

# Business Insider

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**7 YEARS**  
of President Samia's Leadership

## LEGACY, CHALLENGES, AND THE ROAD AHEAD



UGANDA ● KENYA ● TANZANIA ● MALAWI ● ZAMBIA ● RWANDA ● BURUNDI



**4 YEARS**  
of President Samia's leadership

**Congratulations to President Samia Suluhu Hassan on completing four years in office through strong leadership and efforts to bring about change.**



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## Editor's Note

### Tackling domestic challenges key to President Samia's future

**F**our years into her presidency, Samia Suluhu Hassan has overseen significant progress in Tanzania, including notable international achievements and infrastructure development.

However, domestic challenges remain pressing and there is every reason for her administration to prevail over them so as to ensure continued growth and meet the needs of the Tanzanian people.

#### Economic diversification

A key challenge for President Samia is the country's reliance on agriculture and mining, which leaves Tanzania vulnerable to external shocks like fluctuating commodity prices and climate change.

Job creation, especially for the youth, remains a significant issue. While foreign investment has increased, many Tanzanians still depend on informal, low-wage employment. To tackle this, Samia's administration ought to focus on economic diversification, particularly in high-tech, manufacturing, and services sectors, to reduce reliance on agriculture and create sustainable job opportunities.

#### Cost of living

Rising inflation has strained household budgets across Tanzania. Global factors such as the COVID-19 pandemic and the war in Ukraine have worsened inflation, particularly affecting basic goods like food, fuel, and transportation.

Despite measures like fuel subsidies, the economic burden remains heavy, with food insecurity worsening, especially in rural areas. To alleviate this, the government should implement both short-term stabilization strategies and long-term solutions to boost domestic production, reduce import dependency, and address supply chain inefficiencies.

#### Equitable growth and infrastructure

Infrastructure development has been a significant achievement under Samia's leadership, with projects like roads, ports, and the Standard Gauge Railway enhancing Tanzania's position as a regional trade hub.

However, the benefits of these projects will take time to be seen. And, these projects have not been evenly distributed. Urban areas like Dar es Salaam have seen the most progress, while many rural regions still lack basic infrastructure such as reliable roads, electricity, and healthcare.

To promote equitable growth, the government should make sure that in the future rural development is prioritized in the distribution of the projects so as to bridge the rural-urban divide.

#### Healthcare system

Despite increased funding for medical services, Tanzania's healthcare system remains underfunded, understaffed, and ill-equipped for the demands of a growing population. Although progress has been made in combating diseases like malaria and HIV/AIDS, significant challenges persist. Comprehensive reforms are needed, including improved training and retention of healthcare workers, investment in medical infrastructure, and better access to services in underserved regions.

#### Land rights

Land rights remain a contentious issue under Samia's leadership. While reforms aimed at increasing agricultural productivity and attracting investment have been pursued, they have often led to conflicts between local communities and investors.

But land conflicts still persist in many areas in the country.

To resolve this, the government should create a progressive and transparent land policy that balances the needs of all local communities, preventing further social unrest.

#### Governance and accountability

Transparency and accountability remain ongoing challenges.

While President Samia has worked to improve the political climate by tackling corruption and fostering open dialogue, public trust in government institutions is still low. Bureaucratic inefficiencies and corruption continue to erode confidence in the government's ability to fulfill its promises.

To maintain her political capital, President Samia should strengthen accountability institutions, supporting independent bodies like anti-corruption agencies and the judiciary to uphold the rule of law.

As President Samia approaches her second term, addressing these domestic challenges will be key to her legacy.

By focusing on economic diversification, controlling inflation, ensuring equitable growth, improving healthcare, resolving land disputes, and strengthening governance, President Samia has the opportunity to create a more prosperous and equitable future for Tanzania.

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- Tanzania Embassies abroad
- Private corporate institutions
- Prominent Media houses
- Parliament
- All Airports in Tanzania
- Banks and financial institutions
- Higher learning institutions/Universities
- National parks and Tourists Hotels
- National Library
- Uganda, Rwanda, Burundi, Zambia, Kenya, Malawi



## INSURANCE

TIRA UNDER DR. SAMIA:

# Strengthening Tanzania's insurance sector

By Business Insider Reporter

Over the past four years under President Samia Suluhu Hassan's leadership, the Tanzania Insurance Regulatory Authority (TIRA) has made significant strides in strengthening the insurance sector.

Key achievements include the introduction of robust regulatory frameworks, expansion of microinsurance and agriculture insurance schemes, and the adoption of digital platforms like TIRAMIS for enhanced supervision.

TIRA has also championed financial inclusion, consumer protection, and climate-risk insurance, while fostering public awareness and international collaboration.

These efforts have contributed to increased insurance uptake, sector growth, and improved resilience, positioning TIRA as a central player in Tanzania's financial transformation.

The insurance sector in Tanzania is regulated by the Tanzania Insurance Regulatory Authority (TIRA). The mandate of the Authority is embedded in the Insurance Act, No. 10 of 2009. According to the legislation, TIRA's primary role is to regulate and supervise the insurance sub-sector and its players across the country.

The Authority is also mandated to inspect all insurance entities, protect the interests of policyholders and consumers, handle public complaints, advise the government on insurance-related matters, and facilitate the development of a fair, safe, and stable insurance industry, among other responsibilities.

TIRA also serves as the registrar for various categories of registrants, including but not limited to: Insurance Sales Force Executives (SFEs), Takaful Operators (Islamic insurance), insurance agents, assessors, loss surveyors, loss adjusters, private investigators, brokers, insurance companies, reinsurance companies, bancassurance agents, actuarial firms, health insurers,



**HE. Dr. Samia Suluhu Hassan**  
President of the United Republic of Tanzania.

garages, and insurance digital platforms. TIRA has been executing these duties since its inception. To appreciate its progress, it is useful to periodically assess its achievements.

## TIRA under President Samia

Under the leadership of President Samia Suluhu Hassan, TIRA has played a pivotal role in promoting and regulating Tanzania's insurance sector in accordance with its legal mandate.

Since President Samia took office in March 2021, TIRA has made significant strides in enhancing the insurance industry, promoting financial inclusion, and improving consumer protection.



## INSURANCE

Below are some of the key achievements over the past four years, demonstrating how TIRA's activities align with the broader goals of the Tanzanian government.

## Strengthening the regulatory framework

Under President Suluhu Hassan's administration, TIRA has diligently refined the regulatory environment governing the insurance industry.

A notable achievement is the development and implementation of new policies to support more robust operations.

During President Samia's four-year tenure, TIRA introduced several policies, including the Guidelines to the Industry on the Actuarial Function 2024, Guidelines for Premium Levy Computation and Collection - July 2024, and Guidelines on Targeted Financial Sanctions on Terrorism Financing and Proliferation Financing.

TIRA has also revised existing regulations to better align with international standards and best practices, ensuring that the local insurance market is resilient, transparent, and competitive.

These reforms have fostered a more conducive business environment, attracting new market entrants and encouraging product innovation.



*Dr. Baghayo Saqware pictured with Zanzibar President Dr. Hussein Mwinyi. Under Dr. Saqware's leadership, TIRA has spent the last four years transforming the insurance landscape - strengthening regulation, driving innovation, and boosting public trust in the industry.*

## Expanding financial inclusion

A key priority for TIRA has been to increase access to insurance, particularly among underserved communities. Over the past four years, TIRA has launched several initiatives to promote inclusive insurance services.

The Authority introduced microinsurance products for low-income earners and small businesses, enabling them to access affordable insurance. These efforts not only protect vulnerable groups but also cultivate a culture of saving and investment, contributing to broader economic resilience.

In July 2023, Tanzania launched the Tanzania Agriculture Insurance Consortium (TAIC) to provide comprehensive insurance coverage for the agriculture sector. This initiative, developed in collaboration with the Association of Tanzania Insurers (ATI), began by insuring tobacco crops, with plans to expand into other crops, livestock, fisheries, and forestry.

In November 2022, a consortium of 22 Tanzanian insurance companies was established to provide coverage for major oil and gas projects. This alliance aims to enhance local capacity to manage large-scale energy-related risks and retain more premiums within the country.

## Promoting public awareness

TIRA has prioritised public education about the importance

of insurance. The Authority has conducted nationwide campaigns to raise awareness about various insurance products, risk management, and financial protection.

TIRA has partnered with educational institutions, media houses, and community organisations to disseminate this information.

The Authority also participates in public exhibitions and events across the country, promoting financial literacy and encouraging wider uptake of insurance.

## Encouraging technological innovation

To modernise the sector, TIRA has embraced digital transformation. It has encouraged insurers to adopt digital platforms for customer engagement, policy issuance, and claims processing.

The introduction of InsurTech solutions, such as Insurance Digital Platforms (IDPs), has streamlined operations and improved service delivery.

Notably, the launch of TIRAMIS - an electronic regulatory system - has revolutionised data collection, monitoring, and oversight.

As a result, transaction times and administrative costs have decreased, enhancing the customer experience, especially for younger, tech-savvy consumers.

## SOME OF INSURANCE SECTOR MAJOR MILESTONES 2021-2025

- 2021: Launch of the Insurance Act, 2021 (No. 11 of 2021)
- 2021: Digital transformation push
- 2022: Establishment of the National Insurance Policy Framework (Drafting Phase)
- 2022: Insurance sector recovery post-COVID-19
- 2023: Mandatory insurance for public assets and strategic sectors enforced
- 2023: Tanzania Insurance Regulatory Authority (TIRA) digital initiatives
- 2023: Introduction of the Takaful (Islamic Insurance) Regulatory Framework
- 2023-2024: Strategic sector reforms under Ministry of Finance oversight
- 2024: Growth in microinsurance and agricultural insurance
- 2024: Rising insurance penetration rate
- 2024: Increased foreign and regional investments in the insurance sector

CONTINUES ON PAGE 3&gt;&gt;



Commissioner of Insurance, Dr. Baghayo Saqware



Every opportunity is taken to ensure that the general public is enlightened on insurance issues.



#### <<FROM PAGE 5

##### Enhancing consumer protection

TIRA has strengthened mechanisms to protect policyholders. Clear grievance and complaint resolution processes have been established, enabling consumers to report issues and seek redress efficiently.

The Authority also enforces ethical practices among insurers, upholding contract integrity and promoting accountability. These steps have helped build public trust in the insurance system.

##### Talent development and capacity building

Recognising the importance of a skilled workforce, TIRA has invested in capacity building. The Authority regularly organises training programmes, workshops, and seminars to improve the knowledge and competencies of industry professionals.

This commitment to continuous professional development ensures that practitioners stay abreast of evolving trends and regulatory requirements, thereby improving service standards.

##### International collaboration

TIRA has actively pursued regional and global partnerships to exchange knowledge and adopt best practices. The Authority's participation in international forums has boosted its capacity to respond to emerging challenges.

Notable partnerships include engagements with the Committee of Insurance, Securities and Non-Banking Financial Authorities (CISNA), the African Insurance Organisation (AIO), and the International Association of Insurance Supervisors (IAIS).

##### Climate risks and sustainability

With climate change posing increasing threats, TIRA has emphasised sustainability in insurance offerings. It has encouraged insurers to develop products that address climate risks and promote resilience against natural disasters.

This strategy not only contributes to environmental protection

but also equips the sector to manage evolving risks effectively.

##### Universal Health Insurance (UHI)

A landmark achievement in the health and insurance sectors was the enactment of the Universal Health Insurance (UHI) law. While primarily seen as a healthcare initiative, its financing model relies on insurance. The legislation is expected to stimulate innovation among private insurers and expand insurance coverage, particularly for underserved communities.

##### Sector growth

Tanzania's insurance sector is growing steadily and plays a crucial role in the stability of the financial system. Key indicators of this growth include:

As of 31 December 2023, the number of registered insurance companies increased to 39, up from 36 in 2022.

The number of registered insurance brokers rose to 129 in 2023 - a 19.4 per cent increase from 108 in 2022.

The number of reinsurance brokers grew from 6 in 2022 to 7 in 2023.

Bancassurance agents also increased from 28 in 2022 to 30 in 2023.

##### Sustainability of the sector

To ensure long-term viability, TIRA has instituted systems to monitor the financial health of insurance providers. The Authority promotes sound financial practices, robust risk management strategies, and capital adequacy compliance.

These measures not only protect policyholders but also fortify the resilience and sustainability of the financial ecosystem in Tanzania.

In summary, under the leadership of President Samia Suluhu Hassan and the stewardship of the Commissioner of Insurance, Dr Baghayo A. Saqware, TIRA has made significant progress in building a resilient, inclusive, and modern insurance sector in Tanzania.



## How Sukuk Bond unlocks rewarding investment opportunities in Zanzibar

Don't miss out on this lucrative investment opportunity

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With an attractive annual return rate of 10.5 percent, this Sharia-compliant investment provides long-term growth potential while supporting Zanzibar's sustainable development.

- With just 385 USD starting point you can invest and earn 4.2 percent profit yearly.

- Sukuk is designed to fund key projects that will enhance Zanzibar's infrastructure and economy.

- Is a reliable and secure way to invest

while contributing to the region's growth and prosperity. It provides investors with the capacity and confidence to be part of Zanzibar's ambitious development plans.

- PBZ makes it easy for investors to participate in this opportunity, with seamless access through both our branches and digital platforms, ensuring that you can invest from anywhere at any time.

- Our commitment is to provide a transparent, efficient, and customer-friendly investment process that gives you peace of mind while growing your wealth.

- Sukuk Bond offers a fantastic opportunity to enhance your financial position and play an active role in Zanzibar's development.

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**4 YEARS**  
of President Samia's Leadership

The Directors, Management and the entire staff of Ruby International Ltd congratulate Hon. Samia Suluhu Hassan, President of the United Republic of Tanzania, on completing four years in office.

Ruby International Ltd joins all development enthusiasts in wishing you good health and success in serving the Tanzanian people. We wish you all the best in your leadership.



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## INVESTMENT

# FDI glory as Tanzania prepares second blueprint for regulatory reforms

By Herman Hermes

Since 2018, when the first Blueprint for Regulatory Reforms (MKUMBI I) was officially launched, Tanzania has experienced a significant upward trend in Foreign Direct Investment (FDI) inflows, reflecting the country's improved investment climate and economic prospects. Early this month, the government embarked on preparations for MKUMBI II, a strategic initiative designed to create a more competitive and business-friendly environment in the country.

The launch of the Second Blueprint for Regulatory Reforms, announced by Prime Minister, Kassim Majaliwa, on April 3, 2025, seeks to build on the success of MKUMBI I, which has so far delivered the desired and intended results.

Whereas MKUMBI I laid the foundation for a more streamlined regulatory framework, MKUMBI II promises to take Tanzania's business environment to the next level by addressing emerging challenges and seizing new opportunities.

## Positive FDI inflows trend

In 2018, FDI inflows to Tanzania were valued at US\$970 million, or 1.70% of gross domestic product (GDP). This rose

to US\$1.22 billion in 2019, representing 1.99% of GDP, before dropping to US\$940 million (1.43% of GDP) in 2020.

The trend reversed in 2021, with FDI inflows reaching US\$1.19 billion (1.68% of GDP), and further increased to US\$1.26 billion in 2022 (1.67% of GDP).

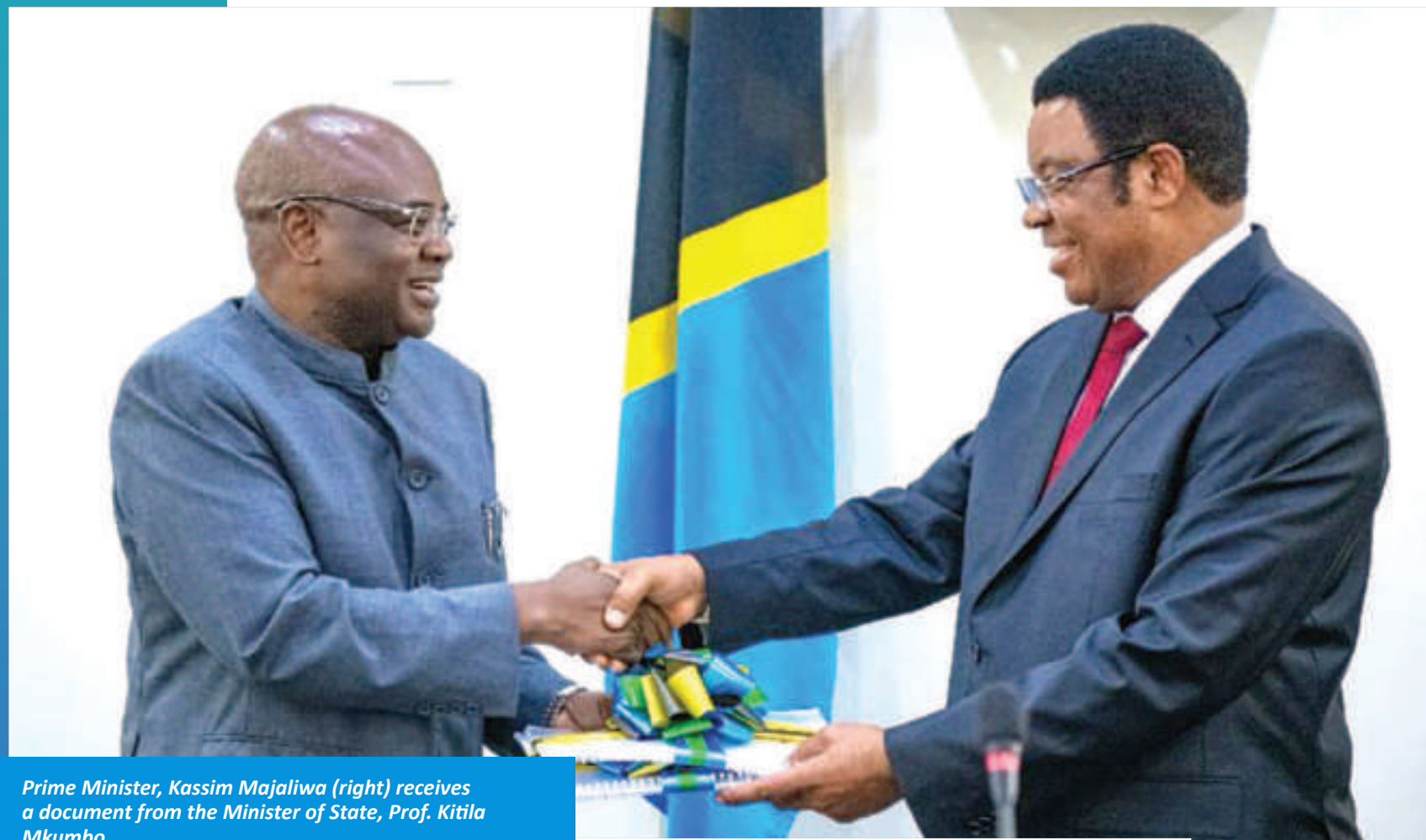
In Q3 2023, FDI surged to US\$1.05 billion, almost doubling the US\$524.4 million recorded in the same period in 2022. Analysts largely attribute this surge in FDI to increased investor confidence, driven by government initiatives aimed at enhancing the business environment.

## Premier Kassim Majaliwa on MKUMBI II

At the launch of MKUMBI II at Mlimani City in Dar es Salaam, Premier Majaliwa handed over the tools to a special committee tasked with reviewing MKUMBI I's achievements and challenges.

This committee is responsible for preparing the framework for MKUMBI II, which will play a pivotal role in shaping the future of Tanzania's business environment.

In his remarks, Prime Minister Majaliwa emphasized that the new blueprint would focus on adapting to global economic shifts, technological advancements, and social changes to ensure that the country's business environment remains conducive to both local and foreign investments.



Prime Minister, Kassim Majaliwa (right) receives a document from the Minister of State, Prof. Kitila Mkumbo



Permanent Secretary in the Planning and Investment Ministry, Dr. Tausi Mbaga Kida

## INVESTMENT

"The government will continue to work hand-in-hand with all stakeholders to foster a favorable environment for businesses," he stated. "MKUMBI II is key to achieving our goal of transforming Tanzania into a middle-income economy, creating job opportunities, and driving sustainable growth."

## Key aspects of MKUMBI II

Prof Kitilla Mkumbo, the Minister of State in the President's Office for Planning and Investment, highlighted three key aspects of the MKUMBI II initiative:

## Private sector responsiveness:

Prof Mkumbo emphasised that MKUMBI II reflects the government's commitment to addressing the evolving needs of the private sector. While MKUMBI I made significant progress, the changing demands, especially regarding regulatory flexibility, called for a more robust approach in the second phase.

## Global alignment:

To remain competitive, Tanzania must adapt to rapid global changes. MKUMBI II is designed to align with shifting economic, technological, and business trends, ensuring Tanzania stays competitive as new opportunities emerge.

## Strategic Address of Key Challenges:

MKUMBI II will tackle challenges from MKUMBI I, especially in taxation and regulatory reforms. Prof. Mkumbo highlighted the establishment of the Presidential Commission on Taxation, which, in collaboration with MKUMBI II, will develop a strategy to overhaul the tax system and simplify business regulations.

According to the Permanent Secretary in the President's Office for Planning and Investment, Dr. Tausi Mbaga Kida, the MKUMBI I initiative has significantly contributed to attracting more FDI inflows and improving the ease of doing business in the country.

Under her guidance, Tanzania has reduced or eliminated over 374 fees and revised more than 55 laws and regulations to streamline business operations.

## International support for MKUMBI II

The international community has already expressed support for the new initiative. The European Union (EU) in Tanzania, through its official X account, welcomed the launch of MKUMBI II, stating: "The EU is proud to support these reforms for a stronger, competitive economy, more jobs, and sustainable growth."

## MKUMBI I: Achievements That Transformed Tanzania's Business Landscape

Launched in 2018 under President John Pombe Magufuli, MKUMBI I aimed to remove bureaucratic barriers hindering investment and economic growth. In just a few years, the initiative significantly improved Tanzania's business environment, making it more attractive to both local and foreign investors.

Key achievements of MKUMBI I include:

### Streamlined Business Registration:

>Before MKUMBI I, registration took up to 60 days. After MKUMBI I, it was reduced to just 7 days, boosting Tanzania's rank in the World Bank's Ease of Doing Business Index by 17 places from 2018 to 2020.

### One-Stop Centres for Investors:

>Previously, investors faced delays navigating multiple agencies. MKUMBI I established one-stop centres, simplifying business registration, permits, and licensing. This contributed to a 24% increase in FDI inflows between 2018 and 2023.

### Reduction in Regulatory Barriers:

> MKUMBI I reduced over 100 outdated regulations, including eliminating redundant permits and approvals, enhancing business efficiency.

### Infrastructure Improvements:

>Key infrastructure upgrades, including the expansion of Dar es Salaam port, improved logistics and regional trade competitiveness. While MKUMBI I achieved significant progress, challenges in tax reform, technological adoption, and global competitiveness remained, leading to the need for MKUMBI II.

We take great pride in celebrating our clients' achievements and are dedicated to supporting them at every stage of their journey. Together, we are creating a brighter future, one success story at a time.

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## FINANCE

## Unlocking Opportunities:

# EFTA empowering Tanzania's SMEs, farmers

**F**or years, farmers and small and medium entrepreneurs in the country have found it hard to find financing of their activities until Equity for Tanzania (EFTA) was established. Our staff writer, PETER NYANJE, had an opportunity to sit with EFTA Managing Director, NICOMED BOHAY, who explains how the firm assists disadvantaged entrepreneurs. Excerpts...

**Q: First, briefly, give us a brief background of EFTA?**

**A:** Equity for Tanzania or EFTA as it is known in short form, was founded over 20 years ago in Moshi as a social enterprise to help Tanzanian entrepreneurs access capital. Originally focused on providing equity, it evolved into a financial leasing company and is now licensed by the Bank of Tanzania.

EFTA was among the first leasing companies in the country - starting operations even before leasing regulations existed. The founders were Dr. Michael Timmerman, Jeremy Lefroy, and Clement Kwayu of Bumaco Insurance. Over time, institutional investors such as KfW, AgDevCo, and the others from UK came on board.

Initially managed entirely by expatriates, EFTA faced early losses. In 2021, local leadership was introduced, marking a turnaround. Since then, the company has grown steadily and become consistently profitable.

**Q: What is Equity for Tanzania (EFTA) and what does it do?**

**A:** EFTA is a financial leasing company licensed by the Bank of Tanzania. We focus

on financing equipment and machinery for small and medium-sized enterprises (SMEs) and farmers.

We provide lease financing for productive equipment - things that generate income - like tractors, trucks, processing machines, and even hot air balloons for tourism. Our clients pay in installments over time, using the income generated by the equipment itself.

**Q: What kind of customers do you serve?**

**A:** Our clients include farmers, agribusinesses, construction firms, processors, transporters, and even people in tourism. We work with both small-scale and large-scale clients.

Some are large companies with bank loans exceeding Tsh50 billion, yet they still come to us for equipment financing.

On the other hand, we also support customers who have never even had a bank account.

**Q: How has this system improved access to small and medium scale entrepreneurs?**

**A:** We serve clients who would otherwise not qualify for bank credit. For example, young graduates who want to start farming may need a tractor but have no land or collateral. Banks won't consider them, but we will. If they have a rental agreement for land and a small down payment, we assess projected income from crops like rice or wheat and finance the equipment.

In Kibagwa, some of our tractor borrowers don't even have bank accounts. They repay through mobile money agents like CRDB Wakala or NMB Wakala.

We also serve mainstream bank clients

with large loans - some with Tsh10 - 50 billion, who still come to us for equipment financing.

**Why?** Three key reasons: First, our turnaround is fast. The shortest we have achieved is as little as five days. Second, we don't demand additional collateral. Third, our repayment terms are flexible.

This approach bridges a critical financing gap and empowers both informal and formal entrepreneurs to grow their businesses.

**Q: So you serve both banked and unbanked customers?**

**A:** Exactly. We have farmers in remote areas like Kibagwa in Dodoma, who repay their leases through mobile banking agents such as CRDB Wakala, they don't have bank accounts. At the same time, large companies come to us because we are faster and more flexible. Unlike banks, we don't require additional collateral. The equipment itself is the security.

**Q: How do you secure your financing if you don't take collateral?**

**A:** We make sure the equipment is well-insured, and we install GPS trackers to monitor usage and location. We also build strong relationships with trusted equipment suppliers. I can see the exact location of every tractor, truck, or processing machine we've financed - not only in Tanzania but in DRC, Malawi, Zambia, and Kenya.

**Q: How is your leasing model different from bank loans?**

**A:** First, we don't ask for collateral beyond the equipment. Second, we allow customers to choose their own repayment schedule.

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## FINANCE



”

We are collaborators. We don't take deposits, so we often refer customers to banks for working capital, while we provide the equipment financing.

EFTA Managing Director,  
Nicomed Bohay



EFTA's mission to support various sectors with collateral-free loans continues to create positive change across Tanzania. By empowering school owners and transport providers, EFTA is not only enhancing the quality of education but also ensuring safer and more reliable student transportation. This initiative, like previous campaigns, reinforces EFTA's critical role in driving growth and innovation in essential sectors, embodying the spirit of a "Safe Ride, Bright Future."



## FINANCE

## &lt;&lt;FROM PAGE 9

For example, a farmer might pay after harvest or skip a month to handle school fees. We design the schedule based on the customer's cash flow.

Third, we process faster. When a customer come to us we make decisions fast. It takes as little as five days but not later than two weeks maximum. Banks may take months.

**Q: How does the process work for someone who wants to lease equipment from EFTA?**

**A:** The customer identifies the equipment and supplier, gets a quotation, and applies through us. We vet the supplier, ensure after-sales service, and pay them directly. The customer pays a deposit - like a rental deposit - and signs a lease agreement.

We own the equipment until the lease is completed, after which the ownership transfers to the client.

**Q: What is the typical lease term?**

**A:** We offer lease periods up to five years, depending on the business and cash flow projections. We are very flexible and design terms that align with the client's income cycle.

