

# Business Insider

**JUSTICE IN ACTION**

INSIDE OAG'S BIG  
GOVERNANCE WINS

**BUSINESS  
TIPS**  
Page 57

Executive Secretary of the National Planning  
Commission (NPC), Dr. Fred Msemwa

**HEALTHCARE**

A NEW DAWN FOR  
CARDIAC CARE IN  
TANZANIA - HTAF



HTAF, CEO,  
Dr. Naizihijwa Majani

**DIRA 2050:**  
**The Road to**  
**US\$ 1 Trillion**  
**Economy**



# A new FDI era unfolds in Tanzania: Government steers TISEZA to unprecedented success



By Business Insider Reporter

Tanzania is experiencing a defining moment in its investment journey as the Sixth Phase Government continues to unlock the country's vast economic potential, firmly positioning the country on the global investment map.

At the centre of this transformation is the Tanzania Investment and Special Economic Zones Authority (TISEZA), whose mandate to attract, facilitate and retain investment has delivered historic results under the visionary leadership of President Dr. Samia Suluhu Hassan.

TISEZA Director General Gilead Teri says the record-breaking foreign direct investment (FDI) performance achieved in 2025 would not have been possible without the supportive policies and far-reaching reforms championed by her administration.

In 2025, Tanzania registered a historic 915 investment projects valued at US\$10.95 billion, the highest FDI inflows in the nation's history. Mr. Teri attributes this milestone to sound macroeconomic management, sustained policy and regulatory reforms, and a resilient, investor-focused business environment fostered by the Sixth Phase Government.

"TISEZA conveys its highest congratulations to President Samia for her bold, pragmatic and investor-centric leadership that has restored investor confidence, strengthened institutions and accelerated reforms across key sectors of the economy," Mr. Teri said.

He added that the President's emphasis on economic diplomacy, policy predictability and private-sector engagement has reshaped Tanzania's investment narrative both regionally and globally.

Manufacturing emerged as a leading sector, registering 417 projects and creating nearly 62,000 new jobs, alongside

strong performance in commercial buildings, agriculture, transportation, tourism, and economic infrastructure.

Mr. Teri observed that energy, mining and petroleum, services, and telecommunications were also among the most attractive sectors for investors last year, reflecting a diversifying economy.

Through TISEZA, the government has streamlined investment procedures, strengthened aftercare services, and enhanced the development and promotion of Special Economic Zones and Export Processing Zones.

With improved ease of doing business, transparent investment frameworks, and strengthened public-private collaboration, Tanzania is successfully attracting diversified investments across strategic sectors, Mr. Teri noted.

"Guided by President Samia's visionary leadership and in alignment with the Dira 2050 blueprint, TISEZA remains steadfast in its mission to drive Tanzania toward a competitive, industrialised, and investment-led economy," he told Business Insider.

These efforts, he added, signal a new era of sustainable growth, positioning Tanzania as one of Africa's most dynamic investment destinations.

