSSA MFINANGA
1864	ZABRON ZACHARIA MIVUBA
1865	Zacharia Anania Miligo
1866	ZACHARIAH EPHRAIM MAKONDO
1867	ZAHARA AMIRI CHIUNGA
1868	ZAINA HAMZA NJUGA
1869	ZAINABU MUHAIMA MPUGUSI
1870	ZAITUNI MOHAMED
1871	ZAITUNI MOHAMED ISSA
1872	ZAKARIA GEORGE MWANYIKA
1873	ZAMEER ATTAULLAH FAKIH
1874	ZANAKI 70S'
1875	ZANZIBAR SOCIAL SECURITY FUND
1876	ZAYANA MUSTAPHA MANENTO
1877	Zenath Hamis Amir
1878	ZENO JUSTI LASWAI
1879	ZERALUCY EMIL NTAZIMILA
1880	ZERALUCY EMIL NTAZIMILA
1881	ZINZENDORF GORDON MWANSASU
1882	ZUBERI MOHAMED KUCHAUKA
1883	ZUHURA HUSSEIN MWITA . . (Rep. Miriam Ainah)
1884	ZUHURA RAMADHANI NASSORO
1885	ZULEKHA MOHAMEDI KAWIA
1886	ZULFA SALUMU HEMEDI

FUND
LIQUID
Investor's freedom

3

Matters arising from
the 5th Annual General
Meeting

Hakukuwa na yatokanayo na Mkutano Mkuu uliopita wa Mfuko wa Ukwasi



ANNUAL REPORT FOR LIQUID UNIT TRUST SCHEME (LIQUID FUND)





4

Chairman's
Statement



CHAIRMAN'S STATEMENT

Dear Investors,

On behalf of the Board of Directors, I am pleased to welcome you all to the 6th Annual General Meeting (AGM) of Liquid Fund. We thank you for making time to attend the AGM that will discuss developments of the Scheme for the financial year ended 30 June 2024, get replies to any queries you might have and listen to very interesting speakers who will raise our level of understanding of the ever-changing landscape of financial investment.



As new Chairman of the UTT AMIS Board of Directors, please allow me to record my appreciation to Her Excellency, Samia Suluhu Hassan, the President of the United Republic of Tanzania, for appointing me to lead the Board of Directors of UTT AMIS. My appreciation also goes to Honourable Dr Mwigulu Lameck Nchemba (MP), the Minister of Finance, the Permanent Secretary Treasury, Dr. Natu Mwamba and the Treasury Registrar, Mr. Nehemiah Mchechu, for the guidance I received following my appointment to the Chairmanship. I also thank you investors into Liquid Fund for your confidence in the Fund. As I take over from the previous Chairman, Mr. Casmir Sumba Kyuki, please allow me to record my appreciation for his outstanding leadership of the UTT AMIS Board of Directors. My brother, Kyuki, has steered UTT AMIS from a small organisation to one of the leading organisations in the capital market in Tanzania and the region at large. I, again, thank him for an outstanding tenure and wish him good health and the very best in his future endeavours.

Dear Investors, as we all know, UTT AMIS is a unique wealth creation public institution which was formed by our responsive Government way back in 2003 with several aims including development of collective investment schemes and encouraging saving and investment culture through wide participation in the ownership of distributed shares / units, among others. Indeed, over 20 years of the existing in different formats, a lot of wealth has been created and distributed for investors. It is a pleasure to communicate with my fellow investors who have tasted the joy which comes from the passive investment which enables us to make money while we are sleeping or taking care of other life activities. One wise seasoned successful investor, Warren Buffet – CEO of Berkshire Hathaway in the USA, once quipped that “if you don't find a way to make money while you sleep, you will work until you die”. I sincerely therefore applaud each investor for the wise decision you took to trust and invest your money in various UTT AMIS funds. As this report will clearly demonstrate, our UTT AMIS is well run by very competent management and staff who are supervised judiciously by various public institutions. Given this level of commitment and supervision, it came by no surprise that UTT AMIS emerged as an overall winner of the most efficiently run public institution in the Country. On behalf of you all, I was privileged to receive a trophy from HE the President, Dr. Samia Suluhu Hassan, in Arusha during the Chairmen and CEOs Forum on 28 August 2024.

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 30 June, 2024. 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 12.9% compared to 12.5% recorded in the previous financial year. The rate of return achieved is in line with market development and higher than the benchmark return of 12.3%. During the year under review, the Fund increased in size from Shillings 724.7 billion on 30 June 2023 to Shillings 1,115.0 billion on 30 June 2024. The increase is mostly attributed to good returns, automation of investment processes and growing public confidence and awareness on the benefits of investing through collective investment schemes.

Performance of the Economy and Market Environment

Ladies and Gentlemen, despite risks emanating from geopolitical tensions and wars around the World, performance of the Tanzanian economy has continued to improve as it grew by 5.1% in 2023 and is projected to grow by 5.4% in 2024. This compares favourably with average growth of 3.4% in 2023 and 3.8% in 2024 of the Sub-Saharan African countries as projected by the International Monetary Fund. As per the Bank of Tanzania reports, inflation was 3.1% in June 2024 against the target of not more than 5% and the East African countries target of not more than 8%. Over the last one year, market interest rates have remained around same levels indicating overall stability of the market. As for the foreign exchange market, the Tanzanian Shilling

depreciated by approximately 12.86% against the US Dollar mostly due to changing policies in the United States of America and effects of geopolitical tensions and the ongoing wars in Asia.

Regarding capital market development, quite good progress was noted during the year under review. A number of new listings of debt securities were made while prices of listed shares improved as reflected through the increase of the Tanzania Share Index (TSI). During the year, TSI increase by 9.37% from 4,091.81 on 30 June 2023 to 4,475.20 on 30 June 2024. This compares favorably with the previous financial year where the increase of the TSI was 4.16%. This indicates that performance of listed companies was better during the financial year under review and that business environment has continued to improve. We thank the President, Her Excellence Samia Suluhu Hassan and the Government for maintaining conducive business and regulatory environment in the Country.

Managed Funds Performance and other Developments

Ladies and Gentlemen, as regards performance for the financial year ended on 30 June 2024, performance indicators show that UTT AMIS and the funds under management performed very well. Funds under management increased from Shillings 1.5354 Trillion on 30 June 2023 to Shillings 2.2382 Trillion on 30 June 2024. This indicates an increase of Shillings 702.8 billion which is 45.7% compared to increase of Shillings 538.9 billion or 54.0% in the previous financial year. Growth in fund size is also supported by the increase in the number of investors in the schemes that went up by 79,519 or 32% compared to 47,480 or 24% in the previous financial year. For the year under review, returns to investors in all the funds under management were very good – as pointed out earlier, Liquid Fund had a return of 12.9%.