**Q: Can you give an example of someone you've helped who wouldn't qualify for a bank loan?**

**A:** We recently financed two young graduates who had no assets or income. But they had a seasonal lease on farmland and a written contract with a company that would use their tractors.

Based on that contract and the expected seasonal cash flow, we financed two tractors. No bank would do that.

**Q: Have you thought of establishing partnership with other players so as to meet this growing demand?**

**A:** Yes, we've established several partnerships, especially with banks, since EFTA is a non-deposit-taking, non-bank financial institution.

We don't hold customer accounts, so we rely on banks to provide essential banking services to our clients. Banks also support us with capital, and when they can't meet client needs, we step in.

Additionally, we collaborate with international stakeholders for large-scale projects beyond our capacity.

**Q: How do you handle training and business planning for less experienced entrepreneurs?**

**A:** Many of our clients are skilled but don't have formal business plans. We

help them build one based on their past income and expected cash flows.

We go to their farms or workshops and ask: how much did you make last season? What are your expenses? This helps us assess risk - and helps them run better businesses.

**Q: How is EFTA performing as a company?**

**A:** EFTA has been growing rapidly. We are profitable and expanding, especially since 2021 when we transitioned to local management.

In fact, demand now exceeds our current financing capacity. We have more qualified customers than we can serve - some are even on waiting lists.

**Q: What are you doing to meet this growing demand?**

**A:** We are raising capital - both locally and internationally. We also partner with banks and other financiers to co-fund projects or refer clients.

**Q: Do you work with banks or are you seen as competitors?**

**A:** We are collaborators. We don't take deposits, so we often refer customers to banks for working capital, while we provide the equipment financing.

Some banks even ask us to lease to their clients when they can't do so themselves due to collateral issues.

**Q: Are you operating only in Tanzania?**

**A:** Our head office is in Moshi and Dar es salaam, but we finance equipment across Tanzania through our branch network in 16 locations. However some of the vehicles we finance are engaged in cross border transport to neighboring countries of DRC Congo, Burundi, Rwanda, Zambia, Malawi, Kenya and Uganda. The demand for transport to support regional trade is strong and growing.

**Q: What are your future growth and expansion plans?**

**A:** Tanzania presents strong growth prospects. Beyond economic figures, we're witnessing real demand on the ground, driven by large public and private projects.

The SGR railway,



## FINANCE



*The Managing Director of EFTA, Nicomed Bohay, presenting a New Holland TT 75 tractor to one of the clients, obtained through a machinery and vehicle loan from EFTA. This loan is offered without collateral.*

Nyerere Hydro, major roadworks, and private investments like the \$300 million Kilombero Sugar expansion and are creating opportunities for SMEs.

These local businesses need equipment - tractors, lorries, bulldozers - to fulfill subcontracts, and that's where we come in.

Tourism is another growth area. Post-COVID, demand has surged, and we're financing hotels and even balloon tourism in the Serengeti - all without requiring collateral. Clients are booked through July.

Inter-regional trade also offers promise. Tanzanian businesses are expanding into Burundi, Congo, Rwanda, and Kenya. Thanks to tracking systems, we finance cross-border transport, including fuel delivery to Burundi.

We see enormous potential, but our biggest challenge is capital supply. Demand outpaces our financial capacity, so we're actively raising funds from multiple sources to keep supporting growth across sectors and regions.

**Q: What's your take on Tanzania's current economic environment?**

**A:** It's positive overall. We're seeing huge infrastructure investments - SGR railway, Kilombero Sugar's \$300 million expansion, and growing regional trade.

These developments are generating demand for equipment and machinery,

which aligns with what we finance.

**Q: What about challenges in the business environment?**

**A:** The biggest challenge is around taxation. SMEs are entitled to VAT deferrals when acquiring capital equipment - but only if it's bank-financed.

Leasing clients don't get the same treatment, even though they are the same businesses doing the same work. That's unfair. We believe government policy should treat leasing finance on par with bank finance.

**Q: What sectors are you seeing the most growth in right now?**

**A:** Agriculture and logistics are always strong, but tourism is bouncing back fast - faster than pre-COVID levels. We have financed several tourism customers and most often they are fully booked for the following 12 months, and they're already fully booked until July.

We're also seeing growth in construction and regional trade.

**Q: Are you using technology to improve operations?**

**A:** Yes. We're investing over €1 million in a new core leasing system launching in April. It will automate our operations, integrate with national

systems like NIDA and Brela, and provide real-time visibility on payments and client accounts.

We're also enhancing GPS tracking. Some new tractors even have embedded GPS and digital dashboards. We're moving toward a future where equipment can be shared or tracked like Uber.

**Q: What's your long-term vision for EFTA?**

**A:** Our mission is to empower SMEs and farmers by providing access to productive equipment without the burden of collateral.

We want to be the go-to financier for anyone in Tanzania - and eventually across the region - who wants to grow their business but lacks the capital. Equipment, when well-financed, can transform lives. That's what we're here to do.

**Q: Any final message to Tanzanian entrepreneurs or policy makers?**

**A:** To entrepreneurs: don't be discouraged by lack of collateral. If you have a viable business and cash flow, we want to hear from you.

To policy makers: consider leveling the playing field so leasing companies can support SMEs just like banks do. Together, we can unlock massive potential across the country.



## FARMING

# Boost for livestock sector? South Unguja looks at ASAS



Local leaders from South Unguja visit state-of-the-art ASAS dairy farm in Iringa.

## By Business Insider Reporter

In a strategic move to attract investment and empower local livestock keepers, the South Unguja Regional Commissioner, Ayoub Mohamed Mahamoud, has called on ASAS, one of Tanzania's most prominent dairy companies, to establish branches in the region.

Speaking during a recent official visit to ASAS facilities in Iringa, Mr. Mahamoud emphasised that such an investment would be transformative for the region's livestock sector.

He noted that a local ASAS branch would provide a ready market for dairy farmers, particularly milk producers, while also helping to reduce the retail prices of dairy products for consumers.

"The presence of ASAS in South Unguja would not only secure a stable market for our farmers' produce but also significantly uplift their livelihoods by introducing modern dairy farming techniques," said the Regional Commissioner.

He pointed out that the initiative aligns with President Samia Suluhu Hassan's broader mission to empower local investors and create sustainable economic opportunities in underserved regions.

"Many of our small-scale cattle keepers are eager to expand but lack the technical know-how and market access. A partnership with ASAS could be the breakthrough they need," he added.

Mr. Mahamoud expressed confidence that

ASAS would play a vital role in training local farmers in modern animal husbandry practices, which could eventually transform them into large-scale commercial producers. "With the right knowledge and market support, our farmers can grow from subsistence keepers into thriving agribusinesses," he stressed.

He also highlighted that high operational costs and limited market options have long stifled progress for smallholder farmers and animal keepers in the region.

"Companies like ASAS are crucial to reversing that trend and unlocking the true potential of our agricultural sector," he said.

During the visit, ASAS representative Frank Massamu commended the government for its continued support and emphasised the importance of collaboration between the public and private sectors in transforming the agricultural landscape.

"We are grateful for the cooperation we've received from the government, and we look forward to exploring possibilities for expanding our services to new regions," Mr. Massamu said.

He encouraged farmers to adopt modern livestock farming techniques to increase productivity and enhance the quality of their produce.

Meanwhile, ASAS animal husbandry and dairy processing experts, Nickson Kinyamagoha and Jons Mwambiale, reassured consumers about the safety and quality of ASAS dairy products.

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South Unguja has all the ingredients needed for a thriving agricultural economy - committed farmers, untapped land, and access to domestic and international markets.

South Unguja Regional Commissioner, Ayoub Mohamed Mahamoud,

## FARMING

## South Unguja: A New Horizon for Investment

South Unguja is quickly rising as an investment hotspot in Zanzibar, offering diverse opportunities across key sectors:

**Agribusiness:** Fertile land ideal for horticulture, spice farming, seaweed cultivation, and dairy production. The region is seeking private investment in value addition, packaging, and processing.

**Dairy Industry:** Huge potential for milk processing and livestock improvement. Local authorities are inviting companies like ASAS to set up regional branches to support smallholder farmers.

**Eco-Tourism:** Unspoiled beaches, historical sites like Makunduchi, and natural attractions such as the Jozani Forest make it perfect for boutique hotels, lodges, and eco-friendly resorts.

**Light Manufacturing:** Opportunities in food processing, spice packaging, and small-scale industrial projects, especially with improved transport and energy infrastructure.

**Youth Entrepreneurship:** A young, energetic population open to skills development and business partnerships - ideal for vocational training and innovation hubs.

"Our products are free from harmful additives or chemicals. We adhere to strict quality controls to ensure consumer health is always protected," said Mr. Mwambiale.

Farmers who took part in the educational tour expressed their appreciation to the Regional Commissioner for organising the visit, which they described as both enlightening and inspiring.

"We have learned a lot and are motivated to improve our farming practices. We hope ASAS will seriously consider investing in our region," said one of the participants.

The visit marked a significant step in fostering public-private partnerships aimed at uplifting rural economies and ensuring food security through sustainable livestock development.

### South Unguja: Zanzibar's emerging investment frontier

South Unguja Region, nestled in the southern tip of Zanzibar, is fast emerging as a promising destination for investment and business development.

Traditionally known for its natural beauty, rich Swahili culture, and serene coastal villages, the region is now positioning itself as a hub for agricultural transformation, sustainable tourism, and light industry.

Led by a proactive regional administration under Regional Commissioner Ayoub Mohamed Mahamoud, South Unguja is embracing strategic partnerships and private sector engagement to unlock its economic potential.

The region's expansive arable land, fertile soils, and favourable climate present significant opportunities in agribusiness - particularly in horticulture, spice farming, seaweed cultivation, and dairy production.

"South Unguja has all the ingredients needed for a thriving agricultural economy - committed farmers, untapped land, and access to domestic and international markets," says RC Mahamoud.

"What we need now is investment in value addition, technology, and logistics," he adds.

The region has recently set its sights on attracting large-scale dairy producers such as ASAS to establish processing plants locally.

The move is aimed at creating sustainable markets for smallholder cattle keepers while improving food security and reducing dependency on imported dairy products.

Beyond agriculture, South Unguja's tourism sector remains a largely untapped gem.

Unlike the bustling resorts of the north, the south offers a quieter, more authentic experience - perfect for eco-tourism, cultural heritage tours, and boutique resorts. Attractions like the historic Makunduchi town, Kizimkazi dolphin safaris, and the lush Jozani-Chwaka Bay National Park present compelling opportunities for investors in environmentally-conscious tourism.

Infrastructure development is also on the rise. Roads connecting key agricultural zones and tourist sites are being upgraded, and government efforts to improve energy and water supply systems are creating a more business-friendly environment. Additionally, the region benefits from Zanzibar's wider economic reforms aimed at easing business registration, land access, and tax administration.

South Unguja's youthful population adds to its economic



Companies like ASAS are crucial to reversing that trend and unlocking the true potential of our agricultural sector



Modern animal husbandry practices, which could eventually transform them into large-scale commercial producers

promise.

With the right investment in vocational training, agritech, and entrepreneurship programmes, the region has the potential to become a model for inclusive growth in the archipelago.

"The people here are hardworking and eager to embrace change," says entrepreneur Fatma Omar, who recently launched a spice packaging business in the area.

"What we need is capital, mentorship, and platforms to connect with markets. The rest, we can handle," she notes.

The government has pledged to offer incentives to investors, including access to land, public-private partnership opportunities, and tailored support for agro-processing and tourism ventures.

With its unique blend of natural resources, political will, and social capital, South Unguja is no longer just a quiet corner of Zanzibar - it is a rising star for investors looking for growth, sustainability, and impact.



## FOUR YEARS UNDER DR. SAMIA SULUHU HASSAN

# NSSF proud of its efficiency and success in the social security sector

## NSSF Director General Thanks President Samia for Strengthening the Social Security Sector in the Country.

The National Social Security Fund (NSSF) has highlighted numerous operational successes achieved over the four years under the leadership of Dr. Samia Suluhu Hassan, the Sixth President of the United Republic of Tanzania.

Speaking on these achievements, Mr. Mshomba, the Director General of NSSF, said that the Fund continues to effectively manage social security activities by reaching out to both the private sector and self-employed individuals.

During the four years of President Samia's leadership, the Fund has continued to raise awareness to the public on the importance of saving for their present and future through NSSF membership and contributions.

On behalf of the Board of Trustees, Mr. Mshomba congratulated and expressed gratitude to President Samia for her remarkable achievements in leading the country as she marks four years since taking office.

"I take this opportunity to congratulate President Dr. Samia Suluhu Hassan for her outstanding efforts in driving Tanzania's development. Under her leadership, we have witnessed the implementation of various strategic development projects. For NSSF, these projects have created opportunities for us to expand our membership and increase contributions", said Mr. Mshomba.

### GROWTH IN MEMBERSHIP SIZE, CONTRIBUTION COLLECTIONS, INVESTMENT AND FUND'S VALUE

Speaking on growth in membership size, contribution collections, investment and Fund's value, Mr. Mshomba said that NSSF has continued to identify and register new members in both the private and self-employment sectors. Between March 2021 and February 2025, NSSF has registered a total of 1,052,176 new members.



**HE. Dr. Samia Suluhu Hassan**  
President of the United Republic of Tanzania.

Regarding contribution collections, Mr. Mshomba noted that due to the Sixth Phase Government's efforts to attract investment and open new business opportunities as well as NSSF's internal operational improvements, the Fund has significantly increased its contribution collection capacity. A total of TZS 6.99 trillion has been collected from members.

Over the past four years, the Fund's total value has grown from TZS 4.8 trillion in February 2021 to TZS 9.2 trillion in February, 2025 representing a 92% increase.

Mr. Mshomba stated that an assessment shows that the Fund's funding level stands at 90.7% as of June 2023 compared to 87.7% in June 2020 indicating its sustainability. Additionally, the Fund has consistently paid government taxes and hence contributing to national development projects.

NSSF has paid a total of TZS 380 billion in taxes, averaging TZS 75 billion per year.

Furthermore, during Taxpayers' Day for the 2023/24 fiscal year, the Tanzania Revenue Authority (TRA) awarded the Fund the certificate to recognize it as the "most Compliant Taxpayer at National Level".

### BENEFIT PAYMENTS

Over the past four years, NSSF has disbursed TZS 3.10 trillion in benefits. Annual benefit payments have increased by 69%, from TZS 537.08 billion in February 2021 to TZS 909.16 billion in February 2025.

Following changes in pension benefit calculation formulas (KIKOKOTO) in July 2022, NSSF retirees started receiving an initial lump sum of 33%, compared to 25% before the reforms. Additionally, the Government has further improved this to 35% for all retirees who retired from July 2022 onwards.

"This Government decision to increase the lump sum payment for NSSF members also takes into account the Fund's sustainability", said Mr. Mshomba.

The Fund has finalised plans to raise the minimum monthly pension from TZS 100,000 to TZS 150,000, with other pension categories expected to increase in the range between 2% and 20%.

### SERVICE IMPROVEMENTS AND ICT ADOPTION

Regarding service delivery and ICT adoption, Mr. Mshomba said that NSSF has implemented various improvements to enhance efficiency and reduce inconveniences for members. These include the establishment of new service centers in Ubungo and Kigamboni, Dar es Salaam, and upgrading three service points in Mkuranga, Hai and Mbezi Beach to district office status.

Recognizing the importance of ICT in the Sixth Phase Government's agenda, NSSF has prioritized digital transformation. Several system enhancements have enabled employers and NSSF members to access services remotely, eliminating the need for physical visits to NSSF offices.



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I take this opportunity to congratulate President Dr. Samia Suluhu Hassan for her outstanding efforts in driving Tanzania's development. Under her leadership, we have witnessed the implementation of various strategic development projects. For NSSF, these projects have created opportunities for us to expand our membership and increase contributions.

NSSF Director General, Masha Mshomba



**Over view of the Mkulazi Sugar refinery factory**

"The use of ICT in the Fund's operations has increased from 48% in February 2021 to 87.5% in February 2025 with a target of reaching 100% by end of the year", said Mr. Mshomba.

### MKULAZI SUGAR PROJECT

Speaking about the Mkulazi Sugar Factory, Mr. Mshomba noted that NSSF, through its subsidiary company, has completed the construction of the factory. "This factory was inaugurated on August 7, 2024 by the President of the United Republic of Tanzania, Dr. Samia Suluhu Hassan, after sugar production commenced in July 2024", he said.

By February 2025 a total of 19,124 metric tons of household sugar had been produced and supplied to the market. The factory has created 8,302 jobs, with 1,665 being direct jobs and 6,637 indirect jobs. The project is expected to generate 11,315 jobs as sugar production reaches full capacity. Additionally, it is projected to produce 15 megawatts of electricity, with 7 megawatts expected to be supplied to the national grid through the Msamvu Morogoro substation.

### TOLL CHARGES FOR KIGAMBONI RESIDENTS

Mr. Mshomba commended the government for addressing long-standing concerns from Kigamboni residents regarding toll charges at the Nyerere Bridge.

Following the Government's intervention, toll rates were reduced and a more affordable bundle payment system was introduced for frequent users.

Revenue collections at the Nyerere Bridge have increased by 66%, from TZS 1.13 billion per month in February 2021 to TZS 1.89 billion in February 2025.



**Hon. Ridhiwani Kikwete, Minister of State in the Prime Minister's Office responsible for Labour, Youth, Employment, and Persons with Disabilities, educating self-employed citizens during the launch of the 'NSSF Star wa Mchezo' campaign at Zakhem Grounds in Mbagala.**

### RESUMPTION OF PREVIOUSLY STALLED INVESTMENT PROJECTS

Mr. Mshomba stated that NSSF has resolved issues affecting stalled construction projects, including Dungu, Toangoma, Kijichi III, Mzizima, and Mwanza Tourist Hotel, which were put on hold between 2016 and 2021 due to some operational challenges. All challenges have now been addressed. Some of the solutions to these challenges included securing hotel operators for the Mzizima and Mwanza Tourist Hotel projects and resolving contractual disputes with contractors for the Dungu, Toangoma, and Kijichi III projects.

"All these projects are now progressing and are expected to be completed between June 2025 and June 2026", he said.

### VOLUNTARY CONTRIBUTION SCHEME FOR SELF-EMPLOYED INDIVIDUALS

NSSF continues to provide social security services for private sector employees and self-employed individuals, in line with the 2020-2025 CCM Election Manifesto and Article 11 of the Constitution of Tanzania, which emphasizes social security for all citizens.

By February 2025, 437,319 members had joined the scheme whose benefits include pensions, survivor benefits, maternity benefits, medical benefits, disability benefits and withdrawal benefits. The scheme is set to be officially launched in year, 2025. NSSF has introduced the "NSSF Staa wa Mchezo" campaign, encouraging self-employed individuals to join and contribute via mobile phone with contributions set at TZS 30,000.00 for an individual member and TZS 52,200.00 for a member with a spouse and four dependants. Payment terms are very flexible and allow members to pay daily, weekly, monthly or seasonally as per their convenience and as agreed between the Fund and members themselves.

### FUTURE PLANS

Mr. Mshomba outlined key future plans, including:

- Continued improvement of service delivery.
- Increasing the Fund's value to over TZS 11 trillion by June, 2026.
- Expanding scope for investment opportunities to cover East Africa and SADC regions in line with prevailing Investment Guidelines.
- Enhancing ICT systems for better service delivery.
- Expanding coverage for the both statutory scheme and the voluntary contribution scheme for self-employed individuals.

### CONCLUSION

Mr. Mshomba acknowledged the cooperation from employers and members in achieving these milestones. He also urged employers to comply with labour laws and remit employee contributions promptly.



**We Build Your Future**





The Minister of State in the Prime Minister's Office for Labour, Youth, Employment, and Persons with Disabilities, Ridhiwani Kikwete, launching the 10th Anniversary Celebrations of the Workers Compensation Fund (WCF) in Dodoma.

# Kikwete push for WCF efficiency, enforced employer registration

By Herman Hermes

The Minister of State for Labour, Youth, Employment, and Persons with Disabilities in the Prime Minister's Office, Ridhiwani Kikwete, has reaffirmed his commitment to enhancing the functionality of the Workers' Compensation Fund (WCF) by ensuring nationwide employer registration and streamlining compensation processes for workers.

During a recent working session with WCF staff in Dar es Salaam, Kikwete underscored the urgent need for comprehensive employer registration and timely remittance of workers' contributions to the fund.

While acknowledging that WCF has successfully registered 93.7 percent of eligible employers, he emphasized that achieving full compliance remains a top priority to safeguard workers' rights in cases of workplace injuries or fatalities.

## Strengthening compliance

"The foundation of a robust workers' compensation system is the accurate registration of employers and the prompt remittance of contributions," Kikwete stated. He urged all stakeholders to take this responsibility seriously,



Cabinet Minister Ridhiwani Kikwete.

as timely contributions are crucial to ensuring workers receive their rightful benefits, especially in high-risk industries.

The Minister emphasized that employers who are yet to register must do so without delay.

He warned that failure to comply could result in penalties, as the government remains steadfast in its mission to protect workers from financial distress caused by workplace accidents or occupational diseases.

## Financial sustainability

Beyond employer registration and contribution collection, Kikwete highlighted the importance of prudent financial management to secure the fund's long-term viability.

He pointed to strategic investment in secure financial instruments, such as treasury bonds, as a means to strengthen the fund's sustainability and enhance its capacity to meet compensation obligations.

"Investment is not just a financial necessity; it is an essential strategy to ensure that WCF remains capable of fulfilling its mission for years to come,"

he asserted adding: "We must focus on stable, secure investments that guarantee steady growth while safeguarding the fund against market volatility."

The Minister urged WCF's leadership to prioritize investment decisions that reinforce the fund's stability, allowing it to respond effectively to the evolving landscape of occupational risks.

He noted that a well-capitalized WCF would not only be able to provide timely compensation but also support broader initiatives aimed at workplace safety and preventive measures.

Responding to the Minister's directives, WCF Director General, Dr. John Mduma assured that the organization is actively working to accelerate employer registration and enhance contribution collection efforts.

"We acknowledge the Minister's guidance and are fully committed to implementing strategies that will drive WCF's growth and efficiency," he said.

Dr. Mduma further elaborated that WCF is exploring digital solutions to streamline employer registration and payment systems, making it easier for businesses to comply with regulatory

requirements.

He also reaffirmed the fund's dedication to ensuring that compensation claims are processed efficiently, reducing delays that could financially strain affected workers and their families.

## More secure workforce

Kikwete's initiative to improve WCF's operations marks a significant step toward creating a more resilient and equitable system for workers' compensation in Tanzania. His emphasis on compliance, financial prudence, and strategic investment reflects a broader vision of a workforce protected from the economic shocks of workplace injuries.

As WCF continues to enhance its operations under the Minister's leadership, the collaboration between the government, employers, and employees will be instrumental in fostering a safer, more secure working environment across the country.

By prioritizing transparency, efficiency, and financial sustainability, WCF is well-positioned to fulfill its mission and support the long-term well-being of Tanzanian workers.

## IN A NUTSHELL: WCF ACHIEVEMENTS

**Expanded Employer Registration:** WCF has successfully registered 93.7% of eligible employers.

**Improved compensation processing:** The fund has streamlined claims processing, reducing delays in compensating workers.

**Enhanced Financial Sustainability:** WCF has strategically invested in secure financial instruments.

**Digital transformation:** Introduction of digital systems for employer registration, contribution collection, and claims processing.

**Awareness and compliance campaigns:** Nationwide outreach initiatives have educated employers and workers on their rights and responsibilities.

**Workplace safety initiatives:** WCF has collaborated with regulatory bodies and employers to promote occupational health and safety.



WCF Director General, Dr. John Mduma.



## LEADERSHIP



# Legacy, challenges, and the road ahead

By Peter Nyanje

Despite being in office for just four years, the Sixth Phase Government, under the visionary leadership of President Samia Suluhu Hassan, has made a profound impact on Tanzania's development path, implementing transformative policies and undertaking strategic reforms that continue to shape the nation's economic and social progress. As a result, her administration has fostered equitable and inclusive economic growth, fast-tracked infrastructure development, and strengthened Tanzania's presence on the global stage.

Experts in development and economic strategy affirm that these initiatives have not only strengthened key sectors of the national economy but also laid a solid foundation for long-term prosperity and enhanced international partnerships, positioning Tanzania as a dynamic player in the global economy.

Since assuming office in March 2021, President Samia Suluhu Hassan has launched several initiatives aimed at revitalising Tanzania's economy and strengthening its global standing.

## The state of the economy

One undeniable truth is that, since assuming national leadership, President Samia Suluhu Hassan has adeptly navigated Tanzania's economy

toward growth, stability, and resilience. Official economic data and reports affirm this positive trajectory.

Under her stewardship, Tanzania's gross domestic product (GDP) has experienced remarkable growth, surging from US\$69.7 billion in 2021 to US\$85.42 billion in 2023.

This impressive increase in national output is mostly attributed to strategic policies that focused on transforming agriculture, enhancing education, promoting trade and investment, and implementing broader economic reforms that have strengthened the country's macroeconomic fundamentals. The steady rise in Tanzania's GDP highlights the resilience of its economy, showcasing its ability to sustain long-term growth and development.

Since President Samia Suluhu Hassan assumed office, Tanzania has emerged as one of the fastest-growing economies - not just in the region, but across the African continent - driven by strategic reforms, increased investment, and a stable business environment.

Through visionary leadership and effective policy implementation, President Samia's administration has established a strong foundation for continued economic growth, infrastructure development, and regional competitiveness, positioning Tanzania as an emerging economic powerhouse in Africa.

## Economic growth trends

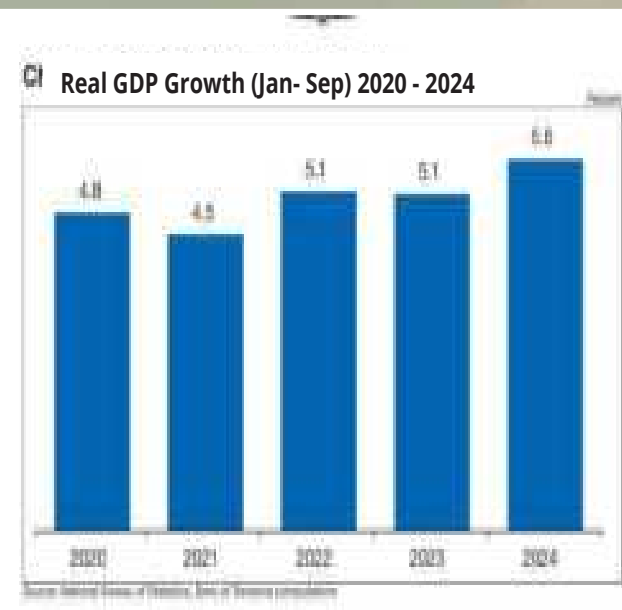
When President Samia took office in 2021, she began her tenure in

## LEADERSHIP

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Inflation remained stable throughout 2024, averaging 3 percent, down from 3.8 percent in 2023—below the medium-term target of 5 percent and within EAC and SADC convergence

The Bank of Tanzania (BoT)



recovery mode following the global disruptions caused by the Covid-19 pandemic. This crisis not only affected Tanzania's economy but also shook the entire global economy.

Efforts that began in 2020 helped revitalise GDP, which by 2021 had already started showing signs of recovery. That year, GDP grew by about 4.9%, driven by a rebound in agriculture and services. Government investment in infrastructure projects also played a critical role in stimulating economic activities.

Economic growth continued into 2022, with the GDP growth rate improving to around 5.3%, an impressive figure given the state of the global economy at the time. The agricultural sector, which employs a significant portion of the population, saw increased productivity due to favourable weather conditions and government support.

Additionally, the tourism sector began to recover, especially after travel restrictions were lifted, further boosting economic growth.

By the end of 2022, economic fundamentals had stabilised, allowing the government to shift focus toward economic diversification in 2023. That year, Tanzania maintained its growth trajectory, with an estimated GDP increase of 5.6%.

This growth was fuelled by economic diversification efforts, particularly in key sectors such as mining, manufacturing, and renewable energy.

