

# Business Insider

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PASS Trust Managing Director  
Yohane Kaduma

## LENDING

PASS TRUST POWERS TANZANIAN  
AGRICULTURE THROUGH  
INNOVATION AND INCLUSION



Founder, Director Kaffe Koffee  
Muntazir Hussein

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SERVING THE PRESIDENT TO  
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SBT Director General  
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How to launch a  
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# From barriers to breakthroughs: EFTA's role in transforming youth and women in agriculture

By Magesa Magesa – Arusha

In the four years of President Samia Suluhu Hassan's visionary leadership, Tanzania has witnessed remarkable momentum toward transforming agriculture into a modern, inclusive, and competitive sector. Strategic policies focused on empowering youth and women have opened doors for organizations like Equity for Tanzania Limited (EFTA) to pioneer innovative, inclusive financing solutions without requiring collateral.

EFTA, a social impact leasing company, offers asset-based financing to small and medium-sized enterprises (SMEs), enabling clients to access productive machinery and vehicles through a collateral-free lease. This transformative model is changing the face of agriculture across Tanzania, particularly for youth and women who have traditionally lacked access to finance.

"Access to finance has long been the greatest barrier for young and female entrepreneurs in agriculture. At EFTA, we've removed that barrier by focusing on trust, capacity, and the impact of the business, not land titles or buildings that are traditionally owned by men," says Mr. Nicomed Bohay, Managing Director of EFTA.

Investing in the Future: Empowering Youth and Women in Agribusiness

In a country where over 60% of the population is under 35, youth involvement in agribusiness is not only essential but strategic. EFTA's flexible loan model requiring just a 25% down payment and offering repayment terms of up to three years, has enabled young people to access essential equipment like tractors, food processors, irrigation systems, and poultry tools.

One inspiring example is Debora Msiba Kadidi from Mwanza. Before receiving a Swaraj tractor loan from EFTA, her farming output was low and unsustainable. But with mechanization, Debora now cultivates larger plots, achieves higher yields, and earns sufficient

income to support her family and reinvest in her business.

"I used to struggle just to till a small piece of land. After getting the tractor through EFTA, I now farm efficiently and harvest more than ever. I even provide tractor hiring services to other smallholder farmers in my community earning me some extra cash. This has changed my life," she says.

Another standout story is Neema Rweyemamu, a housewife turned agripreneur from Moshi, who launched a modern poultry business using EFTA's chick's loan. Today, her business not only provides a steady income but has helped empower other women in her community through mentorship and training.

"The loan gave me more than just chicks, it gave me dignity, independence, and hope," Neema explains.

With more than 40% of its agricultural loans going to women, EFTA is delivering on its mission to promote gender equity and inclusive development across Tanzania.

#### The Rise of "Madam Carrot"

One of the most compelling success stories is that of Aluseta Ashikaeli Uroki, known widely as Madam Carrot. After losing her job during the COVID-19 pandemic, she began selling carrots in Arusha. Though passionate and hard-working, she faced serious setbacks due to transportation challenges that led to spoiled produce and lost clients.

Refusing to give up, Madam Carrot turned to EFTA and secured a loan to purchase a delivery truck. That investment transformed her business: today she delivers fresh carrots on time to customers across Kilimanjaro, Tanga, Dodoma, and beyond.

"Since getting the truck, my income has doubled. I've built a house, educated my children, and supported over ten people who now rely on my business for income," she says.

Mr. Derick Kombe, EFTA's Arusha Branch Manager, adds: "When she came to us, we didn't hesitate to support her goals. Our mission is to empower entrepreneurs with the right tools and opportunities."



EFTA Managing Director, Nicomed Bohay



#### Beyond Financing: Building an Inclusive Economy

EFTA's model stands out for more than just its accessibility. By partnering with equipment suppliers and offering flexible terms, it makes productive tools available to those often excluded by traditional lenders. Clients begin using their equipment almost immediately, accelerating productivity from day one.

"Our aim is not just to finance equipment but to transform livelihoods," Mr. Bohay affirms. "We want to see Tanzanians owning assets, creating employment, and building intergenerational wealth."

This approach aligns closely with President Samia's broader economic agenda: to industrialize agriculture, increase food security, and create jobs across rural Tanzania.

EFTA's role in this transformation is clear: it enables farmers, especially those in underserved areas, to take part in national growth through modern tools for crop production, poultry, food processing, and transportation.

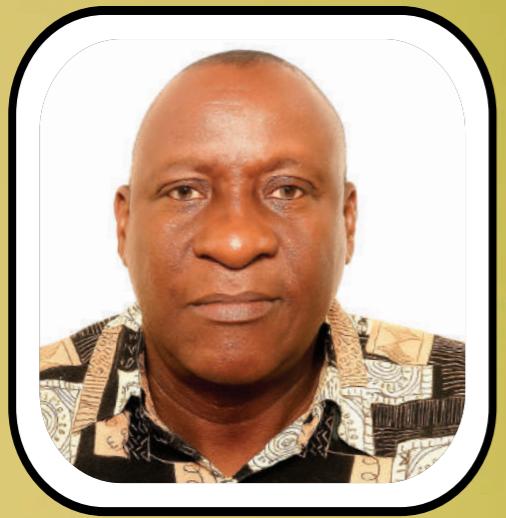
#### A Vision for 2050: Inclusive and Sustainable Growth

As Tanzania advances toward Vision 2050, organizations like EFTA are essential in translating policy into progress. Through strategic partnerships and a scalable financing model, EFTA is motivating entrepreneurs, attracting investment, and strengthening local value chains.

From helping smallholders like Debora mechanize their farms, to enabling women like Madam Carrot to scale their agribusinesses, EFTA is showing that you don't need collateral to unlock potential, just opportunity and trust.

For more information, visit [www.efta.co.tz](http://www.efta.co.tz) or contact +255 765 417 387 / [info@efta.co.tz](mailto:info@efta.co.tz)





## Editor's Note

### Beyond the farm: How value addition can transform agricultural economy

Tanzania is richly endowed with arable land, a youthful workforce and diverse climatic zones. The government has taken this to advantage and invested heavily on improving agriculture.

With agriculture employing over 65% of the population and contributing roughly a quarter to GDP, this should have made agriculture a national economic powerhouse. Yet agriculture remains underwhelming in its performance - not because of lack of potential or investment, but due to one glaring omission: value addition.

The country has been increasing output but most of the produce is exported as raw cashews, coffee, cotton, maize and horticultural products to countries that turn them into branded commodities - only for Tanzania to import them back at a premium.

This cycle of exporting raw materials and importing finished goods is not just economically inefficient; it is strategically unsustainable.

Take the cashew industry, for example. Tanzania is one of the world's top producers, yet more than 90% of our cashews are exported raw, mainly to India and Vietnam, where they are processed and re-exported as high-value products. There is also avocado, bulk of which is also exported raw but oil extracted from the fruit is imported back into the country and sold at higher prices.

This means Tanzania is exporting jobs, income and industrial growth - while missing out on enormous tax revenues, foreign exchange earnings and employment opportunities. This is not an isolated case. The same trend affects our tea, coffee, oilseeds, cotton, fruits and vegetables. Post-harvest losses, estimated at 30-40%, also compound the problem, costing the economy billions of shillings annually.

If Tanzania is to meet the ambitions outlined in Dira 2050 and move decisively toward an industrial economy, then we must stop treating agriculture as a subsistence safety net. Instead, we should harness it as a launchpad for agro-industrialisation.

#### What should be done

First, the government, in collaboration with the private sector, must accelerate investment in agro-

processing infrastructure - from cashew and coffee factories to cotton ginneries, fruit dryers, and cold storage systems. Public Private Partnerships (PPPs) can help finance and manage these strategically.

Second, affordable financing must be extended to SMEs and farmer cooperatives, which are the backbone of rural economies.

Current commercial lending rates, are simply too high to support industrialization at the grassroots. A special Agro-Industrial Development Fund, supported by both local and international capital, could fill this gap. Third, the country must improve logistics and rural infrastructure - roads, energy, water and ICT - to facilitate production and reduce transportation costs.

Fourth, deliberate policy incentives - including tax breaks, tariff protections for local processors and export subsidies for value-added products - must be put in place to encourage investment and competitiveness.

Finally, digital transformation and innovation can't be ignored.

From digital marketplaces that connect farmers to buyers, to block chain systems for traceability and quality assurance, technology must be part of the solution.

#### A wake-up call

Tanzania and indeed Africa's agricultural future, is not in the soil - it's in the factory. Countries like Kenya, Rwanda and Ghana are already investing in agro-industrial parks and digitised value chains. Tanzania cannot afford to be left behind.

To truly transform rural livelihoods, reduce our reliance on food imports and increase agriculture's GDP contribution from 25% to potentially 35% or more, value addition is the game-changer we have long overlooked. Let this be the decade where Tanzania redefines agriculture not as a struggle for survival, but as a platform for prosperity, innovation, and global trade.

*Theophil Makunga  
Editor in Chief*

[www.businessinsider.co.tz](http://www.businessinsider.co.tz)

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Survey Near Mlimani City Mall  
P.O.Box 10143, Dar es Salaam  
info@businessinsider.co.tz



#### Chief Executive Officer

Herman Hermes  
Tel: +255 655 202 453

Editor in Chief - Theophil Makunga

Chief Sub Editor - Peter Nyanje

Assistant Editor - Exuperius Kachenje

#### Sales & Marketing-

Sons Solutions Company Limited

#### Bureau Chief's

Zanzibar - Zaitun Zitu

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- Tanzania Embassies abroad
- Private corporate institutions
- Prominent Media houses
- Parliament
- All Airports in Tanzania
- Banks and financial institutions
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## TRANSFORMATION



# Agricultural renaissance in Tanzania under Samia

By Business Insider Reporter

For decades, Tanzania's agriculture sector was dogged by underinvestment, limited access to credit, poor rural infrastructure and vulnerability to climate shocks.

Although the sector employs over 65% of the population and contributes more than 25% to GDP, it had stagnated for years with little technological innovation or value addition.

But current information says otherwise.

Tanzania has made commendable strides in agricultural sector under the leadership of President Samia Suluhu Hassan.

The sector has transformed thanks to vision, policy, commitment and political will expressed by the sixth phase government.

Agricultural technologies are not new to Tanzania agriculture sector, resulting to amazing green plantations, mechanised farms, solar-powered irrigation systems and bustling produce markets.

From the narrations by the Ministry of Agriculture make it evident how President Samia has restored agriculture as a "pillar of the national economy and a frontline of social progress."

"We have moved from subsistence to strategy," says the Minister for Agriculture, Hussein Bashe, when tabling 2025/26 budget for the ministry.

"Under Samia Suluhu Hassan, Tanzanian agriculture is no longer an afterthought - it is an engine," he stresses.

## Agriculture rebounding from neglect

Since President Samia assumed office in March 2021, her administration has made agriculture a priority in national planning, allocating record budgets and launching flagship programmes aimed at transforming the sector into a commercially viable and youth-driven industry.

Data from the Ministry of Agriculture shows that the agricultural sector has grown steadily at 5.9% annually since 2022, outpacing pre-pandemic levels. Export earnings from agricultural produce - including cashew, coffee, horticulture and maize - have increased by over 40% in the last three years, thanks to expanded production and improved market access.

## Strategic initiatives driving the growth

One of the centrepieces of the Samia-era agricultural transformation



President Samia Suluhu Hassan

## Finance, cooperatives and technology

Another notable area covered in the documentary is agricultural finance. Reforms at the Tanzania Agricultural Development Bank (TADB), has made wonders. The bank has tripled its loan portfolio since 2021, disbursing over

## TRANSFORMATION

TSh750 billion in affordable credit to smallholder farmers, agri-SMEs and cooperatives.

Further, under President Samia's watch, over 900 dormant Agricultural Marketing Cooperatives (AMCOS) have been revived and digitised - enabling better pricing, transparency, and input access.

Mobile money platforms, such as Airtel Money and T-Pesa, have also been integrated into farmer payment systems and subsidy distribution, reducing leakages and ensuring timely access to inputs like fertilizer and seeds.

"These digital tools are now lifelines for rural farmers," says Dr. Florence Mtenga, an agricultural economist at Sokoine University. "The Samia government has shown that technology, when paired with inclusive policy, can radically change the game."

## Global partnerships and trade

President Samia's administration has also pursued regional and international agricultural trade deals more aggressively. Tanzania now exports fresh fruits and vegetables to the UAE, Kenya and Oman, and has renewed partnerships with China and India for agricultural technology and inputs.

Transformations made by the government allows Tanzania to enter into the Africa Continental Free Trade Area (AfCFTA) agricultural corridor - which opens up a market of over 1.3 billion people for Tanzanian producers. The government is also investing in cold storage facilities and farm-to-port logistics through the Tanzania Ports Authority (TPA).

## Recognition and future plans

President Samia's agricultural reforms have not gone unnoticed. In 2024, she received the Africa Food Security Leadership Award in Accra, Ghana, for championing inclusive farming practices, women's access to land, and climate-smart adaptation.

"Tanzania's fields are no longer places of poverty. They are frontiers of innovation, dignity, and national pride," notes a farmer in Karatu.

Looking ahead, the government plans to roll out a National Soil Health Campaign, increase storage infrastructure in remote areas, and double the budget for agricultural R&D - all aligned with the Agriculture Sector Development Programme (ASDP-II), which runs through 2027.

## A communications milestone

Recently, the ministry released a short documentary, outlining achievements by the ministry.

Analysts say the documentary is both a communications tool and a strategic move as the country heads into the 2025 general election.

With over 30 million Tanzanians dependent on farming, the agricultural vote block is critical.

"This film is a soft campaign," says political analyst. "But more than that, it's a reminder that policy can work - when there is vision, coordination, and political will."



is the Building a Better Tomorrow (BBT) initiative - a nationwide programme launched in 2022 to bring over 300,000 young people into agribusiness through access to land, training, financing, and digital tools.

The BBT has already rolled out over 68 model farms across the country and integrated youth into the value chains of sunflower, rice, maize and poultry.

Seeing several young farmers operating tractors, drones and digital apps for climate-smart agriculture, is now a common feature, thanks to BBT.

Complementing BBT is the government's ambitious push to expand irrigation infrastructure.

Over 270,000 hectares of land have been added under irrigation schemes since 2021, including the ongoing rehabilitation of the Mbarali, Igomelo, and Lower Moshi schemes - crucial for year-round production and drought mitigation.

These investments are linked to improved resilience in semi-arid regions such as Singida, Dodoma and Simiyu. These areas were once written off as drylands but are now producing surplus grains due to irrigation and early warning systems.



# SBT leads sweet sector reform

- **Eyes five new factories in six years**

Under President Samia Suluhu Hassan's leadership, Tanzania's sugar industry is undergoing a rapid transformation. With five new factories established or in progress, and major support for smallholder farmers, the Sugar Board of Tanzania is cutting reliance on imports and revitalizing the sector.

By Exuperius Kachenje

Tanzania's sugar sector is experiencing a historic turnaround, thanks to sweeping reforms driven by the Sugar Board of Tanzania (SBT) and the strong support of the Sixth Phase Government under President Samia Suluhu Hassan.

In just four years, five new sugar factories have either begun operations or are under construction, a move that is doubling national production capacity and sharply reducing the country's dependence on imports.

Sugar has long been one of several key commodities, including wheat and cooking oil, where Tanzania has struggled to meet domestic demand. But that narrative is rapidly shifting.

In an exclusive interview with Business Insider Tanzania, SBT Director General Professor Kenneth Bengesi outlined how the board's efforts are boosting sugar availability through better farming practices, expansion of existing factories and bold new investments.

"We have been producing sugar, but not enough to meet local demand. As a result, we've had to import sugar to bridge the shortfall," said Prof. Bengesi.

## A history of transformation

Since independence, Tanzania had



SBT Director General, Professor Kenneth Bengesi

only four sugar factories; Kilombero, TPC, Kagera, and Mtibwa, all formerly under state ownership via the Sugar Development Corporation (SUDECO).

A major restructuring in 1998 saw SUDECO dissolved and the factories privatized. In 2001, the Sugar Industry Act formally established the SBT, assigning it regulatory oversight of the sector.

"SBT was created to act as a referee in the sugar industry," Bengesi explained. "Without regulation, there's a risk of exploitative practices, for example, factories underpaying farmers or withholding supply, causing artificial shortages and price hikes."

Today, the board plays a crucial role in safeguarding both traders and consumer interests. It helps ensure fair play across the value chain, from farmers and processors to retailers and end-users, while also supporting investment confidence among banks, cooperatives,

and private firms.

### Five key pillars of SBT's mandate

1. Regulatory service and oversight
2. Development of sugar industry
3. Farmer support and capacity-building
4. Promotion of research and skill development (in partnership with the National Sugar Institute, Kidatu and Tanzania Agricultural Research Institute, Kibaha)
5. Technology development support (in collaboration with the technology developers) SBT also works closely with the Tanzania Agricultural Research Institute (TARI) at Kibaha to develop resilient sugarcane varieties such as Tariska 1 and Tariska 2 drought- and disease-resistant strains tailored for smallholder farmers.

### Small-scale factories, big potential

SBT is backing the establishment of small-scale sugar factories through local



Her Excellency the President of the United Republic of Tanzania, Dr. Samia Suluhu Hassan, together with the Chairman of the Sugar Board of Tanzania (SBT) Board of Directors, Mr. Filbert Mponzi, and the SBT Director General, Prof. Kenneth Bengesi, during the inauguration of the Irrigation Dam at Mtibwa Sugar Factory in Morogoro.

## Three more factories on the way

1. Lake Agro, Rufiji, expected completion in 2.5 years
2. Mufindi Paper Mill, Kasulu, Kigoma; farming begun, equipment on order
3. Golden Sugar - Kagera; equipment procurement to begin by June 2025

"These are significant strides," Bengesi concluded. "Five new sugar factories in six years, it's something we couldn't have imagined a decade ago."



A Sugar Factory

## Tanzania's legal sector transformation

# AG Office: A cornerstone for nation's Vision 2050



By Business Insider Reporter

As Tanzania embarks on its long-term development journey toward Dira 2050, the legal and judicial sectors are quietly undergoing one of the most transformative overhauls in decades - anchoring not only governance but also economic and social stability.

From digitization and access to justice, to institutional growth, financial efficiency, and regional leadership, recent milestones reveal a legal system evolving from manual, fragmented structures into a cohesive, tech-enabled engine of public service and national integration.

### A historic legal reform, in Kiswahili

In what legal scholars are calling a landmark national achievement, the government finalized the 2023 Revised Edition of the Laws of Tanzania, which consolidates and translates all 446 principal laws into Kiswahili - the country's official language.

The updated edition, which takes effect on July 1, 2025, is the first of its kind to be fully funded domestically without reliance on World Bank or foreign support.

This bold move democratizes the law, making legal knowledge accessible to the general population and ensuring that Tanzanians can interact with legal texts in a language they understand.

"Legal ownership begins with language," said Attorney General Hamza Johari, who spearheaded the reform. "This will help close the justice gap between the law and the people."

From 2021 to 2025, Tanzania has also enacted or amended 57 principal laws and over 4,000 subsidiary instruments, modernizing the legal framework across sectors like finance, environment, land, and digital economy.

### Access to justice in the digital era

The Mama Samia Legal Aid Campaign, launched under President Samia Suluhu Hassan, is another pillar of transformation.

Legal aid desks established across 25 regions have directly assisted 2.7 million people, while more than 6.4 million Tanzanians have received legal education through outreach and public platforms.



Simultaneously, Tanzania's partnership with Laws.Africa and GIZ led to the digitisation of nearly 40% of national legislation by the end of 2023 using the Indigo platform. These laws, along with thousands of court decisions, are now freely accessible via the Tanzania Legal Information Institute (TanzLII), which by June 2025 had hosted 65,815 court rulings and attracted 2.6 million users.

TanzLII's success has drawn interest from across Africa - delegations from Ghana and Nigeria visited in June 2025 to study the model as part of South-South legal cooperation.