Ladies and Gentlemen, during the year under review, the Company continued with the final phase of implementation of the five years Strategic Plan to June 2024. The Company also worked on a new Strategic Plan for the next five years. The New Plan is intended to make UTT AMIS one of key players in the capital market in Tanzania and the East African region. To align with Government planning cycle, the Plan will be reviewed in the 2024/2025 financial year so that it ends in June 2030. From the Plan, some of the strategic goals include growing fund size from Shillings 2.2 trillion currently to Shillings 7.5 trillion, and increasing the number of service centres to bring services closer to investors in Tanzania, the East African and Southern African Development communities. Moreover, the Plan indicates that service delivery will mostly be technology driven with minimum or no paperwork. To prepare for implementation of the new Strategic Plan, during the financial year, the Company started working on upgrading of systems so as to enhance computing capability and accommodate higher volume of business. The upgrade project is planned for completion in the twelve months.

Prospects for the Financial Year 2024/25

Ladies and gentlemen, the five years of implementation of UTT AMIS Strategic Plan to 2024 have been extremely successful and beyond what was initially projected. For instance, fund size was projected to grow from Shillings 290.74 billion on 30 June 2019 to Shillings 485.90 billion but later revised Shillings 1,007.90 billion on 30 June 2024, however, actual fund size on that date was Shillings 2.2 trillion. This indicates that actual performance was more than four times the initial projections and more than double the revised projections.

As we get into the first year of the new Plan, the Company intends to complete upgrade of systems to lay the groundwork for the next phase of growth of UTT AMIS business. Moreover, the Company will continue working on priorities including improving existing products and services and identifying new business lines for the benefit of investors, shareholders and other stakeholders. UTT AMIS will also continue working on modernization of operations and ensuring that investors obtain the best returns that the market may provide. It is our intention to make UTT AMIS one of important vehicles for not only wealth creation and management but also generational wealth.

During the Chairmen and CEOs Forum in Arusha, HE President of the United Republic of Tanzania, Dr. Samia Suluhu Hassan, instructed the parastatals which have the capability to venture to go out of Tanzania to look for more economic and profitable opportunities. As UTT AMIS embarks on implementation of the Strategic Plan for the next five years, we intend to reach more investors in Tanzania, East Africa and SADC countries. In fact, the Company has been following market developments in the two regional economic communities for a number of years now. Preliminary indications are that some of these countries have very interesting opportunities. We will enhance our efforts in analysing the new markets so that entry decisions could be made timely. Given the strategic plan goal of expanding the fund size, it is imperative that every opportunity must be seized. Because you already know the benefits of investing your hard-earned cash with UTT AMIS, we request you to be effective ambassadors of passing a word of mouth to your family members, friends and colleagues. In order to empower you for this task, we have a question and answers session as well as presentations, discussions and talks from seasoned experts in this field. Luckily, all the interesting speakers who have accepted to share their expertise are seasoned fellow investors in various UTT AMIS products.

Acknowledgements

Ladies and Gentlemen, to conclude, I wish to thank you, esteemed investors for your unwavering support and confidence in UTT AMIS and Liquid Fund during the year under review. My special appreciation to the Government, represented by the Ministry of Finance, the Office of Treasury Registrar, the Capital Markets and Securities Authority, the Custodian of the funds under management – CRDB Bank, the Dar es Salaam Stock Exchange including Brokers, UTT AMIS members of 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.

As a Board of Directors, we collectively look forward to your cooperation over the coming years.



Prof. Faustin Rweshabura Kamuzora

Board Chairman





5

Statement of the
Custodian

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

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

During the period under review (1st July, 2023 to 30th June, 2024), we, Custodian of **Liquid Fund** have continuously followed up on the Manager's actions, performances and assessed limitations on funds' investments.

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



Abdulmajid M. Nsekela

Group CEO & Managing Director

Date: 23rd October, 2024



6

Report of the
Independent Auditors

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

KPMG

Certified Public Accountants

2nd Floor, The Luminary

Haile Selassie Road, Msasani Peninsula

P.O. Box 1160, Dar es Salaam

Telephone: +255 22 2600330

Email: info@kpmg.co.tz

Internet: www.kpmg.co.tz

Opinion

The summary financial statements, which comprise the summary statement of financial position as at 30 June 2024, the summary statement of profit or loss and other comprehensive income, changes in net assets attributable to unit holders and cash flows statement for the year then ended and related notes, are derived from the audited financial statements of Liquid Unit Trust Scheme (Liquid Fund) for the year ended 30 June 2024.

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 International Financial Reporting Standards (IFRS). 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 reports dated 11 November 2024 for the year ended 30 June 2024.

Management's Responsibility for the Summary Financial Statements

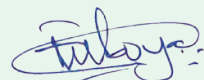
Management is responsible for the preparation of the summary financial statements in accordance with the basis described in Note I.

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: 11 November 2024

Note I - Disclosure of Applied Criteria

The summary financial statements are derived from the audited financial statements, prepared in accordance with International Financial Reporting Standards (IFRS) for the year ended 30 June 2024.

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

Management prepared these summary financial statements using the following criteria:

- (a) The summary financial statements include a statement for each statement included in the audited financial statements;
- (b) Information in the summary financial statements agrees with the related information in the audited financial Statements; and
- (c) Major subtotals, totals and comparative information from the audited financial statements are included.

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





7

Report of the
Audited Financial
Statements

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2024

	2024	2023
	TZS '000	TZS '000
Interest income at effective interest rate	118,223,213	73,624,895
Other income	23,519,684	12,163,174
Total income	141,742,897	85,788,069
Management Fees	(16,800,839)	(10,712,743)
Custodian Fees	(933,380)	(595,152)
Agent Commission	(6,378,196)	(3,287,113)
Audit Fees	(102,334)	(89,813)
Brockrage Fees	(367,068)	(302,638)
Other Charges	(1,610,438)	(1,099,530)
Total Expenses	(26,192,255)	(16,086,989)
Increase in net assets attributable to unit holders before tax	115,550,642	69,701,080
Tax expense	(674,243)	(329,428)
Increase in net assets attributable to unit holders, net of tax	114,876,399	69,371,652
Other comprehensive income	-	-
Change in net assets attributable to unit holders	114,876,399	69,371,652

STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2024

	2024	2023
	TZS '000	TZS '000
Assets		
Cash and cash equivalents	53,656,556	521,353
Term deposits with banks	104,717,839	5,287,311
Government securities	968,186,562	725,653,429
Other receivables	1,078,927	145,041
Total assets	1,127,639,884	731,607,134
Liabilities		
Other Liabilities	(6,435,247)	(9,762,349)
Total liabilities	(6,435,247)	(9,762,349)
Net-assets attributable to unit holders	1,121,204,637	721,844,785
Represented by:		
Net assets attributable to unit holders	1,121,204,637	721,844,785
Outstanding number of units	2,738,878,937	1,991,061,970
Net Asset Value per units	409.37	362.54

STATEMENT OF CHANGES IN NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS AS AT 30 JUNE 2024