**TANZANIA INVESTMENT AND SPECIAL ECONOMIC ZONES AUTHORITY (TISEZA)**

**TOP 10 LEADING SECTORS FOR INVESTMENT IN YEAR 2025**

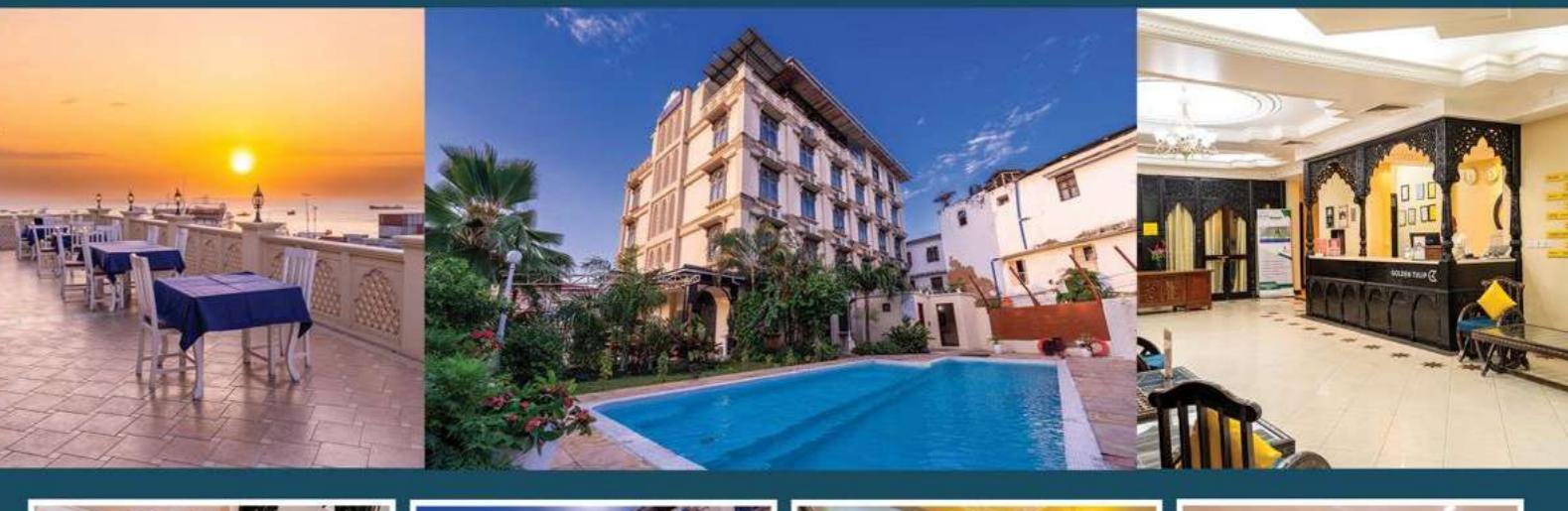
SECTOR	PROJECTS	JOBs	CAPITAL (\$ MIL)
1. Manufacturing	417	61,983	4,603.89
2. Commercial Building	208	86,621	2,970.65
3. Agriculture	84	18,806	1,089.73
4. Transportation	135	20,036	1,029.48
5. Tourism	93	5,877	927.54
6. Economic Infrastructure	25	17,862	731.42
7. Energy	13	692	488.21
8. Mining & Petroleum	13	610	306.41
9. Services	26	2,393	141.32
10. Telecommunication	4	197	126.01

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# Editor's Note

## Dira 2050: Mapping Tanzania's path to a high-income future

Tanzania's aspiration to become a one-trillion-dollar economy by mid-century may appear bold, even audacious. Yet within National Development Plan (Dira 2050), that ambition is neither unrealistic nor rhetorical. With the right policy choices, disciplined execution and institutional reforms, Dira 2050 can provide the framework that transforms Tanzania from a resource-rich developing economy into a diversified, high-income powerhouse by 2050.

Today, Tanzania's GDP stands at under US\$ 100 billion. Reaching the trillion-dollar threshold will require sustained annual growth well above historical averages, alongside structural transformation.

Dira 2050 correctly identifies that this leap cannot be achieved through incremental change. It demands a decisive shift in how Tanzania produces, trades, invests and governs its economy.

The first pillar of a trillion-dollar economy is productive industrialisation. Tanzania has long relied on exporting raw or semi-processed commodities - gold, cashewnuts, coffee and minerals - capturing only a fraction of their global value.

Dira 2050's emphasis on value addition, manufacturing and industrial parks is therefore critical. If fully implemented, local processing of strategic minerals, agricultural produce and energy resources could dramatically expand GDP while creating millions of formal jobs.

Industrial growth must, however, be export-oriented, competitive and technology-driven, not protected by inefficiency.

Second, strategic exploitation of natural resources will determine whether Tanzania unlocks real wealth or merely exports potential. The global transition to clean energy has increased demand for critical minerals such as graphite, nickel and rare earths - resources Tanzania possesses in abundance.

Dira 2050 can turn these assets into long-term national wealth by insisting on local beneficiation, transparent licensing and investment in downstream industries such as battery components and clean-tech manufacturing.

Resource nationalism without value chains will not deliver a trillion-dollar economy; smart resource governance will.

Third, financial sector deepening and capital mobilisation must underpin growth. A trillion-dollar economy cannot be financed by public budgets alone. Dira 2050 must strengthen domestic capital

markets, expand long-term financing and crowd in private investment.