Additionally, investments in technology and education began yielding positive results, enhancing productivity.

Under the government's plans, 2024 has been described as a year of mitigating challenges. Economic projections indicated a slight slowdown, with GDP growth expected to have stabilised at around 5.4%.

Rising inflation, driven by global supply chain disruptions and increased commodity prices, posed challenges. However, the government implemented measures to counter these effects while striving to maintain investment in critical infrastructure.

"Inflation remained stable throughout 2024, averaging 3 percent, down from 3.8% in 2023 - below the medium-term target of 5% and within EAC and SADC convergence criteria," the Bank of Tanzania (BoT) notes in the January 2025 Monthly Economic Review (MER).

## Future outlook

In 2025, Tanzania's economy continues to adapt to ongoing challenges. The GDP growth rate is expected to remain steady at about 5.5%, supported by continued investments in agriculture, the mining sector, and a resurgence in tourism.

The government's focus on improving the business environment and attracting foreign direct investment remains crucial for sustained growth.

Tanzania's GDP performance over the past four years demonstrates resilience and strong potential for future growth.

By leveraging its natural resources, enhancing agricultural productivity, and investing in infrastructure and technology, Tanzania can navigate current challenges and continue on a path toward sustainable economic development. With the right policies and investments, the country's future looks promising.

Investment climate

CONTINUES PAGE 21>>





## &lt;&lt; FROM PAGE 20

President Samia has worked to attract foreign direct investment (FDI) by improving the ease of doing business, streamlining bureaucratic processes, and promoting Tanzania as a stable and attractive investment destination. Her international trips and engagements have been instrumental in securing key investment deals.

**Diplomacy and regional integration**

Her tenure has seen a renewed focus on diplomatic ties and regional cooperation.

She has restored strained relationships with neighbouring countries and international bodies, emphasising partnership and mutual development.

Through active participation in East African Community (EAC) and Southern African Development Community (SADC) meetings, her government has strengthened regional trade and collaboration. Initiatives to resolve border trade disputes and enhance free movement have also gained traction.

**Social services**

- >> Health Sector Improvements
- >> Expansion of healthcare infrastructure, especially in rural areas, including new hospitals and dispensaries.
- >> Initiatives to combat diseases such as malaria and non-communicable diseases.
- >> Increased investment in healthcare personnel and resources.

**Education**

President Samia's government has continued the free basic education policy, ensuring that more children have access to primary and secondary education. Efforts to improve teacher training, infrastructure, and

curriculum reforms have also been notable.

**Governance and democracy**

Her leadership has been characterised by efforts to open up political space. She initiated dialogues with opposition parties to promote inclusivity. As a result of these talks, she lifted bans on political rallies and fostered democratic practices. She also introduced a new ideology called 4R – Reforms, Reconciliation, Resilience, and Rebuilding.

**Media freedom and human rights**

President Samia has also taken bold steps to improve press freedom, reversing some restrictive measures imposed in previous administrations. This has been coupled with broader human rights reforms, earning her praise both locally and internationally.

**Women empowerment**

As Tanzania's first female president, she has championed women's empowerment.

Her administration has increased the number of women in high-ranking government positions and emphasised gender equality in policy and practice.

Mama Samia's government has implemented programs to support women entrepreneurs through access to finance, training, and markets, particularly in rural areas.

**Green agenda**

President Samia has prioritised environmental conservation through afforestation initiatives, anti-deforestation measures, and sustainable land-use policies. Tanzania's active participation in international climate forums, such as COP27, highlights her commitment to addressing global challenges.

Policies to mitigate climate change impacts, particularly in agriculture and water resource management, have been introduced.

**Business Insider****IN A NUTSHELL****Four Years of Powering Progress: Game-Changing Strategic Infrastructure Projects**

Over the past four years, Tanzania has embarked on a series of ambitious mega infrastructure and energy projects designed to propel economic growth, modernize transportation networks, and expand access to reliable energy. These strategic investments are not only enhancing domestic connectivity and productivity but also strengthening regional trade and positioning Tanzania as a key economic hub in the Great Lakes market.

**TRANSPORTATION PROJECTS**

Under the Sixth Phase Government, the country has been actively advancing major transportation projects to strengthen its infrastructure and improve connectivity. These mega investments include:

**Standard Gauge Railway (SGR)**

Tanzania is advancing its Standard Gauge Railway (SGR) to modernize rail transport and enhance regional connectivity. The Dar es Salaam–Morogoro–Dodoma section is now operational, with plans to extend the line to Mwanza and Kigoma. Additionally, Tanzania and Burundi have signed a deal to construct a 367-km SGR from Uvinza to Gitega, set for completion by 2031, to boost trade and economic integration.

**Kigongo–Busisi Bridge**

Named the John Pombe Magufuli Bridge, this 3.2 km bridge spans across the Gulf of Mwanza, connecting the Mwanza and Geita regions. Construction is over 95 percent complete, and once finished, it will be the longest bridge in East Africa.

**Dar es Salaam Rapid Transit (DART)**

To address urban congestion, the government has been expanding its Bus Rapid Transit system in Dar es Salaam. The first phase, covering 21 km from Kimara to Kivukoni, with extensions to Morogoro and Kariakoo has been operational since 2016. The Mbagala-Kariakoo stretch is now complete, with further extensions underway to improve public transport.

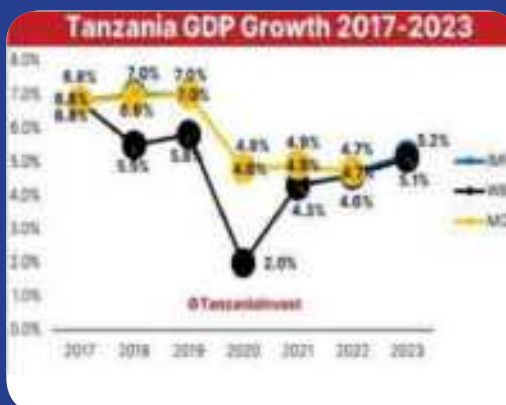
**Tazara Railway**

In September 2024, Tanzania, Zambia, and China signed a memorandum of understanding to refurbish the aging 1,860 km Tazara railway, which is crucial for transporting goods from Zambia's mines to Tanzanian ports. The revitalisation aims to boost regional trade and economic ties.

**ENERGY PROJECTS**

Over the past four years, Dr Samia's administration has sustained significant investments in large-scale energy projects aimed at expanding power generation capacity, driving industrial growth, and ensuring long-term energy security. Some of the most transformative projects include:

1. Julius Nyerere Hydropower Project (JNHPP)
2. Liquefied Natural Gas (LNG) Project
3. East African Crude Oil Pipeline (EACOP)
4. Renewable Energy Expansion



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# Dr. Samia's National Water Grid Vision: A great leap in sustainability

By Herman Hermes

In its 2022 Tanzania Economic Update (TEU), the World Bank highlighted that the country's inadequate and inequitable supply of Water, Sanitation, and Hygiene (WASH) services was costing the national economy over US\$2.4 billion annually.

This staggering loss, resulting from excess medical costs and lost productivity, equates to nearly TSh6.5 trillion - an amount substantial enough to fund the budgets of numerous government ministries, including the Ministry of Water, whose current financing is pegged at about TSh627.78 billion.

Development planners and growth strategists say that addressing the inefficiencies and gaps in WASH services is not only a moral imperative but an economic and development opportunity.

## Unlocking financial resources

They argue that if Tanzania can effectively overcome these challenges, it stands to save billions, potentially unlocking the necessary financial resources for critical infrastructure projects.

Among these is the ambitious National Water Grid project, which President Dr. Samia Suluhu Hassan recently emphasised must be established as a national priority.

This transformative initiative promises to be a game-changer, ensuring more equitable access to driving sustainable development, boosting the nation's economic years to come.

The vision for a National represents more than just equitable national water it offers a pathway to a sustainable Tanzania, and the economy thrive in "Water, sanitation services play a vital role and economic growth, health, education, and inadequate WASH access an estimated US\$2.4 billion percent of its 2022 GDP," reads of the TEU.

"Providing basic WASH services

## More Info: Benefits of the National Water Grid

The National Water Grid is a game-changing initiative poised to revolutionize Tanzania's development by delivering profound benefits on several fronts:

- **Improved Access to Clean Water:**
  - >It will ensure reliable water access for millions, especially in remote areas, reducing dependence on distant or unreliable sources and improving public health.
- **Better Public Health:**
  - >By providing treated water, the grid will reduce waterborne diseases like cholera and typhoid, easing the strain on the healthcare system.
- **Support for Economic Growth:**
  - >Reliable water supply will boost agriculture, industry, and energy, improving food security, supporting manufacturing, and attracting investment.
- **Boost to Industry and Tourism:**
  - >A steady water supply will benefit industries such as mining, manufacturing, and tourism, creating jobs and promoting exports.
- **Support for the Energy Sector:**
  - >The grid will ensure stable water levels for hydropower, reducing power outages and supporting industrial growth.

On March 22, 2025, President Samia Suluhu Hassan marked the climax of the 2025 Water Week celebrations by directing the Minister of Water, Jumaa Aweso (left), to establish a National Water Grid aimed at ensuring equitable and reliable water supply throughout Tanzania.



to every household could reduce these losses, saving the country US\$1.9 billion per year by 2030. Expanding the WASH sector will also generate employment opportunities while yielding a diverse range of social and environmental benefits," it adds.

## The National Water Grid directive

In a bold move towards sustainable development, President Samia, during this year's World Water Day and National Water Week celebrations in Dar es Salaam, directed establishment of a National Water Grid. The system the head of state has in mind is countrywide network of interconnect water sources and infrastructure to ensure equitable,

uninterrupted water supply, particularly to regions facing historical scarcity.

Simply put, the National Water Grid aims to reshape Tanzania's water management from reservoirs, processing all the way to distribution network thus boosting economic growth and improving the quality of life for millions.

Unveiling the revised National Water Policy on March 22, Dr. Samia directed the immediate establishment of the National Water Grid to help modernize water supply management, security and availability.

She stressed the need for a technologically integrated and monitored water distribution system, similar to the national electricity grid, as a cornerstone for reliable and sustainable water supply.

This infrastructure will address regional disparities and drive long-term development by improving access to water resources nationwide.

"Whether the water comes from Lake Victoria or Lake Nyasa, there must be designated centres where water is collected and its distribution is technologically monitored. This will enhance water security, ensure proper management and guarantee availability," she said.

## Joint water supply efforts

Minister for Water, Jumaa Aweso, emphasised the importance of international collaboration, private sector involvement, and strategic vision in strengthening Tanzania's water sector.

He noted that the revised National Water Policy (2025 Edition) is more inclusive, encouraging greater engagement from private stakeholders and development partners.



Water Ministry Permanent Secretary, Eng. Mwajuma Waziri

The Minister added that currently, 2,000 out of 10,000 villages lack reliable water access, but by June, the national budget will ensure water supply to all villages, advancing national water security.

Water Ministry Permanent Secretary, Eng. Mwajuma Waziri, highlighted the National Water Grid as a critical step toward providing safe, reliable, and affordable water to all citizens, regardless of location or economic status.

She added that this noble idea aligns with the Sixth Phase Government's goal of achieving 85% water access in rural areas and 95% in urban centers by December 2025.

Currently, rural areas have 83% access and urban centers 91%. This progress reflects a strong commitment to improving water infrastructure and achieving universal access, which will enhance public health, economic development, and overall quality of life.



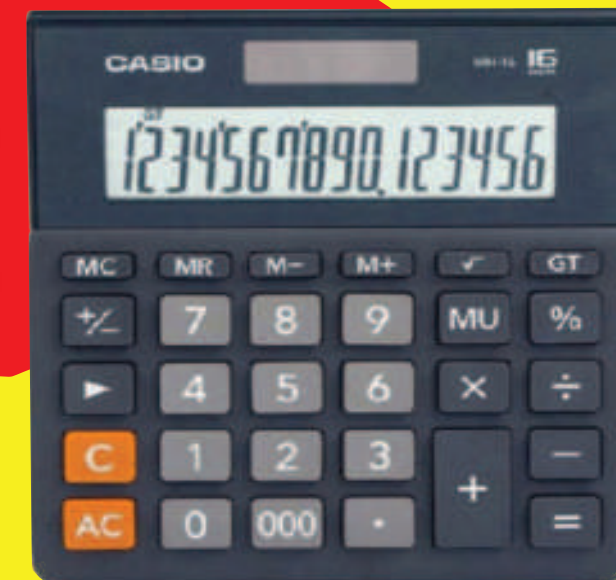
Construction of Kidunda Dam.

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# 4 YEARS

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The National Water Fund congratulates Her Excellency, President Dr. Samia Suluhu Hassan, for successfully leading our nation over the past four years. We look forward to reaching even greater development milestones under your visionary leadership and the guidance of the entire Sixth Phase Government.

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## AGRIBUSINESS

## TATA INTERNATIONAL LIMITED:

# A Leader in agricultural and construction equipment



## Introduction

### Tata International Limited Background

Founded in 1962, Tata International Limited is a leading trading and distribution company with operations in over 29 countries across Africa, Europe, the Middle East, Latin America, and Asia.

As part of the Tata Group, the company upholds the highest ethical standards and customer-centric values. With over 7,000 employees, Tata International has built strong partnerships with market leaders, including John Deere, reinforcing its position as a preferred partner in international trade.

### Tata International and John Deere Partnership

John Deere's partnership with Tata International Ltd to supply machinery across East and West Africa is a strategic move that addresses the growing demands of these emerging markets.

By focusing on countries like Tanzania, Zambia, Malawi, Rwanda, Ghana, Ivory Coast, and Nigeria, John Deere is helping to drive agricultural mechanization, which is vital for improving food security and promoting economic growth in the region. With their focus on durable, high-performance equipment, John Deere is positioning itself as a key player in supporting the agricultural sector's transition from traditional to more mechanized farming methods.

This shift not only boosts productivity but also helps optimize operational costs for farmers, leading to more sustainable and efficient farming practices.

The company's presence in these markets is also a testament to its commitment to innovation, bringing advanced technology and machinery to areas where agricultural mechanization can have the most significant impact.

### Agricultural Solutions: Enhancing Farm Productivity

Tata International recognizes the critical role of mechanization in modern farming. The company offers a wide range of John Deere agricultural equipment, catering to farmers of all scales:

- Small Holders and Emerging Contractors – Offers a range of tractors from 45HP onwards along with matching implements to meet the needs of small holders, young entrepreneurs and emerging contractor at an affordable price offering maximum uptime and productivity
- Medium commercial farmers – Offers a variety of solutions in Dairy and Livestock farming. High Value crops (such as Avocado, Cashew nuts, Tea and Coffee plantations), Maize and Beans farmers to enhance their productivity while offering best in class



operating economics.

- Large Commercial farmers – John Deere's pre-eminence in the precision farming for the large commercial segment is well acknowledged across the globe. Fortunately, we are offering similar range of product portfolio along with matching solutions to increase your farm productivity, decrease cost of operation and optimise farm yield.

### Construction Equipment Solutions

Tata International Ltd in partnership with John Deere offers a comprehensive range of construction machinery designed to meet the diverse needs of the construction, mining, and infrastructure development sectors.

The equipment lineup offers advanced solutions for a variety of tasks, ensuring efficiency and productivity on-site. Here's an overview of their key offerings:

- Excavators: Provides a range of excavators, starting from 21 to 40 tons, that are built for heavy-duty applications like deep digging, heavy lifting, and site preparation. These are offered in 3 different bucket sizes for Normal, rough and severe application as per the specific customer requirement.
- Wheel Loaders: These machines are crucial for material handling, earthmoving, and loading operations. With their powerful lifting capacity and efficiency, wheel loaders are integral to streamlining site operations and ensuring timely movement of materials. We offer a wide Range of bucket capacity from 2cum to 30 cum to provide better productivity and turn around time.



- Articulated Dump Trucks (ADTs): Designed for the efficient transportation of heavy loads, ADTs can handle rough terrain with ease. These are best in class, low maintenance and fuel-efficient Trucks ranging from 26 to 46 Tons having in built capability to accurately measure the load and tonnage through out the shift.
- Bulldozers/Crawler Dozers: These machines are used for land clearing, grading, and site preparation. The bulldozers offer strength and stability, making them ideal for moving large amounts of earth, trench preparation and preparing sites for construction having blade sizes from 19 to 168 inches. They are capable of grade Management through Precision construction technology.
- Backhoe Loaders: For the construction contractors. Known for their versatility, backhoe loaders combine excavation and material handling capabilities. They are offered in Open Operating station and cabin configuration with hammer optionality for handling complex operations.

### Precision Agriculture and Construction Technology

Tata in partnership with John Deere offers Precision Technology and connect support designed to give control of your fleet and eyes on what's coming. JD Link TM through satellite connectivity and operation centre offers the capability to measure and monitor the health of the machine and provides the control in the hands of the owners to Geo Fence the equipment as per their needs.

Additionally, we can offer Expert Alerts via WhatsApp and email, advance diagnostics, troubleshooting and software upgrade from remote location without having the needs to physically travel thereby reducing the downtime drastically. When you choose Expert Alert, your dealer can proactively analyse telematics data to uncover potential component failure before they disrupt your operations.

### Spare Parts and After-Sales Support

Understanding the importance of reliable maintenance and support services, Tata International stocks genuine spare parts locally, ensuring customers have immediate access to replacements when and wherever needed. Unlike suppliers that store parts in remote locations requiring long wait times, Tata International guarantees quick availability. Additionally, the company has a team of trained technicians on the ground, ready to provide expert service and support. Customers can rely on a well-equipped service network that ensures minimal downtime and maximum productivity for their machinery.

### AFCL:

Alliance Finance Corporation Limited, a part of Tata International Limited, offers specialized in-house asset financing solutions for John Deere equipment. It is made easier for individuals and businesses to acquire high-quality



agricultural and construction machinery with flexible repayment plans and competitive interest rates.

Designed to support farmers, contractors, and enterprises, the hassle-free financing solutions help boost productivity and drive growth. Whether you need tractors, harvesters, or other essential machinery, Tata International Limited provide seamless access to the latest John Deere technology without financial strain.

### Business Head Comment

"We are the only company that offers a complete range solutions from small and large agricultural customers to the entire construction, truck, and automotive and Mining industry. We offer highly reliable and durable products for owning and for the rental fleet operations" – Pritpal Singh, Country Head.

### Branch Network: Accessibility Across Regions

Tata International has strategically established operational branches across key regions to ensure seamless service delivery and accessibility. Our network spans Mwanza (Kisesa, Magu District), Arusha (Shangarai, Kwa Pole Street), Mafinga (Sabasaba Street, Njombe Filling Station), Morogoro (Kidatu/Unitrans), Dodoma (Kibaigwa), and Dar es Salaam (Plot 1&2, Vingunguti Industrial Area Road). These locations are positioned to enhance customer convenience and provide efficient support for agricultural and construction equipment needs.

### Conclusion

With a strong presence in East and West Africa, Tata International Limited continues to drive growth in the construction and agricultural industries by offering world-class equipment, reliable spare parts, and excellent after-sales services. By partnering with leading brands like John Deere, Tata International remains committed to empowering businesses with cutting-edge solutions that enhance efficiency and productivity.





## HEALTH

# MOI's Medical Breakthrough: Huge Reduction in Overseas Referrals



Expert/doctor from MOI performs specialized stroke treatment to a patient.

## By Business Insider Reporter

The Muhimbili Orthopedic Institute (MOI) has introduced ten new specialized medical services over the past four years, significantly reducing the need for Tanzanians to seek treatment abroad.

According to MOI Director Dr. Mpoki Ulisubisa, the number of overseas referrals for orthopedic and spinal cord conditions has decreased by 98%, while brain-related referrals have dropped by 96%.

Dr. Ulisubisa attributes this achievement to the Tanzanian government's strategic investments in medical infrastructure, equipment, and personnel training. "The commitment and support from the government, particularly under the leadership of President Samia Suluhu Hassan, have transformed MOI into a center of medical excellence," he stated.

The advancements made at MOI have not only helped save government funds that would have otherwise been spent on overseas treatment but have also eased the financial and emotional burden on patients and their families.

### Expansion of Medical Services

MOI now offers a range of cutting-edge procedures, including brain surgery without opening the skull, spinal cord surgeries, waist and knee surgeries, correction of spinal deformities, tumor removal through the nasal canal, treatment of chronic spinal pain, minimally invasive knee surgery, and advanced stroke treatment.

These new services have positioned MOI as a regional medical hub, attracting patients from

neighboring countries.

The institution has also improved post-surgical rehabilitation programs, ensuring that patients receive adequate physiotherapy and support after complex procedures, leading to faster recovery and better long-term outcomes.

### Infrastructure and Facility Upgrades

To enhance patient care, MOI has undertaken major infrastructure projects. The modern client lounge and premier international services have treated 3,583 patients since October 2023.

A new outpatient department (OPD) building, costing Tsh10.8 billion, is under construction and will accommodate over 1,000 patients daily, reducing congestion. Expansion of Tumbani Hospital, a Tsh1.5 billion project, will enable MOI to treat more patients, increasing its daily capacity from 500 to 3,000.

The construction of Utengamao Hospital in Mtwara aims to improve specialized healthcare services, while ward upgrades and the installation of an oxygen plant will enhance critical care support for patients. These improvements are expected to modernize MOI's services, ensuring that more complex and delicate surgeries can be performed with ease and efficiency.

### Investment in Medical Equipment

MOI has invested in advanced medical technology, including MRI and CT scan machines worth Tsh4 billion, new surgical equipment, 240 state-of-the-art patient beds, including 200 with automated turning functions, 200 side bed rockers, 10 modern stretchers, and specialized medical trolleys.

These investments enable doctors and surgeons to perform more accurate diagnoses and safer



President. Samia Suluhu Hassan



MOI Executive Director, Ambassador Dr. Mpoki Ulisubisa.



The renovation project of the building that used to be Tumbani Hospital (X Tumbani) for the expansion of MOI services in the Upanga area of Dar es Salaam.



Specialized doctors at MOI providing various services to patients.

procedures, minimizing risks for patients and improving overall healthcare outcomes.

In total, MOI has spent Tsh105.32 million on new equipment to improve patient care and treatment outcomes.

Additionally, the installation of high-tech imaging machines allows for more precise assessments of orthopedic and neurosurgical conditions, reducing misdiagnoses and unnecessary procedures.

### Strengthening Regional Healthcare

Beyond its headquarters in Dar es Salaam, MOI has played a key role in strengthening healthcare across Tanzania.

It has supported regional hospitals with improved medical services, training doctors, nurses, and specialists to enhance nationwide healthcare delivery, and reducing patient travel costs by ensuring critical procedures can now be performed at regional facilities.

Previously, patients suffering from severe bone fractures, spinal injuries, or neurological disorders had to travel long distances to Dar es Salaam for treatment. However, with the establishment of advanced services in regional hospitals, more patients are now able to receive immediate and specialized care close to home. This not only alleviates pressure on MOI but also improves healthcare accessibility for thousands of Tanzanians.

### Workforce Development

MOI has also prioritized staff welfare and professional growth.

In the 2023/2024 financial year, the institute upgraded the grades of 421 employees and facilitated specialized training for medical professionals.

The government approved the hiring of 59 new staff, with 31 already deployed. In 2024/2025, 20 additional positions have been allocated.

MOI has also invested in continuous professional development programs, sending doctors and specialists for international training and exchange programs to stay updated with the latest advancements in orthopedic and neurosurgical procedures. This ensures that Tanzanian doctors are equipped with world-class expertise and knowledge, further elevating the standards of care provided at MOI.

### Outreach Services

MOI has extended its services to remote areas through mobile clinics, reaching hospitals in Lindi, Mtwara, Tabora, Morogoro, and Zanzibar.

These mobile clinics have been instrumental in identifying and treating conditions at early stages, reducing the likelihood of complications and preventing the need for complex surgeries.

Furthermore, MOI has strengthened academic partnerships with Muhimbili University of Health and Allied Sciences (MUHAS) to introduce master's programs in neurology and interventional radiology.

These programs aim to create a new generation of highly skilled specialists capable of handling complex cases within Tanzania's healthcare system.

### International Recognition

A major milestone was achieved in October 2024 when the Southern African Development Community Accreditation Services (SADCAS) awarded MOI's laboratory an ISO 15189:2012 accreditation, signifying adherence to



On going construction work of the outpatient department (OPD) building, which will be able to attend to 1,500 patients per day.

international medical standards.

This accreditation enhances MOI's credibility and ensures that its diagnostic services meet the highest global benchmarks.

Additionally, the Utengamao Center now boasts a dedicated speech and language therapy expert, who has successfully treated seven patients and constructed four electric prosthetic arms.

The inclusion of speech and language therapy marks an important step toward comprehensive rehabilitation for patients who have suffered strokes, head injuries, or neurological disorders, ensuring they regain essential communication skills and an improved quality of life.

### A Transformational Era

Thanks to strategic government investment and MOI's commitment to innovation, Tanzania is now home to world-class orthopedic and neurosurgical services.

With reduced referrals abroad, improved medical infrastructure, and expanded regional healthcare access, MOI is set to remain a pillar of excellence in specialized healthcare for years to come.

Moving forward, MOI plans to expand its research initiatives to explore new treatment methods and surgical techniques, as well as develop collaborations with international medical institutions.

These efforts will not only enhance MOI's reputation as a leading medical institution in Africa but also contribute to global advancements in orthopedic and neurosurgical medicine.

With continued investment and innovation, MOI is on track to revolutionize healthcare in Tanzania, ensuring that specialized treatment is accessible, affordable, and of the highest quality for all citizens.





## About Us:

Care and Cure Medical Centre is a multispecialty hospital located in Dar es Salaam, Tanzania, focused on providing comfort medical care with a homely touch.

Our hospital boasts comprehensive equipment to cover a range of specialized services. This cuts across various medical fields, from advanced diagnostic tools to state of art operating rooms and advanced treatment modalities.

We are dedicated to providing unparalleled healthcare services to our local and regional communities. Whether for care, for cure, for palliation, for rehabilitation or prestigious end of life care, CNC is your hospital for comfort.

The **mission** is to deliver exceptional healthcare by prioritizing patient comfort and well-being through compassionate, personalized care in a welcoming environment, utilizing advanced technology and best practices for top-quality treatment, and fostering continuous improvement and professional development.

The **vision** is to become the most trusted healthcare provider in Dar es Salaam, recognized for creating a compassionate and comfortable environment where patients feel valued and cared for.



## From the Director's Desk

At Care and Cure Hospital, we are committed to providing exceptional healthcare services with compassion and professionalism. Our dedicated team of experts uses advanced medical technology and patient-centered care to ensure the best possible outcomes. We continuously strive to meet the evolving needs of our community, ensuring that each patient receives the highest quality of care in a safe and welcoming environment.

"Care and Cure Hospital - For your Comfort"

**Thank you for trusting us with your healthcare needs.**

Dr. Hamid Mustafa  
Clinical Oncologist  
Director



Care and Cure Medical Centre  
for your comfort



# 4

## YEARS

of President Samia's leadership




Care and Cure Medical Centre extends heartfelt congratulations to Her Excellency, President Dr. Samia Suluhu Hassan, on the remarkable achievement of successfully completing four years in office. Her leadership has been a beacon of progress, dedication, and resilience, and we look forward to continued success under her visionary guidance.

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## QUALITY HEALTHCARE

### A right, not a privilege

In today's fast-paced world, access to quality healthcare is no longer a luxury—it's a necessity. Whether it's a routine check-up, an unexpected emergency, or specialized treatment, having a trusted healthcare provider can make all the difference. At Direct Aid Hospital, we believe that every individual deserves affordable, high-quality medical care, delivered with compassion and excellence.

## The Importance of accessible healthcare

Imagine waking up with a severe headache that won't go away or rushing a loved one to the hospital in an emergency. In such moments, having a reliable medical facility nearby can be lifesaving. This is why Direct Aid Hospital operates 24/7, ensuring that medical help is always available when you need it the most.