	2024	2023
	TZS '000	TZS '000
Opening balance of net assets attributable to unit holders	721,844,785	436,504,436
Increase in net values attributable to unit holders	114,876,399	69,371,652
	<u>836,721,184</u>	<u>505,876,088</u>
Transactions with unit holders during the year:		
Sales of units during the year	975,445,634	771,604,107
Repurchase of units during the year	(690,962,181)	(555,635,410)
Net transactions with unit holders during the year:	284,483,453	215,968,697
Closing balance	<u>1,121,204,637</u>	<u>721,844,785</u>



STATEMENT OF CASH FLOWS FOR THE FINANCIAL YEAR ENDED 30 JUNE 2024

	2024	2023
	TZS '000	TZS '000
Cash Flow From Operating activities		
increase in net assets attributable to unit holders, net of tax	114,876,399	69,371,652
Adjustment for:		
Withholding tax expense	674,243	329,428
Gain on Disposal of treasury bond	(18,330,138)	(9,467,115)
Interest income on treasury bond	(111,516,748)	(71,493,690)
Interest income on deposits with financial institution	(6,706,465)	(2,131,205)
Operating income before changes in working capital items:	(21,002,709)	(13,390,930)
Changes in		
Term Deposit with Financial Institutions	(97,133,546)	38,000,000
Government Securities	(219,330,144)	(315,921,290)
Other Liabilities	(3,327,102)	7,442,242
Other Receivables	(933,886)	(120,565)
Cash used in operating activities	(341,727,387)	(283,990,543)
Withholding tax paid	(674,243)	(329,428)
Interest income received on treasury bonds	106,643,897	63,979,512
Interest income received on deposits	4,409,483	3,949,336
Net cash used in operating activities	(231,348,250)	(216,391,123)
Cash flows from Financing activities		
Sale of Units	975,445,634	771,604,107
Repurchase of Units	(690,962,181)	(555,635,410)
Net cash inflow from financing activities	284,483,453	215,968,697
Net decrease in cash and cash equivalents	53,135,203	(422,426)
Cash and cash equivalents at the beginning of the year 1 July	521,353	943,779
Cash and cash equivalents at the end of the year-30 June	53,656,556	521,353



.....
Director

Date: October 8, 2024



.....
Director

Date: October 8, 2024



8

Manager's Report



Fund Manager's Message to the Scheme Members

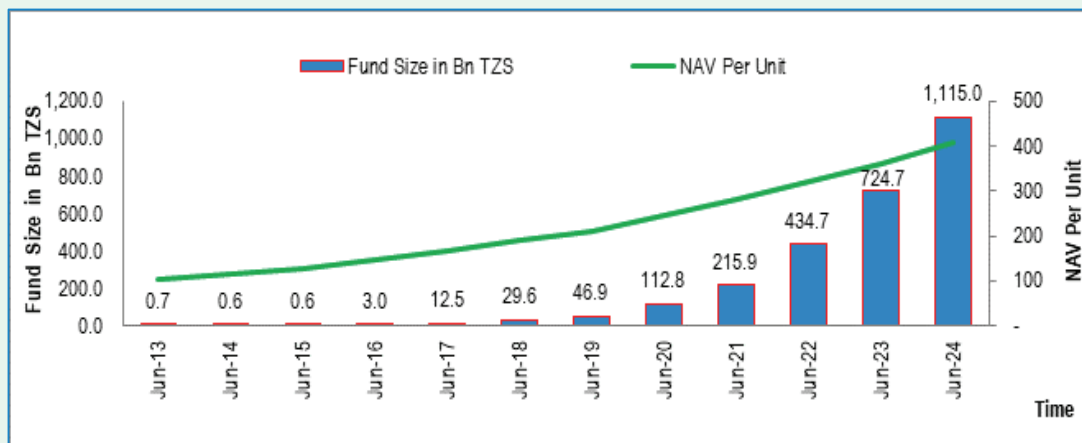
Liquid Fund was launched in April 2013 as an open-ended growth scheme providing a high level of liquidity coupled with low risk. It is designed to provide an alternate investment opportunity to Investors (individuals or Institutions), for parking their funds for short to medium-term duration at competitive returns.

The Scheme requires initial investment amount of TZS 100,000 with the subsequent amount, not below TZS 10,000. It offers flexibility of withdrawing money when required without any exit load.

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

As of 30th June 2024, the Scheme fund size was TZS 1,115.0 billion. During the financial year, the Scheme fund size grew by TZS 390.3 billion compared with the growth of TZS 290.0 billion recorded in the prior financial year. The NAV per unit increased by TZS 46.8 to TZS 408.9 from TZS 362.1 in 2023.

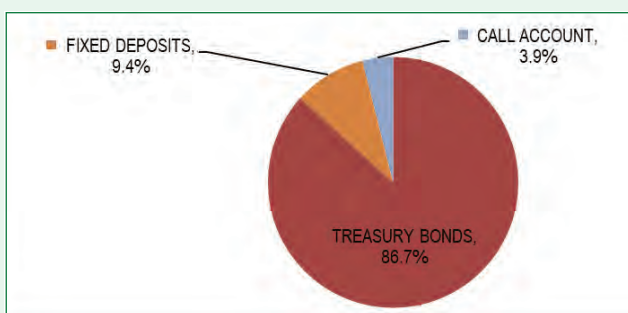
Chart I: Liquid Fund NAV Per Unit and Fund Size Movement from Inception to June 2024



2.0 Portfolio Composition

During the financial year 2023/24, UTT AMIS as the Fund Manager ensured that the Scheme investment portfolio achieved a balanced asset mix in accordance with the Scheme Investment Policy and guidelines. The portfolio position as of June 2024 was as follows:

Chart II: Portfolio Composition for Liquid Fund as of 30th June 2024



From Chart II, it can be seen clearly that Treasury bonds of various tenures accounted for the largest share of the portfolio by 86.7% to take advantage of higher yields and stable cashflows, followed by fixed deposits (9.4%) and call account for 3.9%.

LAUNCHED

APRIL, 2013

**IPO PRICE TZS
100.0**

**30TH JUNE
2024;**

- NAV PER
UNIT TZS
408.9**

- FUND SIZE
TZS 1,115 .0
BILLION**

- ANNUAL
RETURN
12.9%**

3.0 Returns

The Scheme's annual return for the financial year ended in June 2024 was 12.9% compared with the benchmark return of 12.3% (refer to Table I) and the previous year return of 12.5%.

Table I and II below shows the movement of returns where one can see the current and the previous years' performance. The table also, indicates that the returns for the financial years were above their respective benchmark and competitive when compared with similar or comparable instruments in the market (refer to table I).

Table I: Annual Return and Fund Size for Liquid Fund from June 2020 to June 2024

SN	Financial Year	Fund Size, Tzs Bn	Performances	
			Returns	Benchmark
01	2023/24	1,115.0	12.9%	12.3%
02	2022/23	724.7	12.5%	9.7%
03	2021/22	434.7	14.2%	9.3%
04	2020/21	215.9	15.3%	10.1%
05	2019/20	112.8	15.1%	2.3%

Note: Benchmark; (10 years Treasury Bond Weighted Average Yield).