Pension funds, insurance companies, development banks and capital markets should be aligned to finance infrastructure, industry, agribusiness and technology. At the same time, policy consistency and contract certainty will be essential to attract global investors seeking stable, long-term returns.

Human capital will be equally decisive. Tanzania's youthful population is its greatest asset - but only if properly skilled.

Dira 2050's success hinges on transforming education from a social service into an economic investment. Technical skills, engineering, digital literacy, agribusiness expertise and industrial management must take centre stage. Without a highly productive workforce, even the best infrastructure and policies will underperform.

Urbanisation and infrastructure development represent another growth engine. Well-planned cities are centres of productivity, innovation and consumption. Dira 2050's vision of modern urban centres linked by efficient transport, energy and digital infrastructure could dramatically raise economic output.

However, unmanaged urban growth would erode these gains through congestion, inequality and environmental stress. Planning and execution must move in tandem.

Finally, governance will be the silent multiplier - or the greatest constraint. A trillion-dollar economy requires strong institutions, predictable regulations and zero tolerance for corruption and policy reversals.

Dira 2050 must be anchored in measurable targets, independent monitoring and accountability at all levels of government. Economic transformation is not only about what Tanzania plans to do, but how consistently it does it.

Dira 2050 offers Tanzania a once-in-a-generation opportunity to leapfrog into the ranks of major emerging global economies.

The bottom line is that achieving a one-trillion-dollar economy is not guaranteed - but it is possible. The difference will lie in execution, discipline and the courage to turn vision into action.

*Theophil Makunga  
Editor in Chief*

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- Banks and financial institutions
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- Uganda, Rwanda, Burundi, Zambia, Kenya, Malawi

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## Business Insider

# Table of

# Contents

06

**BEYOND AMBITION:**  
Delivering Dira 2050  
through the leadership  
of the NPC

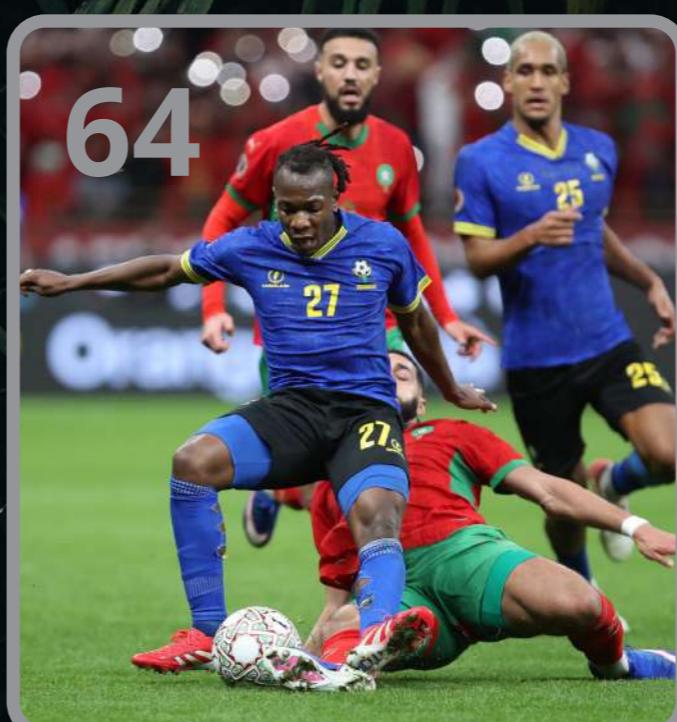
10

**SUPPLY CHAIN**  
GF Trucks powers  
Tanzania's mining and  
construction boom

12

**JUSTICE IN ACTION:**  
Inside OAG's big  
governance wins of 2025

64



38

**16 BUDGET IMPLEMENTATION**  
Mixed signals: First quarter  
budget tests fiscal stability

50

**AGRICULTURE**  
Agricom powers Tanzania's  
agricultural transformation  
under Dira 2050

20

**HOUSING**  
From shelter to strategy:  
Inside NHC's 63-year  
journey of housing Tanzania

48

**CEOS FORUM 2025:**  
A defining test for public  
firms reforms



# Driving Progress: How Blue Coast is Transforming Transport Across Tanzania and Beyond

By Business Insider Reporter

In the ever-evolving landscape of transport and logistics in East, Southern, and Central Africa, few companies have had as profound and consistent an impact as Blue Coast Investment Ltd.