Our hospital is not just a place for treatment; it is a center for healing and hope. We focus on preventive, curative, and rehabilitative care, helping patients recover, manage chronic conditions, and improve their overall well-being.



## Modern approach to healthcare

At Direct Aid Hospital, we embrace cutting-edge medical technology to provide accurate diagnoses and effective treatments. From advanced imaging and laboratory services to minimally invasive surgeries, we ensure that our patients receive the best possible care.

Beyond technology, what truly makes a difference is the human touch. A compassionate doctor, a caring nurse, or a reassuring conversation can ease a patient's pain more than medicine alone.

## Emergency? We're here for you!

Medical emergencies can happen at any time—whether it's a sudden illness, an accident, or a critical health condition. In such situations, every second counts. Our emergency and critical care unit is equipped with state-of-the-art facilities and a highly skilled medical team, ready to respond to any urgent medical need.

With a fully equipped ambulance service, we ensure that patients receive immediate attention, whether they are at home, work, or on the road. Your health and safety are our top priorities, and we are committed to delivering swift, effective, and life-saving care when it matters most.

## Your health, our priority

At Direct Aid Hospital, we believe that everyone deserves access to high-quality healthcare—regardless of age, background, or financial status. Whether you need a specialist consultation, maternity care, pediatric services, or a routine health check-up, we are here to serve you.

*Take the first step toward better health today. Visit us at Direct Aid Hospital and experience the care you deserve.*





## Revolutionizing Healthcare with Compassion and Excellence

In 2024, Medinova Specialized Polyclinic has emerged as a driving force in Tanzania's healthcare sector, setting new standards with world-class medical expertise and patient-centered care. With a deep commitment to accessibility and excellence, Medinova continues to shape the future of healthcare in the country. As part of our mission to serve the community, we proudly organized over 90 free health checkup camps and actively participated in 15+ major social impact events this year. These initiatives reflect our dedication to making quality healthcare accessible to all, especially those who need it most.



Beyond medical excellence, we are honored to support Tanzania's vision for progress and development. We extend our sincere gratitude to H.E. President Samia Suluhu Hassan for her unwavering commitment to strengthening the healthcare sector and uplifting the nation. As she marks four years of inspiring leadership, we celebrate the remarkable progress Tanzania has made under her guidance. Looking ahead, Medinova remains dedicated to innovation, compassionate care, and making a meaningful difference in people's lives. Together, we are building a healthier, stronger Tanzania.

15+ major social impact events this year. These initiatives reflect our dedication to making quality healthcare accessible to all, especially those who need it most.

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## Expert Care, Compassionate Healing

At Medinova Specialized Polyclinic, we deliver expert, compassionate care with advanced technology and international standards. From diagnostics to specialized treatments, we offer comprehensive healthcare under one roof.

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 <p><b>Dr. Salah Abdul Rahman</b> MBBS, General Physician (10 years of experience)</p> <p>General Physician</p>	 <p><b>Dr. Jinjo John</b> MBBS, MD (Radiology) (10 years of experience)</p> <p>Radiology Specialist</p>	 <p><b>Dr. Rizwan M Rafeeqe</b> MBBS, MS (Otolaryngology)</p> <p>ENT Specialist</p>	 <p><b>Dr. Jasmin</b> MBBS, MSc (Gynaecology)</p> <p>Gynaecology Specialist</p>
 <p><b>Dr. Nilisha Mittal</b> MBBS, MD (Diagnostic Radiology)</p> <p>Diagnostic Radiologist</p>	 <p><b>Dr. Hetal Antani</b> MBBS, MD (Paediatrics) (10 years of experience)</p> <p>Paediatrics Specialist</p>	 <p><b>Dr. Saima Mumtaz</b> MBBS, FCPS (Dermatology)</p> <p>Dermatology Specialist</p>	 <p><b>Dr. Rahila Beevi</b> MBBS, General Physician (10 years of experience)</p> <p>General Physician</p>
 <p><b>Dr. Haleema Hassan</b> BDS, MSc (Orthodontics &amp; Dental Surgery)</p> <p>Orthodontics Specialist</p>	 <p><b>Dr. Sheerin Sathaj</b> BDS, MSc, Dip. Endo. (Endodontics)</p> <p>Endodontist Specialist</p>	 <p><b>Dr. Sameena Shamsudeen</b> BDS, MSc, MSc (Dentistry) (Dentistry &amp; Laser Dentistry)</p> <p>Maxillofacial Surgeon</p>	 <p><b>Dr. Mohammad Nadeem Nazer</b> BDS, MSc, MSc (Dentistry) (Dentistry &amp; Implant Dentistry)</p> <p>Prosthodontics Specialist</p>

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## AGRICULTURE

# PASS Trust: Powering Tanzania's green and inclusive economic future

How a homegrown Development Finance Institution is transforming agribusiness, empowering communities, and driving climate-smart development

By Business Insider Reporter

Since assuming office in 2021, President Samia Suluhu Hassan has championed a bold development agenda focused on inclusive economic growth, social equity, and environmental sustainability.

One of the most compelling success stories under this agenda is the Private Agricultural Sector Support (PASS) Trust, a uniquely Tanzanian institution that has become a national force for change in agribusiness financing and green economic transformation.

## From pilot project to powerhouse

Originally launched in 2000 as a bilateral initiative between the Governments of Tanzania and Denmark, PASS Trust was created to address a persistent challenge: the lack of access to finance for agribusinesses.

By 2007, the initiative had matured into an autonomous trust, continuing its mission under the National Economic Empowerment Council (NEEC).

Today, PASS Trust works with 20 financial institutions, offering credit guarantees, lease financing, and business development services to thousands of small and medium-sized agribusinesses across all regions of the country.

With a network of six zonal offices, it ensures deep community engagement and a strong national footprint.

## Bridging the financing gap

Access to capital remains a critical barrier for rural entrepreneurs, especially women and youth. PASS Trust has tackled this head-on, facilitating over TSh2 trillion in loans and reaching more



PASS Trust Managing Director, Yohane Kaduma



Director of Business Development, Adam Kamanda

than 4 million beneficiaries. Nearly half of these are women (48.9%), and over a quarter are youth (26.2%).

Working in partnership with development partners such as Danida and Sida, the Trust provides guarantees of up to 80% of loan values for women and youth, making financial access viable even for those lacking traditional collateral.

In tandem, it offers training in financial literacy, business management, and sustainable farming, giving beneficiaries the tools to succeed long-term.

## Empowering women and youth

PASS Trust is committed to ensuring that at least 55% of the businesses it supports are owned by women.

It works directly with financial institutions to create women-centric loan products and provides advisory services tailored to the unique challenges female entrepreneurs face.

For young people, PASS offers specialised products and mentorship designed to reduce unemployment and ignite entrepreneurship. These programs empower youth to take charge of their futures and play a dynamic role in national development.

## Leading the green finance revolution

PASS Trust is also at the forefront of inclusive green growth. It incentivises climate-smart investments through its Green Credit Guarantee, which supports projects that prioritize environmental sustainability - from renewable energy and organic farming to efficient irrigation and eco-friendly processing.

Today, 25% of all PASS Trust guarantees support green agribusinesses. These ventures are not only environmentally responsible - they are also more resilient, cost-effective, and attractive to premium markets.

## Driving job creation, economic growth

The economic ripple effects of PASS Trust's work are profound.

Since its inception, the Trust's interventions have helped create over 2.8 million jobs across Tanzania. These span sectors like farming, logistics, food processing, and green energy - sectors vital to local and national economies.

A notable example is Mambo Coffee Company Limited, which received an estimated 60% guarantee from PASS Trust.



Director of Finance and Administration, Doreen Mangesho

The support enabled the company to expand operations and work with over 27,000 coffee farmers from 12 Cooperative Unions across the country, boosting productivity, incomes, and market access.

## Innovation for the future

PASS Trust continues to innovate to meet Tanzania's evolving development needs. Key strategies include:

- Looking for funds to support an equity/impact fund to complement debt financing and address a US\$280 million funding gap for agri-SMEs.
- Collaborating with Mobile Network Operators and FinTechs to expand microcredit access and financial inclusion in rural areas.
- Scaling Business Development Services (BDS) for capacity building across strategic value chains such as livestock, sunflower, legumes, and fisheries.
- Managing commodity-focused funds in partnership with national commodity boards to support crops like coffee and soybeans.

## Strategic partnerships driving success

The role of international development partners - particularly the Royal Danish Embassy, which funded over US\$32 million for the Core Credit Guarantee Fund, and the Swedish Government, which supported re-guarantee schemes - has been instrumental in shaping the Trust's success.

These partnerships have enabled PASS to evolve into a premier facilitator of sustainable agribusiness in Tanzania.

## PASS Trust and the SDGs

PASS Trust primarily focuses on the most relevant SDGs where we believe we can have the most impact to help deliver the vision of a more sustainable world based on our services, the industry we operate, and our major stakeholders. Our purpose statement 'Enabling Sustainable Agribusiness Transformation That Improves Livelihoods Through Innovative and Adaptive Solutions' shows our commitment towards improving the lives of players in the agricultural sector. Through our work, we have contributed to the following UN Sustainable Development Goals:





## AGRICULTURE



## &lt;&lt;FROM PAGE 38

**SDG 1: No Poverty**

PASS Trust creates jobs and improves the livelihoods of agricultural sector players through access to finance for investments in operations, provision of BDS for increased productivity and market linkages for increased profitability.

1 NO POVERTY

**SDG 2: Zero Hunger**

We support food security by providing credit guarantees and BDS which empower farmers to boost crop yields, diversify production and improve food availability.

2 ZERO HUNGER

**SDG 5: Gender Equality**

PASS Trust promotes women's participation in agribusiness by providing them with targeted opportunities for financial access and training, helping bridge the gender gap in agriculture.

5 GENDER EQUALITY



—PASS Trust offers green credit guarantees that target agribusinesses that focus on the use of green technologies and practices. The objective is to facilitate access to renewable and efficient energy use, technology for water and soil conservation and other agricultural practices that potentially reduce greenhouse gas emissions.

7 AFFORDABLE AND CLEAN ENERGY

**SDG 8: Decent Work and Economic Growth**

We stimulate economic growth by supporting agribusinesses through access to finance to enable their operations, creating employment opportunities and driving the development of rural economies.

8 DECENT WORK AND ECONOMIC GROWTH

**SDG 9: Industry Innovation and Infrastructure**

By providing blended solutions for access to finance, promoting innovative agricultural practices and supporting value chain development, PASS Trust contributes to the modernization of Tanzania's agricultural infrastructure.

9 INDUSTRY INNOVATION AND INFRASTRUCTURE

**SDG 13: Climate Action**

We offer targeted credit guarantees to agribusinesses to improve their climate-smart infrastructure and agricultural practices. Through BDS, we equip agribusinesses with skills to adapt to the impacts of climate change, ensuring reduced vulnerability to climate-related disasters. Our Inclusive Green Growth (IGG) Strategy outlines initiatives aligned with international climate-related standards.

13 CLIMATE ACTION

**17: Partnerships for Goals**

PASS Trust collaborates with donors, development partners, agricultural research organizations and financial institutions to mobilize resources and scale its impact in supporting agribusinesses, provide technical assistance and strengthen value chains, ensuring inclusive economic growth in Tanzania.

17 PARTNERSHIPS FOR THE GOALS

**Challenges and opportunities ahead**

Despite its strong track record, PASS Trust faces headwinds.

Global shifts in funding, geopolitical tensions, and unforeseen events like pandemics threaten resource flows into agriculture.

A potential halt in development aid, such as from the United States, could slow progress on infrastructure, technology access, and training.

Yet opportunities abound. With Tanzania's agriculture sector poised for growth and new technologies offering the potential to increase yields by up to 25%, the Trust sees immense potential for public-private partnerships. Government initiatives under President Samia - focused on infrastructure, climate-smart agriculture, and private

sector investment - are creating a fertile environment for continued transformation.

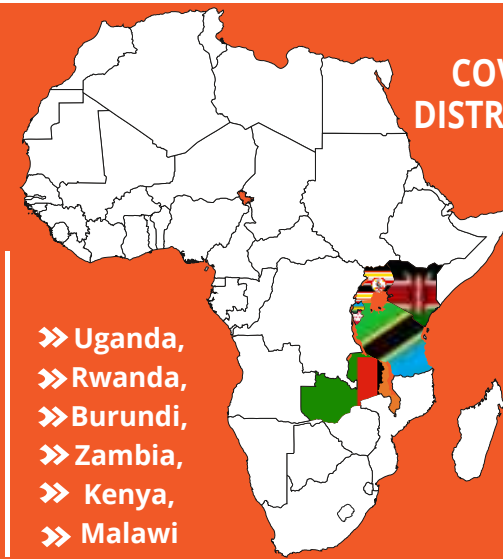
**A model for Tanzania and the region**

As Tanzania advances toward its Vision 2025 and subsequently the new Vision 2050 goals, PASS Trust stands out as a cornerstone of the country's inclusive, green, and sustainable development journey. By bridging the financing gap, building local capacity, and fostering climate resilience, the Trust is changing the economic narrative for millions within and beyond the agricultural value chains.

The Trust demonstrates its position as a catalyst for national transformation, and a model for the region and beyond.

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# ZIPA to host groundbreaking investment summit in Pemba



ZIPA Executive Director, Saleh Saad Mohammed

By Exuperius Kachenje

As the calendar turns to 2025, the Zanzibar Investment Promotion Authority (ZIPA) is stepping into the global spotlight with a bold agenda: transforming the Isles into a premier destination for international investment.

At the heart of this push is the Zanzibar Investment Summit (ZIS) 2025, slated for June 2025 in Pemba, a region long overlooked but now positioned to become Zanzibar's next economic frontier.

The four-day summit is poised to be a game-changer, offering 5,760 minutes of non-stop dialogue, networking, exhibitions, and innovation aimed at unlocking the archipelago's full potential.

ZIPA's Executive Director, Mr. Saad Saleh Mohamed, emphasized the strategic significance of the summit in an exclusive interview with Business Insider Magazine.

"The Investment Summit, a key priority for the Zanzibar Revolutionary Government, will be hosted in Pemba, with His Excellency President Dr. Hussein Ali Mwinyi in attendance. This

will be a defining moment to showcase Zanzibar's investment readiness," he says.

## Why Pemba?

Choosing Pemba as the summit's venue reflects a bold shift in Zanzibar's investment drive.

"We're aligning with President Mwinyi's vision to unlock Pemba's immense potential," Mr. Saad explained. "ZIPA is fully committed to supporting this vision by putting Pemba at the centre of investment promotion."

The island offers vast untapped opportunities in fisheries, tourism, and agriculture, sectors that are critical to Zanzibar's long-term economic transformation.

By hosting the summit in Pemba, ZIPA signals its intent to decentralize investment and stimulate growth across all regions of the Isles.



## Investor-Friendly Climate

Zanzibar has introduced a host of incentives under its revamped 2023 Investment Law, making it one of the most attractive and accessible investment destinations in East Africa.

"A foreign investor only needs \$500,000 capital to get started, while a local investor can begin with as little as \$100,000 capital and \$200,000 for Diaspora," Mr. Saad highlighted.

Beyond low capital thresholds, investors also enjoy:

- Up to 5 years of grace period on land lease
- Up to 10 years grace period on corporate tax
- A 75% exemption on import duties
- A 75% exemption on VAT on all capital goods

These benefits are complemented by ZIPA's global network and partnerships, including memberships in the Multilateral Investment Guarantee Agency (MIGA) and the World Association of Investment Promotion Agencies (WAIPA) - ensuring that both protection and support are readily available for investors.

## Promoting Local Impact

The investment framework prioritizes Corporate Social Responsibility (CSR), company is only allowed up to 10% of jobs all employees to expatriates within the period of 8 years only, the rest goes to Zanzibaris.

Meanwhile, the Blue Economy takes centre stage, with opportunities in:

- Deep-sea fishing
- Aquaculture
- Cold storage and processing facilities
- Seaweed value chains
- Oil and gas exploration

Additional sectors open to investors include tourism, medical tourism, agribusiness, transport, and green infrastructure - all aligned with Zanzibar's development goals.

## What to Expect at the Summit

ZIPA's Investment Promotion Manager, Mr. Khamis Dunia, offered a breakdown of the summit's itinerary:

**Day 1:** Launch with a walkathon and exhibitions featuring local and international investors

**Day 2:** Forums, panel discussions, and presentations on investment trends and opportunities

**Day 3:** Guided site visits to potential investment areas across Pemba and networking.

**Day 4:** The prestigious Investment Night Gala, a high-level networking event and fundraising dinner aimed at promoting East Africa as a unified investment destination



"This summit isn't just about Zanzibar," Dunia noted. "It's about positioning East Africa as the next frontier for responsible, high-impact investment."

## A Transformative Vision in Motion

As the countdown to the summit continues, expectations are high. Mr. Saad is confident that the summit will serve as a springboard for long-term transformation.

"The International Investment Summit is a catalyst. It will generate billions in investment and reshape the future of Zanzibar. For local entrepreneurs and international investors alike, this is a once-in-a-generation opportunity to build meaningful partnerships and help Zanzibar claim its rightful place on the global investment map."

Pemba is home to presine beaches, fit for investments.







## PRESIDENTIAL SIP: How Kaffé Koffee stole the show at the 3rd G25 African Coffee Summit in D'Salaam

### By Business Insider Reporter

In February 2025, Dar es Salaam was abuzz with leaders, entrepreneurs, and the rich aroma of freshly brewed beans as it hosted the 3rd G25 African Coffee Summit at the Julius Nyerere International Convention Centre.

While the summit centred on revitalising Africa's coffee industry and unlocking youth employment, it was a single cup of coffee that quietly stole the spotlight - brewed and served by a young Tanzanian entrepreneur, Muntazir Hussein, founder of Kaffé Koffee.

What began in 2020 as a small operation with just TSh2 million investment and monthly sales of three kilogrammes, Kaffé Koffee has transformed into one of Tanzania's most exciting coffee brands and startups. Now, roasting

and selling two tonnes per month, the company sources premium beans from the renowned coffee regions of Ruvuma in Mbinga District, Kilimanjaro and Mbeya, which offer varieties like AAA, AA, AB, and the prized Pea Berry.

With six outlets spread across Dar es Salaam, Arusha and Zanzibar, two roasting facilities and even a specialty farm in Kizimbani, Zanzibar, Kaffé Koffee has evolved into a brand that proudly celebrates Tanzanian coffee from bean to cup. It was this authenticity and dedication to quality that landed Mr. Hussein a defining moment at the summit - a personal audience with President Dr. Samia Suluhu Hassan. As President Samia toured the summit's exhibitions, her seven-minute interaction with Mr. Hussein - during which he served her a cup of Kaffé Koffee's signature roast - became a symbolic highlight of the entire event.

It was a moment that encapsulated the summit's vision: an Africa that not only grows coffee, but adds value, creates jobs and exports finished products with pride.

"Our goal was to redefine how Tanzanians experience coffee," Mr. Hussein shared in a recent exclusive interview. "Seeing the President enjoy our coffee at such a pivotal event - it's everything we've worked for."

The summit's theme, "Unlocking employment opportunities for the youth through regeneration of the African coffee industry," resonated deeply with Kaffé Koffee's mission.

The company employs around 60 people, many of them young Tanzanians and collaborates with local farmers and businesses to ensure shared growth. By processing, roasting, packaging and serving coffee within the country, Kaffé Koffee is helping Tanzania shift away from the raw export model that has long kept African nations on the lower rungs of the global coffee value chain.

As Agriculture Minister Hussein Bashe pointedly noted at the summit, "It is absurd that we export coffee worth US\$3 billion while importing processed coffee worth US\$50 billion."



## kaffé shops.

**arusha**  
Swahili Street,  
Arusha

**masaki**  
Baines Avenue,  
Dar es Salaam

**oysterbay**  
Kaunda Drive,  
Dar es Salaam

**slipway**  
Yacht Club Road,  
Dar es Salaam

**zanzibar**  
Old Airport Road,  
Zanzibar

### President Samia Suluhu Hassan

Kaffé Koffee's integrated model is an answer to that contradiction - keeping profits local, empowering youth and positioning Tanzanian coffee as a world-class product.

In addition to retail outlets, the brand supplies hotels, supermarkets, and wholesalers across the country, setting a new benchmark for consistency and quality. Its menu - featuring non-dairy options, original desserts, and a variety of roast profiles - caters to both traditional tastes and modern coffee enthusiasts. As the first coffee shop in Dar es Salaam to roast beans daily on-site, Kaffé Koffee is also raising the bar for what local coffee experiences can be.

But the impact goes beyond business metrics. For many young Tanzanians, Kaffé Koffee is a beacon - proof that with vision, grit and a deep respect for local culture, it's possible to build something that matters. And at the G25 Summit, that message wasn't just told - it was tasted.

As the summit closed with renewed calls for investment, value addition and intra-African trade, one brand stood as a living example of what's possible. Kaffé Koffee's journey - from humble beginnings to a presidential moment - is a reminder that the future of African coffee lies not just in how it's grown, but in who owns the journey from bean to buzz.

And sometimes, all it takes is one presidential sip to prove it.



## Kaffé Koffee: Tanzania's First 24/7 Coffee House

Kaffé Koffee is the first 24/7 specialty coffee shop in Tanzania that roasts its own fresh coffee every single day. The outlet offers a truly authentic coffee experience, featuring non-dairy options and a signature dessert menu that includes rich, handcrafted cheesecakes and the famously indulgent Greek donuts.

### Our Mission

"To bring Tanzanian coffee to the world - one cup at a time," says founder and entrepreneur Muntazir Hussein, who launched the fast growing brand five years ago as a bold vision that's now blossoming into a growing franchise. "Our strategic goal is not just to serve great coffee, but to elevate Tanzanian beans on the global stage," he adds, noting: "We are passionate about showcasing the exceptional quality of Tanzanian coffee. Our beans are locally sourced from some of the country's most celebrated growing regions: Kilimanjaro, Mbeya, and Mbinga."

### A Symbol of Tanzania Pride

"At Kaffé Koffee, we don't just serve coffee - we share a story, a culture, and a commitment to excellence. Our freshly roasted blends are distributed across Tanzania to hotels, supermarkets and wholesalers, ensuring consistency and quality in every sip. We are rapidly becoming a trusted household name and a symbol of Tanzanian pride."





## PROMISES VS. REALITY:

# How EWURA delivered under President Samia

By Business Insider Reporter

The story of the gains which Tanzania has made in the use of clean energy cannot be told in its completion without mentioning the Energy and Water Utilities Regulatory Authority (EWURA).

This Regulatory Authority, which deals with electricity, petroleum products, Natural Gas and Water, has been instrumental in ensuring that targets which have been put in, for instance, achieving the clean cooking energy, are met.

EWURA's contribution in promoting the use of clean energy can be seen through its regulation of the natural gas and Liquefied Petroleum Gas (LPG) sub-sectors.

## Natural Gas Subsector

EWURA has played a pivotal role in regulating the natural gas subsector. Compared to the previous financial year, the natural gas sub-sector experienced notable growth in the 2023/24 financial year.

The growth was noted through the expansion of the natural gas distribution network and increased connections to natural gas end-users.

"As a result, natural gas consumption increased by 0.9% for industries and 75% for the transport sector," notes EWURA in its statement.

According to EWURA, the Authority has been actively conducting general compliance monitoring inspections across natural gas processing plants, transmission pipelines, distribution networks, and compressed natural gas (CNG) facilities in Dar es Salaam, Pwani, Mtwara, and Lindi.

"These inspections aim to assess compliance with technical and safety standards in the midstream and downstream natural gas operations value chain," says EWURA's Director General, Dr. James Andilile. Further, he says regulatory activities performed by EWURA include inspecting and analyzing the quality of natural gas processed and delivered to end users, verifying service providers' adherence to commercial terms and conditions, and assessing the level at which natural gas facilities comply with infrastructure standards in terms of health, safety, and environmental requirements.

Generally, the Authority diligently oversaw regulated entities' compliance with regulatory requirements to uphold the quality of services and the integrity of the natural gas



**Samia Suluhu Hassan**  
President of the United Republic of Tanzania.

## infrastructure

EWURA also facilitated the issuance of three CNG licenses to operators, signaling progress in diversifying energy sources and supporting cleaner energy alternatives.

As a result of this, by the end of December 2024, six stations are now operational. Four of these stations are located in Dar es Salaam and serve private vehicles, while the remaining two are dedicated to refuelling Dangote Cement Company's vehicles, one situated in Mkuranga and the second one in Mtwara.

In promoting the expansion of CNG services, EWURA has also issued permits for the construction of more CNG facilities. Ten of the CNG stations are at various stages of construction, having already received construction permits from EWURA. These stations include: TAQA Dalbit located along Sam Nujoma Road in Dar es Salaam, TPDC also along Sam Nujoma Road, Energo Tanzania Limited located in Mwenge Coca Cola area, Victoria Station in Kipawa, Rafiki Station in Mabibo, Puma Energy also in Mabibo, Puma Energy in Kunduchi SalaSala, TP Company Limited in Bagamoyo, Rashal Energy in Mbagala, and Puma Energy in Morogoro.

This shows that albeit slowly, CNG services are now dispersing out of Dar es Salaam.

These developments reflect the government's commitment to expanding CNG infrastructure and promoting cleaner energy solutions for transportation.

These developments reflect the government's commitment to expanding CNG infrastructure and promoting cleaner energy solutions for transportation.

## Liquefied Petroleum Gas (LPG)

Another area in which EWURA leveraged the promotion of clean cooking energy is the

use of LPG.

Expansion use of LPG has seen many households and institutions shifting from using dirt and dangerous cooking fuels like charcoal and firewood.

According to the Regulatory Authority, as end of June last year, there were 23 operational receiving terminals for liquid petroleum products with a total operational storage capacity of 1,637,222 cubic metres.

Furthermore, there were six LPG storage facilities with a total storage capacity of 17,700 metric tonnes and 2,597 operating petrol stations of which 480 stations are located in rural areas. Additionally, LPG imports increased by 37.7%, reaching 403,638 metric tonnes by June 2024, says EWURA noting that the growth is attributed to government initiatives promoting clean energy for cooking and efforts to raise public awareness of the benefits of LPG over traditional cooking fuels such as charcoal, firewood, and kerosene.

## REGULATION

These initiatives align with the country's goal of achieving 80 percent clean cooking energy usage by 2033.

But EWURA contribution in achievements attained in the energy and water sector is not confined to clean cooking energy alone. There are a lot which have been done by EWURA in other subsectors in the realm of energy and water.

EWURA has continued to demonstrate significant progress in regulating and developing Tanzania's energy and water sectors in the areas of electricity, petroleum, , and water.

"These accomplishments underscore EWURA's commitment to fostering sustainable development, promoting clean energy, and ensuring compliance with quality standards," the Authority.

## Electricity subsector

EWURA has made commendable strides in regulating the electricity subsector, ensuring reliable energy supply, and fostering private sector participation. Among notable achievements include in the area of licensing and registration where in 2023/24, three provisional electricity generation licenses were issued, and one electricity project with a capacity below 1 MW was registered.

In total, during the four years of President Samia Suluhu Hassan EWURA issued 1,569 electrical installation licenses. By end of June last year, EWURA notes, there were: 32 operational licenses, 12,906 electrical installation licenses, and 59 registered electricity service providers with a capacity of below 1 MW.

In the period EWURA also approved 22 Standard Power Purchase Agreements (SPPAs). Major agreements included: A Power Purchase Agreement (PPA) between TANESCO and Rusumo Power Company for 80 MW, A Power Sales Agreement between TANESCO and ZECO. In general inspection, in 2023/24, EWURA conducted routine compliance monitoring inspections in all 29 TANESCO regions.

"The inspections covered safety standards, quality and reliability of power supply, distribution losses, energy meter installation, construction standards on substations, and compliance with the customer service charter," notes the Authority.

This saw the overall compliance level on inspections conducted in TANESCO regions reaching 69.1 percent, a 3.1 percent improvement compared to the previous year of 66 percent.

## Petroleum Subsector

In the petroleum subsector, EWURA has been instrumental in overseeing and regulating the sector as evidenced by a number of achievements.