For comparison, we look into 10 years Treasury bond yields, 364 days Treasury bills, and Savings deposit rates in the markets as shown in Table II;

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

Item	Yields for the year ended June			
	2021	2022	2023	2024
10 Years Treasury bond	11.5%	10.3%	11.1%	12.3%
7 Years Treasury bond	10.1%	9.3%	9.7%	9.7%
5 Years Treasury bond	9.2%	8.9%	9.7%	10.0%
2 Years Treasury bond	7.9%	4.4%	9.1%	11.6%
1 Years Treasury bills	4.8%	4.7%	6.9%	8.3%
Savings deposit rate	2.2%	1.5%	1.6%	2.8%

Source: BOT

Apart from the rate of return shown above, the other major differences that one needs to consider while comparing Liquid Fund with savings deposit rate in the markets are;

- No entry or exit load in Liquid Fund.
- Liquid Fund returns are net of tax.
- Liquid Fund is an open-ended fund providing liquidity throughout the year with no limit on the minimum balance required to earn return. So, returns from Liquid Fund are the same across all types of investors (whether small, medium, or high net worth).
- Investing in Liquid Fund is almost like having the ease of a savings deposit account coupled with the power of return over and above a savings account.
- Other instruments have a fixed tenure and if there is an emergency, it entails discounting of these instruments likely at lower value.
- 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)

Measured through GDP, the economy grew by 5.1% in 2023 compared with 4.7% in 2022, driven by agriculture, construction, mining and other sectors. For the year 2024, the economy is projected to grow by 5.4% indicating that the Country has built resilience against disruptions caused by ongoing wars, geopolitical tensions and changing policies in international financial markets. Favourable business conditions and public investment in infrastructure contributed to the growth of the economy. The growth outlook is important for UTT AMIS-managed schemes and the entire economy since it provides indications on future prospects as regards performance of the funds.

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

YEAR	2018	2019	2020	2021	2022	2023	2024
GDP	7.0%	7.0%	4.8%	4.9%	4.7%	5.1%	5.4%*

Projected data, GDP; Source: NBS and Bank of Tanzania (BOT)

4.2 Inflation Rate

The table below (Table IV), shows that the inflation rate has remained below 5.0%. According to the Monetary Policy Statement issued in July 2024, the rate has been within the EAC and SADC convergence criteria of 5.0% as the rate in June 2024 and June 2023 was 3.1% and 3.6% respectively. The observed trends of the inflation rate were mostly a result of adequacy of food supply, complemented by prudent monetary and fiscal policies implemented during the period.

Over the medium-term period of 3 to 5 years, inflation is projected to evolve within the target of 5.0%. Hence, having low and stable inflation in the economy is favorable to investors, UTT AMIS, and the economy at large, as it helps in preserving value of invested funds and enables investors keep extra cash for investing.

Table IV: Annual headline inflation from June 2018 to June 2024

Year Ended June	2018	2019	2020	2021	2022	2023	2024
Inflation rate	3.7%	3.7%	3.2%	3.6%	4.4%	3.6%	3.1%

Source: National Bureau of Statistics (NBS)

4.3 Banking Sector

During the financial year that ended in June 2024, the banking sector, which constitutes the largest segment of the financial services sector, remained sound, stable, and profitable, with adequate capital and liquidity. Total assets increased by TZS 8.3 trillion to TZS 62.0 trillion in June 2024 from TZS 53.7 trillion in the previous year, mainly driven by growth of deposits. Total customer deposits size rose by 13.7% moving from TZS 35.7 trillion to TZS 40.6 trillion while total loans and bills reached TZS 37.4 trillion compared with TZS 31.5 trillion in the previous year.

On digital banking channels, the reliability of payment systems remained stable, evidenced by a high rate of completed transactions and low downtime, encouraging public usage of the platform in financial services delivery. Moreover, in 2023 the volume and value of Wallet to Bank (W2B) transactions were 6.6 million and TZS 2.7 trillion respectively, reflecting an increase of 34.1% and 25.2% from the prior year.

The stability of the banking sector is important to the schemes and investors as it facilitates economic activities and smoothens subscriptions into the funds. UTT AMIS has successfully integrated systems with a number of commercial banks to enable investors buy units digitally at their convenience.

4.4 Telecommunication Sector

In the telecom market, subscriptions have increased by 11.5 million to 75.5 million in June 2024 compared with an increase of 7.8 million noted in a similar period of the previous year. Either, the subscriptions volume represents the count of all registered active sim cards used at least once in the past three months. Mobile money subscriptions (active sim cards with mobile money service accounts) have also increased by 18.0% moving from 47.2 million to 55.7 million in June 2024.

The volume of subscriptions for the sale of units received by UTT AMIS through the mobile phones was 47.4 billion in 2024 compared with 25.4 billion received in 2023.

For UTT AMIS, the growth of the Telecom sector has positive impact on service delivery as it has enhanced self-service, improved convenience and reduced paper work. Through mobile devices, investors can easily open accounts, buy or/and sell units, and view investment balances or activities by dialing *150*82# or using the UTTAMIS App. In addition, UTT AMIS is considering to increase the withdrawal amount through the mobile platform from the current value of TZS 2.0 million to 5.0 million per day.

4.5 Government Securities

During the financial year that ended in June 2024, the demand for treasury securities in the primary market was higher compared to the volume registered in the previous year.

In the Treasury bills market, the amount offered went down by TZS 0.6 trillion to TZS 2.7 trillion. However, on the demand side, the volume tendered went up by TZS 0.7 trillion to TZS 4.3 trillion from TZS 3.6 trillion in the prior year. Total successful bids increased by TZS 0.1 trillion from TZS 2.5 trillion to TZS 2.6 in 2024.

In the Treasury bonds market, a total of TZS 3.3 trillion were offered for sale compared with TZS 4.3 trillion in the previous year. Bids received for the period rose by TZS 0.6 trillion to TZS 5.2 trillion compared with TZS 4.6 trillion in the preceding year. Successful bids during the period decreased by TZS 1.1 trillion to TZS 2.8 trillion from TZS 3.9 trillion in 2023.

Increase in demand for treasury securities signifies an increase in public awareness on investments and savings. Hence, the increase in awareness and participation in the domestic market helps the schemes under management to enhance liquidity and deliver attractive returns to investors.

4.6 Interest Rates

Interest rates charged on loans and those offered on deposits by banks remained broadly unchanged from last year's pricing. The overall lending rate averaged 15.4% and that of one-year loans at 15.8%. The overall and one-year time deposit interest rates were 7.5% and 8.7%, respectively.

The Treasury Bills Overall Weighted Average Rate (WAR) went up to 8.3% in June 2024 from 6.5% in June 2023. The overall interbank cash market rate (overnight) rose to 7.2% from 5.0%. In January 2024, the Bank of Tanzania shifted from targeting quantity of money (monetary aggregates) to targeting interest rates. During the period, the Bank increased the Central Bank Rate (CBR) from 5.5% to 6.0%.