From its humble beginnings in the 1980s to becoming one of Tanzania's largest privately owned transport and logistics companies, Blue Coast's journey is a story of vision, innovation, and unwavering commitment to service.

Operating a fleet of more than 300 vehicles—including one-ton trucks, 32-ton semi-trailers, fuel tankers, crane trucks, drop-side trailers, minibuses, and modern coaches—Blue Coast has redefined what it means to move goods and people efficiently across some of the continent's most demanding terrains.

## A Backbone of Regional Trade

Strategically positioned across Tanzania, with service delivery extending to Kenya, Uganda, Burundi, the Democratic Republic of the Congo, Zambia, Zimbabwe, South Africa, and Namibia, Blue Coast has established itself as a critical artery in the regional supply chain.

"We are not just a transport company—we are a mobility partner for businesses across East, Southern, and Central Africa," says Mr. Ndahilo Athanas, the company's Managing Director. "Our network supports key trade corridors that connect landlocked countries to seaports, which is vital for economic integration in the region."

Blue Coast's road transport division moves petroleum products, dry goods, passengers, and industrial materials with precision, speed, and the highest safety standards. The company's integration of real-time telematics technology

has enabled clients to monitor their shipments from origin to destination.

"Our customers can see exactly where their goods are. Transparency builds trust," he adds.

## Cutting-Edge Fleet Management

At the heart of Blue Coast's operations is a fleet management philosophy that prioritizes safety, reliability, and early intervention. Every vehicle is fitted with telematics devices, enabling live status updates, route optimization, and proactive performance monitoring.

## Drivers are held to high competence and performance standards.

"We invest heavily in driver training and regular performance assessments," explains Mr. Nathan Korosso, Operations Lead Supervisor. "Our drivers undergo inspections before and after every trip. It's not just about transport—it's about professional service delivery."

Maintenance is another cornerstone of the company's success. Standardized workshops located throughout Tanzania enable rapid servicing and repairs, minimizing downtime



Blue Coast Managing Director, Ndahilo Athanas

and extending fleet life.

"We believe in preventive maintenance. The goal is zero unplanned interruptions," says Mr. Julius Athanas, the company's Technical Director.

## Moving People with Purpose

We deliver secure, high-quality transportation solutions tailored to the unique needs of the mining sector and other specialized industries. Our commitment to safety, service excellence, and reliability ensures efficient workforce mobility, supporting your operations in even the most remote or urban environments. With a modern fleet and expertly trained drivers, we partner closely with clients to drive productivity and well-being, moving your people with purpose, care, and trust.

## Integrated Warehousing and Distribution

Recognizing the growing demand for end-to-end logistics solutions, Blue Coast has expanded its warehousing and inventory management services, offering clients a fully integrated supply chain platform.

"Our warehouses are equipped with forklifts, front-end loaders, and security systems that meet international standards," says the Warehouse and Distribution Manager. "We manage everything—from inventory control to order processing and loss prevention."

This has made Blue Coast a preferred partner for clients in energy, mining, infrastructure, and chemicals—sectors where logistical precision, regulatory compliance, and operational timing can make or break major projects.

## Customs Clearance and Forwarding Expertise

Navigating the complexities of cross-border trade is one of the biggest challenges for regional businesses. Blue Coast addresses this through its dedicated customs clearance and forwarding division, backed by decades of operational experience.

"We take care of the paperwork so our clients can focus on their core business," says a Senior Officer in the Customs and Clearing Department. "From duty calculations and regulatory documentation to bond facility coordination and port operations, we handle the entire process."

This expertise has positioned Blue Coast as a trusted name at ports, border posts, and trade corridors across Tanzania and neighboring countries.

## Committed to Sustainability and Community Impact

Beyond commercial success, Blue Coast places strong emphasis on social responsibility and environmental stewardship. The company supports health and education initiatives in the communities where it operates and enforces strict environmental, safety, and workplace standards across all operations.

"Our staff and communities are our biggest stakeholders," says Fredrick Sika. "That's why we invest in their well-being—whether through health programs, school sponsorships, or safe and professional work environments."