### Building legal infrastructure

Legal reform is being backed by concrete investment in infrastructure and personnel:

Judges have increased from 92 in 2021 to 146 in 2025  
Magistrates grew from 1,412 to 1,426

Six Integrated Justice Centres (IJC) have been completed in cities like Dodoma and Mwanza, with nine more under construction

Dozens of district and primary courts have also been built or upgraded, especially in underserved rural areas

These efforts reduce case backlogs, increase judicial access, and position Tanzania as a leader in justice infrastructure development in the region.

### Litigation success saves money

Beyond the courtroom, Tanzania's legal institutions have also delivered substantial financial gains. In 2024-2025 alone, the Solicitor General's Office successfully resolved 966 civil cases - 814 domestic and one international - saving the government an estimated TSh232.7 billion (over \$100 million).

This outcome reflects improved risk mitigation, early legal intervention, and professionalization of state attorneys, whose capacity is being bolstered through the "Legal Excellence for Tomorrow" training program launched in June 2025.

The program also includes a new Case Management Information System (CMIS), an online legal library and a modernized State Attorneys' web portal

### Regional leadership

Tanzania's advancements are earning it continental recognition. In addition to hosting West African delegations, the country is playing a pivotal role in shaping Africa's approach to open legal information, access to justice, and digital judicial systems.

Attorney General Johari and Solicitor General Dr. Ally Possi, have also linked legal modernisation efforts to Vision 2050, calling on legal professionals to align legal structures with the country's



**Attorney General (AG), Hamza S. Johari**

socio-economic aspirations, including industrialization, investment attraction, and digital economy growth.

"The legal sector must be at the centre of national development - not on the periphery," Johari emphasized during a regional conference in Arusha.

### Why this matters

Tanzania's transformation is not just about courts and codes - it's about creating a legal system that protects rights, attracts investment, fosters trust, and supports inclusive development. For businesses, this means clearer laws, faster dispute resolution, and more predictable regulatory frameworks. For citizens, it means more justice, closer to home. For the region, Tanzania is emerging as a model for legal reform in Africa - rooted in local languages, driven by technology, and focused on public impact.

As Vision 2050 gathers momentum, the legal sector may well be its silent engine - setting standards for transparency, equity, and efficiency in governance and economic management.

**Launch of the Permanent Legal Advisory Committee at the Regional and District Levels and the Free Legal Aid Clinic for the citizens**



A Quarter century of impact:

# PASS Trust powers Tanzanian agriculture through innovation and inclusion

- **Transforming agriculture with over Sh.2 trillion in loan guarantee**

By Business Insider Reporter

As it celebrates 25 years of empowering Tanzania's agricultural landscape, the Private Agricultural Sector Support (PASS) Trust has revealed it has guaranteed loans exceeding Sh. 2 trillion, with a sharp focus on supporting women, youth, and expanding access through digital lending platforms.

In an exclusive interview at the organisation's Dar es Salaam headquarters, PASS Trust Managing Director Mr Yohana Kaduma shared that guarantees issued to date for farmers amount to approximately TSh 850 billion a major milestone that has directly and indirectly contributed to significant job creation.

"As we celebrate our 25th anniversary this year, we want to amplify the positive impact we've had on agriculture in Tanzania. Our goal is to continue strengthening agricultural financing through tailored credit solutions, including innovative digital lending mechanisms," said Mr Kaduma.

## Digital lending

PASS Trust's services have evolved from traditional guarantees to now include digital credit guarantees, in partnership with Victoria Finance and YAS Mobile. This collaboration is enabling farmers particularly those in remote areas to

access loans directly via mobile phones.

"It's a simple but transformative model," Kaduma explained. "Victoria Finance disburses the loans, PASS guarantees them, and YAS connects borrowers via mobile. Since November 2024, we've disbursed over Sh. 300 million through this platform."

This initiative is especially geared towards women and young people, who often face barriers to conventional financing. To incentivise participation, PASS offers guarantees of up to 80% well above the industry standard of 50–60%.

## Championing climate smart agriculture

Beyond financing, PASS Trust is playing a pivotal role in promoting climate-smart agricultural practices in response to the growing impact of climate change. Kaduma stressed the need for farmers to adopt sustainable techniques, including the use of improved seeds, environmentally friendly fertilisers, and modern equipment that preserve soil health.

"Farmers need to adapt," he said. "Even conventional tractors are being reconsidered due to their impact on soil structure. We now support farming systems that align with environmental conservation."

To further encourage adoption of sustainable methods, PASS offers enhanced guarantees of up to 80% for farmers engaging in environmentally responsible practices.



“

As we celebrate our 25th anniversary this year, we want to amplify the positive impact we've had on agriculture in Tanzania. Our goal is to continue strengthening agricultural financing through tailored credit solutions, including innovative digital lending mechanisms."

Yohana Kaduma



PASS Trust Managing Director, Yohana Kaduma

## Strategic engagement and forward vision

PASS Trust leverages four key platforms to engage stakeholders and promote sustainable agriculture: Nane Nane (Farmers' Day), National Economic Empowerment Council sessions, World Food Day, and World Environment Day.

Looking ahead, the Trust is working with stakeholders to launch agricultural insurance, a move designed to cushion farmers against climate shocks and market volatility. Simultaneously, efforts are underway to

bolster agricultural value chains, especially for under-produced yet widely consumed crops.

"Our vision is to build a self-reliant agricultural economy. With the right support systems, credit, insurance, and sustainability, Tanzania can transition from subsistence farming to commercial success," Kaduma said.

## Milestones and momentum

Finance Director Ms Doreen Mangesho reflected on PASS Trust's 25-year journey and its transformative impact:

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"Over the past 25 years, PASS Trust has been instrumental in reshaping Tanzania's agricultural sector. Many of our beneficiaries are women and young people who have thrived through access to financial guarantees," said Mangesho.

"Some of Tanzania's top-performing farmers, especially women and youth, began their

## Business Insider

journey through our incubation and support."

She emphasised the Trust's mission to become a leading force in modern, inclusive, and sustainable agriculture. PASS is heavily invested in digital transformation, including artificial intelligence, to enhance service delivery and ensure strong governance.

Looking to 2025, PASS plans to extend support to agripreneurs across all crops, excluding tobacco while strengthening farmer capacity through better practices and market access.

**Adam Kamanda on national impact**

PASS Trust Business Director Mr Adam Kamanda highlighted the organisation's leadership since its inception in 2000.

"PASS currently contributes 35% of all agricultural guarantees in Tanzania. We've been a game-changer."

Kamanda noted that non-performing loans once stood at 30%, but have now dropped to just 5% a reflection of increased creditworthiness and sectoral maturity.

He acknowledged government support, particularly from President Samia Suluhu Hassan and Agriculture Minister Hussein Bashe, for prioritising the agricultural sector.

"With the expanded national agriculture budget, sector employment now stands at 2.8 million, with 4.7 million indirect beneficiaries."

Under its CSR programmes, PASS Trust has supported agribusinesses in Kongwa, Dodoma, and Morogoro, particularly for women and youth, expanding its partnerships from fewer than five to over 20.

**Digital innovation at Nane Nane 2025**

Kamanda confirmed PASS Trust's participation in the upcoming Nane Nane exhibition under the national theme "Choosing Good Leaders for

## Business Insider



**PASS Trust Director of Business Development, Adam Kamanda**

Sustainable Development of Agriculture, Livestock and Fisheries."

He insisted that the Digital Guarantee window, is a product tailored to support women and youth in farming.

"Over 1,000 farmers are already using this digital platform. It's open to all engaged in agriculture, livestock, medical crops, and vegetable farming. Registration is available via mobile phones, and our booth at Nane Nane will showcase these innovations."

**Oscar Kimaro on knowledge and resource mobilisation**

Oscar Kimaro, Resource Mobilisation and Management Manager at PASS Trust, underscored the Trust's efforts to connect farmers with timely information and financial resources.

"We're working with partners to deliver real-time data, including weather forecasts and product updates, directly to farmers."

The organisation operates a free agricultural call centre (0800 750037), available 12 hours a day. Additionally, PASS reaches farmers through

dedicated TV and radio programmes to share market intelligence and best practices.

Kimaro revealed the upcoming launch of a Knowledge Hub, a soil ecosystem platform that will provide location-specific agricultural advice through extension officers.

"This tool will recommend the best seeds, inputs, and market channels, helping bridge the gap between farmers and industry stakeholders."

He called for increased investment in innovation and the future of Tanzanian agriculture.

A legacy of inclusive agricultural transformation

Established through a partnership between the governments of Tanzania and Finland, PASS Trust's 25-year journey illustrates the power of focused financial support, digital innovation, and inclusive policies.

By embracing modern technologies and placing inclusion and sustainability at its core, PASS Trust continues to shape a more resilient, productive, and equitable agricultural sector for Tanzania's future.

## CLEANCOOK

# Why clean cooking energy is possible in Tanzania



President Samia Suluhu Hassan (third left) with other dignitaries during a Clean Cooking Summit.

By Abeid Poyo

In the pursuit of sustainable development and improved well-being for all citizens, the global shift towards clean cooking energy is gaining significant momentum - and Tanzania must not be left behind.

For decades, a large proportion of Tanzanians - particularly in rural areas - have relied on polluting fuels such as firewood, charcoal and agricultural waste for cooking. These traditional practices have severe consequences for human health, the environment and economic growth.

This is why the assertion that "A Clean Cooking Energy Tanzania Is Possible" is not merely a hopeful slogan. It is an urgent call to action that requires practical and sustained intervention.

At a time when the sixth-phase Government, under the leadership of President Samia Suluhu Hassan, has launched the National Strategy for Clean Cooking Energy (2024-2034), it is crucial to appreciate why the transition to clean energy is both necessary and timely.

According to available data, over 85% of Tanzanians continue to use firewood and charcoal for cooking. This contributes to widespread deforestation, severe indoor air pollution, and a range of respiratory illnesses - factors which claim thousands of lives each year, especially among women

and children.

Beyond health concerns, the dependence on dirty fuels imposes a disproportionate burden on women and girls. They often spend hours each day collecting firewood, depriving them of time for education, income-generating activities, and participation in community development.

Access to clean cooking solutions - such as natural gas, biogas, solar electricity, and efficient modern cookstoves - is therefore a cornerstone of inclusive and sustainable development.

To realise the vision of a clean cooking energy future, the Government and its development partners must confront and eliminate the barriers that prevent access to these alternatives.

First, the initial cost of clean energy technologies - such as gas stoves, cylinders and biogas systems - remains prohibitive for many low-income households. The Government could address this by providing subsidies, eliminating taxes and levies on clean energy equipment, and introducing interest-free loans to support rural uptake.

Second, there is a significant gap in the distribution infrastructure for clean energy, particularly in rural and remote areas.

The national campaign must be backed by major investments in infrastructure - including natural gas pipelines, solar power networks, and LPG refilling stations - especially in under-served regions. Private sector actors, civil

## CLEANCOOK

society organisations, and financial institutions must work hand-in-hand with the Government to achieve this.

Thirdly, community awareness and education are critical to changing perceptions and encouraging behaviour change. Many communities still harbour misconceptions about the safety or efficiency of clean cooking technologies, or simply lack accurate information. Targeted public education campaigns - delivered through community leaders, women's groups, health workers, and local media - are essential.

Given that over 65% of Tanzanians live in rural areas, the strategy's success hinges on focusing efforts there. These are the areas where firewood and charcoal use is most widespread - and where the health and environmental costs are greatest.

Pilot projects in villages can showcase the benefits of clean cooking solutions. Local training programmes can teach communities how to build and maintain improved cookstoves and utilise biogas from livestock waste. Moreover, tailored microfinance initiatives - such as those run through Village Community Banks (VICOBIA) - can offer financial support to households seeking to adopt clean energy solutions.

The evidence is clear: Tanzania has every reason - and the opportunity - to invest in a national transition towards clean cooking energy.

With the right mix of forward-looking policies, multi-stakeholder collaboration, public education, and strategic investment in rural infrastructure and technologies, the goal is achievable.

"A Clean Cooking Energy Tanzania Is Possible" is not a distant dream - it is a viable and necessary future built on bold decisions and collective effort.

For better health, a healthier environment, and improved livelihoods - especially for women and the poor - clean energy is not just an option. It is the bridge to national development.

Abeid Poyo is a journalist specialising in clean cooking energy reporting. He can be reached on 0754 990 083.



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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

Deputy Prime Minister and Energy Minister Doto Biteko





# Tanzania Fertilizer Company champions affordable inputs, innovation ahead of Nane Nane

By A Correspondent

As farmers across Tanzania prepare for this year's Nane Nane agricultural exhibitions, the Tanzania Fertilizer Company (TFC) is positioning itself as a key driver in the nation's pursuit of improved agricultural productivity through access to quality, affordable fertilisers.

Founded in 1968, TFC is a government-owned enterprise established under the Companies Act to ensure that farmers across the country receive the right inputs, at the right time, and at the right price.

More than five decades later, the company continues to play a pivotal role in fertiliser importation, distribution and retailing, particularly targeting smallholder farmers.



President Samia Suluhu Hassan

## Nationwide reach

Headquartered in Dar es Salaam at Sukari House in Posta area, Ohio/ Sokoine, TFC operates a widespread distribution network with zones warehouse and sales centres.

i. **Songea Zone:** This Zone covers Iringa, Ruvuma and Njombe regions. The selling centres are at Iringa Municipal, Makambako, Njombe, Tunduru, Mtwara and Songea.

ii. **Mbeya Zone:** This covers Mbeya, Rukwa and Katavi regions with selling centres in Mbeya city, Sumbawanga and Mpanda.

iii. **Northern Zone:** Covers Kilimanjaro, Arusha and Manyara with selling centres at Moshi and Arusha.

iv. **Western Zone:** Covers regions of Tabora, Shinyanga, Kigoma, Singida and Dodoma with main selling point at Tabora.

v. **Lake Zone:** Covers Mwanza, Mara, Bukoba, Geita and Simiyu with main selling centre at Mwanza

vi. **Eastern Zone:** Based in Dar es Salaam and covering Dar es Salaam, Coast, Morogoro, Tanga, Lindi and Mtwara.

This national footprint enables the company to serve farmers in both urban and remote rural areas efficiently.

"Our focus is to ensure timely access to fertiliser by strategically placing our warehouses close to farming communities," says Mr. Samuel Mshote, TFC Director General.

## Fertiliser subsidies and blending technology

In the past year alone, TFC has distributed over 59,000 tonnes of fertiliser to tobacco farmers - including CAN, UREA and NPK - under the government's subsidy programme.

Additionally, more than 54,500 tonnes of DAP and UREA N46% have been supplied to be used in other crops.

To date, more than 25,000 farmers have directly benefited from these initiatives.

TFC is investing in fertiliser blending infrastructure. The company is constructing a state-of-the-art blending facility in Pamba godown at Kurasini Dar es Salaam, capable of producing 120 tonnes of blended fertilizer per hour.

This plant is expected to significantly reduce the country's reliance on imported fertiliser blends and tailor products to local soil health profiles.

In other achievements, TFC has bought five lorries, with 10 tonnes capacity each, for distribution of fertilizer notably in rural areas.

TFC has entered into a joint venture with Tanzania Biotech Production Limited (TBPL), specifically for production of bio-fertilisers.

TFC has also received 42 Points of Sale (POS) gadgets to facilitate revenue collections from sales of farm inputs.

In another move, TFC has rehabilitated its Songea warehouse with a capacity to store 15,000 tonnes of fertiliser.

In 2025/26 season, the government has budgeted to distribute 1.5 million tonnes of fertilizer.

Out of this amount, TFC is planning to buy more than 342,000 tonnes of fertilizer. 200,000 tonnes will be for food crops, 142,000 tonnes for tobacco farmers and 500 tonnes of



subsidized fertilizer for tea farmers.

Through TFC, the Ministry has bought 200,000 tonnes from local manufacturers in a move which aims at boosting local production.

To further boost local production of fertilizer, TFC is planning to build TripleS SuperPhosphate (TSP) plant in Songwe region. TFC has bought and distributed 1,000,000 litres of pesticides for tobacco and another 1,000,000 litres for cotton.

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**The Minister for Agriculture,  
Hussein Bashe**



**TFC Director General, Mr. Samuel  
Mshote**

## &lt;&lt;FROM PAGE 14

**Knowledge as a key input**

TFC is not only a supplier but also a trusted agricultural adviser.

The company encourages farmers to engage with extension officers and accredited agents to learn about the proper and timely application of fertilisers.

Farmers are urged to attend training sessions and avoid purchasing from unauthorised dealers, which may expose them to counterfeit products with poor or no efficacy.

"Our advice is simple: use the right fertiliser, at the right time, and in the right way. That's the only way to guarantee higher yields and profitability," the spokesperson said.

**Digital innovation and Nane Nane showcase**

At this year's Nane Nane exhibitions, TFC will showcase its digital fertiliser distribution platform, a game-changing innovation that improves accessibility and traceability.

The platform allows farmers to order fertiliser remotely and receive guidance based on soil-specific recommendations.

"This system not only makes fertiliser more accessible but also helps farmers get the right product for their land," says the DG.

**Future strategies**

Looking ahead, TFC plans to:

- Expand its blending plants across strategic agricultural zones.
- Collaborate with Agricultural Seed Agency (ASA) to provide subsidised agricultural inputs to farmers. ASA will handle production, while TFC will manage distribution.
- Deepen collaborations with research institutions to develop region-specific fertiliser formulas.
- Roll out more digital tools to streamline distribution and monitor usage trends.

"Sustainable agriculture starts with access. By investing in local production and infrastructure, we can transform Tanzania's food systems and improve rural livelihoods," the DG concluded.

As agriculture remains the backbone of Tanzania's economy, the role of input suppliers like TFC becomes even more critical.

With innovation, affordability, and farmer education at the core of its strategy, TFC is poised to be a cornerstone in Tanzania's agricultural transformation.



# Tanzania's 2025 budget law signals end of tax evasion era, revenue



By Business Insider Reporter

In a decisive fiscal shift, Tanzania's Finance Act 2025 introduces sweeping tax and regulatory reforms aimed at boosting public revenue without derailing economic growth.

Analysts at Clyde & Co. describe the Act as a strategic step toward enforcing compliance and aligning fiscal policy with long-term national goals.

At its core, they argue, the Act signals an end to lenient tax compliance and unchecked deferrals.

It lays out a blueprint to formalize the economy, strengthen tax administration, and support sustainable development.

**Taxing retained earnings**

One major reform targets undistributed corporate profits. Companies that fail to distribute after-tax earnings within 12 months will see 30% of those profits deemed as paid out - and subjected to a 10% withholding tax. This measure discourages profit hoarding and promotes transparency. The Act also revises thin capitalization rules, redefining equity to include retained earnings. This places pressure on firms with artificially high debt-to-equity ratios - a common tactic to lower tax obligations.

Additionally, the Alternative Minimum Tax rate has doubled from 0.5% to 1%, ensuring loss-making companies contribute at least a minimal amount, regardless of reported profits.

**Expanding the tax net**

To capture under-taxed sectors, the Act extends withholding taxes to rental payments for vehicles and technical services in the extractive industry. Taxes on insurance premiums and gaming commissions have increased from 5% to 10%, widening the government's fiscal reach without heavy audits.

On the consumption side, VAT reforms aim to accelerate digital transactions. A new 16% VAT rate applies to electronic payments by unregistered buyers - 2% lower than the standard rate.

This incentive nudges the economy away from cash, increasing traceability and tax compliance.

Suppliers to government and VAT withholding agents will also face a

**Under the new budget law, businesses embracing digitization benefit from VAT incentives promoting cashless transactions, encouraging more traceable revenue flows.**

3-6% deduction at source, streamlining collection and reducing reliance on voluntary reporting.

**Targeting zone-based loopholes**

Tax exemptions for businesses in Export Processing Zones (EPZs) and Special Economic Zones (SEZs) are being restricted.

Firms that manufacture in these zones but sell domestically will lose income tax breaks - preserving incentives for genuine exporters only.

Companies listing at least 25% of their shares on the Dar es Salaam Stock Exchange will retain access to a 25% reduced corporate tax rate for three years.

This benefit promotes market participation while rewarding transparency. New excise duties target non-essential and imported goods - alcohol, pay-TV, fireworks, margarine, and second-hand kitchenware - both to raise revenue and shield local manufacturers from cheap imports.