For instance, by the end of 2024, EWURA had licensed 2,706 petrol stations across the country. To ensure that the services is offered evenly across the country EWURA promoted and assured that even in rural areas the service is available by putting favourable conditions to the investors.

CONTINUES ON PAGE 47>>



**EWURA Director General,  
Dr. James Andilile**



## <<FROM PAGE 46

As a result, out of the total petrol stations, 550 are located in villages.

"The ongoing increase in the number of petrol stations in both urban and rural areas is attributed to the increased demand for petroleum products in the country due to growth in economic activities including mining, construction and transportation as well as improvements of road networks in the country especially in rural areas," says EWURA which has been steadfast in issuing permits and licenses required for such investments.

### Monitoring petroleum products quality

EWURA has effectively carried out inspections of petroleum storage depots and retail outlets to assess compliance with petroleum product quality standards. In 2023/24, compliance with fuel quality standards reached an impressive 96.6 percent. Generally, over the past three years, the compliance level with these standards has consistently remained above 95 percent and non-compliant entities were subjected to appropriate penalties.

### Fuel marking program

During the financial year 2023/24, EWURA marked a total of 4,255,954,259 litres of petroleum products. This is an increase of 6.2 percent compared to 4,005,609,656 litres marked in the financial year 2022/23.

Further, EWURA monitored fuel marker concentration levels for diesel, petrol, and kerosene through planned and ad-hoc

inspections. The fuel marker concentration tests were conducted at 764 petroleum facilities out of which 738 facilities passed the test. The compliance level on fuel marker concentration tests increased from 94.76 percent in 2022/23 to 96.60 percent in FY 2023/24.

Over the past three years, the volume of petroleum products marked has increased from 3,813,863,046 liters with a compliance rate of 87.5 percent to 4,255,954,259 liters with an improved compliance level of 96.6 percent.

### Water sector

EWURA also recorded achievements in its regulatory of water sector in the areas of licensing, tariff approvals, and quality monitoring.

In 2023/24, EWURA inspected a total of 82 WSSAs, comprising 26 regional WSSAs, 49 district and township WSSAs, and seven national projects WSSAs, to assess the level of compliance to regulatory requirements.

According to EWURA, during 2023/24, the water sector experienced notable improvements, particularly in key performance areas. Installed water production capacity increased by seven per cent, water service connections grew by nine per cent, and revenue collection went up by seven per cent.

In 2023/24, EWURA conducted general compliance monitoring inspections of 68 WSSAs. The inspections were aimed to assess WSSAs' compliance with regulatory requirements.

Specifically, the inspections were

conducted to assess the condition of water supply and sanitation infrastructure, implementation of the guidelines issued by EWURA, implementation of the recommendations made in the Water Utility Performance Review Reports, compliance with directives issued in the previous inspections, standard of service as indicated in customer service charters, and performance targets set in the business plans.

### Price regulation

During 2023/24, EWURA determined and published petroleum product cap prices for all months of the year and issued six tariff orders compared to 13 tariff orders in 2022/23 for water and sanitation services. The decrease was attributed to a reduction in the number of tariff applications received from WSSAs.

### Petroleum products pricing

EWURA monitored the trend of crude oil and refined petroleum product prices in the world market. The cost of crude oil increased by 3three percent from 79.86 USD/BBL in July 2023 to 82.25 USD/BBL in June 2024.

Similarly, world market prices for refined petroleum products decreased between July 2023 and June 2024. Petrol prices fell by seven percent, from 89.74 to 83.05 USD/BBL. Diesel prices decreased by five percent, from 97.89 to 92.90 USD/BBL. Jet-A1 prices dropped by four percent, from 96.02 to 92.61 USD/BBL.

# YEARS

## of President Samia's Leadership

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The Board of Directors, Management, and the entire staff of the Energy and Water Utilities Regulatory Authority (EWURA), congratulate Hon. Samia Suluhu Hassan, President of the United Republic of Tanzania, on completing four years in office. EWURA joins all development enthusiasts in wishing you good health and success in serving the Tanzanian people. We wish you all the best in your leadership.



# HAMZA JOHARI: The legal eagle shaping Tanzania's governance after his flight from aviation

In the dynamic and ever-evolving landscape of Tanzanian public service, few names resonate with the same level of respect and authority as Hamza S. Johari.

Some people might have been exposed to this name when he was appointed Attorney General (AG) but Johari's public service started well before that. In fact, his appointment as AG only cemented his longstanding career, notably in legal fraternity. With a distinguished career that straddles both the legal and aviation sectors, Johari has steadily risen through the ranks to become one of the most influential figures in the country's governance framework.

His recent appointment as Attorney General in August 2024 is a testament not only to his legal acumen but also to his administrative competence and unwavering commitment to public service.

Johari is a man whose journey from legal scholar to aviation leader, and now to the pinnacle of the legal system, paints a picture of a rare breed of civil servant -one who combines deep technical knowledge with an exceptional ability to lead and innovate.

## Early life and education

Hamza Johari's story begins in Mtwara Tanzania, where he was born and raised. From a young age, Johari exhibited a passion for law, governance, and systems that drive development and public order.

His academic journey was shaped by this early passion, which saw him pursue a Bachelor of Laws (LLB Hons) degree, as a beginner to building the foundation of his legal expertise. But this, which to some is a milestone, was not enough for Johari, who went further and earned a Master of Laws (LLM) degree specializing in International Laws. After earning his law degree with excellent academic performance, Johari decided to specialize in International Law.

Following the completion of his Master's degree, he spent a year working at a prestigious law firm in Ukraine, where he gained substantial experience in Corporate Law and contract negotiations.

In addition to his law degree and master's in International Law, Johari is recognized as an expert in several areas, including corporate law, contract

negotiations, aviation law, and the international law of the sea.

## Passing on the knowledge

In an interview with Business Insider, he expressed his confidence in discussing or teaching these subjects anywhere and at any time. Recently, he taught International Law of the Sea at the People's Defence Forces' University. Johari also had the opportunity to teach at various universities across Tanzania. Notably, he taught International Transport Law (part-time) at Mzumbe University, covering maritime, air, and sea laws.

Positive feedback from Mzumbe reached the University of Dar es Salaam, which has an exchange program with Alexandria University in Egypt. As a beneficiary of this programme, Johari taught International Law of Carriage (Land, Air, and Sea). Johari has lectured on Aviation Law and Maritime Law at the National Institute of Transport (NIT), and he has also taught the Law of Insurance and the Law of the Sea at Alexandria University in Egypt.

## Vast experience

His extensive experience includes leading various international negotiation teams on boundary disputes, including the notable case concerning Lake Nyasa between Tanzania and Malawi. Furthermore, he has headed negotiations for commercial contracts in sectors such as ports, oil, aviation, and infrastructure.

In the realm of aviation, Johari has led bilateral agreements between Tanzania and several countries, including the United Kingdom and the Netherlands, as well as negotiations involving China and the USA, spanning nine years.

## From lawyer to Director General

While most legal professionals tend to remain in courtroom practice or academic circles, Johari's career took a unique turn. His transition into the aviation industry marked the beginning of a defining chapter.

Appointed as the Director General of the Tanzania Civil Aviation Authority (TCAA), Johari inherited an institution at the heart of one of the fastest-growing sectors in the country.



Attorney General (AG), Hamza S. Johari

Before becoming the Director-General of the Tanzania Civil Aviation Authority (TCAA), he served as the Executive Secretary of the TCAA Consumer Consultative Council (TCAA-CCC), a role that relied heavily on his legal expertise. Under his stewardship, TCAA underwent critical reforms, improving aviation safety, regulatory compliance, and infrastructure development.

Johari's leadership came at a time when Tanzania was increasingly integrating with global markets, making air travel and aviation security more vital than ever. He was instrumental in overseeing regulatory upgrades, enhancing airport safety protocols, and promoting investment in civil aviation.

## International recognition

Johari's impact did not go unnoticed beyond Tanzania's borders. His exemplary leadership earned him notable appointments in regional and international aviation bodies. One such role was his election as Chairman for Africa at the Civil Air Navigation Services Organisation (CANSO) -an international body dedicated to advancing air traffic management globally.

As a member of CANSO's Executive Committee, Johari contributed to shaping policies and strategies for air navigation services across the continent, advocating for better integration and safety. Moreover, he served as Board Chairman of the East African Community Civil Aviation Safety and Security Oversight Agency (EAC-CASSOA). In this capacity, Johari spearheaded regional initiatives to ensure uniform aviation safety standards across EAC member states. His ability to navigate cross-border policy discussions and legal frameworks cemented his reputation as a diplomat and administrator par excellence.

## First Presidential appointment

In August 2024, President Samia Suluhu Hassan appointed Hamza Johari as the Attorney General (AG) of the United Republic of Tanzania, succeeding Judge Dr. Eliezer Mbuki Feleshi.

Johari's role as Attorney General (AG) is his first presidential appointment. His appointment as TCAA Director-General was primarily facilitated through the relevant sector minister. As the Chief Government Legal Advisor, he aims to foster cultural change within the AG's office, a key part of his vision for the role. Cultural change is essential for fulfilling the office's duties, encompassing aspects such as teamwork, communication, and professional attire. Although each institution has its own culture, aligning this culture with the goals of the AG's office is crucial for success, and efforts to do so have already begun.

His appointment is somehow connected to good work which Johari done in collaboration with other people during the heated altercations over the government decision to recruit Dubai Port World (DPW) as investor in Tanzania ports.

At the time, to some people, Johari and his colleagues were regarded as ant-nationalists but after some months, it is now clear that the team which defended the government deal on the country ports were correct given the benefits which the country has started to reap from DPW investments.

His appointment as AG was widely praised by stakeholders in both the legal and civil aviation sectors. Many saw it as a strategic appointment - placing a seasoned professional with cross-sectorial experience at the helm of Tanzania's legal machinery.

As AG, Johari's role is multifaceted: He is the

government's chief legal advisor, oversees the drafting and interpretation of laws, represents the state in courts, and provides counsel on matters ranging from constitutional governance to international treaties. As the government's chief legal advisor, Johari steps into his new role at a crucial time when Tanzania is grappling with multibillion-dollar lawsuits. His background in international law is especially valuable as Tanzania navigates complex regional trade arrangements, cross-border disputes, and foreign investment contracts.

## Vision for legal reforms and governance

Since assuming office, Hamza Johari has outlined a vision for a more transparent, accountable, and responsive legal system.

He emphasizes digital transformation in legal processes, increased access to justice, and stronger alignment between laws and development goals. His approach is informed by years of dealing with international institutions, where governance is increasingly measured by effectiveness and agility.

Johari is also an advocate for institutional independence and professional integrity within the Office of the Attorney General.

He has called for closer collaboration between the legal community, academia, and government institutions to ensure that Tanzanian laws remain progressive and in tune with the times.

## Inspiration

Johari envisions shaping the government to achieve its objectives by ensuring a proper legal framework is in place. He is inspired by the changes implemented by Dubai's leader, Mohammed Bin Rashid Al Maktoum, regarding legal reforms that align with governmental vision. He firmly believes that law is not neutral; it reflects the intentions of those who create it. In contrast, economic and business forces are neutral, waiting for the law to align with their

aims. This accolade later proved crucial as his career took on regional and global dimensions. His formal education, combined with a drive to understand not just the letter of the law but also its spirit, positioned Johari as a rising star in Tanzania's legal and regulatory environment.

## Leadership style

Those who have worked with Johari describe him as principled, diligent, and intellectually sharp. He is known for his calm demeanor, an analytical mind, and a deep understanding of institutional frameworks.

He is known for his habit of listening and analyzing before airing his opinion on a matter. Though, he does not hesitate to correct when one misrepresents the facts. Unlike many public figures, Johari has managed to maintain a relatively low media profile, preferring to let his work speak for itself. However, his influence is widely felt. In aviation circles, he is credited with restoring credibility and technical capacity within the TCAA. In legal corridors, he is already being seen as a reformer with the potential to modernize Tanzania's legal architecture.

## A Legacy in the making

Hamza Johari represents a new generation of Tanzanian public servants - professionals who are not only experts in their fields but also capable of navigating the complexities of international diplomacy, public administration, and national governance.

His story is still unfolding, but the trajectory so far points to a legacy of excellence, integrity, and transformation. Whether it was securing Tanzania's skies or now guiding its legal system, Johari continues to prove that with the right leadership, institutions can be strong, efficient, and respected. In an era where trust in public institutions is more critical than ever, the rise of Hamza Johari offers hope and a clear signal that competence and character still matter in the corridors of power.

## IN BRIEF: JOHARI COMPETENCIES

- Experience in overseeing compliance, policy formulation, and legal matters in aviation regulation indicates his strong grasp of governance.
- Multilingual and International Exposure – Fluent in Kiswahili, English, Russian, and Ukrainian, Johari's multilingual skills suggest an ability to engage in international legal matters and negotiations.
- Proven Integrity and Competence – His career trajectory in both the public and private sectors suggests a reputation for professionalism and competence, qualities essential for the role of Attorney General.





President Samia Suluhu Hassan, alongside government officials and leaders from Agricom Africa Ltd and India's Mahindra, unveiled the two companies' planned tractor assembly plant project during the Dodoma 2024 Nane Nane Expo.

## Agricom Africa Ltd:

# Driving Tanzania's farming future with 360° solutions

By Business Insider Reporter

Despite recent economic shifts and ongoing technological disruptions across various industries, agriculture remains the cornerstone of Tanzania's economy, playing an unrivalled role in nation-building efforts.

Beyond sustaining millions of livelihoods and ensuring national food security, this strategic sector drives other productive activities and supports various parts of the economy, particularly by fostering industrial growth.

Currently, farming activities contribute around 25% to national output (GDP) - about US\$13.13 billion in 2023, according to official statistics - and account for 85% of total exports. The sector also serves as a primary source of livelihood for over 65% of the population.

### Unlocking farming potential

Despite its vital role in socio-economic development, agriculture in Tanzania faces challenges such as low productivity, limited access to technology, and the growing impacts of climate change.

Outdated farming methods and low mechanization further hinder its growth.

For nearly two decades, Agricom Africa Ltd, has been at the forefront of addressing these challenges, driving sustainable agricultural development and promoting modern farming practices in Tanzania.

"We were the first company to recognize farmers as strategic business partners, and since then, we have worked closely with them - not only to modernize their farming practices but also to enhance their livelihoods," says Ms Nq'obile Ngwenya, Acting Group CEO, emphasizing the company's commitment to agricultural transformation.



Agricom Acting Group CEO,  
Nq'obile Ngwenya

In a recent exclusive interview with Business Insider, she emphasized that farming is not only essential for human survival but also serves as the foundation of economic stability, industrial growth, and societal development.

### The 2024 Nane Nane Expo milestone

Ms. Ngwenya stated that Agricom Africa Ltd. delivers significant value through its unique operational strategy, which equitably serves all segments of the agricultural industry.

The company offers a comprehensive 360-degree value chain of services, supporting farmers at every stage - from land preparation and planting to fertilization, weeding, harvesting, and transportation of produce.

Leveraging innovative technology and strategic partnerships, it supplies high-performance farming equipment, including tractors, combine harvesters, power tillers, and irrigation systems, to enhance productivity and efficiency.

At the 2024 Nane Nane National Exhibition in Dodoma, Agricom Africa delivered 500 tractors, 800 power tillers, and 200 farm preparation tools valued at TSh44.63 billion to the government to help support the "Agenda 10/30: Agriculture is Business" strategy.

### Advancing the "Agenda 10/30" Initiative

The "Agenda 10/30" initiative is dedicated to transforming agriculture into a profitable and sustainable business by focusing on mechanization, improved infrastructure, access to credit, and the

inclusion of youth in agribusiness.

Its ultimate goal is to move farming beyond subsistence, fostering a thriving sector with a 10% growth target by 2030.

Ms. Ngwenya highlighted that Agricom Africa's role goes beyond merely supplying equipment.

The company plays an active part in this transformative vision by offering capacity-building programmes that train farmers on best practices, efficient equipment usage, and sustainable farming techniques. "Agricom Africa is a key driver of youth and women's empowerment in agriculture, closely aligning with the government's 'Agenda 10/30' through its marketing strategies and training initiatives," she says.

### Shaping the future of agribusiness

Agricom Africa has revolutionized agricultural financing by introducing lease financing solutions, pioneering services like hire purchase of farming machinery to help bridge the gap that previously limited farmers' access to modern equipment.

Ms. Ngwenya said partnerships with banks and financiers like PASS have helped farmers acquire farming tools, helping the company increase tractor sales in Tanzania from 900 units in 2023 to 1,024 units in 2024, alongside other essential farming equipment.

The company is helping reshape perceptions of farming and attract a new generation of agripreneurs by integrating technology and making farming more efficient and commercially viable.

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Sustainability is at the heart of Agricom Africa's approach. By sourcing durable equipment and providing tailored financing options, the company ensures long-term efficiency and profitability for farmers.

"We select our suppliers very carefully, ensuring that we work with brands that meet international mechanization standards," Ms. Ngwenya said, noting that the company's hire purchase model, in partnership with institutions like PASS, makes mechanization accessible to smallholders.

#### A vision for the future

Agricom Africa Ltd. is undeniably committed to driving Tanzania's agricultural transformation in alignment with the 'Agenda 10/30' goals.

Through its focus on mechanization, strategic partnerships, and farmer empowerment, the company is positioning the sector for robust future growth and enduring food security.

Sector experts widely agree with Ms Ngwenya that, with continued investments in technology and supportive policies, Agricom Africa Limited is poised to become a foundational pillar in Tanzania's agricultural success for generations to come.



**Dr. Samia Suluhu Hassan receiving souvenirs from Angelina Ngalula, Executive Chairman of Bravo Group Limited and Agricom Africa Limited, at the Nane Nane Exhibition in Dodoma last year.**

### Clean Statistics & Targets: National Smart Cooking Blueprint

To farmers, beneficiaries of its investments and operations as well as other sectoral stakeholders, Agricom Africa Ltd is more than an equipment provider.

Simply put, the company is a long-term partner in agricultural success, which supports farmers with:

- Training & Technical Support
- Hands-on training and expert troubleshooting to optimize equipment use and minimize downtime.
- After-Sales Services
- Skilled technicians, readily available spare parts, and responsive service teams to ensure seamless operations.
- Capacity Building & Financing
- Educating farmers on best practices while partnering with financial institutions to offer affordable credit.

Ag.Group CEO Ngobile Ngwenya says the business is supported by 25 outlets nationwide, comprising 14 branches and 11 agents, strategically positioned to provide localized expertise and responsive assistance

The nearly 20-year-old company is strengthening service delivery through a call service centre and ongoing farmer location mapping for ensuring faster service support and tailored solutions.



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## BUILDING A NATION:



Samia Housing Scheme Kawe



# Samia ignites NHC's housing revolution

## By Business Insider Reporter

As President Samia Suluhu Hassan marked four years at the helm of Tanzania's Sixth Phase Government this March, one of her most visible legacies is rising skyward - block by block - in the form of affordable housing and revitalized public infrastructure across the country.

At the heart of this transformation stands the National Housing Corporation (NHC), a once-stalled state institution now thriving under strategic government support.

Thanks to President Samia's intervention, the NHC is undergoing a sweeping transformation, completing long-abandoned projects, launching bold new schemes, and strengthening its public-private partnerships to meet Tanzania's rising housing demand.

### From Stalled to Speed: The Samia Effect

When President Samia took office in 2021 following the untimely passing of President John Pombe Magufuli, she made it clear that housing would be a national priority.

One of her early decisions was to empower NHC financially by allowing it to access credit, enabling the completion of high-profile projects such as Kawe 711 and Morocco Square, which had been dormant since 2018.

In a symbolic nod to her leadership, the Corporation unveiled the Samia Housing Scheme, an ambitious initiative to build 5,000 homes across Tanzania. Already, 560 units in Kawe are near completion and fully sold, with Phase Two now underway in Kawe,



Dr. Samia Suluhu Hassan, The President of the United Republic of Tanzania (Medeli (Dodoma), and Mtoni Kijichi (Dar es Salaam)).

### State-backed, results-driven

The transformation has not gone unnoticed. At the recent NHC Workers' Council meeting held in Kibaha, Coast Region, Treasury Registrar Nehemia Mchechu praised the Corporation's performance, citing a threefold increase in government contributions - from TSh2 billion to TSh6 billion within just one year.

"This contribution is separate from taxes and other payments," Mr. Mchechu told Business Insider in the sidelines of the meeting adding: "It reflects a healthy financial trajectory, and the momentum must continue."

NHC's total asset value has also grown - from TSh5.04 trillion in 2021 to TSh5.47 trillion in 2024, according to a recent report by the Controller and Auditor General (CAG).

The increase is largely driven by the completion of new projects and acquisition of prime properties such as Urafiki in Dar es Salaam.

### Massive projects, measurable impact

NHC's reach is now national. In Dodoma, it's building eight ministry office buildings in the fast-developing Mtumba Government City - now 96% complete.

In Mirerani, the Tanzanite Building is almost finished.

Southern Zone Hospital (Mitengo) and Mwalimu Nyerere Memorial Hospital (Musoma) are already completed, while the University of Dar es Salaam School of Economics stands at 90% completion.

Meanwhile, in Zanzibar, construction of TCRA offices is ongoing, and the Jakaya Kikwete Heart Institute building has already been handed over. Across Kariakoo, 2,100 new modern apartments and commercial spaces are replacing old structures, and four previously stalled projects have been revived.

### PPP: A game-changer

A key pillar of the NHC turnaround has been the aggressive pursuit of public-private partnerships (PPPs).

The Sixth Phase Government has approved 21 joint venture projects worth TSh179 billion, with 18 already underway.

Looking ahead, 61 additional PPP projects valued at over TSh607 billion are in development. If successfully implemented, they could deliver 60% of the total housing value needed over the next 15 years.

### Four directives, one vision

In a bold push to ensure continued transformation, Mr. Mchechu issued four key directives to the Corporation during the Workers' Council meeting in Kibaha:

Increase Government Contributions

He called on NHC to target a government dividend of at least TSh10 billion in the coming financial year.

"With their budget and financial potential, reaching this milestone is achievable," he asserted.

### Accelerate Project Implementation



Our income has risen from TSh8.5 billion per month last year to TSh10 billion this year. Debt recovery has improved as well, with unpaid obligations reduced from TSh27 billion to TSh23 billion.

NHC Director General, Hamad Abdallah



Morocco Square



Mtumba's Government City project



Iyumbu Satellite City

Acknowledging the urgent national housing demand, Mr. Mchechu urged NHC to treat housing development with wartime urgency.

"They must act like they're in a war room. Tanzania's housing challenge is too large for a conventional, profit-only approach," he says.

### Foster Unity

Emphasising the importance of institutional culture, he advised that NHC staff must maintain unity and focus on innovation. "Gossip saps productivity. That energy should fuel performance and creativity instead," he says.

### Innovate and diversify revenue streams

Finally, Mr. Mchechu urged NHC to capitalise on its partnership model and pursue alternative financing strategies.

"The second phase of their public-private partnership portfolio involves 61 projects. If executed well, it could generate up to 60% of the total housing value within 15 years," he noted.

### Leadership committed to delivery

NHC's Director General Hamad Abdallah affirmed that the Corporation is committed to innovation and stakeholder collaboration. "Our income has risen from TSh8.5 billion per month last year to TSh10 billion this year," he revealed. Debt recovery has improved as well, with unpaid obligations reduced from TSh27 billion to TSh23 billion.

Quick-win projects are already generating value in Masasi, Lindi, Bukoba, Kahama, and Tabora, while major projects like Premium Tower, 711 Kawe, and GPR Plot 300 are underway.

### The road ahead: Bold and right

Board Chairperson Dr. Sophia Kongela closed the Annual General Meeting with a rallying call for faster implementation.

"NHC is uniquely positioned to lead the housing sector in Tanzania. The Samia Housing Scheme and Mtumba Government City will be flagship projects. We must deliver with urgency and excellence," she says.

Resolutions from the AGM underscored the importance of recovering rental debts, accelerating construction, and fostering a culture of innovation that matches the scale of Tanzania's housing needs.

### A model for state-owned enterprise

Once seen as sluggish and underperforming, NHC is now emerging as a model of public sector efficiency - demonstrating how state-owned enterprises can thrive with the right blend of leadership, support, and strategic vision.

With a balance sheet on the rise, ambitious housing targets in sight, and a bold new PPP pipeline, the National Housing Corporation is not just building homes - it's building the future of Tanzania.





# PASS Leasing role in agriculture as President Samia clocks four years



PASS Leasing Managing Director, Killo Lusewa

## By Business Insider Reporter

As Tanzania marks four years under the leadership of President Samia Suluhu Hassan, a defining theme has been the government's commitment to strengthening the agricultural sector.

With agriculture forming a cornerstone of Tanzania's economy, President Samia has prioritised productivity, food security, and sector-wide growth. This vision is being brought to life through various initiatives, and among the key enablers is PASS Leasing Company.

PASS Leasing has emerged as a critical partner in agricultural transformation, offering financing solutions tailored to agribusiness entrepreneurs.

The company supports the development of key agricultural subsectors including crop farming, fisheries, beekeeping, and livestock. Through flexible and accessible leasing models, PASS Leasing enables farmers and agribusiness owners to access modern equipment and technology essential for improving productivity and operational efficiency.

Whether it's irrigation systems, tractors, agri-processing tools, storage units, or fishing gear, PASS Leasing ensures entrepreneurs in agriculture have the tools they need to thrive. Its customised leasing options serve a wide range of clients, from smallholder farmers seeking portable equipment to commercial agribusinesses investing in value addition.

### Tailored financing models

PASS Leasing offers several products designed to meet the specific needs of the agricultural community:

#### 1. Traditional financial leasing

This model enables agribusiness entrepreneurs to lease large-scale equipment such as tractors and agri-processing machinery. PASS Leasing pays the supplier, while the client repays the amount in instalments. A buy-back option is included, offering security and flexibility.

#### 2. Micro leasing

Ideal for smallholder farmers and startups, this model provides access to equipment worth up to TSh10 million, with a repayment period of up to one year. It removes the barrier of large upfront costs, allowing emerging entrepreneurs to grow steadily.

#### 3. Value chain financing lease

Targeting clients involved in processing and value addition, this model helps entrepreneurs lease specialised equipment for food, milk, and other processing needs. It supports consistent supply chains by meeting quality and production standards required by aggregators and processors.

Through these models, PASS Leasing lowers the capital threshold for farmers and agribusinesses, enabling them to access tools that would otherwise be financially out of reach.

#### Supporting agribusiness across sectors

President Samia's administration has prioritised the modernisation of agriculture as a path to economic growth and job creation. PASS Leasing aligns with this agenda by supporting diverse agricultural sectors: Crop Farming: Providing financing for irrigation, machinery, and processing equipment to help farmers increase yields and reduce post-harvest losses.

As President Samia continues to steer Tanzania towards a future of sustainable economic growth, PASS Leasing Company stands out as a key player in supporting the agricultural sector. With accessible, tailored financing models and a deep commitment to helping agribusinesses thrive, PASS Leasing is contributing significantly to the modernization of Tanzanian agriculture. This partnership between the government's vision and PASS Leasing's financial services is creating a more resilient and

Fisheries: Supplying fishing gear and storage tools to enhance productivity and enable small and medium enterprises to upgrade operations. Beekeeping: Supporting this often-overlooked subsector with equipment to expand honey production and increase market value. Livestock: Financing milking machines, cooling tanks, and other tools to improve livestock management and dairy output.

#### Simplified application process

PASS Leasing services are intentionally designed to be inclusive and accessible. The application process is straightforward for individuals, associations, or companies in agribusiness.

To qualify, applicants must:

- Be engaged in an agricultural-related activity
- Present a viable business plan
- Contribute at least 20% of the asset's purchase price

Clients receive step-by-step guidance - from choosing equipment from approved suppliers to on-site visits and business assessments. PASS Leasing officers offer continuous support throughout the lease cycle, including final payment and asset handover.