The company's management systems conform to OSHA, NEMC, and GCLA requirements and meet international benchmarks, including ISO 9001:2015, ISO 14001:2015, and ISO 45001:2018.

## Looking Ahead

With an eye on the future, Blue Coast is preparing for the



next phase of growth and regional expansion.

In line with Tanzania's major upcoming LNG and Nickel projects, the company has positioned itself to meet the stringent logistics, safety, and compliance standards required by large-scale energy and mining developments. Blue Coast has invested in specialized fleet capabilities, certified handling procedures, enhanced safety management systems, and trained technical personnel to support the complex transportation, warehousing, and cross-border movement demands these projects are expected to generate.



"We are not waiting for these opportunities to arrive—we are building the systems, standards, and capacity now," says Ndahilo Athanas. "Our goal is to be a trusted logistics partner for world-class projects that will shape Tanzania's industrial future." Plans are also underway to expand warehouse capacity, invest in alternative fuel technologies, and deepen the company's presence in strategic regional markets.

"The future of logistics is not just in moving goods and passengers," Athanas adds. "It's in smart systems, green solutions, and human capital development. At Blue Coast, we are ready."

From the gold mines of Geita to the docks of Dar es Salaam, from dusty trade routes in Zambia to warehouses humming in Mwanza, Blue Coast's story is one of transformation and impact.

By delivering reliable, modern, and fully integrated transport solutions, the company has become more than a logistics provider—it is a catalyst for regional economic growth and a testament to Tanzanian enterprise on the rise.

In every mile traveled and every load delivered, Blue Coast is driving not just transport, but progress.

# Beyond ambition: Delivering Dira 2050 through the leadership of the NPC



**By Costantine Sebastian**

On July 17, 2025, in Dodoma, President Dr Samia Suluhu Hassan stood before a packed audience to unveil what she called "a generational promise"—Dira ya Taifa (Vision) 2050.

The moment marked more than just the launch of a strategic national development plan. It was a call to action for every Tanzanian, from bustling Dar es Salaam to the most remote villages, to rally behind a new vision of hope, prosperity, and transformation.

"Dira 2050 is not just a document. It is the soul of our ambition as a nation," President Samia declared during the launch. "It is our blueprint for building a

resilient, inclusive, and competitive Tanzania for generations to come."

But turning that vision into reality requires more than ambition. It demands strategic leadership, coordination, and relentless focus. That responsibility lies squarely with the National Planning Commission (NPC) - the government's brain and chief architect of long-term development, which the Head of State chairs.

## The heart of the vision: a nation that works for all

Dira 2050 charts a bold 25-year path aimed at transforming Tanzania into an upper-middle-income, innovation-driven, and climate-resilient nation.

At its core, it envisions a society where every citizen has access to quality education, healthcare, decent jobs, digital services, and a safe, healthy environment.

Prof Kitila Alexander Mkumbo, Vice Chairperson of the NPC, emphasizes the magnitude of the task:

"This is not business as usual. The National Planning Commission is steering one of the most comprehensive, participatory, and evidence-based development strategies in our history."

## A National Vision, powered by the NPC

Unlike previous planning frameworks, Dira 2050 places the NPC at the centre of both strategy and delivery. The Commission is not just a think tank - it is the engine driving alignment across sectors, regions, and institutions.

Under the leadership of Executive Secretary Dr Fred Msemwa, the NPC is tasked with ensuring every government plan, budget, and reform effort is tethered to the goals of Vision 2050.

"Our task is principally to translate the Vision into measurable outcomes, mobilizing the right resources, and ensuring no one is left behind," Dr Msemwa explains. "It's not only about economic growth - it's about human dignity, sustainability, and national unity."

The NPC's work goes far beyond technical coordination. It facilitates deep engagement with civil society, youth groups, the private sector, and international partners to ensure that Vision 2050 reflects the aspirations of all Tanzanians.

## A Vision that speaks to every Tanzanian

At the heart of Dira 2050 is the belief that development must be inclusive and people-centred. It is built around three

foundational pillars:

A Strong, Inclusive and Competitive Economy, to diversify and industrialize the economy through agriculture, tourism, services, and manufacturing;

Human Capabilities and Social Development, to ensure health, education, and social welfare for all;

Environmental Integrity and Climate Change Resilience, to safeguard natural resources while addressing the realities of climate change.