Beyond taxes, the Act introduces inbound travel insurance for all foreign visitors except those from EAC and SADC countries, channeling funds toward emergency support services.

A new HIV Response Levy will be applied to select sectors, including fuel, mining, vehicle registration, and ticketing, turning public health into a shared economic responsibility.

**Rewarding transparency & digitization**

Collectively, these reforms reflect a government aiming to modernize its fiscal system - balancing enforcement with incentives, and expanding the tax base without stifling investment.

Clyde & Co. notes that the Act aligns tax law more closely with real economic activity, emphasizing compliance, equity, and long-term resilience.

While challenges remain, Tanzania is clearly tightening its grip on revenue collection - with more precision, less tolerance for loopholes, and a clearer vision for inclusive growth.

In essence, the 2025 Finance Act rewards transparency, digitization, and genuine export activities while penalizing tax avoidance, artificial financial engineering, and informal practices. It aims to build a fairer tax system supporting sustainable economic development but tightens the fiscal environment for those previously benefiting from lax compliance.

# Kaffe Koffee : From serving the President to building a coffee empire

Tanzanian coffee brand targets domestic growth and global markets billion-shilling investment to transform farming, processing and exports



## Business Insider Reporter

Just months after personally serving Tanzanian coffee to President Samia Suluhu Hassan at Julius Nyerere International Convention Centre, Dar es Salaam during the 3rd G25 African Coffee Summit entrepreneur Muntazir Hussein is rapidly turning a local success into a national coffee enterprise. From a boutique café, Kaffe Koffee has evolved into a vertically integrated operation encompassing retail outlets, distribution, processing and soon coffee farming.

Speaking exclusively to Business Insider at his

Dar es Salaam office, Muntazir said: "Since that landmark visit, we've opened two new branches - one in Mbezi kwa Zena, Dar es Salaam and another in Kikwajuni, Zanzibar."

But his ambitions go far beyond serving espresso. "We've decided to invest in our own coffee farms. We will begin with 1,000 acres and expand to 1,600 across Ruvuma, Njombe and Kagera within three years. Our goal is to grow our own coffee and control the value chain," he revealed.

### Smarter, greener coffee future

The entrepreneur disclosed that his company is injecting TSh2 billion into this new phase, which



includes establishing a state-of-the-art roasting and packaging facility in Mbinga.

"We are planning to export premium, value-added Tanzanian coffee globally. The new equipment will ensure high-quality output for both local and international markets," said Muntazir.

The farms will employ smart agricultural systems, giving each coffee tree a unique digital code to monitor productivity and yields.

Organic composting from coffee waste will be used to enrich the soil, ensuring sustainability and quality improvement.

"We want to set the benchmark for smart coffee farming in Tanzania. Our commitment is both commercial and environmental," he explained. His recent appointment as a Board Member of the Tanzania Coffee Board (TCB) reinforces his deeper mission:

helping reshape the sector beyond his own enterprise.

"This isn't just business; it's about setting an example. We aim to generate between TSh 1 to 2 billion annually from the farms alone," he added.

### Brewing a coffee culture at home

Despite Tanzania being a globally recognised coffee producer, local consumption remains relatively low. Muntazir wants to change that.

"Tourists have traditionally been our biggest consumers, but it's time Tanzanians embraced their own coffee," he said.

The newly opened branches - each costing around TSh100 million - have already created 11 new jobs for young Tanzanians.

"This is part of our broader mission to inspire a local coffee-drinking culture and create employment," he noted.

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3RD  
G25  
AFRICAN COFFEE  
SUMMIT 2025

21<sup>st</sup> – 22<sup>nd</sup> February 2025

JNICC Dar es Salaam, Tanzania.





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He also extended appreciation to President Samia, Minister of Agriculture, Hussein Bashe and TCB Chairperson, Prof. Aurelia Kamuzora for acknowledging his contribution and entrusting him with a seat on the board.

"It's a huge honour. I look forward to working with TCB Director Mr. Primus Kimario to help tackle sector challenges and support farmers," he said.

"The TCB is now collaborating with the 17 coffee-growing regions to provide boreholes and pesticides. It's a promising beginning," he remarked.

Looking ahead, the TCB plans to expand national coffee plantations by 1,200 acres, prioritising youth-led initiatives in Kagera.

"Our target is to boost annual production to 300,000 tonnes. Tanzania currently ranks third in East Africa - behind Uganda but ahead of Kenya. Our goal is to become number one," Muntazir concluded.

As the aroma of Tanzanian coffee begins to waft further across global markets, entrepreneurs like Muntazir are not only brewing cups - but futures.



## SAHAU STRESS ZA USAFIRI SHAMBANI

- Gari Imara na za kisasa
- Gari zina nguvu na uwezo wa kwenda barabara yoyote
- Matumizi kidogo ya Mafuta
- Body Imara kwa ajili ya kubeba Mizigo

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## BUDGET

## Spending plan for 2025/2026

# Prioritises education, infrastructure and job creation

By Business Insider Reporter

The Parliament has passed a TSh56.49 trillion budget for the 2025/26 financial year, which places emphasis on domestic resource mobilisation, youth employment, climate resilience and the completion of key infrastructure projects ahead of the 2025 general elections.

Presenting the estimates to the National Assembly on June 12, 2025, Finance and Planning Minister Dr Mwigulu Nchomba said the budget - up 12.3% from last year's TSh50.29 trillion - aims to accelerate inclusive economic growth, create jobs and safeguard macroeconomic stability.

"This budget is not just a financial plan - it is a development blueprint for a more industrialised, equitable, and climate-resilient Tanzania," Dr Nchomba said.

## Domestic resources to fund majority of budget

Out of the TSh56.49 trillion total, domestic sources will account for the lion's share at TSh40.47 trillion (71.6 percent), including TSh32.31 trillion in tax revenues and TSh6.48 trillion in non-tax revenue. Local government authorities are expected to rake in TSh1.68 trillion from their own sources.

The remainder will be financed through external sources - TSh8.68 trillion in concessional and non-concessional loans, TSh6.27 trillion in domestic loans and TSh1.07 trillion in grants from development partners.

The government projects GDP growth of six percent in 2025, up from 5.5% in 2024, while keeping inflation between three and five percent. Fiscal deficit is expected to remain at three percent of GDP.

## Spending priorities

The education sector has emerged as one of the biggest winners, with an allocation of TSh7.39 trillion in total - marking a significant rise from last year. Funds will be used to expand free education coverage, invest in vocational and higher education institutions and increase student loans for tertiary students.

Infrastructure remains a central pillar of the 2025/26 budget. The Ministry of Works, Transport and Communication has been allocated TSh5.52 trillion for roads, railway lines, airports and the Dar es Salaam Bus Rapid Transit (BRT) system.

Flagship projects like the Standard Gauge Railway (SGR) and Julius Nyerere Hydropower Project (JNHP) are expected to receive continued financing notably SGR whose construction is ongoing.

Meanwhile, the highest allocation has been reserved for public debt servicing, which will take up TSh14.21 trillion - accounting for over a quarter of the entire budget.



## BUDGET

Executive and legislative functions, including the conduct of the 2025 General Elections, will receive TSh10.3 trillion.

Other key sectoral allocations include:

- Defence and Security - TSh6.40 trillion
- Health - TSh3.01 trillion
- Energy - TSh1.97 trillion
- Agriculture - TSh1.93 trillion
- Water - TSh 898.1 billion
- Social Development - TSh3.15 trillion

The health sector allocation includes funding for the Universal Health Insurance Scheme and investment in new and upgraded referral hospitals, medical equipment and community health centres.

- miners 10% on sports betting advertisement commissions

Withholding tax rates on insurance, reinsurance and consultancy services in the extractive industries will also rise from 5% to 10%, while the Alternative Minimum Tax will increase from 0.5% to 1%.

Dr Nchomba said these reforms are expected to generate an additional TSh 4.26 trillion in domestic revenue.

"We are building a culture of self-reliance. Tax compliance is essential to reduce dependence on external borrowing and ensure the continuity of vital social services," he said.

## Strategic objectives and political context

This is the final budget of President Samia Suluhu Hassan's first term and it aligns with the conclusion of Tanzania's Third Five-Year Development Plan (FYDP III).

The budget also supports the realisation of Vision 2025, which seeks to transition Tanzania into a middle-income and semi-industrialised economy.

## Key strategic goals for 2025/26 include:

- Preparing for the 2025 General Elections
- Finalising AFCON 2027 infrastructure
- Rolling out agricultural equipment centres and expanding irrigation schemes
- Scaling clean cooking energy adoption under the 2024-2034 strategy
- Expanding social safety nets and youth entrepreneurship support
- Enhancing digital and financial inclusion, particularly for women and small businesses

## Implementation and challenges ahead

While the budget presents a strong developmental agenda, analysts warn that its success will depend on execution capacity, revenue collection efficiency and the ability to attract both concessional loans and private investment.

The rising public debt, now at TSh107.7 trillion, remains sustainable according to the government, but external debt exposure and global uncertainties could pose risks.

Nonetheless, Dr. Nchomba was confident in the direction the country is heading:

"This budget strengthens our resilience and economic independence. We call on all stakeholders—citizens, businesses, and development partners - to support its implementation."

As Tanzania approaches the October 2025 elections, the budget reflects both a political statement and a developmental commitment - aiming to leave a legacy of infrastructure, human capital investment and a re-energised economy.

AGRICOM at the helm of Tanzania's farming revolution:

# Experience the future at Nane Nane Expo 2025



## By A Special Correspondent

In just over a decade, AGRICOM Africa Ltd has evolved from a modest farming service provider into a driving force behind Tanzania's agricultural modernization.

Established in 2009, the company has grown to capture an estimated 40% of the national farm machinery market - a remarkable achievement that underscores not only its strategic vision but also its firm dedication to supporting farmers across the country. Yet, AGRICOM's significance extends well beyond market dominance. At its core, the company is on a mission to redefine agriculture in Tanzania - transitioning it from low-yield, subsistence practices to a modern, commercially viable and technology-powered sector.

### Engineering agricultural productivity

This purpose-driven approach is embedded in every aspect of AGRICOM's operations, from providing cutting-edge machinery and smart financing solutions to farmer training and grassroots capacity building.

The result is a company not merely selling tools, but

engineering a nationwide shift toward agricultural resilience, productivity, and prosperity.

"We're not just selling machines," says Elias Leasa, AGRICOM's Operations Manager. "We're here to change how farming is done - making it more efficient, profitable, and future-ready."

This vision will take centre stage at the 2025 Nane Nane International Agricultural Exhibition in Dodoma, where AGRICOM will unveil an expanded portfolio of smart agricultural solutions.

### A future-ready presence at Nane Nane 2025

Speaking during a recent exclusive interview with Business Insider, Mr Leasa said the AGRICOM's pavilion at this year's Nane Expo in Dodoma will be more than a display - it will offer a real-world glimpse into the future of Tanzanian farming.

According to him, visitors will experience innovations in mechanisation, irrigation, precision farming, and digital support tools - many tailored specifically to local needs.

"This year, we'll showcase smart, climate-resilient machinery and digital systems built for Tanzanian farmers," Mr Leasa told Business Insider.

AGRICOM has participated in every Nane Nane since its inception, using the platform to connect directly with farmers. "These exhibitions allow us to listen, learn and co-create practical solutions with the people on the ground," he added.

### Scaling up mechanisation and financing

Building on its 2024 milestone - delivering 1,200 machines worth TSh84 billion - AGRICOM is expanding its reach through enhanced lease-to-own and hire-purchase models.

These financing options are unlocking access to technology for smallholder farmers in underserved areas.

Strategic partnerships with institutions like PASS Trust and ten local banks, including Tanzania Women's Bank, are enabling thousands of farmers - especially women - to afford tractors and power tillers on flexible terms. In 2025, over 1,200 tractors and 500 power tillers will be distributed through these schemes.

"Our goal is to ensure that farmers, particularly women, are not left behind," Mr Leasa explained. "Access to affordable financing is transforming productivity - and it's good for business too." In 2024, financing accounted for 60% of AGRICOM's TSh84 billion turnover.

### From humble beginnings to national impact

AGRICOM was founded by Tanzanian entrepreneur Angelina Ngulula, who saw a need for accessible and affordable farm equipment. At the time, farmers relied heavily on expensive imports that were difficult to repair locally, causing long delays during planting seasons.

Determined to bridge that gap, Ms. Ngulula sought international suppliers willing to produce machinery tailored for Tanzania - affordable, durable and serviceable by local technicians. That vision laid the foundation for AGRICOM's growth and the supportive farming company we know today.

Unlike companies that simply import and sell, AGRICOM begins its innovation cycle with farmers. "We listen, then innovate," Mr. Leasa noted. This approach has led to:



AGRICOM's Operations Manager, Elias Leasa



President Samia Suluhu Hassan briefed on the operations of Agricom Africa Ltd. by its founder, Ms. Angelina Ngulula (2nd right), during the 2024 Nane Nane Agriculture Exhibition in Dodoma.

- Pioneering of potato and onion harvesting equipment in the country
- Introduction of region-specific maize and sunflower machinery
- Debuting of locally serviceable tractors, and
- Launching of youth-focused training programmes

AGRICOM is also a partner in the government's Build a Better Tomorrow (BBT) initiative, training youth to operate and maintain farming equipment.

### Over 300 youth trained in tractor maintenance

The company has a network of over 300 young technicians that supports farmers with rapid maintenance services across Tanzania. By decentralising after-sales support, AGRICOM has reduced service turnaround times from up to 48 hours to as little as three hours.

"Rather than flying in technicians from Dar es Salaam, we empower locals in every region, Mr. Leasa explains. This approach not only enhances service but creates sustainable employment for youth in agriculture. AGRICOM has also built a nationwide network of over 50 independent dealers who distribute its equipment at

fixed prices, ensuring price transparency. These dealers earn commissions, creating entrepreneurial opportunities without inflating costs.

In addition, over 100 spare-parts vendors supply genuine AGRICOM components, ensuring reliable after-sales service and reducing downtime.

AGRICOM also walks the talk: the company cultivates demonstration plots - such as two-hectare maize fields - using its own technology to prove effectiveness under real farming conditions.

### "Agenda 10/30" and preparing for Dira 2050

Through hands-on demonstration, community training, and youth empowerment, AGRICOM is a key player in achieving Tanzania's Agenda 10/30 - a vision to build a profitable, technology-driven agricultural sector by 2030.

Its capacity-building programmes reach thousands of farmers annually, covering topics such as mechanisation, land use, and agribusiness management.

Looking further ahead, AGRICOM is aligning with Tanzania's Dira 2050, which aims to elevate national development through inclusive, innovation-driven growth.

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Despite agriculture contributing 26% to GDP and employing the majority of the population, Mr Leasa says that the sector still struggles with financing and policy constraints.

"We urge the government to review tax policies on essential machinery and provide predictable, investment-friendly frameworks," says Mr Leasa. "Farmers need the freedom to access markets - locally and internationally - without restrictive barriers."

With the right policy framework and strategic investment, AGRICOM believes Tanzania has the potential not only to feed Africa but also to contribute significantly to global food security by leveraging its vast arable land, favourable climate, and growing agricultural innovation.

### What to expect at Nane Nane 2025

AGRICOM's pavilion will be a highlight of the 2025 exhibition. Key attractions include:

- AGRICOM Customer App Launch - A mobile platform for ordering certified inputs and spare parts.
- Live Call Centre Demonstrations - Visitors will see how AGRICOM supports farmers in real time.
- Youth Engagement Programmes - They will also learn about training and career development for the next generation of agri-leaders.
- Smart Financing Booths - These will offer the opportunity to explore accessible loan and lease options tailored to smallholder needs.



### A partner in progress

Mr. Leasa said that through strategic alliances and financial empowerment AGRICOM continues to prove that transforming agriculture takes more than tools - it requires people, systems and partnerships.

The company's integrated model of technology, financing, training, and grassroots support offers a blueprint for long-term agricultural success, he added, noting:

"We're not just selling tractors...We're investing in ideas and people that will power Tanzania's farming future."

### Join the movement

Whether you're a smallholder farmer, ambitious agripreneur, curious student, or forward-thinking policymaker, the 2025 Nane Nane Agricultural Expo in Dodoma is your gateway to the future of farming.

Don't miss the chance to engage directly with AGRICOM Africa Ltd and experience how innovation, inclusion, and on-the-ground impact are converging to transform Tanzania's agricultural landscape.

Visit the AGRICOM pavilion - connect with cutting-edge technology, practical solutions, and a movement that's redefining agriculture from the ground up.

Be part of the transformation. Be part of the revolution.

# KUKUA Kua Pamoja | Growing Together



© Instagram/©



Nyumbani Sofa



Large Mwezi Table Lamp



© Lara Morell

### Kukua: Growing Together with Tanzanian Hospitality

At Kukua, we believe that growth should be shared — with local communities, with artisans, and with the industries shaping Tanzania's future. Founded in Zanzibar by designer Emmanuel Babled, Kukua (meaning "to grow" in Swahili) is rooted in the idea that world-class design and local craftsmanship can thrive together.

We offer a unique solution for Tanzania's hospitality sector — enabling hotels, lodges, and resorts to source furniture, lighting, and decor locally, while directly supporting artisan communities. Our design process combines authentic Tanzanian materials and techniques with contemporary aesthetics, resulting in pieces that are both functional and rich in cultural meaning.

Each product — from woven lighting to carved furniture and natural fiber accessories — is developed with local craftspeople using sustainable, easily sourced materials. Our main partner, WomenCraft, has been active for almost 20 years and provides income opportunities to over 600 women in the Kagera region. This network strengthens traditional knowledge, supports economic independence, and uplifts communities.

For hospitality clients, working with Kukua means gaining access to bespoke interiors that reflect Tanzanian identity while offering a fresh, modern atmosphere. In a market where sustainability and storytelling matter, sourcing locally made interiors is a clear advantage.

Kukua also offers full-service creative support. We partner with ZedLab, who provides branding, website creation, and social media strategies tailored to the hospitality sector — and beyond — delivering a comprehensive solution that has, until now, been missing in Tanzania.

We also collaborate with NGOs, helping translate social goals into design-led initiatives by drawing on our deep experience with local materials, artisan networks, and sustainable development.

You're welcome to visit one of our two showrooms to explore our collections, or we can meet on-site to discuss your project and how we can bring your vision to life.

Let's grow something exceptional — together.

JAMHURI YA MUUNGANO WA TANZANIA  
OFISI YA MSAJILI WA HAZINA



President Samia Suluhu Hassan presents an award to the Chairperson of the NHC Board of Directors, Dr. Sophia Kongela, in recognition of the corporation's increased dividend to Government, which rose from TSh1 billion last year to TZS 5.5 billion in the current financial year. Looking on are Minister for Planning and Investment Professor Kitila Mkumbo (right of President Samia) and Director General of NHC, Mr. Hamad Abdallah.

By Business Insider Reporter

The National Housing Corporation (NHC) has recorded significant achievements over the past five years, positioning itself as a key player in Tanzania's ongoing urban transformation and housing development agenda.

Under the leadership of President Samia Suluhu Hassan and the Sixth Phase Government, NHC has expanded its operations through strategic investments in real estate and land development, improved project management, and new public-private partnerships.

Speaking recently to senior editors from various media houses, NHC Director General Hamad Abdallah Hamad credited President Samia's decisive intervention in reviving several long-stalled flagship projects, some of which had



# NHC at the forefront of Tanzania's urban housing transformation

*Driving Tanzania's housing under President Samia's vision*



been dormant for nearly eight years.

"Her leadership has opened the way for real progress," said Hamad.

#### Financial milestones & government contributions

In terms of financial performance, the NHC posted a total pre-tax profit of TSh 235.4 billion over five years, with TSh 36.8 billion earned in the last financial year alone — according to audited reports by the Controller and Auditor General (CAG).

As of June 2024, the total asset value of the Corporation had reached TSh 5.5 trillion.

Over the same period, NHC's fiscal contribution to the Government also rose substantially, with TSh 134.4 billion paid in taxes and TSh 9.85 billion in dividends. For the 2024/25 financial year alone, NHC paid a record dividend of TSh 5.5 billion, officially recognised by President Samia as one of the highest among public institutions.