#### Monitoring and long-term support

Beyond financing, PASS Leasing stays engaged with its clients by monitoring equipment usage and its impact. Regular site visits ensure proper use of the leased assets, and technical guidance is offered to help clients maximise efficiency.

Upon successful lease repayment, clients have the option to purchase the equipment -encouraging ownership of modern agricultural tools and long-term investment in productivity.

#### A strategic partner

As President Samia continues to lead Tanzania toward inclusive and sustainable economic growth, PASS Leasing stands out as a key ally in driving agricultural progress. With accessible, customisable financial solutions and deep commitment to rural development, PASS Leasing is helping transform the face of Tanzanian agriculture.

By bridging the gap between government ambition and farmer capability, this public-private synergy is paving the way for a more productive, resilient, and prosperous agricultural economy.



Targeting clients involved in processing and value addition helps entrepreneurs lease specialised equipment for food, milk and other processing needs.





# ZURA leads clean energy push in Zanzibar

## A STEP TOWARDS SUSTAINABILITY



The Zanzibar Utility Regulation Authority (ZURA) workers attend participants who visited its pavilion at a trade exhibition.

ZURA Director General,  
Omar Ali Yussuf



### By Business Insider Reporter

The Zanzibar Utilities Regulatory Authority (ZURA) plays a crucial role in regulating the energy and water sectors in Zanzibar. As an independent body, ZURA is committed to ensuring reliable, efficient, and safe utility services, while promoting the sustainable use of resources, with a particular focus on clean energy.

In alignment with global efforts to combat climate change, ZURA is leading the charge towards cleaner, renewable energy solutions in Zanzibar. Its primary goal is to transition the spice islands to more sustainable energy sources, with solar power being at the forefront of this initiative.

ZURA not only regulates utilities but also educates the public on the importance of shifting to cleaner fuels. The authority is dedicated to showcasing sustainable energy alternatives that will reduce Zanzibar's environmental footprint while addressing longstanding power challenges.

#### Mandate and Operations

In its pursuit of a transformative and sustainable future, ZURA is entrusted with the critical responsibility of regulating and overseeing the electricity, water, petroleum, and natural gas sectors in Zanzibar.

The authority ensures that these utilities operate according to established standards, safeguarding consumers' interests while maintaining service quality. Through monitoring, licensing, and policy development, ZURA promotes efficient and equitable access to energy across the islands.

By ensuring efficient, reliable, and environmentally responsible management, ZURA plays a pivotal role in driving the

island's economic development, enhancing public welfare, and fostering long-term sectoral growth aligned with global standards and local needs.

Zanzibar has long depended on imported fossil fuels for its energy needs, a costly and unsustainable approach. However, ZURA has proactively sought clean energy alternatives to reduce the island's reliance on fossil fuels, aligning its efforts with both national and international climate goals.

#### Advocating for Clean Energy in Zanzibar

One of ZURA's key objectives is to encourage widespread adoption of clean energy, with solar power as the most viable option for Zanzibar. The archipelago's abundant sunshine positions it as an ideal candidate for harnessing solar energy to meet its growing electricity needs in an environmentally friendly way.

Mr Omar Ali Yussuf, the Director General of ZURA, is a passionate advocate for this transition to clean energy. He views solar power as a golden opportunity to decrease Zanzibar's dependence on fossil fuels while fostering environmental sustainability.

"Clean energy is not just a choice; it's an imperative for our future," says Mr Omar.

"Solar power offers Zanzibar a unique opportunity to shift away from imported fossil fuels and build a greener, more resilient energy system."

ZURA's role, according to Mr Omar, is to ensure that clean energy is accessible, affordable, and reliable for all citizens. This commitment aligns with global efforts to reduce carbon emissions and promote sustainable energy solutions.

#### Public Awareness and Education

Education is integral to ZURA's clean energy strategy. The authority has

launched public awareness campaigns to highlight the environmental and financial benefits of switching to solar power. These campaigns also inform citizens about available incentives and support for solar energy installations.

In collaboration with local governments, NGOs, and the private sector, ZURA is working to raise awareness about renewable energy alternatives. Furthermore, ZURA is establishing training programs to build local capacity in solar energy installation and maintenance, creating jobs while ensuring the long-term viability of the renewable energy sector. "For this shift to be effective, the whole community must be involved," Mr Omar stresses. "This is not just a government initiative but a collective responsibility. Together, we can create a cleaner, more sustainable Zanzibar."

#### The Future of Clean Energy in Zanzibar

Looking ahead, ZURA remains committed to expanding renewable energy solutions throughout Zanzibar.

The authority aims to increase the share of solar power in the island's energy mix and is exploring other renewable sources such as wind and biomass. By ensuring that the regulatory framework supports these developments, ZURA is paving the way for a sustainable energy future for the islands.

With ongoing support from ZURA, the government, and the public, Zanzibar is set to become a regional leader in clean energy adoption. Embracing clean energy will reduce environmental impact, improve energy access, and ensure a sustainable future for the people of Zanzibar.

Under Mr Omar's leadership and with continued community engagement, ZURA is driving Zanzibar toward significant strides in clean energy, positioning the islands as a model for East Africa.

## MORE INFO: Harnessing Zanzibar's Solar Potential for a Sustainable Future

Solar energy stands out as one of the most promising renewable resources for Zanzibar. Thanks to its strategic geographic location and abundant sunshine, the spice islands are well-positioned to harness solar power as a viable and cost-effective solution to meet its growing electricity demand. Solar energy can be deployed through both small-scale installations, such as those for individual households, and large-scale projects that contribute to the national grid.

Zanzibar Utility Regulatory Authority (ZURA) has been instrumental in facilitating the adoption of solar energy, especially in rural areas where access to the national

grid remains limited.

The authority has partnered with government and private sector stakeholders to provide incentives and financing options to residents interested in installing solar systems.

"Solar energy presents Zanzibar with a unique opportunity to bypass traditional energy infrastructure and transition directly to a sustainable, renewable energy future," says Mr. Omar.

"By embracing solar power, we are not only safeguarding our environment but also unlocking new economic opportunities and ensuring energy security for future generations."





## BRELA:

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If you are among the businesses affected, don't wait until it's too late. Make sure your company records are updated in the system before the waiver ends.

BRELA CEO, Godfrey Nyaisa



## Waiver ending soon, act now; Business owners told

By Exuperius Kachenje

The clock is ticking, the deadline is approaching fast. Business owners, especially those with companies registered before 2018, are having a last chance to update their records and benefit from a 50 percent waiver on late filing fees.

"This opportunity is about to end in May, so it's crucial to act now," says Godfrey Nyaisa, the Chief Executive Officer of the Registrar of Companies (BRELA).

Nyaisa reminds businesses to update their information under the Online Registration System (ORS), and if companies fail to do so before the deadline, they will have to pay the full late filing fees. According to Nyaisa, the reminder is part of an important announcement from the Business Registration and Licensing Agency (BRELA).

He as stated that the Minister for Industry and Trade issued a

Government Notice on 24th May 2024.

The BRELA CEO says the notice, which announced the 50 percent waiver, aimed at helping businesses save money by reducing their penalties for late filing.

"This valuable opportunity is about to expire," Nyaisa warns.

He emphasised that the waiver is available for businesses that update their company details through the ORS before the deadline.

He also mentioned that the waiver is valid for a 12-month period, according to Section 452A of the Companies Act Cap 212.

He urges all businesses that qualify to take advantage of this opportunity and avoid paying full late filing fees.

"This waiver provides a rare chance for businesses to update their information in the ORS without facing the full penalty for late filing," says Nyaisa as he adds;

"We are strongly advising all companies that fall under this category to act quickly and update their records during this amnesty period."

The waiver applies to companies that were registered before 2018 and have not yet updated their information in the ORS. It also applies to businesses whose update applications were submitted

before the waiver notice but are still pending in the system. Furthermore, businesses that submit applications for updates during the amnesty period will be eligible for the waiver as well.

However, the waiver does not apply to companies that have already made payments, in full or part, for their late filing fees before the notice was published. If a business has made arrangements to pay the fees, it will not qualify for the waiver.

For those businesses that qualify, this is a chance to save a significant amount of money. Nyaisa urges businesses to act now and not wait until the last minute.

"If you are among the businesses affected, don't wait until it's too late. Make sure to update your company records in the ORS before the waiver ends," he says.

As the deadline is approaching rapidly, business owners need to take this opportunity seriously. Updating company records is an important step to avoid unnecessary costs, and with the 50 percent waiver, businesses can save a considerable amount.

Therefore, the time to act is now, and businesses should not miss out on this valuable chance to reduce their late filing penalties.





## Global applause for Samia's clean cooking push agenda

By Business Insider Reporter

One of the most significant achievements of President Dr. Samia Suluhu Hassan's leadership over the past four years has been advancing green growth and elevating public health to unprecedented levels in the 61-year history of the United Republic of Tanzania.

Her advocacy for cleaner, safer, and more sustainable cooking solutions has earned her both national accolades and global recognition.

As outlined in the national clean cooking fuels blueprint, Dr. Samia is leading the Clean Kitchen Agenda - a transformative initiative aimed at transitioning households from hazardous traditional cooking methods to modern, affordable, and eco-friendly alternatives.

### Clean kitchen targets

The 10-year Clean Cooking Energy Policy aims to increase household adoption of clean cooking fuels from less than 10 percent to 80 percent by 2034.

At the recent launch of the National Clean Cooking Energy campaign in Muheza District, Tanga Region, President Samia expressed confidence in achieving this goal by 2030, citing strong stakeholder support.

"Although access to clean cooking energy is still below 10 percent nationwide, with ongoing government initiatives and the backing of partners, we can reach our target as early as 2030," she affirmed on February 27 in Tanga.

*President Samia Suluhu Hassan launches clean cooking initiative in Tanga recently as witnessed by Energy Deputy Minister, Judith Kapinga (right) and Tanga Regional Commissioner, Dr. Batilda Burian (left).*

### Clean Statistics & Targets: National Smart Cooking Blueprint

Vital data from the National Clean Cooking Strategy (2024–2034):

#### Current Usage:

- As of 2024, only 10% of Tanzanian households utilize clean cooking energy sources.

#### Target:

- The strategy aims to increase this figure to 80% by 2034.

#### Health Impact:

- Traditional cooking methods are associated with about 33,000 deaths annually due to indoor air pollution.

#### Environmental Impact:

- The country experiences deforestation at a rate of about 469,000 hectares per year, largely due to the demand for firewood and charcoal.

#### Financial Commitment:

The implementation of the strategy is projected to require an investment of TZS 4.6 trillion (about US\$1.8 billion) over the ten-year period.

#### Policy Measures:

##### >>Institutional Transition:

A directive mandates those institutions serving over 100 individuals transition from using firewood and charcoal to clean cooking solutions.

##### >>Fiscal Incentives:

Plans include reducing taxes and levies on energy appliances and standardized clean cooking stoves by June 2026 to make them more affordable.

##### >>Health Risks of Traditional Methods:

Exposure to firewood smoke for an hour poses health risks equivalent to smoking between 200 and 300 cigarettes.

### The national campaign

The campaign introduced a programme to distribute 452,445 subsidized gas cylinders nationwide, valued at TSh8.64 billion.

This initiative reinforces Tanzania's leadership in sustainable energy, improves public health, and fosters economic opportunities in the clean energy sector.

At the January 2025 Mission 300 Africa Energy Summit in Dar es Salaam, global leaders praised President Samia's commitment to phasing out harmful cooking fuels.

Dr. Akinwumi Adesina, President of the African Development Bank (AfDB), hailed her Clean Cooking Solutions agenda as transformative for Africa's energy and health challenges.

The AfDB reaffirmed its support for Tanzania's clean cooking transition.

### Financial support

In line with this momentum, Deputy Prime Minister and Energy Minister Doto Biteko, speaking at the launch of NMB Bank's clean cooking soft loans fund on January 25, 2025, commended President Samia's visionary leadership, emphasizing that her bold initiatives have set a strong precedent for other nations to follow.

"The launch of the TSh100 billion lending facility by NMB Bank is a transformative milestone that adds significant momentum to the Clean Kitchen Agenda. It provides essential financial backing to accelerate the adoption of clean cooking solutions, underscoring the crucial role of private sector investment in driving and scaling up this noble idea," Dr. Biteko remarked.

He urged financial institutions to support clean energy projects, recognizing President Samia's leadership in positioning Tanzania as a global advocate for clean kitchens and sustainable energy.

NMB Bank CEO Ruth Zaipuna also emphasised the fund's role in accelerating the distribution of clean energy solutions and expanding market reach.

### Progress in clean cooking adoption

Since the launch of the National Clean Cooking Strategy in May 2024, key achievements include:



- TSh36.64 billion in subsidies allocated to institutions serving over 100 people, enabling them to comply with the firewood and charcoal ban.
- Some 110,000 gas cylinders distributed through the Rural Energy Agency (REA) by January 2025.
- TSh4.3 trillion secured to electrify 20,000 villages, with TSh1.5 trillion allocated to connect 6,000 villages in the current financial year.

### A global icon in clean energy

Under President Samia's leadership, clean cooking technology has become a national priority.

Through policy reforms, strategic partnerships, and public awareness campaigns, Tanzania has become a model for clean energy adoption across Africa and beyond.

These initiatives demonstrate that economic growth and environmental responsibility can go hand in hand—an inspiring message to nations worldwide investing in a sustainable future.



Deputy Prime Minister and Energy Minister, Doto Biteko



President of the African Development Bank (AfDB), Dr Akinwumi Adesina



## URBAN DEVELOPMENT

# Four Years of President Samia: Dar es Salaam's remarkable development milestones

By Hashim Jumbe

Four years ago, Tanzania made history by electing its first female Commander-in-Chief, Hon. Dr. Samia Suluhu Hassan, President of the United Republic of Tanzania. Since then, her visionary leadership in the Sixth Phase Government has driven remarkable progress across the nation.

From the moment she delivered her inaugural speech on April 22, 2021, before the Parliament, President Samia set a clear course for national development - one centered on inclusive growth, good governance, and transformative reforms. Over the past four years, she has spearheaded groundbreaking advancements in healthcare, education, social welfare, and economic sectors, including trade and infrastructure.

For the Dar es Salaam City Council, ensuring quality and sustainable public services remains a top priority. Under President Samia's administration, significant milestones have been achieved across all sectors, fulfilling key commitments outlined in the CCM Election Manifesto (2020-2025).

"Our commitment is to fully implement the Chama cha Mapinduzi (CCM) Manifesto and ensure that development within the Dar es Salaam City Council is both visible and impactful," said Mr. Elihuruma Mabelya, Director of the Dar es Salaam City Council.

From modernizing urban infrastructure to expanding essential services, President Samia's leadership has reshaped Dar es Salaam, leaving a lasting legacy of progress, empowerment, and prosperity.

"President Samia has increased funding for Development Projects" - Director Mabelya.

President Samia's Investments Drive Dar es Salaam's Development

The past four years have been a period of remarkable progress for the Dar es Salaam City Council, marked by a consistent increase in budget allocations and development funding. This growth has been fueled by President Hon. Dr. Samia Suluhu Hassan's unwavering commitment to advancing key sectors such as health, education, infrastructure, and social services.

"To ensure the effective implementation of the CCM Election Manifesto, we have prioritized development in crucial sectors. Over these four years, we have witnessed significant changes and the City Council's strong commitment to service delivery. Additionally, Hon. President Dr. Samia Suluhu Hassan has made substantial investments that have transformed the city," said

Mr. Elihuruma Mabelya, Director of the Dar es Salaam City Council.

## Steady budget growth and increased revenue

The Dar es Salaam City Council's budget has grown consistently, reflecting the government's strategic focus on development:

- 2021/2022: TSh202.4 billion
- 2022/2023: TSh208.5 billion
- 2023/2024: TSh255 billion
- 2024/2025 Target: TSh280 billion

This steady increase in revenue collection has enabled the City Council to implement major projects efficiently, ensuring that services reach citizens more effectively.

"Over the past four years, the Dar es Salaam City Council has seen a significant increase in revenue collection, which has facilitated the rapid and efficient implementation of various projects within the council," Mabelya stated.

He further emphasized the strong financial performance in the current financial year:

"For 2024/2025, we have already reached 83% of our revenue collection target. By the end of the year, we expect to exceed our goal. This sustained growth has allowed us to address key public concerns, particularly in infrastructure and essential services. We, therefore, extend our gratitude to President Samia for her leadership and investment in our city."

## Strategic investments and future plans

Mabelya concluded by outlining the City

Council's strategic approach for the coming years:

"We are well-prepared to implement large-scale strategic projects funded through internal revenue sources. Our revenue collection capacity is strong, and we are focused on executing flagship projects that will further transform Dar es Salaam."

With President Samia's leadership, Dar es Salaam is on a clear path toward sustained urban growth, improved public services, and enhanced economic opportunities.

"President Samia has worked wonders in the Health Sector" - Dr. Zaituni Hamza President Samia's Transformative Impact on Healthcare in Dar es Salaam Since taking office, President Hon. Dr. Samia Suluhu Hassan has achieved remarkable milestones in the health sector, recognizing that health is the foundation of individual well-being and national prosperity. Her steadfast commitment to improving healthcare services has resulted in significant advancements across the country.

"When speaking about Hon. President Samia Suluhu Hassan, it is difficult to find a fitting comparison. Over the past four years, Dar es Salaam City has experienced remarkable progress. The Health Department has received a total of TSh101.4 billion from the City Council's internal revenues, the Central Government, and donors. These funds have been directed toward the construction of new health centers, dispensaries, and hospitals, as well as the procurement of medicines and medical equipment," said Dr. Zaituni Hamza, Chief Medical Officer of the Dar es Salaam City Council.

## Expanding healthcare infrastructure

From internal revenues alone, the City Council has allocated TSh35.4 billion over the past four years, supporting the construction of three district hospitals.

Through Central Government funding, several key projects have been implemented, including:

- TSh5.2 billion for the construction of four new health centers in Segerea, Mchikichini, Guluka Kwalala, and Kipunguni 'B'.
- Expansion of healthcare facilities, including:
  - Three new hospital wards
  - Four surgical buildings
  - Male and female surgical wards
  - A modern mortuary
  - An emergency unit
  - Maternity delivery rooms
  - Upgrades at Gongolamboto, Bangulo, Nzasa Dispensary, and Luhanga.

"President Samia has embraced her role as a leader with a deep sense of responsibility. She has

## URBAN DEVELOPMENT



**Dar es Salaam City Director, Elihuruma Mabelya (front left), accompanied by Chief Medical Officer Dr. Zaituni Hamza and other council experts, during inspection of construction of Kivule Hospital.**

provided hope and relief to Tanzanians by ensuring that quality healthcare services are accessible close to home. This allows people to receive timely treatment and return to their economic activities," Dr. Zaituni emphasized.

## Investing in maternal and emergency healthcare

The government has also made significant strides in maternal healthcare and emergency medical services:

The 'M-Mama' Program has strengthened maternal referral systems, ensuring safer deliveries and reducing maternal mortality rates.

Emergency medical services at EMD Hospital in Ukonga Magereza have been enhanced with the provision of modern medical equipment.

An X-ray unit has been constructed at Pugu Health Center, bringing diagnostic services closer to the community, eliminating the need for patients to travel long distances to hospitals like Amana and Mnazi Mmoja. "Pregnancy should never be a cause of maternal death. Through initiatives like 'M-Mama,' we are improving the entire referral system to safeguard the lives of both mothers and newborns," Dr. Zaituni stated.

## Strengthening medical supplies and equipment

Healthcare infrastructure alone is not enough without essential medicines and medical equipment. Under President Samia's leadership, over TSh42.9 billion has been allocated for the procurement of medicines and medical supplies, ensuring that healthcare facilities are well-equipped

to serve the public.

"This is unprecedented. Over the past four years, the Dar es Salaam City Council has consistently received funding for both infrastructure and medical supplies. It's something to be proud of," Dr. Zaituni noted.

Additionally, the Health Department has invested TSh17.5 billion to further expand healthcare services by constructing new health centers in Mzinga, Mchikichini, Kiwalani, Kinyerezi, Zingiziwa, and Majohe. Other notable projects include:

- An eye and dental unit at Kivule
- A new insurance building
- An additional floor at Mnazi Mmoja Health Center

## Legacy of progress and commitment

With President Samia's strategic leadership, Dar es Salaam's healthcare landscape has undergone a historic transformation, ensuring that quality medical services are accessible, affordable, and efficient.

"When you look at service improvements, President Samia has done an outstanding job for the Dar es Salaam City Council. Her leadership has reshaped the city's healthcare system, making quality healthcare a reality for thousands," Dr. Zaituni concluded.

"President Samia Has Transformed the Education Sector" - Teacher Magreth Macha Over the past four years, President Samia Suluhu Hassan's leadership has ushered in remarkable progress in the education sector,

ensuring that education serves as a key driver of national development by equipping students with the skills and competencies needed for the future.

## Expanding early childhood and primary education

Under President Samia's administration, the Dar es Salaam City Council's Division of Early Childhood and Primary Education has received substantial funding for:

- Construction of new classrooms, toilets, and teachers' houses
  - Equipping schools with desks and teaching materials
  - Building teachers' offices and new schools
- This funding has been sourced from the Central Government, education donors, and the council's internal revenues.

"Over the past four years, we have received more than TSh20.5 billion, enabling us to build 437 classrooms where students can now learn in a more comfortable environment. We are deeply grateful to President Samia for making this possible," said Teacher Magreth Macha, Early Childhood and Primary Education Officer, Dar es Salaam City Council.

Additionally, operational grants totaling TZS 7.8 billion have been allocated for:

- Allowances for staff
- Meals for students with special needs
- Administrative expenses
- Procurement of learning materials
- Examinations and sports activities

**CONTINUES ON PG 67>>**

President Dr. Samia Suluhu Hassan.



## URBAN DEVELOPMENT

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Through its internal revenue, the Dar es Salaam City Council has also produced 31,539 desks, valued at TSH3.9 billion, ensuring that schools facing shortages are well-equipped.

**Construction of New Schools**

In the past four years, the Dar es Salaam City Council has constructed twelve (12) new schools, valued at TZS 3.3 billion, funded through both internal revenue and the Central Government.

**Key government-funded projects include:**

•BOOST Project – Focused on improving early childhood and primary education, resulting in the construction of:

- Mshikamano Primary School
- Kifuru Mpya
- Mnyamani
- Mizima

• Additional schools built using internal revenue include:

- Zogoali
- Nguvu Mpya
- Mizengo Pinda
- Guluka Kwalala
- Taliani
- Kipera
- Mwembe

“These schools have brought education closer to the community, reducing the distance students have to walk. This is a major relief for parents and students alike,” said Teacher Macha.

**Upgrading and Expanding School Infrastructure**

In addition to building new schools, significant renovations have been carried out. Through internal



**The construction of Kinyerezi Health Centre was funded through the Dar es Salaam City Council internal revenues. The completion of this facility has significantly reduced congestion at Kinyerezi Dispensary, where patients previously sought medical services.**

revenue, the City Council has allocated TSh540 million to renovate 36 schools, addressing critical infrastructure challenges.

Moreover, over the past four years, the City Council has also invested in:

- Seven (7) new administrative buildings – TSh297.6 million
- 1,063 toilet units – TSh2.01 billion
- Two (2) dormitories for students with special needs – TSh177.6 million

Ongoing construction projects, valued at TSh509.6 million, include:

- Chakenge School

- Mvuleni School
- Bangulo Annex School

**A Legacy of Educational Progress**

“Under President Samia’s leadership, we have witnessed unprecedented investment in education. From infrastructure development to learning materials and student welfare, the government has taken remarkable steps to ensure access to quality education for all,” Teacher Macha concluded.

With continued investment and strategic planning, Dar es Salaam’s education sector is set to achieve even greater milestones, ensuring that every child receives a high-quality education



**Dar es Salaam Regional Commissioner, Albert Chalamila (third from left), receives a dummy cheque from the Director of the Dar es Salaam City Council, Elihuruma Mabelya, representing a ten percent loan allocation from the Council to support women, youth, and persons with disabilities.**

## URBAN DEVELOPMENT



**The new Mikongeni Primary School, located in Gongolamboto, offers education with an English medium curriculum. This school is one of the 10 new English-medium schools that have helped alleviate overcrowding in the government’s existing English-medium schools.**



in a conducive learning environment.

**Secondary Education**

Dar es Salaam City Council’s Commitment to Secondary Education and Economic Empowerment

**Transforming Secondary Education Infrastructure**

Over the past four years, the Dar es Salaam City Council has received TSh35.5 billion to enhance secondary education. Of this, TSh11.3 billion was allocated by the central government, supporting the construction of:

- 255 classrooms in the first phase (commonly referred to as COVID-19 funding)
- 310 classrooms in the second phase under the “Pochi ya Mama” initiative

“In addition to these developments, the government has also implemented the Secondary Education Quality Improvement Project (SEQUIP), which focuses on expanding access to education and creating safe learning environments, particularly for girls. Through this initiative, the Dar es Salaam City Council has constructed Liwiti Secondary School, Gunatra Secondary School, and is currently building the Kitunda Relini High School,” said Mwl. Mussa Ally, Secondary Education Officer, Dar es Salaam City Council.

**Investing in Education Through Internal Revenue**

Through its internal revenue, the Dar es Salaam City Council has invested TZS 15.5 billion in educational infrastructure, including:

- Classroom construction
- Toilet facilities
- Laboratory completion
- Construction of additional floors in secondary schools

“Currently, we are constructing eight new floors in various secondary schools—Mnazi Mmoja, Minazi Mirefu, Kipunguni, Kimanga, New Amani, Ilala Kasulu, Msimbazi, and Liwiti. Each floor will accommodate 20 classrooms and 45 toilet units,” added Mwl. Mussa Ally.

As part of the implementation of CCM’s 2020 election manifesto, the government has prioritized education accessibility, ensuring that areas previously lacking schools now have proper learning facilities.

In Liwiti Ward, a modern secondary school is under construction. By the project’s completion, TSh3.5 billion will have been invested. So far, TSh1.8 billion has been utilized for:

- 20 classrooms
- 45 toilet units
- An elevator

The next phase will focus on science laboratories, an auditorium, and administrative offices.

**Advancing free education and learning resources**

Under the free education policy, the Sixth Phase Government has continued to provide financial support to ensure students’ access to education.

“In the last four years, the Dar es Salaam City Council has received TSh12.2 billion to support free education. These funds have provided financial assistance to schools and students,” said Mwl. Mussa Ally.

Additionally, the government has allocated TZSh216.2 million to purchase textbooks and supplementary learning materials, funded by the Tanzania Institute of Education and the City Council’s internal revenue.

**Ensuring desk for every student**

To fulfill President Dr. Samia Suluhu Hassan’s directive, the Dar es Salaam City Council has prioritized the availability of desks and chairs in secondary schools.

“For the 2023/2024 academic year, we produced 17,500 desks and chairs for secondary schools, ensuring that no student is left without a place to sit. The total investment in this initiative amounts to TSh1.4 billion,” Mwl. Mussa Ally concluded.

**Empowering citizens through interest-free loans**

“President Samia has empowered citizens economically through interest-free loans.” – Francisca Makoye

Over the past four years, the Dar es

Salaam City Council has created an enabling environment for citizens to access affordable, interest-free loans, boosting economic growth, particularly for women, youth, and people with disabilities.

Through the 10% internal revenue allocation, the City Council has disbursed TSh23.5 billion to 1,465 groups, benefiting 9,399 individuals, including:

- 865 women’s groups – 6,075 beneficiaries
- 428 youth groups – 2,875 beneficiaries
- 172 groups for people with disabilities – 452 beneficiaries

However, in April 2023, the government temporarily suspended loan disbursement to improve regulations and ensure better management of the funds.

Under the new integrated system, Dar es Salaam is among 10 model councils providing loans using a digital platform.

“Currently, TSh15.3 billion has been allocated for new loans, which will be disbursed in collaboration with CRDB Bank and NMB Bank. As of February 2025, 945 groups have been registered in the WEZESHA system and are at various stages of the loan application process,” said Francisca Makoye, Head of the Department of Community Development, Dar es Salaam City Council.