These ambitions are not just policy jargon - they're personal. For rural folks, Vision 2050 means better roads, irrigation systems, and market access. For tech-savvy students, it promises digital skills, innovation hubs, and globally relevant jobs.

## What success looks like in 2050

By the year 2050, Tanzania aims to be a US\$1 trillion economy, with per capita income exceeding US\$7,000. But beyond the numbers, Vision 2050 targets more meaningful milestones: life expectancy rising to 75 years, zero maternal and under-five deaths, and formal, decent employment for at least half of the working population.

The digital future is central to this transformation. The goal is 70% digital literacy, with 80% of government services available online. Development strategists and growth experts say that these targets are not just about convenience - they're about dignity and access.

As Dr Msemwa puts it: "We are building a digitally inclusive Tanzania where every citizen, regardless of geography or gender, can access the tools they need to thrive in the 21st century."

**Continued on page 8**



Ched by President Samia Suluhu Hassan in Dodoma.

## Summary: Key development drivers

Dira 2050 vision relies on five key drivers to accelerate socio-economic transformation: Integrated Logistics, Energy, Science & Technology, Research & Development (R&D), and Digital Transformation.

### Integrated logistics:

Tanzania aims to become a regional logistics hub through modern transport infrastructure, streamlined trade processes, and digital tracking systems.

### Energy:

Energy is central to industrialization and improved living standards. Despite progress in hydropower and renewable energy, challenges remain. The goal is to raise per capita electricity use to 3,000 kWh by 2050.

### Science & Technology:

Tanzania seeks to adopt disruptive technologies to boost efficiency, competitiveness, and sustainability across sectors. Priorities include investment in STEM education, biotech, and inclusive innovation ecosystems.

### Research & Development:

R&D is essential for innovation and policy-making. The country aims to increase funding, foster global partnerships, and strengthen IP protection to support local innovations.

### Digital transformation:

Tanzania envisions a digitally literate, connected society with e-government, mobile finance, and tech entrepreneurship. However, gaps in infrastructure, regulation, and digital skills must be addressed.

## ROADMAP

# Delivering Dira 2050

From page 7

## Accountability, performance, and partnership

To keep Vision 2050 on track, the NPC is instituting robust monitoring and evaluation systems, grounded in data and transparency. It will publish regular progress reports, consult widely with stakeholders, and adjust strategies as needed.

This level of accountability, says Dr Msemwa, is critical: "We must not wait for 2050 to assess impact. Progress must be visible, measurable, and felt in the lives of our people, every step of the way."

## Citizens at the centre of change

Ultimately, Dira 2050 is not about government alone. It is about the people. It is about young entrepreneurs leading innovations in renewable energy; teachers preparing the next generation of scientists and leaders; women building enterprises and breaking barriers; and communities organizing to protect forests and rivers.

"No matter who you are - farmer,



Minister for Planning and Investment, Prof. Kitila Mkumbo (right) and Executive Secretary of the National Planning Commission (NPC), Dr. Fred Msemwa.

## In Brief: Key sectors for propelling the new vision

The new blueprint identifies nine high-potential sectors critical for driving sustainable, inclusive, and competitive economic growth by 2050:

### Agriculture

Continues as the economic backbone. Focus on value addition, modernization, and sustainability.

### Tourism

Major foreign exchange earner. Expansion into ecotourism, cultural, and conference tourism.

### Manufacturing

Aims to diversify the economy and reduce import dependence. Driven by agro-processing, technology, and workforce development.

### Construction & Real Estate

Supports urbanisation and infrastructure growth. Key to job creation and sustainable cities.

### Mining

Rich in critical minerals. Focus on sustainable extraction and local value addition.

### Blue economy

Leverages marine and freshwater resources. Promotes fisheries, marine transport, and renewable energy.

### Sports & creative industries

High potential for youth empowerment and job creation. Focus on arts, entertainment, and intellectual property development.

### Financial services

Supports entrepreneurship and economic formalisation. Needs reform, digitalisation, and improved access to finance.