"In terms of construction, we've delivered 5,399 housing units worth TSh 659.5 billion, for sale and rental. Out of these, 3,217 units are complete, and 2,182 are at various stages of development," Hamad said.

#### Reviving Key Projects:

From Morocco Square to Kawe 711

Among the major projects revived under the Sixth Phase Government are:

Morocco Square, which is now fully completed after years of delay.

Kawe 711, currently under construction and expected to be finished by April next year.

Golden Premier Residence, which recently resumed after an eight-year standstill.

These developments were brought back to life with government support and are now contributing to Tanzania's modern housing stock.

"When President Samia took office, she made bold decisions to revive these projects some of which had been paralysed by administrative inertia," Hamad explained.

Although the delays resulted in increased construction costs, Hamad clarified that NHC did not incur a loss the added costs were transferred to buyers and tenants. For instance, a unit in Morocco Square that would have sold for TSh 300 million eight years ago is now priced at TSh 500 million.

#### Public Projects and National Development

In addition to residential development, NHC has completed 67 public contracts worth TSh 458.2 billion, including major national projects such as:

The Mirerani Tanzanite International Market  
The JKCI Cardiac Unit in Dar es Salaam

#### Ministry buildings in Dodoma

Through partnerships with the private sector, the Corporation has also launched 21 joint ventures worth TSh 351 billion, expanding access to both housing and commercial space across Tanzania.

These achievements have gained recognition both locally and regionally, including the East African Public Housing Developer of the Year Award, and accolades for excellence in financial reporting.

#### 'Nyumba Bond': A New Model for Public Investment

One of the most ambitious initiatives on the horizon is the 'Nyumba Bond' a housing development bond that will allow citizens to directly invest in the national housing agenda.

"This housing bond aims to mobilise capital from all income



“

In terms of construction, we've delivered 5,399 housing units worth TSh 659.5 billion, for sale and rental. Out of these, 3,217 units are complete, and 2,182 are at various stages of development.”

NHC Director General, Hamad Abdallah

groups in Tanzania," Hamad said, "creating a new funding model for affordable housing while delivering solid returns to investors."

Targeted at individuals, pension funds, insurance companies, and institutional investors, Nyumba Bond will be the first of its kind in East Africa. The proceeds will fund projects such as: The Samia Housing Programme (targeting 5,000 affordable units) Satellite cities on urban outskirts

#### Completion of strategic real estate developments

Consultations with regulators, financial advisors, and stakeholders are already underway, and the seven-year bond is expected to launch next year after approval by the NHC Board.

"Nyumba Bond will strengthen NHC's capital base and enhance public participation in infrastructure development," Hamad said. "It marks a revolutionary shift in how we finance and shape housing in Tanzania."

#### Looking Ahead

Hamad concluded by reiterating that the NHC's turnaround — from stalled projects to record-breaking profits — reflects not only institutional resilience but also the transformative leadership of President Samia Suluhu Hassan.

"With the groundwork now laid, we are confident in our ability to scale up housing solutions across the country — bridging the shelter gap, stimulating inclusive growth, and making decent housing a reality for more Tanzanians."



Technicians work on one of NHC's strategic projects.

# Tea sector brews new era of growth and global reach

• **Board targets value addition, new factories, and expanded exports under President Samia's**

By Business Insider Reporter

Tanzania's tea industry is undergoing a major revival, fuelled by government reforms, investor interest, and expanding international demand. The Tea Board of Tanzania (TBT), under the Ministry of Agriculture and the leadership of President Dr. Samia Suluhu Hassan, is spearheading initiatives to transform tea from a traditional cash crop into a value-added, export-led powerhouse.

Speaking during the 2025/26 budget wrap-up, Minister for Agriculture, Hussein Bashe, confirmed the government's renewed commitment to the tea sector - aiming to reduce reliance on green leaf sales by prioritising premium black and orthodox teas.

"We are creating value at home, boosting farmer incomes, and increasing Tanzania's competitiveness globally," said Minister Bashe.

## Factory revivals, investor partnerships

One of the highlights of the reform agenda is the revival of Kilolo Tea Factory, now in a joint venture with Chinese investors, producing orthodox tea for both local and foreign markets.

Additionally, two modern tea processing machines have been installed at the Kipawa warehouse in Dar es Salaam, with a third en route to Korogwe in Tanga Region.

TBT is also supporting smallholder-owned factories, alongside four new investor-led processing plants in Kilolo and Busekelo districts.

Moreover, the government is reviewing previously privatised but now-dormant tea factories, with the intent of returning them to farmer ownership under current legislation.

## Expanding global footprint

TBT has made major gains in international market access through trade exhibitions and diplomatic engagement. Tanzanian tea is now gaining renewed attention in Oman, Qatar, Saudi Arabia, Japan, China, Dubai, and Russia.

- In Oman, the National Tea Company (MUMTAZ TEA) resumed imports after a 21-year break, now sourcing 100 tonnes monthly from Mponde.
- In Saudi Arabia, packaging firm Atayib is testing Tanzanian tea products, laying the groundwork for bulk purchasing.
- In Qatar, local firm AK Confectionery signed export agreements at the AgriteQ Fair, and talks with retail giant Widam are underway to introduce Tanzanian tea to wider consumer shelves.



TBT Director General,  
Beatrice Banzi



66

A key strategy is shifting from green leaf sales to the production of more value-added black and orthodox teas. One notable initiative includes the revival of the Kilolo Tea Factory through a joint venture with Chinese investors to begin producing premium orthodox tea.

The Minister for Agriculture,  
Hon. Hussein Bashe



## Asia's interest grows

Japanese beverage giant, Ito En, plans to source tea from Njombe smallholders for export and processing, while Hong Ding XIN Investment Ltd of China has installed production machinery in Kilolo for global distribution.

In Russia, following a high-level delegation's visit to Iringa and Njombe, formal export deals are expected soon, according to TBT.

## Infrastructure and quality boosts

TBT is upgrading infrastructure to match rising production volumes. The Kipawa warehouse near Dar es Salaam airport now features advanced blending machines, forklifts, and improved ventilation systems.

A similar upgrade is planned for Korogwe. Kipawa has also been designated a logistics hub for Sudanese buyers, easing exports from Tanzania, Malawi, and Burundi.

Additionally, over 4,000 farmers have received Rainforest Alliance Certification, opening access to premium markets while strengthening sustainability and traceability.

## Tea auction success

TBT launched a national tea auction system, expanding from one broker to three. The average price per kilo of tea has nearly doubled—from USD 0.58 to US\$1.15 - resulting in increased farmer participation and higher industry revenues.

**CONTINUES PAGE 31 >>**



## TRANSFORMATION



**66**  
Our tea industry is strategically positioned to become a global leader in quality, sustainability, and value addition - backed by a growing middle-income economy and robust government support"

Abdulmajid Nsekela  
Chairman, Board of Directors



## Business Insider



The Director of the Tanzania Tea Board, Ms. Beatrice Banzi (second from left), attending an international conference in Japan to promote Tanzanian tea and attract investors.

## &lt;&lt;FROM PAGE 30

## Smallholders at the centre

TBT Director General, Mrs. Beatrice Banzi, stressed the board's commitment to an inclusive tea ecosystem.

"Our reforms are farmer-focused, ensuring that smallholders benefit from new factories, certification, market access, and infrastructure improvements," she said.

Plans for 2025/26 include the establishment of two new farmer-owned factories - one in Korogwe under an AMEOS model and another in the Southern Highlands. One of these factories has already been procured internationally.

Mrs. Banzi noted that such initiatives give farmers direct access to stable markets and modern processing tools, boosting tea grades, volumes, and income.

TBT also plans to diversify tea varieties, focusing on speciality, orthodox, black, and green teas, tailored for export destinations such as Japan and China, where tea preferences differ significantly.

"We're building a resilient tea sector. When private factories close, these new farmer-owned facilities will provide essential fallback options," she added.

## Promoting domestic consumption

Currently, only 15% of Tanzanian tea is consumed locally. TBT is promoting tea's health benefits - from hot beverages to medicinal uses and functional drinks.

Countries like Japan and China have already begun producing hypertension medication from tea, and Tanzania is exploring similar avenues.

## Four years of progress

Reflecting on the sector's progress, Mrs. Banzi credited President Samia's administration with unlocking opportunity across the value chain - from estate revivals

to global branding.

"With government support and President Samia's vision, Tanzanian tea is gaining international respect. We are no longer just growers - we are now value-adders and exporters," she said.

When asked what message she would deliver to the President, Mrs. Banzi replied:

"As tea farmers and the Board, we say thank you for your visionary leadership. You have given the sector a new life."

## Looking ahead to Nane Nane 2026

During the 2026 Nane Nane Agricultural Exhibition in Dodoma, TBT will showcase its latest innovations - a new packaging machine, processing technology, and tea tasting stations for the public.

"We're inviting Tanzanians to explore the full spectrum of our tea—from flavour to export quality. Our experts will be there to answer questions and inspire a new generation of tea drinkers and investors," Mrs. Banzi concluded.

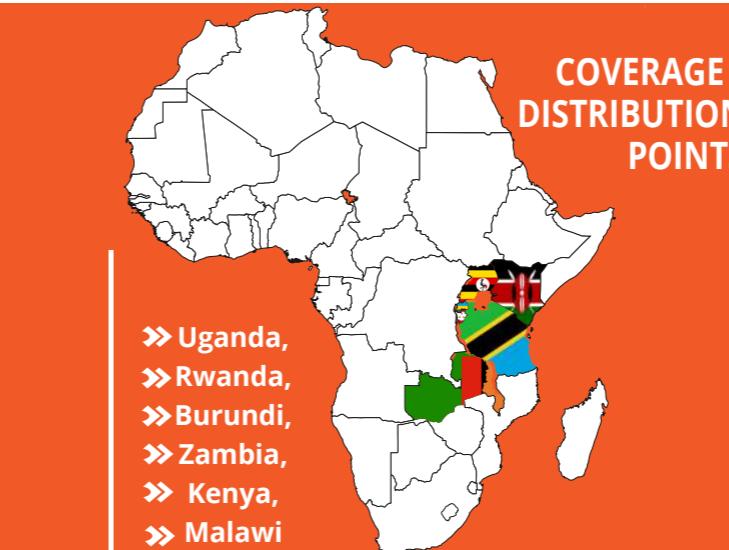
## Sector snapshot

- Annual production: 26,000-32,000 tonnes
- Total area under cultivation: 23,805 hectares
- Industry actors: 12 large estates, 32,000 smallholders
- Employment: 50,000 direct jobs, over 2 million supported indirectly
- Export earnings: USD 45-50 million per year

"Our tea industry is strategically positioned to become a global leader in quality, sustainability, and value addition - backed by a growing middle-income economy and robust government support" says Abdulmajid Nsekela, Chairman, TBT Board of Directors.



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# Experts discuss the Finance Act 2025



By Business Insider Reporter

Tanzania's Finance Act, 2025 - anchoring the country's TSh56 trillion national budget - signals a bold pivot in fiscal policy, according to analysts at investment advisory firm TICLGL of Dar es Salaam.

Aimed at stimulating growth while tightening compliance, the Act introduces targeted incentives and new levies that promise both opportunity and disruption.

In short, TICLGL fiscal and financial experts say that the new budget law aims to grow the economy and increase tax revenue through incentives and digital reforms, but caution that rising costs and investor concerns could slow its benefits.

## Agriculture gets a boost

Agriculture, contributing over 25% of GDP, stands to benefit significantly. A three-year VAT exemption on locally produced fertilizers is expected to cut producer costs, potentially boosting output by 10-15% and raising agricultural GDP by TSh7 trillion.

This means, a fertilizer company with TSh10 billion in revenue could save TSh1.8 billion annually.

Further, all cashew export levy revenues will now go directly to the Tanzania Cashewnut Board for four years, aimed at improving processing and exports. With cashew exports valued at TSh570 billion last year, the sector could see an annual earnings rise of TSh114 billion.

## Industrial incentives

Local manufacturing also gains. VAT exemptions on cotton-based textiles and 75% customs relief on capital goods could reduce input costs and drive reinvestment.

A textile firm earning TSh10 billion could save TSh1.8 billion through VAT relief, while TSh1 billion in machinery imports now attract TSh187.5 million less in duties.

Excise duty changes on imports such as preserved vegetables also aim to shield local producers. Analysts project these moves could inject TSh725 billion into GDP through expanded industrial activity.

## Expanding the tax net

The Act targets Tanzania's vast informal sector - about 30% of economic output - by mandating electronic tax systems and easing presumptive tax rules.

Formalizing just 10% of informal businesses (worth TSh5.4 trillion) could net TSh62 billion annually.

Additional levies - a TSh10 per litre fuel charge and a 0.1% AIDS levy on mineral sales - could bring in over TSh100 billion yearly. These measures support the domestic revenue goal of TSh44 trillion.

## Financial sector reforms

Amendments empowering the Deposit Insurance Board and enhancing central bank independence are expected to stabilize the financial system and attract more foreign direct investment (FDI).

A 10% increase in FDI, which reached TSh3.4 trillion in 2023, could generate TSh340 billion in new capital.

But the Act also brings rising costs. A TSh22,000 per tonne carbon tax on coal and gas may squeeze manufacturers. A cement factory emitting 100,000 tonnes annually would face TSh2.2 billion in new taxes, potentially pushing construction costs up by 10%.

Excise hikes on telecom services (from 17% to 17.5%) and pay-TV could burden both providers and consumers. A telecom firm with TSh100 billion in revenue could face an extra TSh500 million in tax, with higher prices likely reducing usage - and sector revenue - by up to TSh500 billion.

## SME and consumer impact

SMEs may struggle with compliance costs tied to digital tax systems. A small retailer earning TSh50 million might need to invest TSh1-2 million to comply - cutting into already narrow margins.

Consumers also face rising costs, with tax hikes on fuel, telecoms, and rail. A 10% rise in telecom prices, for example, could reduce subscriptions by 5%, impacting VAT collections.

With household consumption making up 60% of GDP, weaker consumer demand poses a risk to growth.

## Foreign investment concerns

New restrictions on foreign participation in some sectors may deter investment. A 10% drop in FDI could reduce capital inflows by TSh340 billion annually, affecting infrastructure and job creation.

"The Finance Act, 2025, is a bold and necessary step," states the TICLGL's analysts. "But its success depends on how well the government manages rising costs, investor sentiment, and SME compliance burdens."

If effectively implemented, the Act could help Tanzania hit its 5.5% growth target and reinforce long-term resilience. But the balance between reform and risk will define its real impact.



## Quick Take: Finance Act 2025 in Numbers

**GDP Growth Target:**  
>> 5.5%

**Budget Size:**  
>> TSh 56 trillion

**Agriculture Boost:**  
>> +TSh 7 trillion (3 years)

**FDI Potential Gain/Loss**  
>> ±TSh 340 billion annually

**Fuel Levy Revenue:**  
>> +TSh 100 billion/year

**Carbon Tax Burden:**  
>> TSh 2.2 billion/year per cement plant



## IN SUMMARY: A NEW ERA OF TAX ENFORCEMENT

Tanzania's Finance Act 2025 introduces reforms to curb tax evasion and formalize the economy by enforcing stricter compliance and closing loopholes that allowed tax deferral and underreporting.

Key changes include taxing undistributed corporate profits, tightening thin capitalization rules, and raising the Alternative Minimum Tax to ensure all companies contribute.

Withholding taxes now cover previously under-regulated sectors like rentals, insurance, and gaming, expanding the government's revenue base without relying heavily on audits.

The law also encourages a digital economy through VAT incentives on electronic payments and imposes excise and social levies targeting consumption and public welfare. Tax benefits are reserved for transparent firms, such as those listed on the Dar es Salaam Stock Exchange, while exemptions for companies misusing special economic zones are limited. Additional measures like mandatory travel insurance for foreign visitors and an HIV levy reflect a move toward shared national responsibility.

Together, these reforms signal a modern, assertive fiscal strategy aligned with Tanzania's development goals—emphasizing fairness, efficiency, and sustainability.

## AGRI-LEASING

# PASS Leasing leads the way at Nanenane 2025

- **Bringing Agri-Equipment access to the forefront**

- **Empowering farmers through mechanised agriculture**



PASS Leasing Company Limited will spotlight its inclusive agri-leasing products at Nanenane 2025, showcasing innovative solutions that give Tanzanian farmers and agri-entrepreneurs access to modern, affordable equipment and capacity-building support.



PASS Leasing Company Limited has confirmed its commitment to promoting inclusive agricultural development and increasing access to agri-mechanisation through its participation in the Nanenane Agricultural Exhibition 2025, set to take place at the national level in Dodoma.

As one of Tanzania's leading agri-leasing institutions, PASS Leasing will leverage the Nanenane platform to exhibit its unique, client-centred leasing products—designed to revolutionise the agri-business landscape by enhancing access to modern farming equipment.

Speaking ahead of the event, Mr Killo Lusewa, Director of PASS Leasing, reaffirmed the company's dedication:

"Our presence at Nanenane 2025 is part of our broader vision to make agri-financing more accessible, practical, and aligned with the real needs of smallholder farmers and agri-entrepreneurs."

He noted that PASS Leasing's "preferred supplier model" enables clients (lessees) to select equipment from a broad network of trusted agricultural suppliers. PASS Leasing, acting as the lessor, pays the supplier on behalf of the lessee, ensuring a seamless acquisition process. Suppliers are required to offer warranty, maintenance services, and buy-back options to guarantee product sustainability and performance.

## Business Insider Reporter

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"Our model is simple but powerful. It offers flexibility while de-risking access to machinery and equipment for agri-entrepreneurs," said Mr Lusewa.

## Diverse Leasing Products to Meet Unique Needs

At Nanenane 2025, PASS Leasing will present a wide range of leasing products, each crafted to meet specific needs and capacities across the agricultural value chain:

## • Traditional Financial Lease

A tripartite agreement between the lessee, PASS Leasing (lessor), and a preferred supplier. PASS Leasing pays the supplier, while the lessee makes periodic payments directly to PASS Leasing.

## • Micro-Lease Product

Designed for portable or small-scale equipment valued under TZS 10 million. With a repayment period of up to one year, this lease is ideal for smallholder farmers or start-ups needing affordability and agility.

## • Value Chain Financing Lease

Tailored for clients in value-added processing. Lessees repay through a check-off system coordinated via aggregators—ensuring consistent integration with market and contractual demands.

Maria Wambura, SME Lease Manager at PASS Leasing, emphasised the inclusivity of the offerings:

"Our diversified leasing approach empowers agri-businesses across all levels—whether you're processing produce for industry, growing on a

small scale, or expanding your farming operation."

## Mechanisation backed by capacity building

Beyond financing, PASS Leasing operates with a unified yet diversified business model, offering standardised leasing services complemented by capacity-building programmes. These include business training, technical assistance, and advisory support, ensuring clients fully benefit from their leased equipment.

"We don't just lease equipment – we build entrepreneurs," added Wambura.

PASS Leasing is 100% owned by PASS Trust and regulated by the Bank of Tanzania (BoT). As a collateral-free and award-winning financial leasing institution, it plays a key role in driving agricultural transformation by enabling farmers and agri-entrepreneurs to reach their full productive potential.

## Looking ahead to Nanenane 2025

Visitors to PASS Leasing's pavilion at Nanenane 2025 will have the opportunity to:

- Engage directly with leasing and finance experts
- Explore a range of equipment through live supplier showcases
- Receive personalised advice on lease products suited to their operations
- Learn about the application process, payment terms, and available training support

"We look forward to connecting with farmers, youth, cooperatives, and all agricultural stakeholders during Nanenane. It's a space where innovation meets opportunity," concluded Lusewa.

## AGRI-LEASING



PASS Leasing SME Lease Manager, Maria Wambura



PASS Leasing Managing Director, Killo Lussewa



# Ampola Tasakhtaa Hospital

## Decade of care, compassion and community commitment in Z'bar

By Business Insider Reporter



Said Uwesu, Operation Manager

**N**estled in the heart of Zanzibar, Ampola Tasakhtaa Hospital has, for over a decade, stood as a beacon of hope, healing, and trust for the people of the Isles.

More than just a healthcare facility, it has become a true partner in life - walking alongside families, supporting them in times of need, and reinforcing the belief that quality healthcare is not a privilege, but a right for every Zanzibari.