**Our commitment is to fully implement the Chama cha Mapinduzi (CCM) Manifesto and ensure that development within the Dar es Salaam City Council is both visible and impactful.**

Director of the Dar es Salaam City Council, Elihuruma Mabelya





# NHC powers Kariakoo's bold transformation

## By Business Insider Reporter

In Tanzania's rich urban tapestry, Kariakoo has long stood as a vibrant hub of social and economic activity. It is where commerce meets community, where livelihoods are built, and where dreams have taken root. Yet over the years, its allure began to wane under the weight of ageing infrastructure, dilapidated buildings, and increasing congestion.

Today, Kariakoo is undergoing a remarkable transformation, thanks to strategic efforts led by the National Housing Corporation (NHC) - a 100% government-owned entity operating commercially under Tanzanian law. NHC is transforming this iconic neighbourhood into a modern urban powerhouse.

### Kariakoo's bold renaissance

The area is experiencing a sweeping redevelopment designed to elevate its urban status, stimulate commercial activity, and enhance quality of life.

At the heart of this transformation is the implementation of Tanzania's Public-Private Partnership (PPP) Policy, under which the NHC collaborates with private sector investors to deliver modern commercial and residential properties.

The skyline of Kariakoo is now defined by elegant new towers built to contemporary standards.

These buildings house premium retail outlets, business offices, family apartments, and a range of modern amenities - underground parking, high-speed lifts, and advanced

security systems among them.

This relatively compact yet legendary district is attracting global interest. Much like Manhattan draws people from around the world to New York City, the new Kariakoo is poised to become a magnet for entrepreneurs, tourists, and investors alike - offering a secure, dynamic, and opportunity-rich environment.

Just as Manhattan evolved into a global financial and cultural hub, Kariakoo is emerging as a vibrant space to live, work, invest, and prosper. And at the centre of it all is the National Housing Corporation - more than just a builder, it is a nation-shaper blending heritage with ambition.

### Urban transformation

On 16 November 2022, the Prime Minister, Kassim Majaliwa Majaliwa, officially launched the revised Public-Private Partnership Policy spearheaded by the NHC.

The aim of the policy is to encourage private sector participation in urban development - particularly in constructing residential and commercial properties. While the NHC has engaged in PPPs since the 1990s - completing 194 projects between 1993 and 2010 - the revised policy introduces greater transparency, stronger regulatory oversight, and a renewed commitment to inclusive urban growth.

### Why Kariakoo?

Kariakoo was selected as a key redevelopment zone due to its historic status as Tanzania's commercial heart. Situated in the centre of Dar es Salaam, it boasts accessible infrastructure and an extensive network of traders and customers from across the country

and beyond.

These advantages make it a strategic location for investment and regeneration.

The NHC owns numerous properties in Kariakoo - some high in value, others more modest - but all strategically located on prime real estate.

### Tangible progress

The NHC's redevelopment is progressing in structured phases:

Phase One saw the approval of 20 projects by NHC's Board of Directors, with 16 located in Kariakoo, involving a total of 172 former tenants.

Phase Two included 61 approved projects, 44 of which are situated in Kariakoo - emphasising its centrality in the NHC's urban regeneration plans.

### Key projects in Kariakoo

According to the NHC Communications Unit, several high-value projects are in advanced stages. These include:

- Salala Solution Ltd - An 8-storey building completed; interior finishing (painting, tiling, skimming) is ongoing. Businesses have already started operations.
- Tanzanite Forever Lapidary Ltd - Foundation completed; construction has reached the 4th floor.
- Mwigomelo Co Ltd - Structure of the 11-storey building is complete; interior finishing is in progress.
- ITEL East Africa Ltd - Construction has reached the 6th floor; door installation and plastering are underway.

- Baba's Electronics Co Ltd - Construction has reached the 8th floor, with lower floors already completed.

These projects, worth billions of shillings, are being managed with meticulous attention to detail to ensure structural integrity, future safety, and compliance with Dar es Salaam's urban planning regulations.

### Tenant-centred redevelopment model

The NHC has adopted a humane and inclusive approach to redevelopment. Although legally permitted to issue a 30-day notice for tenants to vacate, the NHC provides a 90-day notice - and in some cases, up to a full year - to allow adequate time for relocation.

Former tenants are also prioritised for reoccupation once construction is complete. This demonstrates the Corporation's commitment to fairness, dignity, and sustainable community relations.

### Broad benefits

The transformation of Kariakoo is delivering far-reaching gains:

For Citizens:

- Access to safe, modern housing
- New and improved business environments
- Enhanced infrastructure, including lifts, parking, and security
- For Government:
  - Increased tax revenues from rising property values
  - Job creation in construction and allied sectors
  - Urban planning aligned with national development goals
- For Investors:
  - Transparent and fair partnerships with NHC
  - Stable and high-potential urban markets



**NHC Director General,  
Hamad Abdallah**

• Opportunities for solid returns in economically vibrant districts

### A new Kariakoo

With each new project, Kariakoo is shedding its former image and emerging as Tanzania's own version of Manhattan - complete with soaring towers, vibrant commercial corridors, and diverse housing for all socioeconomic groups.

This rejuvenated district is now welcoming:

- Academics and entrepreneurs
- Local and international investors
- Urban families seeking better neighbourhoods

The transformation of Kariakoo is a living embodiment of Tanzania's Vision 2025 - a blueprint for achieving middle-income status through modern cities, smart infrastructure, and improved living standards.



## A new chapter for Tanzania

The NHC is not simply constructing buildings - it is crafting a new narrative for Tanzanian cities. Through effective PPP implementation, citizens are now witnessing tangible, professionally delivered development projects executed with respect, integrity, and ambition.

Welcome to the new Kariakoo - A city built for every Tanzanian.

For those looking to rent, invest, or partner with the National Housing Corporation, now is the time. Visit NHC offices or access their official website to become part of Tanzania's next great urban story.







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Deputy Prime Minister and Minister for Energy, Dr. Doto Biteko (second left), claps hands during the launch of a special loan fund to promote clean cooking energy in Dar es Salaam recently. From left is NMB Bank's CEO, Ms Ruth Zaipuna, Finance Minister, Dr Mwigulu Nchemba, and NMB Bank's Chief Retail Banking, Mr Filbert Mponzi. PHOTO | CORRESPONDENT

# NMB Bank strengthens govt's clean cooking agenda with 100bn/- loan facility

By Costantine Muganyizi

In a landmark move to support Tanzania's green transition, NMB Bank has rolled out a TSh100 billion loan facility aimed at empowering individuals and businesses to embrace clean cooking solutions.

This initiative aligns with President Dr Samia Suluhu Hassan's Clean Kitchen Agenda, which seeks to transition the country from traditional, harmful fuels to sustainable and healthier alternatives.

Speaking at the launch of the National Clean Cooking Energy Campaign in Muheza District, Tanga Region, on February 27, 2025, President Samia passionately called for the collective support of the private sector, financial institutions, and development partners to accelerate the success of this transformative initiative.

Emphasizing the importance of collaboration in national building efforts, the Head of State underscored that together, they can fast-track this noble mission, ensuring widespread adoption of clean cooking solutions and advancing Tanzania's commitment to environmental sustainability and public health.

"Our primary focus is to protect our environment and the health of our people, especially women and children, who are the most affected by harmful cooking fuels," Dr Samia noted in her speech that reaffirmed the government's commitment to implementing policies and creating an enabling environment that will facilitate private sector participation in ensuring affordable access to clean cooking energy across Tanzania.



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## CLEAN COOKING

"The use of firewood and charcoal has devastating consequences, leading to deforestation and respiratory diseases. This is why we are pushing for widespread adoption of clean energy sources," she explained.

Announcing the financing scheme in Dar es Salaam on January 25, 2025, the Chief Executive Officer of NMB Bank, Ms Ruth Zaipuna, stated that the loans will be offered at an affordable 1% monthly interest rate, equating to 12% annually.

The facility enables borrowers to access up to TSh1 billion from any NMB branch nationwide, making it an attractive financing option for entrepreneurs and stakeholders in the clean energy value chain.

### Government applauds NMB Bank commitment

Deputy Prime Minister and Minister of Energy, Dr. Doto Biteko, presided over the launch, lauding NMB Bank's support for the government's clean energy agenda.

He emphasized the urgent need for interventions such as this, citing data that indicates that currently less than 20% of Tanzanian households currently use clean cooking energy.

The Sixth Phase Government, under the visionary leadership of Dr Samia Suluhu Hassan, aims to elevate the adoption of clean cooking energy to 80% by 2034.

To achieve this, the government launched the National Clean Cooking Energy initiative in May 2024, a strategic programme designed to accelerate Tanzania's transition to safer, healthier, and more sustainable cooking solutions.

This bold initiative not only reinforces the country's commitment to environmental sustainability and public health but also solidifies Dr Samia's global leadership and recognition as a champion of clean kitchens.

"This groundbreaking lending facility we are launching today marks a significant milestone in advancing clean cooking fuels

and strengthening the renewable energy sector in the country," remarked Dr. Biteko.

"It aligns perfectly with President Samia's vision to transform Tanzania into a nation with universal access to affordable, reliable, and sustainable energy."

The soft loans will tremendously boost the readily availability of sustainable cooking alternatives, reduce dependence on harmful fuels such as firewood and charcoal, and support environmental conservation efforts, all while helping mitigate the adverse impacts of climate change.

### Expanding access to clean cooking solutions

CEO Zaipuna emphasized that the primary beneficiaries of the loans will be distributors and agents of gas cylinders and stoves, which are the most accessible and eco-friendly solutions currently available.

"As Tanzania's leading bank, we recognize our responsibility to support national strategies like the Clean Cooking Energy Agenda. This facility will play a crucial role in increasing adoption of clean energy, promoting environmental conservation, improving public health, and advancing UN Sustainable Development Goal 7," Ms Zaipuna said.

Speaking at the Muheza event, Energy Deputy Minister Judith Kapinga expressed confidence that the National Clean Cooking Energy Strategy's goal of achieving an 80% adoption rate of clean cooking solutions within the next decade could be reached even sooner - potentially by 2030.

She attributed this optimism to the widespread enthusiasm and strong support from various stakeholders, including initiatives like NMB Bank's clean cooking loans, which are playing a crucial role in driving the transition to cleaner, more sustainable cooking options.

"To support this transition, the government has already allocated over

TSh36.64 billion in subsidies to public institutions and distributed 110,000 gas cylinders nationwide. Additional plans include rolling out 452,445 subsidized gas cylinders and 200,000 energy-efficient stoves to further drive adoption."

### Global recognition for Tanzania efforts

Finance Minister Mwigulu Nchemba highlighted President Samia's advocacy for clean cooking solutions on the international stage, where her leadership has been widely acknowledged.

"This agenda is critical, not just locally but globally, as it addresses climate change, environmental degradation, and public health risks associated with unclean energy," he noted. Statistics show that over 600,000 women and children in Africa die annually from smoke-related illnesses due to unclean cooking fuels, with Tanzania accounting for more than 33,000 of these deaths.

To combat this, NMB Bank plans to complement its financial support with an extensive public awareness campaign through its Village Day platform, educating rural communities on the benefits of clean energy.

In partnership with Taifa Gas, NMB Bank aims to spread clean cooking education to over 2,000 villages nationwide this year. The lender has also established promotional campaigns, including offering NMB Mastercard users a 10% discount on Oryx gas purchases.

### A sustainable future

NMB Bank's commitment to financing clean cooking solutions is a testament to its dedication to national development, sustainability, and improved public health. By easing financial barriers and raising awareness, the bank is playing a pivotal role in transforming Tanzania into a model for clean energy adoption in Africa and beyond.

”

As Tanzania's leading bank, we recognize our responsibility to support national strategies like the Clean Cooking Energy Agenda. This facility will play a crucial role in increasing adoption of clean energy, promoting environmental conservation, improving public health, and advancing UN Sustainable Development Goal 7.

CHIEF EXECUTIVE OFFICER - NMB BANK, RUTH ZAIPUNA

**NMB**  
Close to you



## TRANSFORMATION



## OTR in 2024: A year of transformation and growth for Tanzania

By Business Insider Reporter

The year 2024 marked a pivotal period for the Office of the Treasury Registrar (OTR), led by the Treasury Registrar, Mr. Nehemiah Mchechu.

The year was characterized by significant accomplishments that demonstrate a commitment to sustainable development, financial independence, and strategic growth across various sectors.

Under the leadership of President Dr. Samia Suluhu Hassan, the government increased its investments in Public and Statutory Corporations (PSCs) and minority stake companies by an impressive 13.9%.

This surge in investment - growing from TSh75.8 trillion in 2023 to TSh86.3 trillion in 2024 - reflects a strategic shift aimed at enhancing the efficiency and performance of public entities.

A standout initiative was the government's agreement with AMSONS Group to invest US\$320 million in expanding the production capabilities of Mbeya Cement.

This partnership is expected to ramp up clinker production from 1,000 to 10,000 tonnes per day, a move that promises to create jobs and stimulate growth in the

construction sector.

Another key achievement was the increase in the government's stake in Sotta Mining Corporation from 16% to 20%, a strategic enhancement designed to increase control and maximize ownership in the mining sector. This proactive approach is essential for generating national revenue and ensuring the sustainable management of natural resources.

In the financial sector, Tanzania Commercial Bank rebounded spectacularly from a loss of TSh37.73 billion in 2023 to report a net profit of TSh31.94 billion in 2024.

This turnaround highlights the effectiveness of strategic reforms and sound financial management practices.

The OTR also gained recognition for its commitment to transparency and accountability in financial reporting.

The office was awarded second place in the 2023 Excellence Award for Financial Reporting among Ministries and Government Departments, underscoring its dedication to fostering public trust in governmental institutions.

Director of Performance Management, Monitoring, and Evaluation, Commercial Entities at the OTR, Lightness Mauki, emphasized that such recognition reflects the collaborative efforts of the entire OTR team.

### 13.9%

•The growth rate at which the government increased investments in public entities

### \$320 million

•AMSONS Group's investment in Mbeya Cement Company.

### 31.94bn/-

•The after-tax profit of Tanzania Commercial Bank.

## TRANSFORMATION

## Overview: Executive Summary

In 2024, the Office of the Treasury Registrar (OTR) achieved key milestones under Nehemiah Mchechu's leadership, driving growth and transformation.

Major achievements included: -

- a 13.9% increase in government investments in public corporations,
- a \$320 million partnership with AMSONS Group to expand Mbeya Cement Company,
- a €17.8 million green bond issuance by Tanga Urban Water Supply.

Tanzania Commercial Bank rebounded to a net profit, while the OTR promoted financial independence in public institutions and enhanced transparency and stakeholder engagement.

"Such recognition fosters public trust and confidence in governmental institutions, reinforcing the idea that good governance is intertwined with effective financial management," she underscored.

In addition to this milestone, the OTR made a significant shift toward self-sufficiency by enabling Tanzania Petroleum Development Corporation (TPDC) and State Mining Corporation (STAMICO) to operate solely on internal revenues, thereby reducing their dependency on government funding.

This initiative fosters a culture of financial independence within public institutions, allowing resources to be redirected towards other pressing national needs.

This approach reflects a long-term strategy to enhance the sustainability and resilience of public sector entities.

Alongside these efforts, the OTR's commitment to enhancing public engagement through a robust communication strategy yielded positive results.

Throughout the year, the OTR improved relationships with stakeholders by coordinating over 70 weekly meetings between public entities and members of the media.

High-level conferences with institutional heads further clarified the OTR's mission and goals, ensuring alignment among various entities.

"This emphasis on communication is crucial in fostering transparency and encouraging informed public discourse," insisted the Treasury Registrar.

A landmark achievement in 2024 was the successful listing of a Euro 17.8 million green bond (about TSh53 billion) by the Tanga Urban Water Supply and Sanitation Authority on the Luxembourg Stock Exchange.

This initiative marks the first green bond issued by a public institution in East Africa and reflects the government's growing commitment to environmental sustainability.

The bond's oversubscription by both domestic and international investors highlights increasing confidence in Tanzania's sustainable investment landscape, indicating promising opportunities for financing essential infrastructure projects.

Another significant achievement in 2024 was the turnaround of Tanzania Commercial Bank, which posted a loss of TSh37.73 billion in 2023 and rebounded to a net profit of TSh31.94 billion in 2024, according to unaudited financial statements.

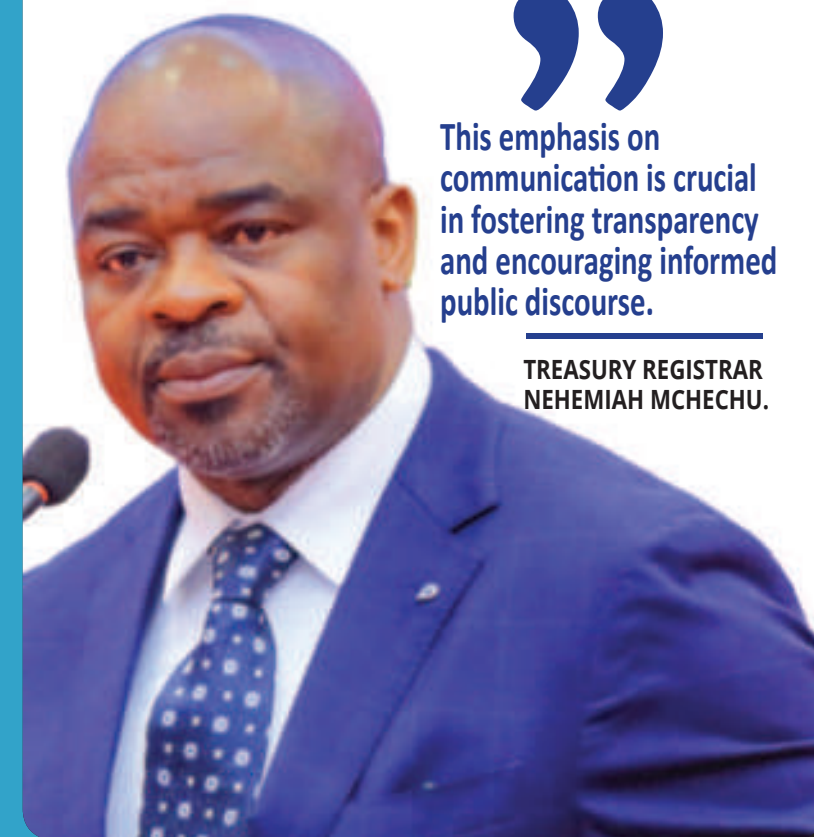
In tandem with that, the year also saw the successful execution of the Deed of Handover and Transfer of Assets Agreement along with the Shareholders Agreement for the Mponde Tea Factory. During the handover ceremony, the Treasury Registrar emphasized the importance of these agreements in revitalizing the tea industry in Tanzania. He noted that the deed represents a pivotal moment that not only facilitates the transfer of ownership but also ensures the factory operates under a framework promoting transparency and efficiency.

This initiative is expected to enhance productivity and contribute to the national economy by increasing tea production and creating job opportunities.

# ”

This emphasis on communication is crucial in fostering transparency and encouraging informed public discourse.

TREASURY REGISTRAR  
NEHEMIAH MCHECHU.



Treasury Registrar, Nehemiah Mchechu





# Rail to riches: Tanzania's SGR great leap forward

By Business Insider Reporter

The Standard Gauge Railway (SGR) project in Tanzania is more than just a transportation upgrade - it's a transformative infrastructure development reshaping the country's socio-economic and regional standing.

As Tanzania pushes toward industrialisation and economic diversification, the SGR is emerging as a crucial pillar in driving inclusive growth, regional trade, and sustainable development.

## Connectivity

At the heart of the SGR project is improved connectivity. Designed to replace the century-old meter-gauge railways, the modern SGR provides a faster, more reliable, and efficient mode of transport for both passengers and freight.

Stretching from Dar es Salaam to the interior and ultimately linking to neighboring countries like Rwanda, Burundi, and the Democratic Republic of Congo (DRC), the railway is significantly cutting travel and cargo transport time.

Domestically, SGR is energising local

economy. Farmers and producers in inland regions will soon have a better and reliable means to access urban markets and export hubs, thanks to plans by Tanzania Railway Authority (TRC) plans to roll out cargo transport through SGR.

This move will definitely reduced logistics costs a move which will enhance the competitiveness of local goods, stimulating productivity and supporting the growth of small and medium enterprises (SMEs).

This increased economic activity is translating into job creation across multiple sectors, including agriculture, trade, and logistics.

## Catalyst for regional integration

Regionally, the SGR strengthens Tanzania's role as a key player in the East African Community (EAC).

As landlocked countries like DRC, Rwanda and Burundi seek more efficient access to global markets, Tanzania's Dar es Salaam Port, connected by the SGR, is becoming the preferred route.

This positions Tanzania as a vital trade corridor in East and Central Africa, enhancing its geopolitical and economic influence.

Moreover, the SGR facilitates the

movement of people, goods, and services in line with EAC goals.

It promotes cross-border collaboration and trade integration, opening opportunities for regional partnerships in commerce, tourism, and labor mobility. These connections are essential for fostering peace, mutual development, and long-term economic resilience in the region.

## Social benefits

Beyond economics, the SGR is also transforming lives on the social front.

Thousands of jobs have been created during construction, with ongoing opportunities in railway operations, maintenance, and associated industries.

Skills transfer from international contractors to local workers is building capacity and expertise that will benefit Tanzania long after the railway is complete.

Urban centers along the SGR route, such as Morogoro and Dodoma, are experiencing increased investment and development.

Improved transport has led to the rise of new businesses, residential areas, and social services. Access to education, healthcare, and employment



President Samia Suluhu Hassan enjoys SGR ride

is expanding, particularly for youth and rural communities, reducing inequality and promoting upward mobility.

## Looking ahead

As phases of the SGR continue to roll out, the long-term vision includes connecting with Zambia and Uganda, further cementing Tanzania's regional hub status.

With continued investment and policy support, the SGR is set to unlock unprecedented socio-economic benefits, placing Tanzania at the forefront of regional development and cooperation.

The Standard Gauge Railway is not merely a rail line - it is a lifeline for growth, integration, and prosperity across Tanzania and East Africa.



TRC Director General, Masanja Kadogosa.



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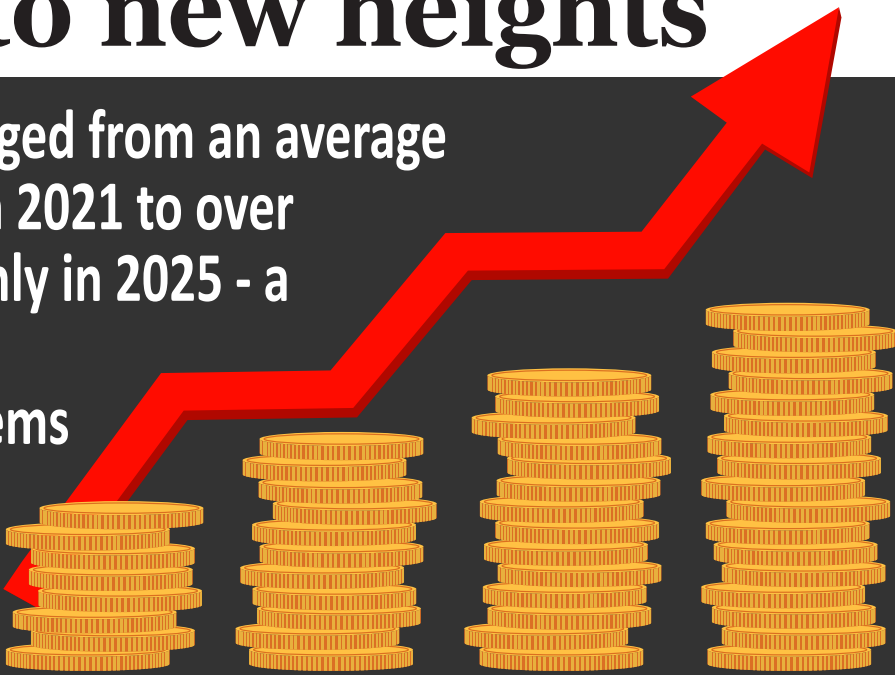
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REVENUE

# President Samia powers TRA to new heights

Revenues have surged from an average of TSh1.4 trillion in 2021 to over TSh2 trillion monthly in 2025 - a direct reflection of enhanced tax systems and voluntary compliance initiatives



By Exuperius Kachenje

Over the past four years, the Tanzania Revenue Authority (TRA) has undergone a remarkable transformation and achieved unprecedented success under the leadership of President Dr. Samia Suluhu Hassan. With a renewed focus on efficiency, voluntary compliance, innovation, and stakeholder engagement, TRA is not only surpassing its revenue collection targets but also cementing its role as a cornerstone of Tanzania's economic growth.

The government's mantra – "Our Tax is Our Development" – has come to life under President Samia's administration, where enhanced governance, digitisation, and a supportive business climate have come together to improve compliance and revenue performance.

Record-breaking revenue performance

Speaking at the Tanzania Editors Forum (TEF) Special General Meeting in Songea, Ruvuma Region, Richard Kayombo, TRA's Director for Taxpayer Services and Education, outlined the authority's outstanding achievements. He reported that monthly revenue collections have risen from an average of TSh1.4 trillion in 2021 to over TSh2 trillion by 2025 - a direct result of improved tax systems and voluntary compliance initiatives.

In the third quarter of the 2024/25 financial year (January-March 2025) alone, TRA collected TSh7.53 trillion, surpassing the target of TSh7.43 trillion with a performance rate of 101.32%, marking a 13.47% increase compared

to the same period last year.

Nine months of outperformance

TRA made history by exceeding its revenue targets for nine consecutive months, from July 2024 to March 2025 - a first since its establishment. During this period, TRA collected TSh24.05 trillion against a target of TSh23.21 trillion, achieving a remarkable 103.62% performance and registering 17.01% year-on-year growth.

"These numbers are not just figures; they signify an improved financial position for our government and increased capacity to invest in public services and infrastructure," said Mr. Kayombo.

Advancing voluntary tax compliance

A key pillar of TRA's transformation has been the strategic focus on voluntary tax compliance. Under President Samia's guidance, the authority has prioritised public engagement, simplified tax procedures, and leveraged digital tools to make tax payments more accessible.

The rollout of Electronic Fiscal Devices (EFDs) across sectors, introduction of Taxpayer Listening Days, and use of interactive education campaigns have helped demystify the tax process and foster a culture of compliance.

"These efforts are not only enhancing revenue collection but also building trust between the government and the citizens," Mr. Kayombo emphasised.

Government support and policy reforms

President Samia's administration has fostered an enabling environment that

empowers institutions like TRA to thrive.

This includes streamlining customs procedures, improving port operations, and cutting bureaucratic red tape - measures that have collectively boosted trade volumes and overall revenue.

According to Mr. Kayombo, the ongoing development of the Integrated Domestic Revenue Administration System (IDRAS), scheduled for completion by June 2025, will significantly enhance the efficiency, transparency, and accountability of the tax system. "The President's clear directives - to promote voluntary payment, leverage technology, and enhance service delivery — have provided a strong foundation for our success," he added.

Strengthening stakeholder engagement

TRA's recent achievements are also rooted in internal reforms. Improved discipline, innovation, and accountability among staff have strengthened the authority's capacity to meet ambitious targets.

Close collaboration with business associations, civil society, and regional tax forums has further enhanced stakeholder trust and broadened the tax base.

Moreover, the widespread use of EFDs has simplified compliance for businesses, resulting in better documentation, reduced tax evasion, and improved business confidence.

Looking ahead

As TRA looks to the future, its roadmap remains ambitious and forward-thinking. Key priorities for 2024/25 include expanding taxpayer education to reach underserved

REVENUE



TRA Commissioner General, Yusuph Mwenda.

regions and informal sectors.

The Authority also aims to strengthen its audit and investigation capabilities to curb tax evasion and safeguard revenue, as well as to complete the IDRAS system to fully digitise tax administration. TRA also plans to continue the "Taxpayer Listening Days" to deepen engagement and address concerns, while reinforcing enforcement and compliance mechanisms to ensure a level playing field.