Yields in the domestic market specifically in the treasury bonds market traded at higher levels compared with rates in the preceding year. The upward movement of interest rates or yields have an upward effect on investors' returns and profitability.

4.7 Foreign Exchange Market

As of 30th June 2024, foreign reserves were more than USD 5.0 billion. The Bank projected that the reserves are sufficient to cover more than four (4) months of imports. The Shilling traded at TZS 2,640.0 per US dollar compared with TZS 2,339.1 per US dollar in June 2023 indicating depreciation of 12.8% compared with 1.0% in the previous year (Table V). The Bank has taken measures including limiting transaction dollarization between residents who are invoicing, quoting, or making payments using foreign currency. These are expected to reduce the demand for foreign currency, increase foreign reserves and stabilize the domestic currency.

Table V: Year on Year Exchange rate, TZS/USD

Year Ended June	2018	2019	2020	2021	2022	2023	2024
Exchange Rate	2,264.1	2,300.9	2,307.9	2,310.4	2,315.7	2,339.1	2,640.0

Exchange rate; Source: Bank of Tanzania (BOT)

4.8 Capital Market Performance

In the financial year under review, the capital markets remained sound and resilient, with domestic investors participating actively in equity, debt securities and Collective Investment Schemes (CIS).

The market has been active in terms of turnover, new entrances, and activities. During the period, two commercial banks and one utility organization issued corporate bonds worth TZS 482.4 billion. The new corporate bonds were as follows; CRDB Bank issued Kijani Bond for 5 years at 10.25%, NMB Bank sustainable bond (floating), and social bond for 3 years at 9.5%, and a TANGA Water Green Bond for 10 years at 13.5%.

During the period, two Funds were launched targeting to invest in both the stock and debt market. Alpha Capital Ltd launched a Sharia-compliant Fund called Alpha Halal and Timiza Fund by Zan Securities Ltd.

Entrance of new fund managers or new securities in the market is a good development for the financial market. New issuances bring about opportunities for investors and the entrance of new fund managers will increase the number market players and speed up market development.

4.8.1 Secondary Market of Listed Bonds

In the secondary market, the cumulative transaction value of traded bonds grew by TZS 0.6 trillion to TZS 3.5 trillion from TZS 2.9 trillion in the preceding year. On the listed corporate bonds, the transaction value traded was TZS 3.9 billion compared with TZS 1.0 billion in the prior year. Moreover, the transaction value for listed corporate bonds for the current year is higher compared to the value registered in the prior year by TZS 2.9 billion, this increase was due to new listed instruments during the period.

4.8.2 Equity Market

As of 30th June 2024, the market capitalization at the Dar es Salaam Stock Exchange (DSE) was TZS 16.8 trillion, higher by 12.0% from TZS 15.0 trillion on 30th June last year. The percentage of buying local investors during the period was 76.2% compared with 69.6% in 2023. Additionally, the Tanzania Share Index (TSI), which tracks the performance of domestically listed companies, increased by 9.3% to 4475.2. The All-Shares Index (DSEI) increased by 12.0% closing at 2016.9. The total market turnover, during the period, went up by TZS 165.0 billion to TZS 272.6 billion from TZS 107.6 billion in the previous year.

During the period, some of the counters declared and paid dividends to shareholders. The dividends paid per share were as follows; TZS 500 by TCC, TZS 390 by TWIGA (TPCC), TZS 537 by TBL, TZS 361.18 by NMB, TZS 51.33 by SWISS, TZS 9.95 by VODA, TZS 145 by DSE and TZS 50 by CRDB.

4.8.3 Collective Investment Schemes

During the financial year, investments in CIS continued to record growth in terms of assets under management as well as the number of funds in the market. As of 30th June 2024, the CIS market had a total Asset Under Management (AUM) of TZS 2,273.6 billion compared with TZS 1,550.7 billion registered in the previous financial year. The market has registered new funds namely Alpha Halal Fund and Timiza Fund.

4.8.3.1 UTT AMIS Managed Funds/Schemes

The AUM of UTT AMIS managed funds and related services have increased by TZS 702.8 billion compared to an increase of TZS 538.9 billion recorded in the prior year. During the financial year, AUM grew from TZS 1,535.4 billion to TZS 2,238.2 billion. The positive change in total AUM reflected increasing investors' confidence in UTT AMIS products due to safety, competitive returns

and flexibility offered by schemes.

4.8.3.2 Watumishi Housing Investments (WHI) – Faida Fund

The AUM of the Faida Fund has also increased by TZS 10.1 billion compared to an increase of TZS 7.4 billion recorded in the previous year. During the year, the AUM grew from TZS 15.3 billion to TZS 25.4 billion. The NAV per unit in June 2024 was TZS 115.8 compared with TZS 104.9 in June 2023.

4.8.3.3 Zan Securities Limited (Zan) – Timiza Fund

The window for the initial offer of the Timiza Unit Trust Scheme (Timiza Fund) was open from 27th May 2024 to 26th June 2024. The Offer Document shows that the Fund planned to raise a total amount of TZS 10.0 billion while the unit price during the offer was TZS 100.0.

Source: Bank of Tanzania (BOT), National Bureau of Statistics (NBS), UTT AMIS, Watumishi Housing, Zan Securities Ltd, and DSE

The Board and Staff of UTT AMIS wish you all a Happy Festive Season and a Prosperous 2025





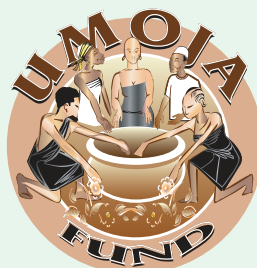
9

UTT AMIS
News Bulletin

UTT AMIS News Bulletin
[Containing updates up to 30th SEPTEMBER, 2024]



1.0	Asset Management & Investor Services Summary <ul style="list-style-type: none"> 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 2.4 trillion. UTT AMIS Plc introduced Wealth Management services with a portfolio worth TZS 33.3 billion. Maintaining a portfolio of around 358,123 investors. Offering competitive returns on client investments.
2.0	General Information on UTT AMIS Launched Schemes