### Service sector

Driven by a growing middle class and consumer demand. Opportunities in retail, hospitality, and digital services.

## More Info: Dira 2050 goals and targets

### Economic transformation

US\$1 trillion economy & US\$7,000 per capita income  
Eradicate extreme poverty  
Become a leading food producer in Africa and globally

### High quality of life

Life expectancy of 75 years  
Universal health coverage  
Inclusive, high-quality education  
50% in formal employment  
Clean water, energy, housing, and social protection for all  
Close gender gap by 85%

### Environmental sustainability

Rank among top 10 African countries in environmental performance and climate resilience

### Digital empowerment

70 percent digital literacy among citizens  
80+ percent government services accessible online



## Background: The National Planning Commission

The National Planning Commission (NPC) was established by the Planning Commission Act of 1972, which was later repealed, and most recently, the Planning Commission Act of 2023 was enacted to re-establish it.

Operating under the President's Office for Planning and Investment, the NPC serves as the highest advisory body to the Government on matters of national development planning and economic management. The Commission plays a critical role in formulating strategic policy frameworks, guiding investment priorities, and aligning national development goals with sustainable economic growth objectives.

The Commission is responsible for formulating long-, medium-, and short-term development plans, monitoring their implementation - including flagship and strategic projects - and preparing the National Development Vision, which guides the country's overall development planning.

## ROADMAP

**SUPPLY CHAIN**

# GF Trucks powers Tanzania's mining and construction boom

By Business Insider Reporter, Geita

At this year's Geita Mining and Technology Exhibition, held at the Dr Samia Suluhu Hassan Exhibition Grounds, GF Trucks & Equipment Ltd once again demonstrated why it remains one of Tanzania's most trusted suppliers of heavy-duty vehicles and machinery.

From FAW trucks to rugged XCMG construction machines, the company's display underscored its growing role in supporting Tanzania's mining and infrastructure ambitions - vital sectors in the country's industrialisation drive.

#### Driving growth through innovation

Speaking during the event, Lake Zone Sales Manager, Paul Msuku, said GF Trucks' presence was about more than sales.

"These exhibitions allow us to engage directly with our customers, share knowledge, and help businesses make informed choices," he said.

Established in 2007, GF Trucks is the authorised dealer for leading global brands including FAW, XCMG, HYUNDAI and MAHINDRA. Its operations span the full value chain - from importing and assembling trucks and machinery to after-sales service and spare parts supply.

With fully operational branches in Dar es Salaam, Mwanza, Arusha, Mbeya, and Dodoma, the company serves clients across East Africa. Its product portfolio covers heavy commercial trucks, trailers, and equipment for mining, road construction and logistics.

The firm also offers leasing options, repair and maintenance services, and a dedicated supply of genuine spare parts through mobile workshops and service hubs.

#### Client voices: Reliability meets affordability

For many customers, GF Trucks has transformed business operations.

Ezekiel William, a mining consultant from Shinyanga, said the company has "changed the game" for local operators.

"We now access quality machines at competitive prices right here in Geita. The availability of reliable equipment has improved our productivity and reduced costs," he said.

Alex Kalimba, a construction contractor, added that the company's "reliable, durable, and affordable" machines, coupled with financing options and strong after-sales support, have helped small contractors grow sustainably.

#### Service excellence and skills development

GF Trucks' success lies in its holistic approach - selling not just machines, but long-term support solutions. The company runs a 24-hour technical support network, mobile service units, and a robust spare parts logistics system to keep fleets operational even in remote mining zones.

In addition, the firm invests heavily in skills development, training local operators and technicians to handle modern machinery safely and efficiently. This approach minimises downtime and empowers local talent, aligning with Tanzania's national goal of building a skilled industrial workforce.

#### Anchored in Tanzania's industrial vision

Tanzania's Development Vision 2050 places strong emphasis on industrialisation, infrastructure and

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#### Geita leaders laud GF Trucks' impact

During a gala event in Geita, regional authorities praised GF Trucks for its tangible contribution to both local economic growth and national industrialisation. The company now has the capacity to assemble and sell up to 600 vehicles annually - and has already assembled over 4,000 units since entering the Tanzanian market.