"Our focus remains on improving service delivery, fostering transparency, and maintaining a fair and inclusive tax system that supports national development," Mr. Kayombo concluded.

A model for revenues authorities

TRA's performance under President Samia's leadership is increasingly being viewed as a benchmark across the region.

With robust political backing, a citizen-focused approach, and strategic use of technology, TRA is not only achieving its targets but also redefining the role of taxation in sustainable development.

As Tanzania continues along its development path, the transformation of TRA stands as a testament to what visionary leadership and institutional reform can accomplish. Monthly collections during this period consistently exceeded projections:

BANK OF TANZANIA TREASURY BONDS CALENDAR FOR THE SECOND HALF OF THE FINANCIAL YEAR 2024/2025					
Month	Auction Date	Effective Date	Maturity Date	Time to Maturity (Years)	Maturity
January	08-01-2025	09-01-2025	09-01-2050	25.00	25-Year (New)
	22-01-2025	23-01-2025	23-01-2035	10.00	10-Year (New)
February	08-02-2025	06-02-2025	06-02-2027	2.00	2-Year (New)
	19-02-2025	20-02-2025	20-02-2045	20.00	20-Year (New)
March	05-03-2025	06-03-2025	06-03-2040	15.00	15-Year (New)
	19-03-2025	20-03-2025	20-03-2030	5.00	5-Year (New)
April	02-04-2025	20-02-2025	20-02-2045	19.90	20-Year (Re-opening)
	16-04-2025	06-02-2025	06-02-2027	1.81	2-Year (Re-opening)
	30-04-2025	23-01-2025	23-01-2035	9.74	10-Year (Re-opening)
May	07-05-2025	09-01-2025	09-01-2050	24.69	25-Year (Re-opening)
	21-05-2025	20-03-2025	20-03-2030	4.83	5-Year (Re-opening)
June	04-06-2025	09-01-2025	09-01-2050	24.61	25-Year (Re-opening)
	18-06-2025	20-02-2025	20-02-2045	19.69	20-Year (Re-opening)
	25-06-2025	06-03-2025	06-03-2040	14.70	15-Year (Re-opening)



## INVESTMENT



UTT AMIS Managing Director, Simon Miganga

## UTT AMIS: Transforming lives in urban and rural Tanzania through smart investments

By Business Insider Reporter

Investing is one of the most powerful tools for building wealth, yet many people in Tanzania have historically struggled with limited access to financial markets.

The UTT Asset Management and Investor Services (UTT AMIS) is changing this landscape by offering collective investment schemes, enabling individuals to pool resources and invest in diversified portfolios.

Collective investment funds work by gathering money from multiple investors and managing it professionally. Instead of individuals making high-risk investments independently, they trust the fund manager (UTT AMIS) to invest the pooled funds in

diversified portfolios, reducing overall risk while seeking potential returns.

UTT AMIS offers fixed-income funds, namely the Liquid Fund and the Bond Fund, designed for investors seeking stable returns. These funds primarily invest in government securities and corporate bonds, making them ideal for retirees and risk-averse investors.

The other category includes balanced funds such as Umoja, Watoto, Wekeza, and Jikimu, which combine equities and fixed-income instruments - balancing growth and security—suitable for medium-term investors. Through these funds, ordinary people have experienced wealth creation.

Before the rise of UTT AMIS, many Tanzanians had limited options beyond traditional savings accounts, which often offered low returns. Now, through UTT AMIS

funds, even individuals with modest capital can invest in diversified portfolios and grow their wealth over time. Balanced funds include stocks and fixed-income options as underlying assets. Bonds in a portfolio provide stability and income, serving as a counterbalance to the volatility of stocks.

Despite market fluctuations, a teacher in Dar es Salaam who contributes TSh100,000 monthly into any of these funds for 10 years would have a total principal of TSh12,100,000. With an interest amount of TSh11,463,946, the maturity value would be approximately TSh23,563,946 - assuming a constant interest rate of 12% per annum.

Many workers in Tanzania lack formal pension plans. UTT AMIS offers investment options that enable individuals to build retirement funds, ensuring financial security in later years.

## INVESTMENT

Upon retirement, retirees may opt for monthly, quarterly, or annual income distributions. The amount distributed per year is about 12%, and any excess is added to the capital, meaning the capital appreciates while investors enjoy regular income.

Companies and small businesses also benefit from collective investment schemes. By investing in liquid or balanced funds, businesses can earn better returns on idle cash and build wealth while maintaining financial flexibility. For instance, a business that invested TSh10,000,000 twenty years ago at an annual compounded rate of 10% would now have over TSh67,000,000 - without any additional contributions.

The average return over the past twenty years ranges from 12% to 15% across all funds. Such businesses have enjoyed financial stability during economic downturns, as compound interest amplifies returns. Some corporations use compound interest to grow their retained earnings and reduce reliance on external financing.

Tanzania has traditionally had low financial literacy, with many people hesitant to invest due to fears of losing money.

However, UTT AMIS simplifies the process, making investment more accessible to the public.

UTT AMIS also provides financial education, helping individuals understand the benefits of long-term investing over short-term spending.

Through technology integration, UTT AMIS enables individuals to open accounts and invest via their mobile phones. This bridges geographical barriers, making investment opportunities accessible even to rural populations.

While Tanzania's collective investment sector is growing, similar models have already transformed lives globally.

United States: Mutual funds and 401(k) retirement plans help millions of Americans build wealth.

India: Systematic Investment Plans (SIPs) allow small investors to grow wealth over time—similar to UTT AMIS

offerings. Tanzania is following a similar path, showing strong potential for wealth creation and financial security.

UTT AMIS and collective investment schemes are reshaping Tanzania's financial landscape by providing accessible and diversified investment opportunities. By enabling individuals and businesses to build wealth, prepare for retirement, and achieve financial independence, these funds are truly changing lives.

For Tanzanians looking to secure their financial future, investing in UTT AMIS is a step toward long-term prosperity. Whether you are a young professional, a business owner, or a retiree, these investment options offer a clear path to financial security.

Further to this, the funds help to beat inflation. It is important to remember that inflation erodes purchasing power—so investors must seek returns that outpace inflation.

Come invest with UTT AMIS, maintain discipline, avoid emotional decision-making, and achieve long-term success in the market.



The Prime Minister of the United Republic of Tanzania, Hon. Kassim Majaliwa, receives a briefing from Ms. Martha Mashiku, Head of the Marketing and Sales Department at UTT AMIS, during his visit to the UTT AMIS exhibition booth.



## TOURISM

# TTB: Tanzania ready to host an unforgettable 2025 World Travel Awards

By A Special Correspondent

Tanzania's travel trade industry has reached remarkable new heights, earning the prestigious honour of hosting one of the 2025 Grand Tours of the World Travel Awards (WTA).

The World Travel Awards organization has, since 1993, run the programme to celebrate excellence in global tourism and sectoral players shaping the future of international hospitality.

At this year's International Tourism Trade Fair (ITB) held in German, Marketing Director of the Tanzania Tourist Board (TTB), Mr Ernest Mwamaja, shared exciting details about the eagerly anticipated event, which will take place in Dar es Salaam on June 25.

"This momentous occasion not only underscores Tanzania's rising prominence on the global tourism stage but also provides a unique platform to showcase the country's rich culture, breathtaking landscapes, and world-class hospitality to an international audience," Mr. Mwamaja emphasised in an exclusive interview at the Tanzania pavilion.

He seized the opportunity to reaffirm Tanzania's readiness to host the 2025 WTA Africa & Indian Ocean Gala Ceremony, highlighting that this milestone not only underscores the country's preparedness but also reflects its growing competitiveness in attracting international travellers.

When asked about the significance of the event for Tanzania

as a destination, he responded: "This is a momentous occasion for us - we've been eagerly anticipating this event for years, and it marks a defining moment in our tourism journey."

He added: "Tanzania has solidified its position as a premier global travel destination, with multiple accolades underscoring its excellence".

Recently, the TTB earned three prestigious awards namely Best Tourism Board in Africa, Best Safari Destination in Africa, and another recognition highlighting Tanzania's excellence in the global travel industry.

"Beyond the Tourist Board's achievements, the nation's entire tourism sector - spanning tour operators, hotels, lodges, and other stakeholders - has also garnered top honours, further solidifying Tanzania's status on the global stage.

"Hosting the World Travel Awards presents a unique opportunity for Tanzania to showcase its unmatched beauty, rich culture, and world-class hospitality to a global audience. The nation invites travellers from around the world to experience its stunning safaris, pristine beaches, and vibrant heritage - an extraordinary destination for every traveller."

## A Powerhouse in African Tourism

The reputation of Tanzania, which achieved a significant milestone by welcoming 5.3 million tourists last year, surpassing its ambitious target of 5 million holidaymakers and business travellers by 2025, as a world-class travel destination continues to soar, with the country earning multiple accolades at recent WTA ceremonies. In 2024, the country secured four major awards, solidifying its status as a leader in African

## TOURISM

tourism: Africa's Leading Destination 2024; Africa's Leading Tourist Board (Tanzania Tourist Board), Africa's Leading National Park (Serengeti National Park - 6th consecutive win) and

## Africa's Leading Tourist Attraction (Mount Kilimanjaro).

Speaking at an event in February to celebrate these achievements, the Minister for Natural Resources and Tourism, Dr. Pindi Chana, said the number of international visitors recorded last year was 2,141,895 while domestic tourists were 3,218,352.

According to the January 2025, Monthly Economic Review of the Bank of Tanzania (BoT), tourism receipts in 2024 rose by 8.38 percent to US\$3.7 million on account of an increase in international arrivals.

"Tanzania has consistently proven itself as an unmatched destination, winning numerous awards over the years. Hosting the 2025 World Travel Awards is a testament to our excellence in the global tourism industry. It is an opportunity to showcase our breathtaking landscapes, diverse wildlife, and rich cultural heritage to the world," Mwamaja stated at ITB 2025.

Industry observers assert that as the host nation for the 2025 WTA Africa & Indian Ocean Gala Ceremony, Tanzania, has what it takes to deliver an exceptional experience for global leaders in travel and hospitality.

From luxurious safaris in the Serengeti and Ngorongoro Crater to the pristine beaches of Zanzibar and Mafia Island, the country offers a diverse range of attractions that cater



to adventure seekers, nature lovers, and cultural enthusiasts alike.

"Tanzania is not just a destination; it is an experience," Mr Mwamaja told the German journalist. "Whether visitors come for business,

leisure, or conferences, we ensure that their journey is nothing short of unforgettable.

We invite the world to come and witness firsthand why Tanzania remains a top-tier travel destination."

## Global recognition and future prospects

Tanzania's selection as the host for the 2025 WTA Africa & Indian Ocean Gala Ceremony is a significant milestone, reinforcing its standing in the international travel industry.

This recognition follows a streak of successes, including the country's eight-category victory at the 2023 World Travel Awards and its shining performance at the 2024 WTA Global Awards.

As the countdown to June 28, 2025, begins, the country is ready to welcome industry leaders, media, and travellers from around the world to celebrate excellence in tourism and hospitality.

With its unmatched natural wonders, world-renowned safari experiences, and warm Swahili hospitality, Tanzania is set to deliver an extraordinary World Travel Awards event - one that will truly be unforgettable.

## More Info: Celebrating Excellence and Innovation in Global Tourism

The Grand Tours of the World Travel Awards are prestigious annual events that celebrate excellence in the global travel and tourism industry. Held in various regions, they recognize top industry leaders across sectors such as hospitality, airlines, and tourism boards.



## Tanzania's Booming Industry: Economic Contribution and Growth

Tourism is a key pillar of Tanzania's economy, contributing approximately 17.2% of GDP and accounting for 25% of total foreign exchange earnings. The sector directly and indirectly employs over 1.5 million people, making it one of the country's largest economic drivers.



## Major Attractions & Competitive Edge

Tanzania boasts some of the world's most coveted attractions, offering a blend of wildlife, adventure, culture, and stunning beaches. Key highlights include:

- >> Serengeti National Park – Famous for the Great Migration.
- >> Mount Kilimanjaro – Africa's highest peak.
- >> Ngorongoro Crater – A UNESCO World Heritage Site with abundant wildlife.
- >> Zanzibar & Mafia islands – Indian Ocean beaches, Swahili culture, and world-class diving.
- >> Nyerere & Ruaha National Parks – Emerging safari gems.
- >> Lake Tanganyika & Gombe Stream – Famous for chimpanzee tracking.



The honour of hosting the World Travel Awards ceremony for the Africa and Indian Ocean region is a testament to the visionary leadership of President Samia Suluhu Hassan and her unwavering commitment to positioning Tanzania as a premier global tourism destination. This recognition reflects the tangible results of her strategic efforts to elevate the country's tourism profile on the international stage.

EPHRAIM MAFURU, DIRECTOR GENERAL, TANZANIA TOURIST BOARD (TTB), SPEAKING AT A PRESS CONFERENCE ON THE AWARDS HELD IN DAR ES SALAAM ON APRIL 14, 2025.





## BUSINESS TIPS



# How to establish a successful online business

With the rapid growth of internet penetration and smartphone use in the country, establishing an online business has become a viable and attractive option for entrepreneurs.

Whether you want to sell products, offer services, or create content, the digital marketplace presents endless opportunities.

However, building a successful online business requires careful planning, dedication, and a good understanding of the local digital landscape.

Here's a guide on how to get started.

## • Identify a market need

The first step is to identify a gap in the market or a problem you can solve. Conduct research on consumer needs, buying habits, and trending products or services locally and neighbouring countries.

Use tools like Google Trends, social media polls, and online forums to understand what people are looking for. The more specific your niche, the better your chances of standing out.

## • Develop a business plan

Like any business, an online venture requires a clear plan. Define your goals, target audience, revenue model, and marketing strategy.

Consider whether you'll sell physical products (e.g., clothing, electronics), digital goods (e.g., e-books, online courses), or services (e.g., graphic design, virtual assistance).

A well-structured business plan will serve as a roadmap for growth.

## • Choose the right platform

In Tanzania, popular online business platforms include e-commerce websites, social media pages, and online marketplaces like Jumia, Kupatana, and Zoom Tanzania. You can also build your own website using platforms like WordPress, Shopify, or Wix.

If you're just starting, social media platforms such as Instagram, Facebook, and WhatsApp Business are cost-effective ways to reach customers directly.

## • Register your business legally

To build credibility and operate legally, register your business with the Business Registration and Licensing Agency (BRELA).

Also, consider getting a Taxpayer Identification Number (TIN) from the Tanzania Revenue Authority (TRA).

These steps will not only allow you to access financial services, partner with other businesses, and scale legally but also increase credibility of your business among clients, customers and suppliers.

## BUSINESS TIPS



## • Set Up Mobile Payments

Since many Tanzanians rely on mobile money, integrating payment methods like M-Pesa, Tigo Pesa, Airtel Money, or Selcom is essential.

Also consider partnering with local banks or fintech platforms to ensure smooth transactions. The easier it is for customers to pay, the more likely they are to buy.

## • Build an Online Presence

Use social media marketing, email newsletters, and search engine optimization (SEO) to attract customers. Post quality content regularly, engage with your audience, and invest in paid ads when possible.

Trust is key in online business, so respond promptly to inquiries, display clear pricing, and showcase customer reviews.

## • Deliver Exceptional Service

Customer satisfaction is vital. Ensure timely delivery, honest communication, and easy return policies.

For physical goods, consider working with reliable courier services. For services, deliver quality work on time and maintain professionalism.

## • Monitor and Improve

Use tools like Google Analytics and Facebook Insights to track performance. Learn from customer feedback and adapt your strategies as you grow.

Online business is dynamic, so be ready to pivot and innovate.

By combining local market knowledge with global digital tools, Tanzanians can build profitable and sustainable online businesses. The internet is open for business - take the leap.

**OTTO TECHNICS**

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**About Us**  
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# BRIEFS

## Countries commit to energy transformation at the Africa Energy Summit

**Dar es Salaam** – In January, the Africa Energy Summit held in Dar es Salaam witnessed a historic commitment to accelerating energy transformation across the continent. Over \$50 billion in financial backing from global partners was pledged, marking a significant step towards achieving sustainable energy goals.

During the two-day summit, attended by over 30 African Heads of State and government, leaders agreed on a series of concrete reforms and actions aimed at expanding access to reliable, affordable, and sustainable electricity. The goal is to foster economic growth, improve quality of life, and drive job creation across the continent.

The "Mission 300" initiative, launched during the summit, focuses on providing electricity access to 300 million people by 2030. This ambitious goal was met with strong support from international partners, who pledged substantial investments to meet Africa's growing energy demands and climate challenges.



## Mining sector continues growth, surpassing targets

**Dodoma** – Tanzania's mining sector has demonstrated impressive growth over the last four years, generating over TSh 2.7 trillion.

According to recent reports from the Ministry of Mining, this achievement accounts for 82% of the sector's target of TSh 3.35 trillion.

Engineer Ramadhani Lwamo, Executive Secretary of the Mining Commission, attributed this success to the strengthened management of mining operations, particularly under President Samia Suluhu Hassan's leadership. The sector is poised for a 10% annual growth rate by 2025, contributing significantly to the country's economic development, in line with the National Development Vision 2025.



## Julius Nyerere Hydropower Project now fully operational

**Bukombe** – The Julius Nyerere Hydropower Project (JNHPP) has reached a major milestone with the completion of all nine turbines, providing Tanzania with 2,115 MW of reliable and affordable electricity.

The final turbine has been successfully connected to the national grid, ensuring that the country now has a secure power supply to meet its growing energy needs.

Deputy Prime Minister and Minister for Energy, Doto Biteko, confirmed that JNHPP alone can sustain the country's peak electricity demand of 1,908 MW, enabling Tanzania to sever ties with independent power producers like Songas.



## Standard Gauge Railway extension to northern regions underway

**Arusha** – The Tanzania Railways Corporation (TRC) announced plans to extend the Standard Gauge Railway (SGR) network to the northern regions, including Tanga, Kilimanjaro, and Arusha.

The extension aims to strengthen the economic integration of these areas, with Arusha being a key hub due to its proximity to vast soda ash deposits.

While the construction timeline is yet to be confirmed, TRC Managing Director Masanja Kadogosa emphasized the significance of this extension in boosting regional economic development, including supporting mining operations in the region.

# EFTA-GSM Alliance Powers SME Expansion

By Business Insider Reporter

In a powerful demonstration of corporate synergy aimed at uplifting Tanzania's small and medium-sized enterprises (SMEs), Equipment and Financing Tanzania Ltd (EFTA) has deepened its partnership with the GSM Group by financing over 60 distribution vehicles in their latest transaction - pushing their five-year collaboration to more than 100 units.

This strategic expansion of the partnership is more than just a financial transaction - it is a blueprint for inclusive growth. EFTA, long recognized for its innovative leasing model that bypasses the need for traditional collateral, continues to empower Tanzanian businesses by enabling access to vital machinery and logistics infrastructure.

"Our growing partnership with GSM Group is a reflection of our shared commitment to transforming the SME landscape," said Clerius Asiel, Head of Sales & Marketing at EFTA Tanzania.

He adds: "By enabling GSM to expand its distribution network, we're not only fueling operational efficiency but also supporting job creation and income generation for dozens of



SMEs who serve as distributors." The latest round of financing includes a diverse fleet of new and used pickups, vans, lorries, and three-wheelers - vehicles essential to the movement of water and beverage products across Tanzania and the wider region.

The package also comes bundled with Insurance Premium Financing (IPF) and supplier maintenance contracts, reducing financial strain and promoting long-term reliability. Benson Mahenya, Group CEO of GSM Group, hailed the partnership as a game-changer: "EFTA has been more than just a financier - they've

*Clerius Asiel (right), Head of Sales and Marketing at EFTA; Benson Mahenya (centre), Group CEO of GSM Group of Companies; and Yassir Nassor, CEO of GSM Group's Trading, Manufacturing, and Retail Clusters, brief the media prior to signing a partnership agreement..*

been a strategic enabler. This model allows our SME partners, many of whom are locked out by traditional banking requirements, to access vehicle finance without additional collateral. That kind of access is transformational."





## BOOK REVIEW

# Thinking Different: A fresh look at Steve Jobs

*Steve Jobs: The Man Who Thought Differently offers an accessible, inspiring look at the visionary behind Apple. Balancing triumphs and flaws, it's a compelling introduction to Jobs's life, ideal for young readers and curious minds alike.*



By Peter Nyanje

In *Steve Jobs: The Man Who Thought Differently*, author Karen Blumenthal presents an engaging, accessible, and inspiring account of one of the most iconic figures in modern technology - Steve Jobs.

Though primarily aimed at younger readers, the biography captures the magnetic force of Jobs's life and ideas in a way that transcends age.

From the opening pages, it's clear that this book is not just about listing achievements; it's about capturing the essence of a man who redefined the intersection of technology, design, and consumer experience.

Jobs's perfectionism, intense personality, and uncanny ability to inspire - and sometimes alienate - those around him are all chronicled in rich detail.

Blumenthal doesn't shy away from the tough parts either, including his failures, setbacks, and ultimately, his battle with pancreatic cancer, which led to his untimely death in 2011.

The biography unfolds in chronological order, beginning with Jobs's adoption, his early interest in electronics, and his formative years experimenting with design and tech. From his brief stint at Reed College to co-founding Apple in a garage, to his eventual ousting and triumphant return, Blumenthal walks readers through the most pivotal moments in Jobs's life.

Landmark innovations like the iPod, iPhone, and Macintosh are contextualized not just as products, but as milestones in Jobs's lifelong mission to marry beauty with function.

But here's the curious thing about reading this book: the subject is so mesmerizing that one often becomes more focused on Jobs himself than on the literary craftsmanship of the author. Jobs's life story is so



captivating - so layered with brilliance and contradictions - that it tends to eclipse the narrative structure.

As a reader, you may find yourself pulled more toward understanding how Jobs thought and lived than how Blumenthal chose to tell the story.

It wasn't until my third read that I could truly appreciate the craftsmanship behind the writing. Blumenthal's greatest strength lies in her ability to make complex topics like computing, business strategy, and design innovation accessible and interesting to a broad audience.

The book is grounded in solid research, including interviews and personal anecdotes from people who knew Jobs both professionally and personally.

These layers of perspective help paint a vivid portrait that feels both informative and intimate.

Jobs's character defies easy categorization. He was charismatic, creative, driven - and often difficult. He could be cold and emotionally distant, yet deeply passionate and persuasive.

At times, it seems he lived in a world governed entirely by his own rules. One can't help but wonder if Jobs was born human by accident, so otherworldly was his thinking.

His unconventional behavior and high expectations made him hard to work with, but also made him a transformative force in the world of technology.

The most profound takeaway from the book is perhaps the sheer force of Jobs's vision.

He wasn't a computer engineer in the traditional sense, nor did he hold any claim to inventing the computer. Yet without his eye for design, user

experience, and brand identity, the digital world would likely look very different today.

His influence can be felt in every sleek smartphone, in every clean software interface, and in the way we interact with technology daily.

Blumenthal's writing is both simple and effective, designed to appeal especially to young readers or those unfamiliar with the world of tech.

However, that accessibility may also be its limitation. Some readers may find the analysis of Jobs's decisions and their wider socio-economic impact to be too surface-level. If you're looking for a deep dive into the ethical implications of his management style or how his products reshaped global markets, this may not be the most comprehensive source.

Likewise, adult readers familiar with other in-depth Jobs biographies - such as Walter Isaacson's - may find this one less rigorous in comparison.

Nonetheless, *Steve Jobs: The Man Who Thought Differently* excels at what it sets out to do: offer a compelling and balanced introduction to the life and legacy of a man who changed the world.

It's not just a story of innovation; it's a story of resilience, failure, vision, and an unrelenting desire to challenge the status quo.

Whether you're a young aspiring entrepreneur, a curious student, or simply someone interested in understanding the human behind the Apple logo, this book provides a solid foundation.

It reminds us that thinking differently isn't just a slogan - it's a way of life that, in the case of Steve Jobs, left a lasting imprint on the world.



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Dr. Samia

# A symbol of sports development in Tanzania

**By Ibrahim Bakari**

Tanzania has achieved remarkable success in sports, particularly in soccer, over the past four years under President Samia Suluhu Hassan's leadership.

The country has witnessed unprecedented milestones that have solidified her position as a driving force behind sports development.

In the 2024/25 season, Tanzania's premier soccer clubs, Simba SC and Young Africans (Yanga), made history by qualifying for the quarterfinals of the CAF Champions League.

For the first time, both clubs reached the prestigious stages of Africa's premier club competition. Yanga's extraordinary achievement in the 2023/24 season saw them reach the CAF Confederation Cup final, where they narrowly lost to Algeria's USM Alger due to the away goals rule.

This was a historic run that placed Tanzanian soccer on the map of African football.

One of the key motivators behind the success of these clubs has been the initiative "Goli la Mama"—a program introduced by President Samia, which rewards the teams with TSh5 million for each goal

scored in a winning international match.

This incentive has played a significant role in motivating players and boosting their performance on the continental stage.

Simba SC, having advanced to the semifinals of the CAF Confederation Cup, continues to set the bar high for Tanzanian football.

Young Africans, on the other hand, were eliminated in the group stage of the CAF Champions League, while Azam FC and Coastal Union were both knocked out during the preliminary stages of the CAF Champions League and Confederation Cup, respectively.

Looking ahead, Simba has eliminated Egypt's Al Masry in the quarterfinals of the CAF Confederation Cup. It is now marching into the semifinal stage, facing South African side, Stellenbosch FC.

Beyond club football, President Samia has also driven the success of Tanzania's national team, Taifa Stars. Under her leadership, the team secured a spot in the Africa Cup of Nations (AFCON) finals for the third time in history. After first qualifying in 1980, the team broke a long drought by qualifying for the 2023 AFCON finals in Côte d'Ivoire.

Now, Tanzania has secured a place in the 2025 finals in Morocco, where they will face Nigeria, Tunisia, and Uganda in Group C.



A fundraising campaign (harambee) organized by the president successfully raised over TSh4 billion, which has been used to support teams participating in various tournaments, including the All Africa Games in Ghana and the Olympic Games in Paris in 2024. In terms of budget allocation, the government has significantly increased funding for the Ministry of Information, Culture, Arts, and Sports, from TSh35.44 billion in the 2021/2022 financial year to TSh258 billion in 2024/2025. This increase has enabled better execution of sports development programs and initiatives.

In addition to financial support, President Samia's government has focused on infrastructure development.

Key projects include the renovation of the Benjamin Mkapa Stadium, with an investment of approximately TSh31 billion, and the ongoing construction of new sports stadiums in Arusha and Dodoma, costing TSh338 billion and TSh310 billion, respectively. Training grounds are also being built at a cost of TSh24 billion to provide better facilities for athletes. Tanzania's success in hosting major international sports events, alongside tax exemptions for artificial turf, has also bolstered the country's sporting reputation.

Furthermore, Tanzania's role as the headquarters for the African Sports Council Zone Five Secretariat and the establishment of a Sports Fund further exemplify the nation's growing influence in the region.

In sum, Dr. Samia Suluhu Hassan's presidency has transformed Tanzania into a formidable player in African sports. Her unwavering support for soccer, investment in sports infrastructure, and commitment to the development of athletes at all levels have set the stage for continued success on the international stage.

President Samia's influence in Tanzanian sports is also evident through the Pamoja Bid - a collaborative effort between Tanzania, Kenya, and Uganda to jointly host the 2027 AFCON.

What was once a distant dream is now a reality, showcasing the growing stature of Tanzanian football. Before that, Tanzania will host the African Nations Championship (CHAN) in September 2025, a major tournament for local players.

The government's support for the Tanzania Football Federation (TFF) has also yielded significant achievements, with Tanzanian youth and women's teams triumphing in various regional and international tournaments.

The Tembo Warriors, the national disabled football team, reached the World Cup final in 2022, while the women's team, Twiga Stars, continues to break barriers in African football.

President Samia's commitment to sports is further reflected in her efforts to raise funds for the national teams.





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