



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.