SN	DESCRIPTION	DETAILS																																																																									
2.1	Umoja Fund	<p>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:</p> <ul style="list-style-type: none"> 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. <p>'Fact Sheet' as on 30th September, 2024 demonstrates the following returns:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>Since Launch [May, 2005]</th> <th>10 Years</th> <th>5 Years</th> <th>2 Years</th> <th>1 Year</th> </tr> </thead> <tbody> <tr> <td>15.1%</td> <td>13.8%</td> <td>16.2%</td> <td>12.9%</td> <td>11.3%</td> </tr> </tbody> </table> <p>UMOJA FUND NAV PER UNIT AND FUND SIZE MOVEMENTS SINCE INCEPTION TO 30th SEPT 2024</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>Time</th> <th>Fund Size (TZS Billion)</th> <th>NAV Per Unit</th> </tr> </thead> <tbody> <tr><td>Nov-05</td><td>108</td><td>~200</td></tr> <tr><td>Sep-06</td><td>62</td><td>~250</td></tr> <tr><td>Sep-07</td><td>58</td><td>~300</td></tr> <tr><td>Sep-08</td><td>62</td><td>~350</td></tr> <tr><td>Sep-09</td><td>74</td><td>~400</td></tr> <tr><td>Sep-10</td><td>84</td><td>~450</td></tr> <tr><td>Sep-11</td><td>86</td><td>~500</td></tr> <tr><td>Sep-12</td><td>97</td><td>~550</td></tr> <tr><td>Sep-13</td><td>115</td><td>~600</td></tr> <tr><td>Sep-14</td><td>208</td><td>~700</td></tr> <tr><td>Sep-15</td><td>218</td><td>~750</td></tr> <tr><td>Sep-16</td><td>218</td><td>~800</td></tr> <tr><td>Sep-17</td><td>207</td><td>~850</td></tr> <tr><td>Sep-18</td><td>224</td><td>~900</td></tr> <tr><td>Sep-19</td><td>217</td><td>~950</td></tr> <tr><td>Sep-20</td><td>230</td><td>~1000</td></tr> <tr><td>Sep-21</td><td>266</td><td>~1050</td></tr> <tr><td>Sep-22</td><td>294</td><td>~1100</td></tr> <tr><td>Sep-23</td><td>333</td><td>~1150</td></tr> <tr><td>Sep-24</td><td>373</td><td>~1200</td></tr> </tbody> </table>	Since Launch [May, 2005]	10 Years	5 Years	2 Years	1 Year	15.1%	13.8%	16.2%	12.9%	11.3%	Time	Fund Size (TZS Billion)	NAV Per Unit	Nov-05	108	~200	Sep-06	62	~250	Sep-07	58	~300	Sep-08	62	~350	Sep-09	74	~400	Sep-10	84	~450	Sep-11	86	~500	Sep-12	97	~550	Sep-13	115	~600	Sep-14	208	~700	Sep-15	218	~750	Sep-16	218	~800	Sep-17	207	~850	Sep-18	224	~900	Sep-19	217	~950	Sep-20	230	~1000	Sep-21	266	~1050	Sep-22	294	~1100	Sep-23	333	~1150	Sep-24	373	~1200
Since Launch [May, 2005]	10 Years	5 Years	2 Years	1 Year																																																																							
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Sep-15	218	~750																																																																									
Sep-16	218	~800																																																																									
Sep-17	207	~850																																																																									
Sep-18	224	~900																																																																									
Sep-19	217	~950																																																																									
Sep-20	230	~1000																																																																									
Sep-21	266	~1050																																																																									
Sep-22	294	~1100																																																																									
Sep-23	333	~1150																																																																									
Sep-24	373	~1200																																																																									



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.

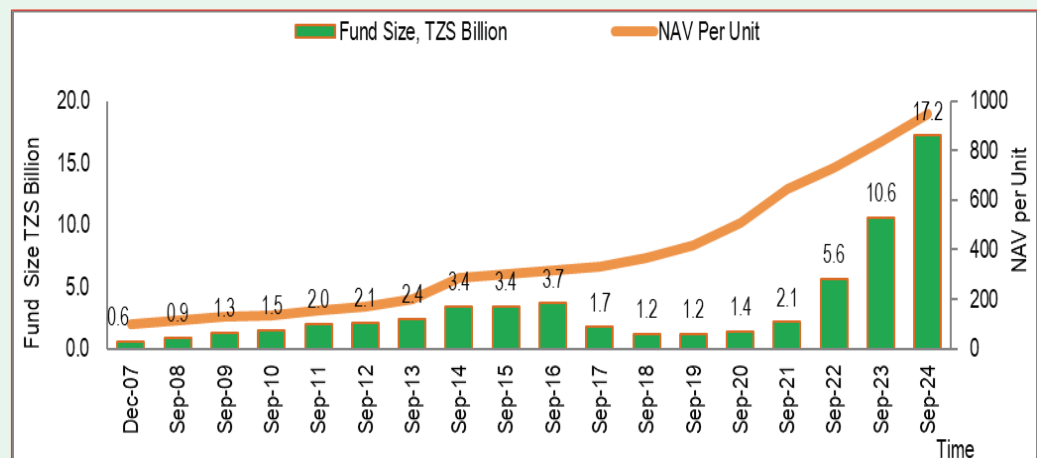
This Scheme was launched on 16th May 2007 with the following important features:

- 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, 2024 demonstrates the following returns:

Since Launch [May,2007]	10 Years	5 Years	2 Years	1 Year
13.8%	23.3%	25.5%	14.6%	13.1%

WEKEZA MAISHA NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2024



2.3

Watoto Fund
[Children's Career Plan]

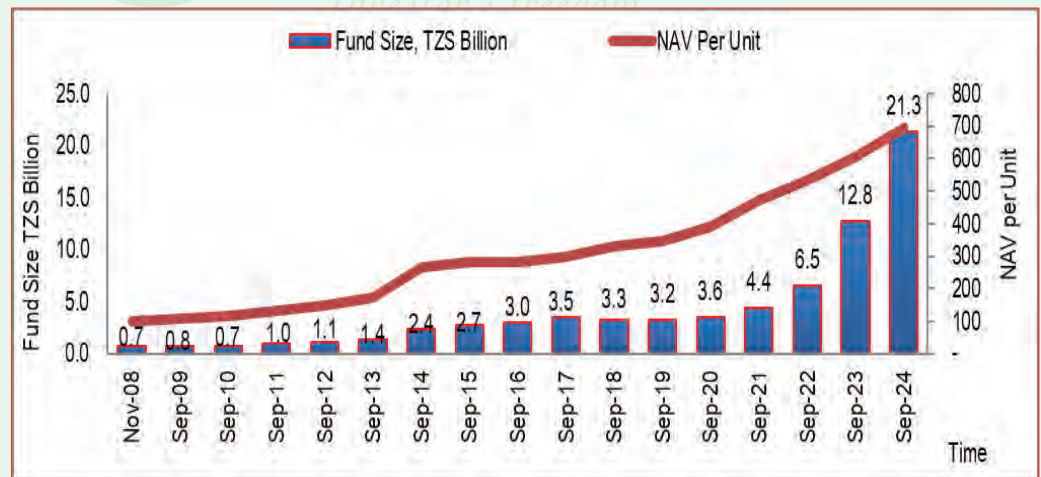
A child benefit-oriented plan, Watoto Fund was the third scheme launched by UTT AMIS as an investment platform aimed at creating a bright future for the young generation through investing in listed equities and debt instruments. The Fund is aimed at children and investments are done in the name of a 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 2024 demonstrates the following returns:

Since Launch [October,2008]	10 Years	5 Years	2 Years	1 Year
12.9%	16.1%	19.9%	14.8%	14.5%

WATOTO FUND NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2024



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.