Since its establishment, the hospital has been guided by a deep understanding of the health needs, cultural dynamics, and economic realities of Zanzibar's communities.

Rooted in local values, Ampola Tasakhtaa was founded on a vision of dignified, accessible, and affordable care for all - a vision that remains central to its mission today.

Over the past ten years, the hospital has evolved into a leading multi-specialty centre, offering a wide range of services including general medicine, paediatrics, obstetrics and gynaecology, surgery, intensive care,

orthopaedics, physiotherapy, diagnostics, and internal medicine. These services are not merely housed under one roof - they are delivered with clinical excellence and a level of compassion that defines the Ampola Tasakhtaa experience.

Its commitment to medical excellence is evident in its state-of-the-art infrastructure: modern operating theatres, fully equipped emergency and intensive care units, and advanced diagnostic imaging facilities. Yet, the true heart of Ampola Tasakhtaa lies not in its machines, but in its people.

The doctors, nurses, clinical officers, and support staff - many of them sons and daughters of Zanzibar - bring not only professional skill but also cultural understanding and a heartfelt commitment to those they serve. Every patient is treated not as a number, but as a neighbour, a friend, and a fellow citizen deserving of dignity and respect.

The hospital has been a place of transformation: thousands of lives saved, babies delivered safely, chronic conditions managed, and patients rehabilitated with care. Its approach is holistic - patients are not only treated, but also counselled, educated, and supported on their journey to recovery.



At the core of this work is a simple but powerful belief: healthcare should be inclusive and affordable.

Recognising the financial burden medical care can impose on families, Ampola Tasakhtaa has developed flexible payment schemes, outreach programmes, and subsidised services for vulnerable populations. It also works closely with health insurance providers to expand access to essential services.

This is a place where mothers come with confidence, elders are treated with reverence, and youth are empowered through care and health education - because a well-informed community is a healthier one.

In times of crisis, the hospital has consistently risen to the challenge. Whether during public health emergencies, natural disasters, or trauma cases, its 24/7 emergency department and ambulance services have proven reliable. A notable advancement has been its focus on pre-hospital emergency care - training responders to reach patients even before they arrive at the facility - based on the principle that care should begin the moment a call for help is made.

What truly sets Ampola Tasakhtaa apart is not just the breadth of its services, but the way in which they are delivered. Cultural awareness, emotional intelligence, and deep respect for family, tradition, and faith are at the heart of its care model.

Families are actively involved in the healing process, communication is open and transparent, and the environment honours both science and spirituality.

As the hospital embarks on its second decade, it is investing in expanded infrastructure, workforce development, digital health systems, and strategic partnerships to meet the evolving healthcare needs of Zanzibar. It aligns itself with national goals such as Universal Health Coverage (UHC) and plays a complementary role in advancing maternal and child health, managing chronic diseases, and promoting preventive care.



**AMPOLA**  
TASAKHTAA HOSPITAL  
"Let's Care Together"



This is not merely a story of bricks and mortar - it is a story of resilience, compassion, and unwavering dedication.

It is found in the steady hands of a surgeon, the gentle reassurance of a nurse, the welcome at the front desk, and the joyful tears of families reunited after recovery. These are the quiet triumphs that define Ampola Tasakhtaa Hospital.



For ten years and counting, the hospital has stood side by side with the people of Zanzibar. And as it looks to the future, it remains steadfast in its promise to deliver healthcare that is affordable, advanced, and above all, compassionate.

### HIGHLIGHTS

- 80% of tourists receive treatment here.
- Adequate specialist consultants available.
- It is a referral hospital.
- Pioneers in introducing gastric balloons.
- Modern kidney dialysis machines available.
- Offers CME (Continuing Medical Education), sending doctors abroad for further medical training.
- Patients receive their test results digitally, directly to their phones via text message.
- Accept various insurance providers.





ZSSF Chief Executive Officer, Nassor S. Ameir



# ZSSF shaping a sustainable future through innovation

By Exuperius Kachenje

**A**t its core, the Zanzibar Social Security Fund (ZSSF) is more than just an administrative body - it is a forward-thinking organisation driven by a vision to become the preferred and trusted social security provider in East Africa.

This vision is not merely aspiration; it is supported by a clear, strategic mission focused on providing comprehensive benefits for its members, ensuring they are financially secure both today and in the future.

The Fund's operations are grounded in its mission to deliver robust social security solutions through a highly motivated workforce and advanced technology.

Whether it is old-age pensions, maternity benefits, or healthcare coverage, ZSSF aims to make accessing these services seamless, timely, and secure.

#### Innovating for the future

ZSSF's transformative journey is fuelled by its commitment to leveraging technology to enhance the member experience.

The Fund is actively working towards full automation of its processes, which will not only streamline its operations but also improve the timeliness of benefit payments.

By integrating technology with a dedicated and competent workforce, ZSSF is positioning itself to meet the needs of an evolving society.

In addition, ZSSF's tagline, "Key to the Future," encapsulates the essence of its role in building a secure financial foundation for its members. Social security is no longer just about immediate support - it is about helping individuals plan for their long-term health, retirement, and unforeseen life events.

This holistic approach is central to ZSSF's mission of transforming the future for its members.

#### Core values driving sustainable growth

A key pillar of ZSSF's success is its adherence to a set of core values symbolised by the acronym RETIREMENT, which includes:

- Responsibility and Accountability
- Efficiency and Competency
- Teamwork
- Integrity and Innovation
- Respect and Fairness
- Equal Opportunity for All
- Motivated and Ethical Staff
- Noble Customer Service
- Transparency

These values guide every action at ZSSF, ensuring the Fund provides best-in-class services while maintaining high ethical standards.

By instilling these values in its employees, ZSSF is fostering an environment where both the organisation and its members can thrive.

#### Expanding services, boosting accessibility

ZSSF's wide-reaching membership base covers both the public and private sectors and includes special provisions for self-employed individuals.

The Fund offers both mandatory and voluntary schemes, emphasising increased participation through public awareness campaigns and stronger employer engagement.

Specialised benefits for members include Old Age, Survivors, Maternity, Invalidity, and Medical Benefits, as well as loans for pensioners, education, and entrepreneurial start-ups.

These offerings are designed to provide members with security at various stages of their lives, ensuring that financial stability extends beyond mere retirement.



improve member engagement.

#### Expansion, innovation, sustainability

While ZSSF has made significant strides, it faces challenges common to many social security systems.

Delayed contribution remittances, limited outreach in remote areas, and obstacles to investment returns are just a few of the hurdles it must navigate.

Additionally, the COVID-19 pandemic disrupted many of its operations, presenting an added layer of difficulty. Despite these challenges, ZSSF has remained resilient, responding with innovative solutions such as the introduction of process automation and improved collection systems.

Public-private partnerships and regional branches are being explored to increase accessibility and

**As Zanzibar continues to evolve in the modern era, one institution is leading the charge in ensuring the social and economic security of its residents: the Zanzibar Social Security Fund (ZSSF). With a commitment to innovation, strong values, and strategic growth, ZSSF is transforming the social security landscape, not only in Zanzibar but with aspirations to extend its influence across East Africa.**

#### A legacy of growth and security

The Zanzibar Social Security Fund is steadily progressing towards its goal of creating a secure and reliable social safety net for its members.

By addressing existing challenges, seizing emerging opportunities, and embracing a forward-looking strategy, ZSSF is not only reshaping the future of social security in Zanzibar but positioning itself as a potential leader in the broader East African market.

As ZSSF continues to innovate, it remains dedicated to the future of its members - ensuring their financial security and building a legacy of social sustainability for generations to come.

#### ICT Department dio the best

The Zanzibar Social Security Fund (ZSSF) ICT Department has been recognized for its growing role and outstanding performance in supporting digital transformation efforts in the Isles.

The ZSSF IT Department has robust ICT

systems. Through these systems, ZSSF securely stores members' information and facilitates their connection to the mobile app, where they can view their contributions and access all ZSSF services using either a smartphone or a basic mobile phone.

Additionally, there is a WhatsApp service and a toll-free number **0800 710 140**, which are quick and modern means of communication.

The department stands as a model for how technology can drive public service excellence and support sustainable development goals.

This has come as it undergoes different changes from the modern capacitation's includes its participation in a high-level Infrastructure Asset Management (IAM) workshop in July, 2024 as Zanzibar moves forward with its digital economy agenda.

The department has the strong strategic, evidence-based roadmap to enhance ZSSF, enabling environment for data-driven infrastructure asset management.

The ZSSF ICT team also contributed in developing national digital strategies, with a focus on integrating robust and customer-oriented ICT systems.

The team demonstrated commitment to modernizing service delivery through digital innovation, aligning with the broader goal of establishing the Zanzibar Government Asset Management Information System (ZGAMIS).

Their involvement was particularly noted on data migration and infrastructure digitization, showcasing their proactive approach to enhancing operational efficiency and customer satisfaction.

This initiative aligns with Zanzibar's Vision 2050 and the ongoing national digital transformation policy. By taking a central role in strategic ICT planning, the ZSSF ICT team continues to strengthen the Fund's capacity to deliver fast, transparent, and reliable services to its members.



## ZURA's milestones

# Efficiency, innovation and impact

- Major contribution to government revenues

- Modern systems, accountability, achievements, and a forward-looking vision

By Business Insider Reporter

The Zanzibar Utilities Regulatory Authority (ZURA) is a government institution mandated to oversee, regulate and ensure the quality, safety, efficiency, and accessibility of essential services in energy (electricity, petroleum, and gas) and clean water.

During the 2023/2024 financial year, ZURA recorded significant operational and financial growth, reflecting the Zanzibar Revolutionary Government's (SMZ) commitment to strengthening public service institutions.

#### Government revenue contribution

In the 2023/2024 financial year, ZURA contributed TZS 8.4 billion to the government's central fund a 40% increase compared to Sh. 6.0 billion in 2022/2023. This substantial rise highlights improved revenue generation and prudent resource management.

#### Successes in the petroleum sector

ZURA had planned to import 232,162,687 litres of fuel in 2023/2024. However, by June 2024, 244,484,807 litres had been brought in, representing 102.67% performance. This resulted in collections of Sh. 24.09 billion, surpassing the projected Sh. 23.46 billion. These figures demonstrate the regulator's efficiency in managing the fuel import and distribution chain across the islands.

#### Natural gas management

The authority achieved major progress in gas oversight, with 10,583,026 kilograms of gas imported in 2023/2024, a 34.93% increase from 7,843,542 kilograms in 2022/2023. This growth has encouraged the adoption of cleaner and environmentally friendly energy sources.

#### Strengthening Digital Systems

To enhance transparency and accountability, ZURA has introduced and deployed five key digital systems:

1. ZURA Integrated Regulatory System (ZIRS); for sector regulation management
2. Enterprise Regulatory Management System (ERMS); for financial oversight
3. Complaints Management System (CMS); to handle public complaints efficiently
4. eProcurement; for electronic procurement of goods and services
5. eOffice; for digital document management and official communications

These systems have improved efficiency, increased transparency, and reduced opportunities for corruption.

#### Introduction of regulatory tools

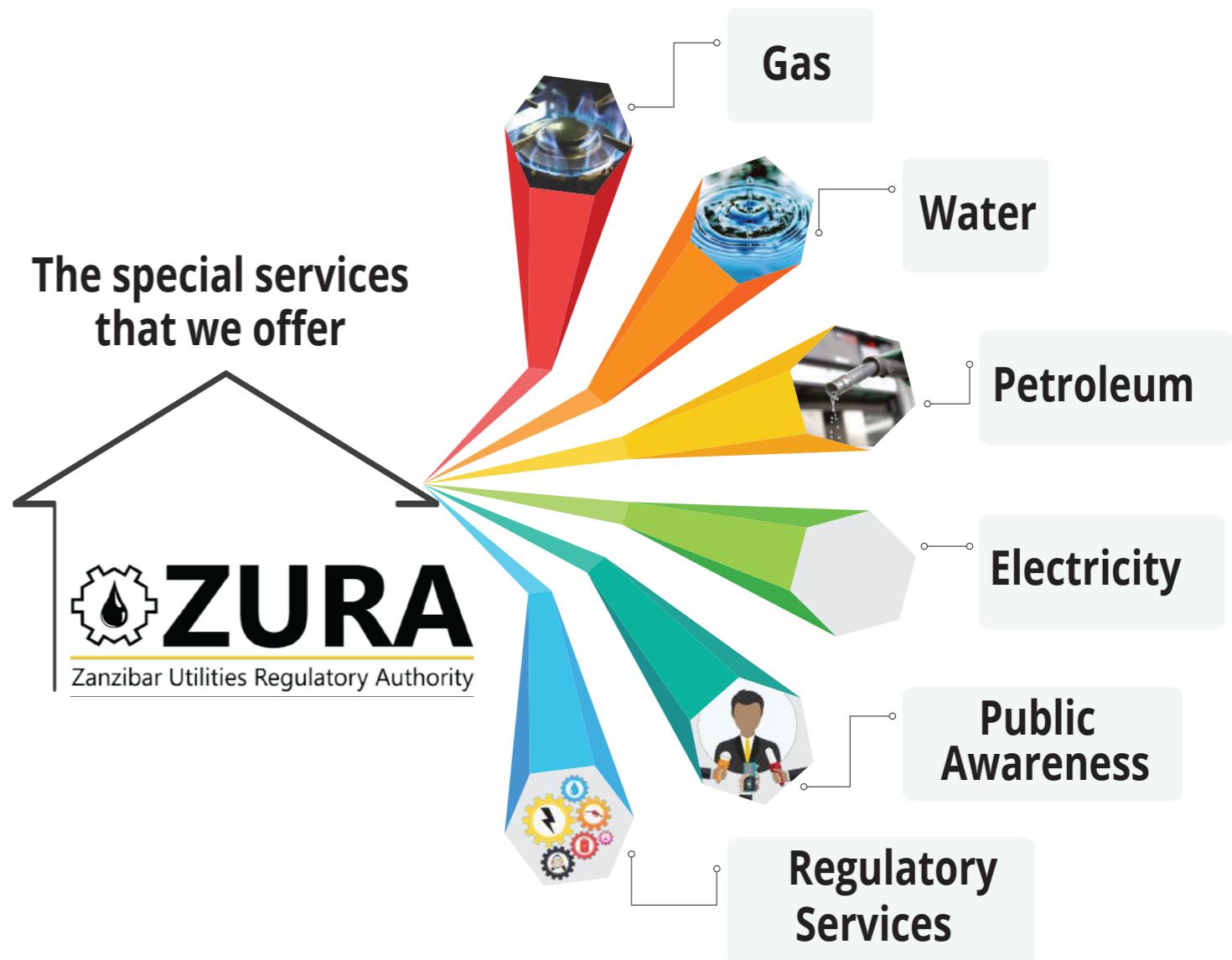
ZURA has developed and implemented over ten key regulations for the energy and water sectors, including:



ZURA  
Director  
General,  
Omar Ali  
Yussuf



The President of Zanzibar and Chairman of the Revolutionary Council, H.E. Dr. Hussein Ali Mwinyi, receives a gift from the Director General of the Zanzibar Utilities Regulatory Authority (ZURA), Mr. Omar Ali Yussuf, during the opening of the 49th Dar es Salaam International Trade Fair (Sabasaba).



# Tanzania emerges as leader in inclusive internet governance

By Business Insider Reporter

In late May 2025, more than 1,000 delegates from across Africa and beyond gathered in Dar es Salaam for the 14th Africa Internet Governance Forum (AfIGF), transforming the city into a hub of digital dialogue and innovation.

Held under the theme "Empowering Africa's Digital Future," the forum served as both a platform for continental collaboration and a powerful showcase of Tanzania's own strides in digital transformation - spanning infrastructure expansion, inclusive connectivity and forward-looking policy frameworks.

Over the three-day event, which concluded on May 31, Tanzania positioned itself not just as a host, but as a rising leader in Africa's digital landscape - highlighting concrete progress in areas such as data governance, digital public infrastructure, and AI readiness, while reinforcing its commitment to shaping a more inclusive and connected future for the continent and beyond.

## Connectivity surge

According to regulator TCRA's Q1 2025 report, internet penetration in Tanzania has soared to 72%, up from near 60% in mid-2024.

Driven largely by mobile broadband, this growth reflects a steady 8% increase per quarter since June 2024.

Today, there are over 49.3 million internet SIM cards in use - nearly 70% more than those available in March 2021.

The country is rapidly constructing telecom towers - now nearly 8,900



**Africa Internet Governance Forum**

nationwide, with 1,214 in Dar es Salaam alone by December 2024. Coverage for 3G and 4G networks reaches over 90% of the population and 5G now covers 20-22%, signaling a shift toward next-generation services. Meanwhile, Fibre to the Home (FTTH) subscriptions increased by 35% in 2024, rising from approximately 62,000 to over 83,000 connections. Though still modest in absolute numbers, this growth represents a crucial step toward expanding access to high-speed, stable fixed broadband - a necessary complement to mobile internet, especially for businesses, institutions, and data-intensive users. FTTH offers significantly faster and more reliable connectivity compared to wireless options, and its steady uptake reflects both rising demand for quality internet and ongoing efforts to strengthen Tanzania's digital backbone in urban and emerging suburban areas.

Tanzania is emerging as one of the most affordable internet markets globally, thanks to deliberate policy and investment. TCRA reports indicate 49.3 million internet users, with 90.4 million active mobile lines by March 2025.

## From digital ID to AI readiness

At the AfIGF opening, the Minister of Communication and Information Technology, Jerry Silaa, reiterated that Tanzania's Digital Economy Strategy 2024, Jamii Namba (digital ID), Jamii Malipo (interoperable mobile payments), and Jamii Exchange (data-sharing framework) are all part of a cohesive national digital transformation plan.



“

Tanzania's Digital Economy Strategy 2024, Jamii Namba (digital ID), Jamii Malipo (interoperable mobile payments), and Jamii Exchange (data-sharing framework) are all part of a cohesive national digital transformation plan.

”

Minister of Communication and Information Technology, Jerry Silaa.



Hosted at the Julius Nyerere International Convention Centre, the three-day event was convened by the United Nations Economic Commission for Africa and the African Union, in collaboration with the Government.

These initiatives align with the Global Digital Compact, 2030 SDGs, and ICT policy frameworks championed at the forum - in both vision and practice. Tanzania also unveiled its AI readiness assessment report during the forum - taking clear steps toward responsible AI integration in governance.

Underlining Africa's role in shaping global digital governance, the forum culminated in the Dar es Salaam Declaration, reaffirming commitments to universal digital access, local infrastructure, and inclusive policymaking aligned with the Global Digital Compact.

## Bridging the next frontiers

Tanzania is on track to achieve 80% internet access by November 2025. Current trends suggest this target is within reach.

The country's digital transformation - driven by infrastructure investment, affordable access, progressive policy, and capacity building - is positioning it among Africa's digital leaders.

To make this progress inclusive, Tanzania must continue

addressing the rural-urban divide through targeted infrastructure and equitable pricing to improve nationwide connectivity.

Expanding affordability for low-income households remains essential for broad-based access.

Equally critical is strengthening digital skills - especially among youth and women - and promoting local content in African languages to build a more inclusive digital ecosystem.

As AI and cybersecurity advance, they must be shaped by responsible frameworks and strong data protection, under the oversight of the new Personal Data Protection Commission (PDPC).

Tanzania's hosting of AfIGF 2025 was more than symbolic - it marked real progress in digital inclusion, infrastructure, and global engagement.

As it drives toward universal connectivity, Tanzania is shifting from digital follower to continental leader - demonstrating how national commitment, inclusive strategy, and global ambition can shape Africa's digital future.



## UTT AMIS champions financial inclusion for farmers and citizens at Nane Nane 2025

### Business Insider Reporter

As financial independence becomes increasingly vital for every Tanzanian household, UTT Asset Management and Investor Services (UTT AMIS) is taking centre stage in empowering citizens - from rural farmers to urban entrepreneurs - with safe and accessible investment options.

During the 2025 Nane Nane Festival, UTT AMIS showcased its commitment to inclusive economic growth by helping farmers, teachers, parents and small business owners take control of their finances.

As one of Tanzania's most trusted and regulated fund managers, UTT AMIS continues to lead the charge in building a culture of long-term savings and investment.