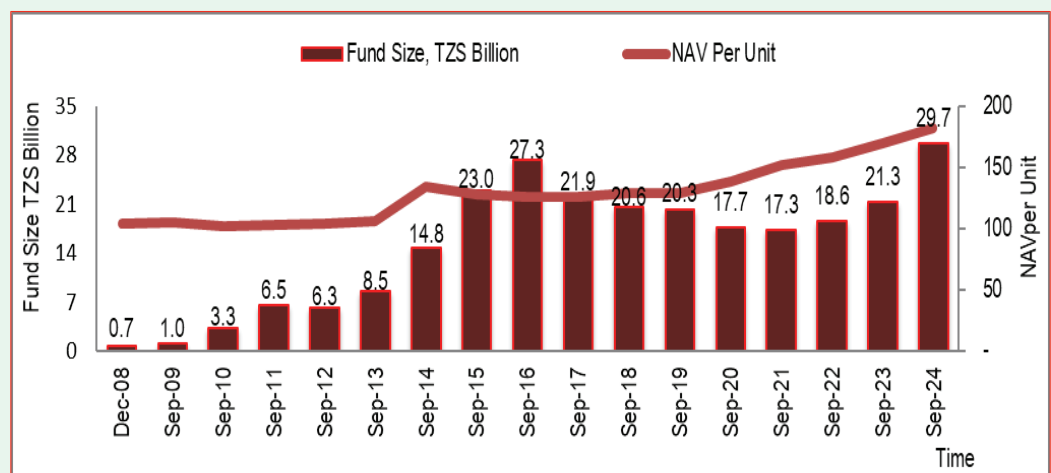
'Fact Sheet' as on 30th September, 2024 demonstrates the following returns:

Since Launch [November, 2008]	10 Years	5 Years	2 Years	1 Year
16.1%	16.5%	15.6%	14.9%	14.6%

Total Income Distribution [ID] as on 30th September, 2024

Particulars	Amount, Billions TZS	Per Unit TZS
Since Launch [November, 2008]	16.9	185.5
One Year [Oct 23-Sept 24]	1.0	12.0

JIKIMU FUND NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2024





2.5 **Liquid Fund**

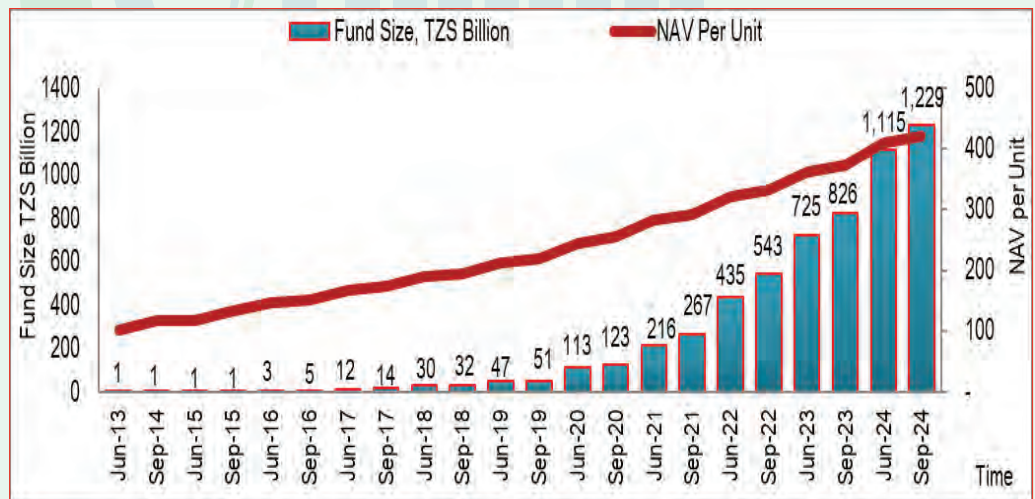
Liquid Fund was the fifth open-ended scheme to be launched by UTT AMIS on 1st March 2013, aimed at providing a high level of liquidity coupled with low risk. The Fund suites Investors seeking short, medium to long-term capital growth through exposure to a broadly diversified portfolio of debt instruments. 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, 2024 demonstrates the following returns:

Since Launch [March, 2013]	10 Years	5 Years	2 Years	1 Year
13.2%	13.6%	13.9%	13.4%	13.0%

LIQUID FUND NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2024





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 30 th September, 2024		
Particulars	Amount, Billions TZS	Per Unit TZS
Since Launch [Sept, 2019]	69.2	57.0
One Year [Oct 23 - Sept 24]	30.1	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:

- Reinvestment Plan.
- Monthly Income Distribution Plan; and
- Semi-annual Income Distribution Plan.

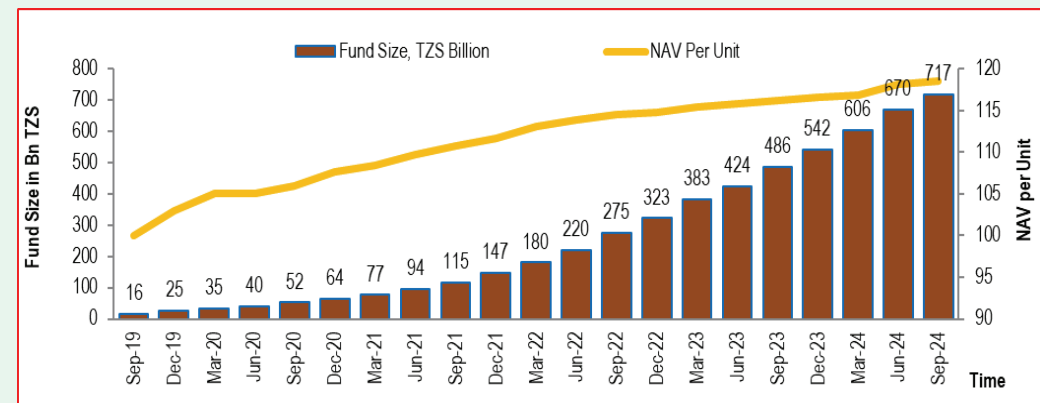
Minimum Initial Investment

- TZS 50,000 for reinvestment option.
- TZS 10 million for monthly income distribution; and (c) TZS 5 million for semi-annual income distribution.

'Fact Sheet' as on 30th September, 2024 demonstrates the following returns:

Annualized Returns [%] as on 30 th September, 2024			
Since Launch [Sept, 2019]	3 Years	2 Years	1 Year
14.5%	13.0%	12.3%	12.4%

BOND FUND NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2024





2.7	UTT Wealth Management	<p>UTT Wealth Management is a customized financial product tailored to cater investor’s need as per the prevailing market conditions.</p> <p>Eligibility</p> <p>Open Investment to individuals and institutional investors for both Tanzanians and foreigners.</p> <p>Minimum Initial Investment</p> <p>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.</p> <p>Fees/Charges</p> <p>We charge an annual management fee ranging from 1.0% on AUM.</p> <p>Investment Policy and Management Contract</p> <p>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.</p> <p>UTT Wealth Management Fund Size Movement from Inception to 30th September 2024</p> <table border="1"> <caption>Funds under Wealth Management Service TZS - Billions</caption> <thead> <tr> <th>Date</th> <th>Funds (TZS - Billions)</th> </tr> </thead> <tbody> <tr><td>30-Jun-16</td><td>0.8</td></tr> <tr><td>31-Dec-16</td><td>1.5</td></tr> <tr><td>30-Jun-17</td><td>5.0</td></tr> <tr><td>31-Dec-17</td><td>5.4</td></tr> <tr><td>30-Jun-18</td><td>10.3</td></tr> <tr><td>31-Dec-18</td><td>11.0</td></tr> <tr><td>30-Jun-19</td><td>11.4</td></tr> <tr><td>31-Dec-19</td><td>12.8</td></tr> <tr><td>30-Jun-20</td><td>14.0</td></tr> <tr><td>31-Dec-20</td><td>17.2</td></tr> <tr><td>30-Jun-21</td><td>20.8</td></tr> <tr><td>31-Dec-21</td><td>23.0</td></tr> <tr><td>30-Jun-22</td><td>25.1</td></tr> <tr><td>31-Dec-22</td><td>25.3</td></tr> <tr><td>30-Jun-23</td><td>27.6</td></tr> <tr><td>31-Dec-23</td><td>27.7</td></tr> <tr><td>30-Jun-24</td><td>31.8</td></tr> <tr><td>30-Sep-24</td><td>33.3</td></tr> </tbody> </table>	Date	Funds (TZS - Billions)	30-Jun-16	0.8	31-Dec-16	1.5	30-Jun-17	5.0	31-Dec-17	5.4	30-Jun-18	10.3	31-Dec-18	11.0	30-Jun-19	11.4	31-Dec-19	12.8	30-Jun-20	14.0	31-Dec-20	17.2	30-Jun-21	20.8	31-Dec-21	23.0	30-Jun-22	25.1	31-Dec-22	25.3	30-Jun-23	27.6	31-Dec-23	27.7	30-Jun-24	31.8	30-Sep-24	33.3
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3.0		Investors’ Education Column																																						
3.1	Joining/ Investing in UTT launched scheme	<p>Investors can easily join and invest in launched schemes through the following platforms.</p> <p>i. Physical Office</p> <p>By completing the application form and depositing funds in the account of the Fund through branches of CRDB Bank and Licensed Dealing Members of the Dar es Salaam Stock Exchange.</p> <p>ii. Mobile Platforms (SimInvest)</p> <p>Investors can open an account of the fund via mobile phone by using USSD Code *150*82# or UTT AMIS App. After opening a funds account investors can start investing through M-PESA, TIGO PESA, 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.</p> <ul style="list-style-type: none"> • Contact UTT Call Centre at the following Toll-Free Numbers: 0800112020 or 0754800455 & 544 [voda to voda] or 0715800455 & 544 [tigo to tigo] or 0782800455 [airtel] and obtain your respective scheme’s ‘Investor Account Number’. • Thereafter, visit any branch of CRDB and deposit the amount you wish to invest [please indicate your investor a/c number on the CRDB’s deposit slip]. • Within 10 business days, UTT shall issue/ dispatch a ‘Statement of Account [SOA]’ to the investor. • Investors can also obtain services from UTT AMIS ‘Investor Service Centers’ located in: Arusha – Ngorongoro Building 4th Floor, Mwanza - NSSF Building Mezzanine Floor, Mbeya - NHIF Building Second Floor and Dodoma - PSSSF Building 6th Floor and Zanzibar - Thabit Kombo Building Third Floor. <i>Contact addresses are provided here below.</i> 																																						

3.2	<p>What is inflation and how does it affect the common man?</p>	<p>In simple economic terms – <i>“Inflation is a rise in the general level of prices of goods and services in an economy over a period of time”</i>. When the price level rises, as an effect each unit of a currency buys fewer goods and services.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>																																																																														
3.3	<p>What is ‘Magic of Compounding’?</p>	<p>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.</p> <p>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.</p> <p>The Impact of ‘Power of Compounding’:</p> <p>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.</p> <p>Table I.</p> <table border="1" data-bbox="435 1299 1455 1608"> <thead> <tr> <th rowspan="2">Interest Rate</th> <th colspan="2">12%</th> <th colspan="2">14%</th> </tr> <tr> <th>50,000/=</th> <th>5,000,000/=</th> <th>50,000/=</th> <th>5,000,000/=</th> </tr> </thead> <tbody> <tr> <td>Principle/Time</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>1</td> <td>56,000.00</td> <td>5,600,000.00</td> <td>57,000.00</td> <td>5,700,000.00</td> </tr> <tr> <td>3</td> <td>70,246.40</td> <td>7,024,640.00</td> <td>74,077.20</td> <td>7,407,720.00</td> </tr> <tr> <td>5</td> <td>88,117.08</td> <td>8,811,708.42</td> <td>96,270.73</td> <td>9,627,072.91</td> </tr> <tr> <td>10</td> <td>155,292.41</td> <td>15,529,241.04</td> <td>185,361.07</td> <td>18,536,106.57</td> </tr> <tr> <td>20</td> <td>482,314.65</td> <td>48,231,465.47</td> <td>687,174.49</td> <td>68,717,449.36</td> </tr> </tbody> </table> <p>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.</p> <p>Table II.</p> <table border="1" data-bbox="435 1780 1455 2089"> <thead> <tr> <th rowspan="2">Interest Rate</th> <th colspan="2">12%</th> <th colspan="2">14%</th> </tr> <tr> <th>50,000,000/=</th> <th>100,000,000/=</th> <th>50,000,000/=</th> <th>100,000,000/=</th> </tr> </thead> <tbody> <tr> <td>Principle/Time</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>1</td> <td>56,000,000.00</td> <td>112,000,000.00</td> <td>57,000,000.00</td> <td>114,000,000.00</td> </tr> <tr> <td>3</td> <td>70,246,400.00</td> <td>140,492,800.00</td> <td>74,077,200.00</td> <td>148,154,400.00</td> </tr> <tr> <td>5</td> <td>88,117,084.16</td> <td>176,234,168.32</td> <td>96,270,729.12</td> <td>192,541,458.24</td> </tr> <tr> <td>10</td> <td>155,292,410.42</td> <td>310,584,820.83</td> <td>185,361,065.71</td> <td>370,722,131.41</td> </tr> <tr> <td>20</td> <td>482,314,654.66</td> <td>964,629,309.33</td> <td>687,174,493.59</td> <td>1,374,348,987.19</td> </tr> </tbody> </table>	Interest Rate	12%		14%		50,000/=	5,000,000/=	50,000/=	5,000,000/=	Principle/Time					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	Interest Rate	12%		14%		50,000,000/=	100,000,000/=	50,000,000/=	100,000,000/=	Principle/Time					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
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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'.

4.0	Contact us	<p>For any additional information on UTT launched schemes, please contact us at the following address:</p> <p>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</p> <p>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</p> <p>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</p> <p>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</p> <p>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</p> <p>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</p>
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