"We are proud to walk alongside farmers and ordinary Tanzanians, giving them tools to grow their wealth and plan their futures," said a UTT AMIS spokesperson at the Nane Nane grounds.

#### Affordable investment solutions

UTT AMIS manages six funds and wealth management services that cater to a wide range of financial goals - from education and retirement planning to emergency funds and institutional wealth management.

1. Umoja Fund - The people's investment vehicle  
As the flagship product, Umoja is one of East Africa's

largest unit trust funds. It allows smallholder farmers and working-class Tanzanians to invest in a diversified portfolio of government securities, bonds, and stocks - earning quarterly income with low entry costs and no lock-in period.

2. Wekeza Maisha Fund - Investing with life in mind  
Targeting long-term goals such as home ownership or retirement, this fund offers capital preservation and modest growth for risk-averse investors.

3. Watoto Fund - Securing the next generation  
Designed for parents and guardians, this fund helps families prepare for school fees, healthcare, and other child-related costs through disciplined saving.

4. Jikimu Fund - Everyday financial support  
Ideal for farmers and others with short-term goals, Jikimu offers high liquidity and low risk for those saving between planting and harvest seasons, or for upcoming family events.

5. Liquid Fund - Your emergency partner  
This fund offers instant access to savings with better returns than traditional bank accounts, making it perfect for emergencies or short-term parking of idle cash.

6. Bond Fund - A safe haven for conservative investors

Favoured by retirees and pensioners, the Bond Fund focuses on government and top-tier corporate bonds to deliver steady, predictable income.

7. Institutional & Private Fund Management

UTT AMIS also customises investment portfolios for SACCOs, cooperative unions, pension schemes, and high-net-worth individuals looking to meet specific financial goals.

#### Regulated, trusted and digitally accessible

All UTT AMIS products are licensed and regulated by the Capital Markets and Securities Authority (CMSA).

The institution adheres to high standards of transparency, ethics, and accountability, with audited fund performance reports available to the public.

With the launch of the SimInvest App, investors across the country - especially in remote areas - can now monitor their accounts, make contributions, and access real-time performance data from their phones.

#### Commitment to data security and ethics

UTT AMIS ensures user data privacy, storing information such as location, contacts, and investment history securely and using it solely to improve user experience.

#### Making investment a national culture

Over the past decade, UTT AMIS has helped demystify investing for ordinary Tanzanians. With initial contributions starting from just TSh5,000, even those in rural communities are now building wealth and planning for the future.

Whether it's a Maasai herder in Arusha, a rice farmer in Mbeya, or a teacher in Tanga, UTT AMIS has become a trusted financial partner to all.

"With strong government oversight, experienced fund managers, and digital tools at their fingertips, Tanzanians are now more empowered than ever to shape their financial destinies," said the spokesperson.

As the nation celebrates agriculture and innovation at Nane Nane 2025, UTT AMIS is inviting all Tanzanians to invest in their futures—no matter how small the start.

**UTT AMIS - Trusted. Transparent. Tanzanian.  
Your future is worth investing in.**



# Untold story from SBT behind sugar import system

By Exuperius Kachenje

The Director General of Sugar Board of Tanzania (SBT), Professor Kenneth Bengesi says, there is number untold story from the SBT, and revealed the key insight into how the industry operates.

Speaking on the topic of sugar imports, Professor Bengesi said that, there are two main types of sugar, industrial sugar (white), which is used as a raw material in manufacturing, and domestic consumption sugar (brown), intended for everyday household use.

Professor Bengesi clarified that the procedures for importing industrial sugar are different from those for importing domestic consumption sugar.

"For industrial sugar, users of industrial sugar must first register. This is followed by a production assessment to determine actual needs, after which applications for import permits are submitted," he explained.

He further detailed that a team of technical experts visits various factories in regions such as Dar es Salaam, Mbeya, Kilimanjaro, and others. Their task is to verify whether the reported need matches the factory's production capacity.

"For instance, if 30 tonnes are needed, this must be substantiated. Users of industrial sugar are then eligible for a 90% tax exemption," said Professor Bengesi.



The team of experts also ensures that the quantity of imported sugar matches the amount allocated. The Tanzania Revenue Authority (TRA) verifies the taxes paid, while the Sugar Board conducts checks and balances. Additionally, the Tanzania Bureau of Standards (TBS) confirms the quality standards.

According to Professor Bengesi, the Sugar Board had already issued a public notice in April this year inviting applications for industrial sugar import permits.

#### The application window closed on 16th May 2025.

As for domestic sugar imports, he stated that the responsibility now lies with the National Food Reserve Agency (NFRA), under new legal provisions. "Currently, Sugar Producers are no longer involved in the importation of domestic consumption sugar. The law now mandates NFRA to import gap sugar for domestic consumption and as a buffer stock to be supplied the critical shortages," he said.

"In 2024, there was a public outcry when the country was hit by El-Nino which affected sugar production that subsequently reduced supply

in the market and hiked the price.

In mitigating the situation, the government allowed importation of domestic sugar to bridge the production gap. The government decision to import, improved the supply and reduced the prices that had reached the highest record of TSh 10,000 per Kilogram in some parts of the country to a tune of between TSh 2,500 and 3,000 a Kilogram.

On the other hand, SBT conducted joint patrols with TRA, during which we seized 50 tonnes of illegally imported sugar in Kariakoo. Thanks to these joint efforts, the situation has since improved," he added.

Looking to the future, Professor Bengesi is optimistic about domestic production. "Sugar production in the country is approaching self-sufficiency, with more factories coming online. We're now projected to reach 650,000 tonnes, against a national demand of 552,000 tonnes," he noted.

"With this surplus, producers should focus on opening up export markets particularly in neighboring countries like Kenya and South Sudan where we could export an average of 40,000 tonnes," he concluded.



# From vision to reality: How NHC is delivering decent, modern housing across Tanzania

The National Housing Corporation (NHC) is transforming Tanzania's residential and commercial landscape through ambitious housing and infrastructure projects. From Dodoma to Dar es Salaam, and Tanga to Kagera, NHC is not just building structures, it is building dignity, jobs, and sustainable development. This report highlights the Corporation's strategic footprint in delivering decent housing and economic opportunity nationwide.



By Business Insider Reporter

As Tanzania accelerates its efforts in infrastructure development, social transformation, and inclusive economic growth, the National Housing Corporation (NHC) stands out as a key institution championing quality and affordable housing for all.

For years, NHC has not only constructed modern buildings but has redefined the urban and rural landscape with projects that uplift communities, restore dignity, and support national development.

#### A new chapter for NHC: 2025 and beyond

The year 2025 signals a new era for the Corporation. During a recent inspection tour by the Minister for Lands, Housing and Human Settlements Development, Hon. Deogratius Ndejembji, NHC's Director of Construction, Eng. Godwin Maro, outlined several high-impact projects underway — each directly aligned with the government's vision to ensure safe, decent, and affordable housing for all Tanzanians.

#### Key developments across the country

- Dodoma: The Samia Iyumbu Apartments will deliver over 300 modern residential units, complete with infrastructure such as roads, electricity, water, schools, and health centres. This project supports the capital's rapid transformation into a vibrant administrative city.
- Dar es Salaam: The Mtanda Commercial Complex, now 75% complete, is set to become a new business hub. With a value of TZS 4.2 billion, it will host office spaces, retail outlets, and essential services.
- Tanga: The Mkwakwani Housing Project, worth over TZS 7 billion, is reviving the region's real estate market and creating employment for youth and local suppliers.



The Minister for Lands, Housing and Human Settlements Development, Deogratius Ndejembji (front right), speaks with the management of the National Housing Corporation (NHC) during his recent visit to the organisation's headquarters in Dar es Salaam. On the far left is the NHC Director General, Mr. Hamad Abdallah.

storeys to meet demand and support small- and medium-sized enterprises.

#### Preserving the past while building the future

NHC is also investing in the rehabilitation of its older estates. These upgrades include improved electricity and water systems, better internal infrastructure, and modernized aesthetics, ensuring that legacy properties meet today's standards.

#### Flagship projects and strategic infrastructure

The Samia Housing Scheme in Kawe, Dar es Salaam, with 560 completed units and another 560 planned, exemplifies NHC's vision of modern, affordable housing. Additionally, the Corporation is constructing three new warehouses to support local businesses and enhance revenue generation.

NHC's footprint spans from Tanzania's busiest cities to its most remote regions bringing with it homes, jobs, and economic opportunities. Each project is a tangible contribution to a more inclusive and prosperous future. More than just bricks and mortar, NHC is building lives, strengthening communities, and driving Tanzania's development vision forward.



# Doreen Mangesho: How one Tanzanian leader found her voice, brought others along with her

By Exuperius Kachenje

**T**here's something quietly powerful about Doreen Elias Mangesho. Maybe it's the calm confidence with which she speaks. Maybe it's the way she owns her story not as a highlight reel, but as a journey of resilience, purpose, and growth.

We meet in Dar es Salaam on a humid weekday morning. She's just come out of a long strategy session at PASS Trust, where she serves as Director of Finance and Administration one of the top roles in an institution shaping Tanzania's future through agricultural transformation.

She's warm, measured, and effortlessly sharp.

"I've never seen life as a straight line," she tells me. "There's work. There's family. There's ambition. And there's exhaustion. You have to learn how to breathe through the noise."

## Not just a leader a balancer

Over the last 17 years, Doreen has worked across finance, HR, ICT, and project management. Her resume reads like a blueprint for rising through the ranks: KPMG, NMB Bank, CCBRT where she led finance transformation and now PASS Trust.

But her story isn't just about the positions she's held. It's about what she's had to juggle to stay in those positions. Late-night budgets after school runs. Staff reviews between hospital visits. Public speaking on days when imposter syndrome whispers the loudest.

"There's this idea that to be a leader, especially as a woman, you need to 'have it all together.' That's a myth. I've grown into my confidence. I

wasn't always like this," she says with a knowing smile.

What's kept her grounded? "My husband, honestly," she says. "He's been one of my strongest mentors. And I don't say that lightly. We often celebrate women, but forget that a strong support system is part of the story."

## Resilience in a Tanzanian context

Born and raised in Tanzania, Doreen's leadership is deeply rooted in her environment a country with growing opportunities, but where cultural norms still shape how women navigate work, home, and self-worth.

"There were times I felt invisible," she says. "You walk into a room full of men and feel like you have to prove yourself five times over. But I started showing up differently. Not louder just clearer. Leadership isn't about noise. It's about presence."

That presence has grown not just in boardrooms, but also in the minds of young women looking for someone who reflects their reality. Someone who understands that ambition can coexist with motherhood. That it's okay to feel overwhelmed as long as you don't give up.

## Local roots, global vision

Doreen's perspective has been shaped by both Tanzanian realities and global exposure. She's an alum of programs like the UONGOZI Institute, Female Future program organized by ATE in collaboration with ESAMI, and the American Express Leadership Academy.

She quotes Indra Nooyi as easily as she mentions Ruth Zaipuna and Doris Mollel. "Confidence is the foundation," she says. "If we don't believe in ourselves, it shows and people start believing that too."



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There's this idea that to be a leader, especially as a woman, you need to 'have it all together.' That's a myth. I've grown into my confidence. I wasn't always like this."

CPA Doreen Mangesho

At PASS, her mission goes beyond spreadsheets. She's focused on building systems that are financially sound, digitally forward, and socially inclusive. She chairs the Sustainability and Social Responsibility Committee and works on projects that give women and youth access to finance, training, and markets.

"I want people to stop thinking of finance as just numbers. It's also about people, impact, legacy."

## Why visibility matters

Doreen is deeply aware that visibility for women isn't just symbolic it's catalytic.

"Women need to be seen," she says. "Not just the polished versions. The ones who are figuring things out, who are scared but still show up. That's leadership, too."

Her recognitions include top 25 Women in Management (2024), Director of Finance of the Year (2023 & 2024) are a testament to her impact. But they don't define her. What matters more to her is the young woman who hears her speak and says, "If she can do it, maybe I can too."

## Parting words

Before I leave, I ask her what she'd say to a young Tanzanian woman trying to figure it all out career, identity, confidence.

She doesn't hesitate. "Start now. Don't wait for the perfect moment. It won't come. Be visible. Be flawed. Be growing. That's enough."

In a world obsessed with hustle, Doreen Mangesho offers something deeper: a reminder that resilience doesn't have to roar. Sometimes it whispers and still moves mountains.



## ACHIEVEMENTS

# One year TRC's SGR redefines transport



Director General Eng. Machibya Masanja

- **Tanzania sets new standard in East and Central African rail infrastructure**

By Business Insider Reporter

The country has just marked the first anniversary of the game-changing electric Standard Gauge Railway (SGR), a flagship infrastructure project that is reshaping the national and regional transport landscape.

Launched in June 2024 by the Tanzania Railways Corporation (TRC), the high-speed, fully electric railway is the first of its kind in East and Central Africa operated independently by a national government.

Over the past 12 months, the SGR has carried more than 2.5 million passengers, with cargo services officially commencing on June 27, 2025, starting with a train hauling 700 tonnes of freight from Kwala Dry Port in Coast region to Dodoma.

This milestone underscores the sixth phase government's ambition, led by President Dr. Samia Suluhu Hassan, to modernise transport infrastructure and stimulate inclusive national development.

#### New man at the helm

The transformation is being steered by newly appointed TRC Director General, Eng. Machibya Shiwa Masanja, who took over from Eng. Masanja Kadogosa, the long-serving former chief now eyeing a career in politics.

Before his appointment, Eng. Machibya served as TRC's Deputy Director General for Infrastructure, playing a critical role

- **TSh66.8 billion collected as demand surges; cargo services now operational**

in the planning, construction and maintenance of the SGR.

With a background in civil engineering from the University of Dar es Salaam and a decade of hands-on experience including ballast monitoring and rail integrity, Eng. Machibya is widely regarded as one of the country's most technically proficient railway engineers.

"He is meticulous, focused, and listens to technical advice. TRC is in capable hands," said one senior TRC official.

#### Economic impact and public reception

Figures from TRC show the project generated TSh66.8 billion in revenue by April 2025 from services between Dar es Salaam to Dodoma through Morogoro.

The passenger trains operate at speeds of up to 160 km/h, while cargo trains run at 120 km/h, making the SGR one of the fastest rail systems on the continent.

Rising demand has pushed TRC to increase daily trips to four between Dar es Salaam and Morogoro, and a similar schedule is in place for the Dar es Salaam-Dodoma route.

Speaking at the Public Service Week exhibition in Dodoma in June, Deputy Minister for Transport, David Kihenzile, praised TRC's performance but encouraged improvements in digital services.

"TRC is doing a commendable job. However, the ticketing system needs to be more user-friendly, especially for travellers who want to reschedule or

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## ACHIEVEMENTS



change travel class," Kihenzile said.

#### Overcoming technical challenges

While there have been occasional technical issues, TRC has been applauded for its swift response and the professionalism of its young engineering teams.

"Let's remember - Tanzania has never operated an electric railway before. Unlike neighbouring countries, we are doing this on our own," a TRC engineer noted.

#### Progress update

Eng. Machibya recently appeared at the Dar es Salaam International Trade Fair (DITF) in Dar es Salaam, where he outlined the SGR's current construction status:

Phase One (Dar es Salaam to Mwanza):

- Dar es Salaam - Morogoro
- Morogoro - Makutupora (Singida)
- Makutupora - Tabora (15% complete)
- Tabora - Isaka (6.87% complete)
- Isaka - Mwanza (63% complete)

Phase Two (Western Corridor):

- Tabora - Kigoma (7.88%)
- Uvinza - Musongati - Burundi (initial stages)

Full operations between Dar es Salaam and Mwanza are expected by 2027, with Tabora-Kigoma projected for 2028.

TRC continues to monitor contractor performance to ensure that work is delivered according to schedule and contractual obligations.



#### Railway of the future

With its expansive reach and modern technology, the electric SGR is more than just a transport network - it's a symbol of Tanzanian ambition, innovation, and regional leadership.

"Our vision is to turn the SGR into a backbone of national development," said Eng. Machibya. "It's about jobs, connectivity, and long-term economic transformation."

As Tanzania celebrates one year of electric rail operations, the groundwork has clearly been laid for a transport revolution - one that could elevate the country's logistical competitiveness and set a new benchmark across Africa.





## TRC affirms continued progress and investment prospects

- Local communities and regional investors urged to capitalise on SGR-driven growth
- Contractors secured for key segments to Mwanza and Burundi

By Business Insider Reporter

The Director General of the Tanzania Railways Corporation (TRC), Eng. Masanja Machibya, has dismissed claims suggesting that the Standard Gauge Railway (SGR) project has stalled, asserting that construction is progressing steadily and as scheduled.

"There has been considerable misinformation suggesting the SGR project has come to a halt. In truth, contractors have already been secured for the implementation of the remaining sections, including the stretch to Mwanza," Eng. Machibya clarified in a public statement.

He further confirmed that contractors have also been appointed for the construction of the Tabora-Kigoma segment, as well as the Uvinza-Msongati section extending into Burundi, highlighting the project's growing regional strategic importance.

"These are official updates that TRC is responsible for sharing with the public - to assure Tanzanians that the SGR project has not stopped. As directed by President Dr Samia Suluhu Hassan, our goal is to complete the entire project by the year 2030," he said.

### Accelerated implementation

Eng. Machibya reiterated that the project, which is bankrolled by

then government, is fully funded and implementation is expected to accelerate in the coming months as TRC strengthens oversight of both contractors and project teams.

"We are committed to completing the project ahead of schedule, even before 2029. This will be achieved by tightening supervision to ensure timely delivery," he assured.

### Economic, employment opportunities

In addition to infrastructure development, the TRC chief emphasised the economic ripple effects of the SGR. He urged Tanzanians - particularly youth and local entrepreneurs - to actively engage in the opportunities arising from the project's construction and future operations.

"There are numerous direct and indirect benefits - from construction jobs to supplying goods and services near construction sites and future SGR stations. Citizens should take full advantage," he noted.

He added that the SGR stations, strategically located in multiple regions, offer prime commercial investment opportunities and could act as economic hubs for surrounding communities.

"Local Government Authorities must view SGR stations in their areas as gateways to economic development. These sites can attract investment, foster new businesses and support the creation of social infrastructure. The benefits will extend beyond Tanzania to the wider East African economy," he stated.

### Regional trade gateway

As the SGR stretches towards Msongati in Burundi, Tanzania's role as a maritime and logistics gateway is being further reinforced.

"If Tanzania does not move forward, our neighbours cannot move either. We are the gateway to the Indian Ocean. The extension of the SGR into Burundi is a regional opportunity - a chance for East Africa to build a shared logistics infrastructure and advance together," Eng. Machibya explained.

With key segments now under contract and construction progressing, TRC's assurance comes as a timely reminder that the SGR project remains a cornerstone of Tanzania's long-term development strategy, linking not only cities and towns but also economies across borders.



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## PROMOTING INCLUSIVE FINANCE:

# Tanzania's financial inclusion soars tremendously



In 2024, the Bank of Tanzania launched the National Financial Inclusion Implementation Support Guide (2023–2028), with backing from AFI. This framework integrates financial inclusion into national budgeting and planning, ensuring it's treated not just as a goal - but as a cross-sector development priority.

By Business Insider Reporter

In just over a decade, Tanzania has transformed financial access from a privilege into a fundamental right - positioning itself not only as a regional leader but as a global exemplar in inclusive finance and digital financial innovation.

This transformation has been fueled by a combination of mobile money innovation, progressive regulatory reforms, and a national commitment to financial empowerment.

From pioneering mobile interoperability to launching real-time digital payment systems, Tanzania has built an ecosystem where even remote and underserved communities can participate in the financial economy.

The result: over 70% of adults now have access to formal financial services - up from just 16% in 2009.

### A digital transformation

While over a billion people globally remain unbanked, Tanzania's quiet revolution in financial inclusion is making waves.

Central to this transformation is the rapid adoption of mobile money, earning the country international acclaim.

## The National Financial Inclusion Framework III (2023–2028) emphasizes not just access but meaningful use, with a focus on youth, farmers, women, and people with disabilities.

The Alliance for Financial Inclusion (AFI) has recognized Tanzania as one of the most compelling success stories in the developing world.

A major turning point came in 2016, when Tanzania became one of the first countries to implement full mobile-money interoperability.

This allowed users to send and receive funds across different networks - removing a key barrier to access.

Today, over 70% of Tanzanian adults use mobile money, bypassing traditional banks entirely.

### Smart policy, real impact

In 2024, the Bank of Tanzania launched the National Financial Inclusion Implementation Support Guide (2023–2028), with backing from AFI. This framework integrates financial inclusion into national budgeting and planning, ensuring it's treated not just as a goal - but as a cross-sector development priority.

This effort is supported by AFI's broader mission to expand affordable, quality financial services to underserved populations, particularly women, small businesses, and low-income communities.

Tanzania's inclusion surge is powered by platforms like M-Pesa, Tigo Pesa, and Airtel Money, now used by more than 9.5 million people. The Tanzania Instant Payment System (TIPS) has further accelerated progress, enabling real-time digital payments across banks and mobile wallets, even in remote areas.

The National Financial Inclusion Framework III (2023–2028) emphasizes not just access but meaningful use, with a focus on youth, farmers, women, and people with disabilities. It aligns with Tanzania's broader digital and economic development goals, including national ID registration and credit infrastructure reform.

### Banking without borders

While traditional bank penetration remains under 30%, agent banking has changed the landscape. Over 100,000 agents across the country now offer deposits, withdrawals, financial education, and micro-credit - particularly in underserved rural areas.

According to NMB Bank CEO Ruth Zaipuna, the bank added over 22,000 new agents in 2024 alone, reaching 50,698 in total.

These agents helped open 1.5 million new accounts, raising NMB's customer base to 8.5 million.

Tanzania's model - balancing innovation and

regulation - has earned praise from the IMF, World Bank, and AFI.

Best practices like national ID integration, improved microfinance oversight, and enhanced credit systems are being cited globally.

On the ground, the results are real: farmers receiving mobile payments, women accessing microloans, youth building fintech startups. Yet challenges remain - rural financial access still lags behind urban centers (55% vs. 85%), and digital literacy gaps persist.

### Ambitious targets

Still, Tanzania's momentum is clear. With goals to reach 75% financial inclusion by 2025 and 90% by 2030, the country is not just setting targets - it's building a scalable, inclusive model for the world.

"Inclusion isn't just about access - it's about empowerment," said fintech advocate Godwin Mugisha. "Tanzania is showing what's possible when a nation dares to dream - and act."

Tanzania's financial future isn't just expanding. It's opening - wallet by wallet, account by account, life by life.



Beneath the umbrellas of Tanzania's open-air markets, women vendors are quietly reshaping the economy. With mobile money and access to microloans, they're no longer just earning a living - they're building financial security, investing in their children's futures, and becoming pillars of inclusive growth.

# Lawmakers push for fairer tax measures in 2025/26 budget debate

By Business Insider Reporter

Members of Parliament voiced strong opinions on tax measures proposed in the 2025/26 national budget, calling for revisions to promote fairness, protect local businesses and broaden the country's tax base without stifling economic growth.

During the heated budget debate in Parliament after the budget was tabled by Minister for Finance, Dr. Mwigulu Nchomba, legislators raised concerns over specific tax proposals outlined in the Finance Bill, particularly the introduction of a 10% withholding tax on retained earnings, new levies on forest products, and adjustments to taxes affecting micro, small and medium enterprises (MSMEs).

One of the most vocal critics of the retained earnings tax was Dr. Charles Kimei, MP for Vunjo (CCM), who warned that the measure would make Tanzania uncompetitive in the region.

"Combining this 10% tax with the existing 30% corporate tax effectively means a 40% tax burden," Dr Kimei said. "This is much higher than in countries like Rwanda or Kenya, where corporate tax rates range between 15% and 25%. This could deter investment."

#### Calls for SMEs and local entrepreneurs support

Special Seats MP, Neema Lugangira, advocated for stronger support to Tanzania's large informal sector and young entrepreneurs. She proposed a three-year tax holiday for businesses owned by youth, women, and people with disabilities - similar to incentives currently extended to foreign investors.

"If we truly want to stimulate inclusive growth, we must support local innovators. Formalisation should go hand-in-hand with incentives, not just enforcement," she argued.

Lugangira also supported the principle of taxing retained earnings but urged the government to provide clearer guidelines and a longer reinvestment window before applying penalties.

#### Proposals by Parliament Budget Committee

Chair of the Parliamentary Budget Committee, Mr. Oran Njeza, underscored the need to broaden the tax base by tapping into Tanzania's large SME segment.

"SMEs make up 95% of our businesses but contribute only 20% of tax revenue. This imbalance needs to be addressed through simplified procedures and digital compliance tools," he said.

Njeza also recommended the government diversify its financing strategies by exploring municipal infrastructure bonds and borrowing in alternative currencies to reduce overdependence on unpredictable external loans.

#### Tax education and expanding the tax net

Suma Fyandomo (Special Seats) suggested that long-term change should begin in the education system. She proposed integrating tax education into the school curriculum, starting from primary school.

"We need to cultivate a tax culture from a young age. If young people understand why taxes matter and how they work, voluntary compliance will become the norm," she said.

Similarly, Issa Mchungahela (Lulindi) questioned why so many Tanzanians remain outside the tax system despite being economically active.

He called for improved taxpayer registration systems and public sensitisation campaigns.

#### Government responds with amendments

In response to these widespread concerns, the government made key

amendments to the Finance Bill before its final approval.

Notably, the controversial withholding tax on retained earnings will now only apply if the profits are not reinvested within 12 months, up from the originally proposed six months.

Dr. Nchomba assured the House that the government had taken the MPs' feedback seriously and that several other tax provisions had been either revised or withdrawn based on stakeholder consultations.

"This budget reflects our ambition for growth, but we must listen to our citizens and their representatives to make it equitable and realistic," he told Parliament.

#### A budget shaped by consensus

The Finance Bill amendments highlight a growing willingness by the executive to incorporate feedback from Parliament and private sector stakeholders.

Analysts say this approach enhances transparency and policy predictability - key ingredients for attracting investment and sustaining growth.

As government targets TSh34 trillion in domestic revenue in the 2025/26 fiscal year, the debate over taxation has laid bare the government's balancing act: generating revenue while keeping the economy inclusive, competitive, and fair for all.



Finance Minister, Dr. Mwigulu Nchomba

## How to launch a START UP



By Staff Writer

In a nation where innovation is increasingly being embraced by youth and investors alike, Tanzania's startup ecosystem is slowly emerging as a beacon of opportunity for daring entrepreneurs.

But what exactly does it take to build a successful startup in Tanzania's evolving business landscape?

Whether in tech, agribusiness, logistics, or creative industries, experts agree: starting a startup is less about grand ideas and more about solving real problems, fast and affordably.

#### Solving local problems

Successful startups are often built around local pain points. In Tanzania, where access to quality health care, education, clean energy, and financing remains limited in rural and semi-urban areas, opportunities abound for those with the courage to act.

The emphasis on real problems ensures entrepreneurs are building solutions that meet market demand, not personal assumptions.

#### From idea to action: Build an MVP

Once a problem is identified, the next step is to build a Minimum Viable Product (MVP) - a basic version of your product or service that works well enough to test with early users.

This helps in refining the product before investing heavily. In Tanzania's budget-conscious market, lean development is not a luxury - it's a necessity.

For instance, young agripreneurs in regions like Mbeya are creating basic mobile applications that connect farmers directly with buyers, avoiding expensive middlemen.

#### Understanding the market

Market research is crucial. Startups must assess:

- Who their target users are,
- What alternatives exist, and
- Whether the market is large enough to support growth.

This can be done using simple surveys, social media feedback, or even WhatsApp community groups.

At the same time, having a solid business model - knowing how and when your business will make money - is what turns a hobby into a viable enterprise.

#### Registration and regulation: Going formal

Formalising your startup is relatively straightforward in Tanzania, but it's often overlooked by early-stage founders. According to BRELA and TRA, most micro-entrepreneurs fail to register due to lack of awareness or fear of taxation. However, registering gives access to financing, partnerships, and protection under the law.

Entrepreneurs can register their businesses online through the Business Registration and Licensing Agency

(BRELA), and obtain a Taxpayer Identification Number (TIN) through the Tanzania Revenue Authority (TRA).

#### Funding the dream

While access to startup capital remains a challenge, more options are emerging. Bootstrapping (using personal savings) is still common, but there are a lot of incubators which offer small seed funding, mentorship and co-working spaces.

Donor-backed funds have also helped bridge early-stage financing gaps for high-impact sectors like financial inclusion and clean energy.

#### The role of digital and branding

As mobile penetration rises, startups that leverage platforms like WhatsApp Business, TikTok, and Instagram are growing faster than those that do not.

Once traction is achieved, scaling becomes the next frontier. This includes:

- Expanding to other cities,
- Adding new product features,
- Or attracting larger funding rounds.

Tanzania's strategic location within the East African Community (EAC) makes cross-border scaling more feasible than ever before.

As Tanzania's economic ambitions align with the rise of digital and green innovation, startups have an unprecedented role to play in creating jobs, boosting exports, and improving lives. With the right mindset, tools, and resilience, today's small startup could be tomorrow's big industry disruptor.

Got an idea? Maybe now is the time to take that first step.

## NAIROBI

## Kenya to overhaul its Nairobi Central Station under Railway City Vision



Kenya's Cabinet has approved the implementation of the Nairobi Railway City Central Station and Public Realm Project, marking a major milestone in the country's ambitious urban transformation agenda.

The greenlight paves the way for a state-of-the-art, multi-modal transport hub that will not only decongest Nairobi's city centre but also stimulate economic regeneration and attract much-needed private investment into the capital's Railway City initiative.

Approved in June, the flagship project aims to modernise the ageing Central Railway Station into a future-ready interchange that can efficiently handle the growing commuter demand.

By 2030, the hub is expected to serve 400,000 passengers daily, with this number rising to 600,000 by 2045.

"This is a transformative project that will redefine Nairobi's urban core and place public transport at the heart of city planning," said a senior Ministry of Transport official.

The new facility will feature nine modern platforms, improved pedestrian access bridges, and infrastructure capable of handling 30,000 people per hour. Adjacent public realm enhancements - including parks, commercial space, and pedestrian pathways - are designed to revitalise surrounding land and increase footfall into the city centre.

The Nairobi Railway City project is expected to catalyse job creation, boost real estate values, and provide a blueprint for sustainable urban growth across Kenya. It forms a central component of the country's broader Vision 2030 development blueprint and will support the integration of multiple modes of transport - rail, BRT, matatus, and non-motorised traffic.

Funding has already been secured for essential transport links, including Bus Rapid Transit (BRT) and commuter rail corridors.

These links will ensure seamless commuter movement across Nairobi and beyond, enhancing accessibility to services, employment, and urban opportunities.

## REGIONAL ROUNDUP

### ADDIS ABABA

#### Africa faces AI-fuelled cyber threat surge as experts warn of 'silent digital collapse'



As Africa rapidly embraces digital transformation, experts are sounding the alarm over a parallel rise in AI-driven cyber threats that are outpacing the continent's preparedness. Speaking at the 5th Cyber Africa Forum, cybersecurity expert and Hiero Digital CEO, Babel Balsomi, warned that Africa could face a "silent digital collapse" if urgent action is not taken to boost cyber defences.

According to Interpol's 2025 Africa Cyberthreat Assessment Report, cybercrime now represents more than 30% of all reported crimes in East and West Africa.

The surge includes sophisticated ransomware attacks, business email compromise (BEC), and increasingly convincing phishing campaigns - many of which are now being powered by artificial intelligence.

"Cybercriminals are exploiting tools like WormGPT and FraudGPT to craft flawless phishing messages and deepfakes tailored to African contexts," Balsomi said. "We're seeing cloned voices of executives, fake video calls, and synthetic identities used in financial scams and attacks on critical infrastructure."

Key sectors such as banking, healthcare, government, and energy are particularly exposed. In banking, scammers use AI to mimic SMS from financial institutions and bypass two-factor authentication.

Healthcare systems are targeted with ransomware, and hospitals face threats from AI-generated fake medical documents.

### KIGALI

#### Wilderness Rwanda unveils 'The Sanctuary' wellness retreat at Bisate

Wilderness Bisate this December, introducing a luxurious new wellness facility nestled within the breathtaking volcanic highlands of northern Rwanda.

The centre will serve guests of both Bisate Lodge and the newly launched Bisate Reserve, offering a serene space designed to enhance physical well-being and foster deeper connections with nature.

Positioned as a cornerstone of Wilderness' shift toward "conscious travel," The Sanctuary marks a significant evolution in the brand's philosophy - prioritising mindfulness, sustainability, and presence over conventional five-star trappings.

At the heart of The Sanctuary is a heated indoor saltwater lap pool, set against the dramatic backdrop of the Virunga volcanoes.

The wellness centre also features a steam room, contrast therapy ice bath, cocoon-style meditation pods, and fireplaces throughout, creating a tranquil environment for rest and rejuvenation.

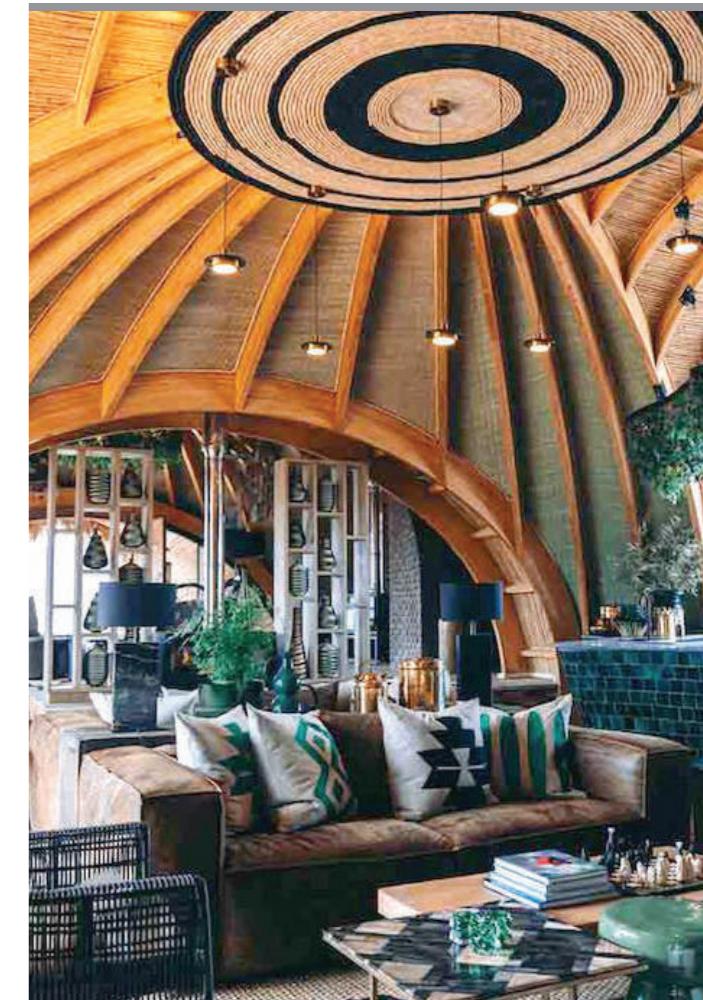
Guests can also access a fully equipped gym, yoga studio, and dedicated treatment rooms for massages and wellness therapies.

Each space has been intentionally designed to blend with the natural surroundings while offering modern comforts in a peaceful, eco-sensitive setting.

"The Sanctuary isn't just about indulgence - it's about offering travellers a chance to restore body and mind in one of Africa's most spectacular settings," said a Wilderness spokesperson. "It represents our commitment to immersive, regenerative experiences that resonate long after guests return home."

The launch in Rwanda will coincide with the unveiling of a second Sanctuary at Wilderness Mombo in Botswana, forming part of a broader rollout of wellness offerings across the Wilderness portfolio.

Future phases will include sustainably sourced cuisine, digital detox experiences, and nature-immersive wellness programming across the company's network of safari camps.



### GENEVA

#### New programme to boost East African SMEs' access to European Markets

A major new initiative aimed at enhancing East African small and medium-sized enterprises (SMEs) access to European markets has officially launched this week at the headquarters of the International Trade Centre (ITC) in Geneva. The Market Access Upgrade Programme (MARKUP), funded under the European Union's

11th European Development Fund, is set to bolster the economic development of the East African Community (EAC) by helping SMEs tap into high-value global markets.

Focused on export-oriented agricultural products, MARKUP targets key regional commodities such as avocados, cocoa, coffee, spices, tea, and horticulture - sectors that are seeing rising demand in Europe and other global markets.

The programme provides tailored support for SMEs in Burundi,

Kenya, Rwanda, Tanzania and Uganda, equipping them with the skills and knowledge to improve their competitiveness and meet the stringent quality and certification standards required by international buyers.

Speaking at the launch, ITC officials emphasised the importance of improving export readiness and addressing trade bottlenecks.

"MARKUP will play a catalytic role in strengthening value chains and unlocking export potential for East African agribusinesses," one official noted. At the regional level, the programme will support the EAC's efforts to reduce trade barriers and improve the business environment for selected commodities.

This includes advocacy for regulatory harmonisation, capacity building for trade facilitation institutions, and improved coordination among public and private stakeholders.

At the country level, MARKUP will focus on hands-on training. In Burundi and Tanzania, for example, ITC will train local SMEs in market analysis, compliance with international standards, and certification requirements. These efforts are expected to enable more producers to qualify for exports to the EU and other demanding markets.



# BRIEFS

## IMF Disburses \$448 million under ECF & RSF

In late June 2025, the IMF approved a \$448.4 million disbursement (SDR 326.47 million) to Tanzania, as part of its Extended Credit Facility (ECF) and Resilience and Sustainability Facility (RSF). The funds are intended to support macroeconomic stability and climate resilience initiatives, reinforcing Tanzania's financial buffers amid ongoing reforms.



## Tourism revenue tops \$3.9b in 2024, sector soars

Tourism revenues surged to US\$3.9 billion in 2024, outpacing 2021 figures threefold. Domestic tourism income rose by over 350%, while international arrivals helped Tanzania surpass its five-million-visitor target for 2025. Conservation efforts reduced elephant poaching by nearly 90%, and rhino numbers rose by 61%.

The sector now contributes roughly 17% of national GDP and 25% of foreign currency earnings.

## Magnis energy's troubled Graphite Mining Project soldiers on

Australian-listed Magnis Energy, despite massive financial distress (just US\$23,000 in cash and unpaid debts), continues to pursue its planned Nachu graphite mine in Tanzania (Ruvuma region).

They have signed new engineering agreements but face government pressure to reclaim the license. The project remains contentious due to defaults and governance issues.



## Targeting eight million tourists by 2030

Tourism Minister, Dr. Pindi Chana revealed during the Dar es Salaam International Trade Fair, an ambitious goal of attracting 8 million tourists annually by 2030.

This elevated target builds on campaigns like The Royal Tour and Amazing Tanzania, with strengthened marketing and service delivery planned across the tourism value chain.

# BRIEFS

## Hilton & Marriott expand into Tanzania

In June 2025, hotel giants Hilton and Marriott confirmed expansions into Tanzania.

Hilton plans to more than triple its African presence, re-entering the Tanzanian market, while Marriott will add properties across new countries including Tanzania by 2027.

These moves respond to rising travel demand and underscore Tanzania's tourism momentum.



## Serengeti recognised for migratory wildlife, ecosystem

A recent report by UNEP-WCMC praised Tanzania's Serengeti Ecosystem as the world's largest migratory mammal system.

Another wildlife census released in April 2024 confirmed Tanzania leads Africa in lion numbers (17,000) and rhino populations (225,000), enhancing its global biodiversity profile and underpinning investment in eco-tourism.

## Zanzibar's new licensing system and medical tourism push

Zanzibar will eliminate daily tourist vehicle permits starting November 2025, shifting to long-term licensing to enhance safety and sector regulation.

Meanwhile, a new high-end health clinic in Dodoma is promoting medical tourism, aligning with efforts to diversify offerings and attract international patients.



## Forest products, honey exports boom

Between 2020 and 2025, commercial timber production from government plantations rose from 1.11 million m³ to 1.26 million m³.

Forest product export value increased over 333%, reaching TSh458 billion.

Meanwhile, honey exports jumped by 207% to 1,321 tonnes worth TSh15.85 billion, reflecting the rise of agro-based environmental markets and positioning Tanzania as host for the APIMONDIA beekeeping congress in 2027.

# BOOK REVIEW

## Prof. Mwandosya tells a personal yet universal story in a compelling book

### **Living with Cancer: Diaries of a Multiple Myeloma Patient**

By Peter Nyanje

**Living with Cancer: Diaries of a Multiple Myeloma Patient** by Professor Mark J. Mwandosya is more than just a memoir of illness - it is a profound human story that intersects personal struggle, public health and policy critique.

Written by one of Tanzania's most respected academics and statesmen, the book is both intimate and expansive, providing insights into the emotional, medical and systemic challenges faced by cancer patients in Tanzania and beyond.

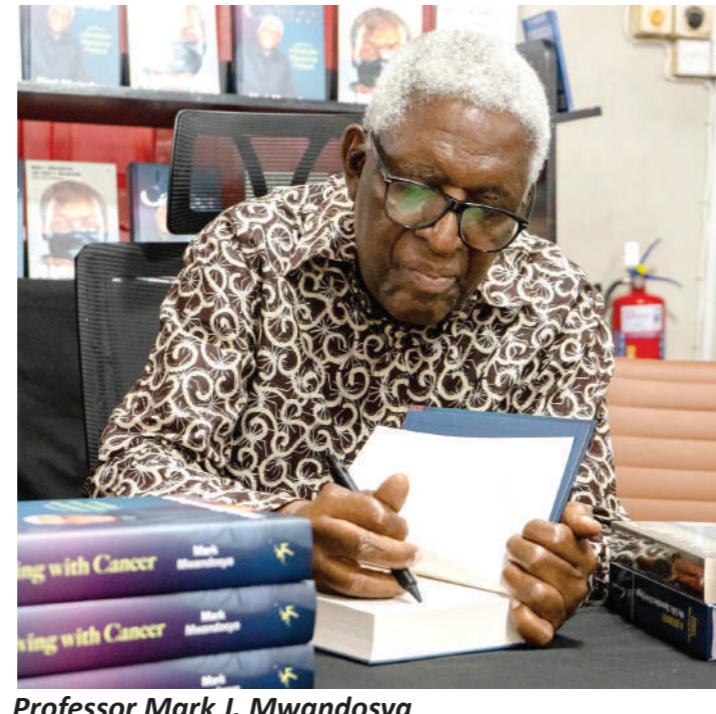
Structured in the form of diary entries, the book traces Prof. Mwandosya's journey from the onset of symptoms and diagnosis through to treatment and recovery.

Along the way, it offers reflections not only on the disease itself but also on the state of healthcare systems, the importance of empathy in medicine, and the spiritual dimensions of enduring a life-threatening illness.

#### A brave narration of vulnerability

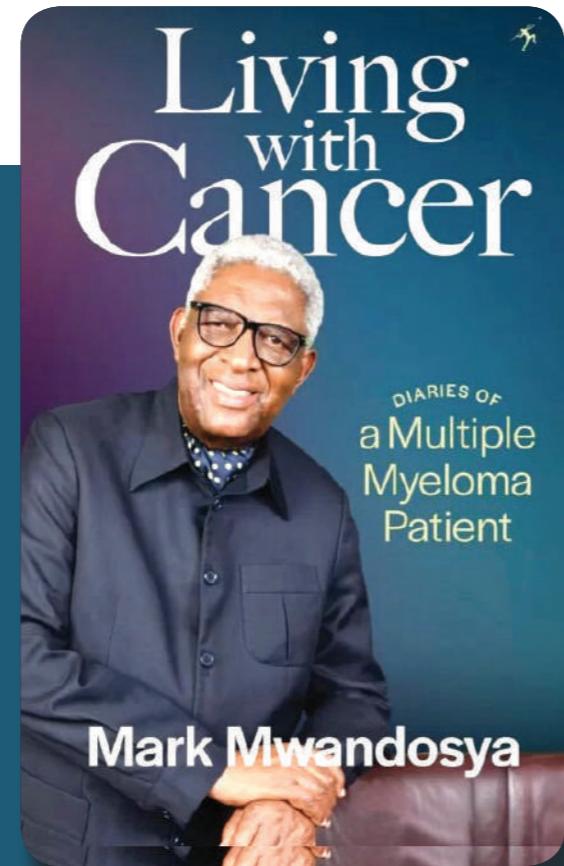
What makes this book especially powerful is the vulnerability and candour with which Prof. Mwandosya documents his experience.

A man known for his intellect, leadership and policy



Professor Mark J. Mwandosya

## Business



## Business Insider

acumen, he here allows himself to be seen as fragile - physically weakened, emotionally shaken and spiritually tested.

This contrast humanises him in a way that resonates with readers across backgrounds.

He recounts the confusion and frustration of delayed diagnosis, the shock of learning he had multiple myeloma (a rare blood cancer), and the overwhelming decisions about treatment in Tanzania and India.

These moments are raw, unfiltered and emotionally intense - reminding the reader that behind every cancer statistic is a deeply personal story.

#### Insight into health systems

One of the book's most important contributions is its unflinching critique of health systems in Tanzania.

Prof. Mwandosya does not point fingers recklessly; rather, he provides a systemic analysis based on lived experience. He raises issues such as the inefficiency of diagnostic services, poor coordination between different healthcare institutions and the lack of empathy from some health professionals.

He also points out at gaps in cancer awareness and education at community and clinical levels.

He contrasts this with his experience in India, where he notes greater efficiency, transparency and empathy in the medical environment.

These comparisons are not meant to disparage Tanzanian professionals but to highlight areas where reforms are urgently needed.

In doing so, he offers invaluable insight to policymakers and health advocates working to improve patient care in low- and middle-income countries.

#### Role of empathy and care in healing

A recurrent theme in the book is the power of empathy in patient care. Prof. Mwandosya goes beyond the technicalities of medicine to stress the human side of healing.

Thanks to reckless media reportage, more than once he had to endure reports that he is no more. One person had an audacity of calling the President then, Jakaya Kikwete, to ask him if he has heard about Prof. Mwandosya's death only to be told off by his noting "if Mwandosya dies I will be the first person in the country to know."

Prof. Mwandosya had also to constantly deal with political mechanizations - while he was 'busy' fighting for his health, media rumoured, again, more than once, that he has plans to contest for Tanzania presidency!

But Prof Mwandosya took all these rumours with humble gesture.

In his humbleness, he praises nurses who offered kindness, fellow patients who shared words of encouragement, and family members who provided unwavering support.

His admiration for those who treated him as more than a case file underscores the idea that healing is not only physical but emotional and spiritual.

Importantly, he makes a passionate case for rethinking how healthcare professionals are trained - suggesting that empathy, communication skills and cultural sensitivity must be considered as essential as clinical knowledge.

#### Testament to inner strength and resilience

Despite his suffering, Prof. Mwandosya's tone throughout the book remains composed, reflective and even uplifting. He was dubbed "The Lion King" by his Indian medical team - a title that speaks to his inner strength and stoic acceptance of his

circumstances.

His diary entries reflect a man who, even when facing physical decline, retains his intellectual clarity and philosophical outlook.

His reflections on mortality, faith and the purpose of suffering reveal a deeply spiritual man. He draws on scripture, African proverbs and poetry to make sense of his experience and to maintain a sense of dignity and hope.

#### Broader implications

While deeply personal, the book also serves as a public document. It challenges readers - especially those in positions of power - to consider the lived realities of patients navigating life-threatening diseases.

The book calls for investment in early diagnosis, greater access to specialised care and the development of national cancer centres with modern equipment and compassionate personnel.

It also implicitly calls for a cultural shift in how Tanzanian society talks about illness, particularly cancer, which is still stigmatised in many communities.

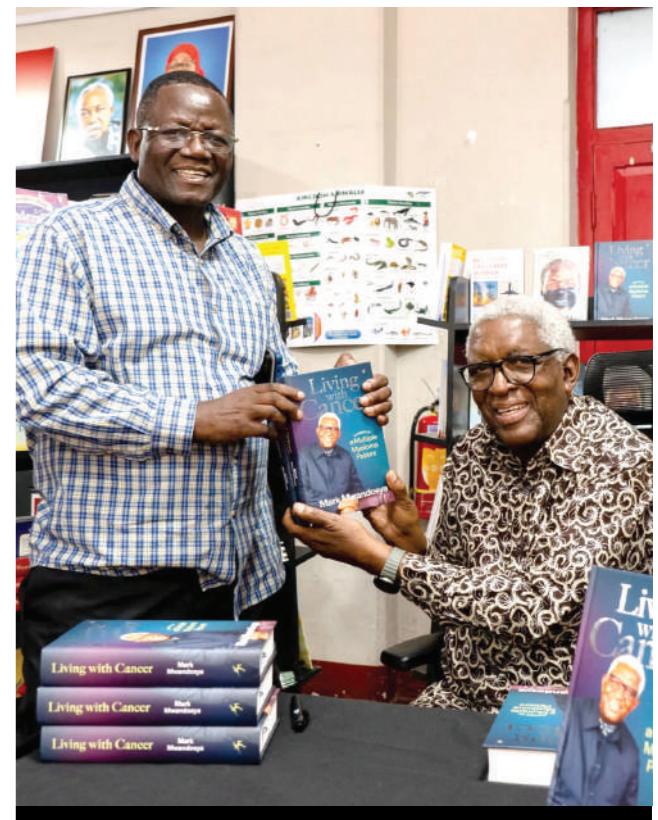
#### A must-read for a nation in transition

*Living with Cancer* is a rare book in Tanzanian literature - bridging memoir, medical reflection, policy critique and spiritual meditation.

For patients, it offers solidarity. For doctors and nurses, it offers feedback. For policymakers, it offers guidance. And for the general public, it offers insight into one man's dignified struggle to survive - and to help others survive too.

In telling his story with humility and resolve, Prof. Mark Mwandosya not only demystifies cancer but also rehumanises the patient in a system that too often forgets the individual.

This book is not just about living with cancer; it is about living with courage, clarity and conscience.



# CHAN FINALS

## Economic boost for businesses, big and small

By Ibrahim Bakari

Tanzania is one of three East African countries granted the honour of hosting the 2025 African Nations Championship (CHAN) by the Confederation of African Football (CAF), alongside Kenya and Uganda.

The tournament kicked off earlier this month in four venues namely Dar es Salaam, Zanzibar, Nairobi and Kampala as scheduled.

This milestone event, reserved for locally based players, not only cements Tanzania's growing stature in African football but also presents wide-ranging economic opportunities for the country.

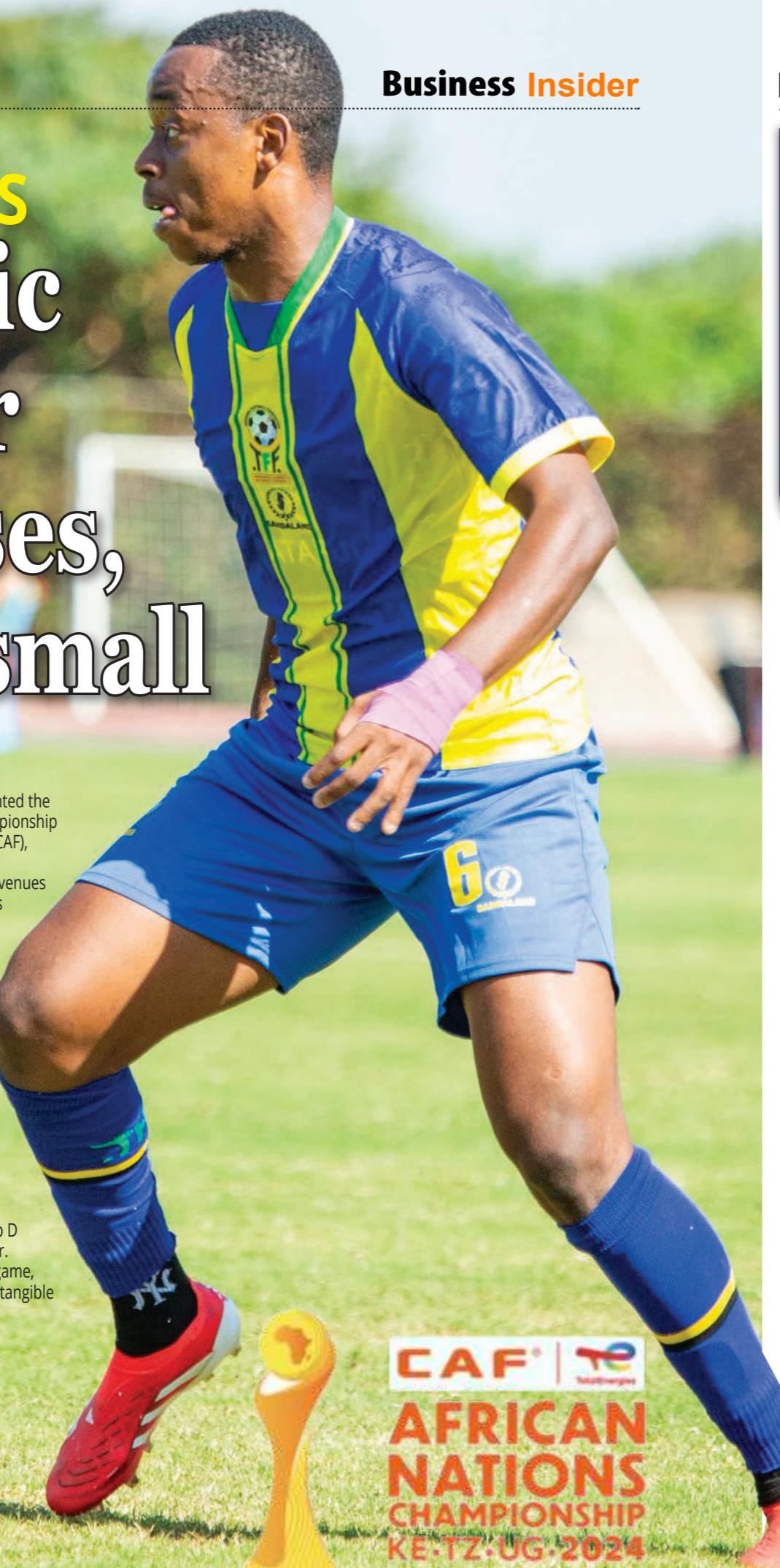
Credit is due to President Samia Suluhu Hassan for championing the event as an avenue for economic stimulation and to Tanzania Football Federation (TFF) President, Wallace Karia, for demonstrating Tanzania's readiness to co-host this major continental tournament.

The championship officially kicked off on August 2, 2025, with Tanzania facing Burkina Faso in the opening match at Benjamin Mkapa Stadium in Dar es Salaam.

Other Group C teams, including Madagascar and Mauritania, are also based in Dar es Salaam, while Group D matches will be played at the Amaan Stadium in Zanzibar.

While fans across the nation celebrate the beautiful game, the CHAN finals also bring with them tangible economic benefits.

Hotels, lodges and guesthouses around match venues are reporting full bookings,



with more than 3,000 visitors expected across Tanzania.

These include teams, match officials, CAF delegates, media personnel, player agents, and fans.

CAF and TFF have pre-selected a number of hospitality venues to host teams and officials throughout the month-long tournament, offering a strong boost to the local tourism and hospitality sectors.

Former national team, Simba and Yanga goalkeeper, Ivo Mapunda, believes the tournament is a game-changer for Tanzania: "Football has evolved significantly. This is a valuable opportunity for Tanzanian players, referees and coaches to learn modern techniques and tactics by observing and interacting with their continental counterparts."

He added that the presence of international agents in the stands gives Tanzanian players a chance to shine and potentially secure professional contracts abroad.

Beach soccer national team coach, Boniface Pawasa, pointed out that hosting the tournament presents Tanzania as an attractive sporting destination: "With our world-class facilities and peaceful environment, Tanzania could become a preferred destination for international training camps."

Transport providers are also expected to benefit, with increased demand for motorcycles, team buses, official vehicles and rental cars for referees and CAF delegates.

Meanwhile, the Tanzania Tourist Board (TTB) is seizing the opportunity to showcase the country's natural beauty.

TTB Director, Ephraim Mafuru, said his team is distributing brochures, magazines and will install large display screens in public areas to promote Tanzanian parks and attractions, encouraging both international and domestic tourism.

Zanzibar, in the other hand, is also set to benefit.

The island's historic Stone Town and other tourist sites are expected to draw visitors attending Group D matches featuring Senegal, Nigeria, the Republic of Congo, and Sudan, starting on August 5, 2025. Local vendors near Benjamin Mkapa and Amaan stadiums are poised to see increased sales of refreshments, souvenirs, jerseys and vuvuzelas.

Informal businesses such as TV viewing booths and betting centres also anticipate a surge in activity.

Local entertainers and artists will perform at the opening ceremony and throughout the tournament.

The CHAN finals will run until 30 August 2025, with the grand finale set for Moi International Stadium in Nairobi and the third-place match scheduled at Uganda's Nelson Mandela Stadium.

In every sense - sporting, social and economic - Tanzania's co-hosting of CHAN 2025 is a win on multiple fronts.

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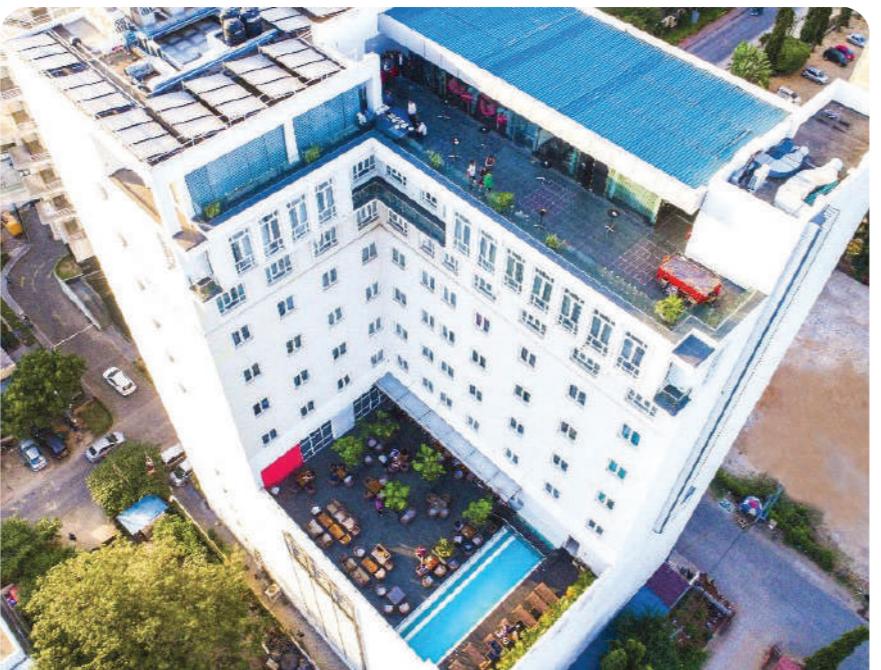
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#### ONOMO Hotel Dar es Salaam: Where Culture Meets Comfort

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The hotel features 116 stylish rooms, a fully equipped gym, a lively restaurant offering Afro-fusion cuisine, and versatile meeting spaces tailored for professionals on the go. Whether you're staying the night or just stopping in, ONOMO delivers warm service and vibrant energy at every turn.

#### Introducing Eneyo - Dar's Hottest New Hangout

Welcome to **Eneyo**—a bold, new open-air space redefining Dar es Salaam's social scene. Lush, laid-back, and effortlessly cool, it's the perfect backdrop for sundown sessions, weekend vibes, private parties, or chill evenings with friends. Think great music, crafted cocktails, flavourful bites, and the city's energy all around you.

Whether you're unwinding after work or soaking up the weekend atmosphere, ONOMO invites you to experience Dar like never before.



Onomo Hotel Dar es Salaam

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## ACKNOWLEDGEMENT



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info@businessinsider.co.tz

+255 655 202453 / 0756 020100



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Mbeya	0752 599 101	Morogoro	0743 811 394
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