Ms. Jane Lekashingo, Chairperson of the State Mining Commission (STAMICO), commended GF Trucks for its role in powering Tanzania's mining sector.

"GF Trucks has been instrumental in

#### A partner in regional development

Regional leaders expressed appreciation for GF Trucks' consistent participation in the Geita Mining Exhibition, where it supplies heavy machinery to prepare the grounds annually.

**SUPPLY CHAIN**

They also recognised the company's corporate social responsibility (CSR) contributions, including donations of sanitation equipment to local communities through the Geita Gold Mine.

Geita Regional Administrative Secretary, Mohammed Jumanne, urged the company to invest further in permanent exhibition infrastructure, given its ongoing role in supporting the event and the regional economy.

"GF Trucks' partnership with regional stakeholders demonstrates a long-term commitment to community development and industrial growth," Jumanne said.

#### Powering Tanzania's industrial future

As Tanzania accelerates its path toward a US\$1 trillion upper-middle-income economy by 2050, companies like GF Trucks are proving essential to that journey. Through technology transfer, local job creation, and unwavering service standards, the company stands at the intersection of industrialisation and inclusive growth.

Its steady expansion and partnership with both public and private sectors highlight a model of business that blends profit with progress - one that reflects the resilience and ambition of a nation on the move.

In the end, GF Trucks isn't just selling machines - it's providing the tools that build Tanzania's future.

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# Justice in Action: Inside OAG's big governance wins of 2025

By Business Insider Reporter

The year 2025 will be remembered as a turning point for the Office of the Attorney General (OAG) - a year of decisive reforms, legal modernisation, and strengthened governance that positioned Tanzania for long-term prosperity.

With the reappointment of Hon. Hamza Johari as Attorney General on November 3, 2025, the OAG concluded a year defined by heightened efficiency, deeper legal reforms, and an unwavering commitment to safeguarding the country's strategic interests.

AG Johari was first appointed by President Dr. Samia Suluhu Hassan in August last year, succeeding Dr. Eliezer Feleshi. Before joining the OAG, he served as Director General of the Tanzania Civil Aviation Authority (TCAA), where he helped strengthen regulatory oversight and institutional performance - experience that now informs his leadership at the national legal level.

## Alignment with Dira 2050

In 2025, the OAG's work became a pillar of Tanzania's transition toward Dira 2050. From drafting modern laws and reviewing outdated legislation to translating key Acts and assessing thousands of agreements, the AG Office played a central role in shaping a more transparent, predictable, and investment-ready legal environment.

Speaking during the Tanzania Law Day 2025 commemoration in



President Samia Suluhu Hassan pose for a photo with Vice President, Dr. Emmanuel Nchini (left) and Attorney General, Hamza Johari



Office of Attorney General workers in a group photo with some guests

Dodoma on February 3, AG Johari underscored the critical link between civil justice and national progress:

"As we advance toward Dira 2050, civil justice institutions must anchor their work on the goals of the new long-term socio-economic blueprint."

## A renewed spirit of reform

AG Johari's leadership has infused the OAG with a reform-driven energy, driving improvements in legal diplomacy, institutional coordination, and execution of statutory mandates across government.

Since 2024, his stewardship has championed:

- Modernised laws that remove investment bottlenecks
- Faster and fairer access to justice
- Stronger negotiating positions in international agreements
- Professional and coordinated legal services across MDAs

These efforts have boosted investor confidence and elevated Tanzania's credibility in regional and global engagements.

Speaking during the OAG Workers' Council meeting on 18 August 2025, the Attorney General outlined the progress made in implementing the 2024/2025 work plan - including the coordination of laws, review of agreements, handling of legal advisory requests, staff recruitment and transfers, training initiatives, and other strategic mandates.

He reported that the Office prepared 19 Bills, translated 433 Principal Laws from English to Kiswahili, completed the revision of 446 Principal Laws, and reviewed 3,436 national and international agreements - a reflection of the OAG's strengthened capacity and expanding role in national governance.

## Transformative legislative achievements of 2025

In 2025, the OAG prepared key strategic Bills geared toward accelerating national development. They include:

**Digital Infrastructure Bill** - which focuses on strengthening data governance and enabling the digital economy

**Investment Law (Amendment) Bill** - which seeks to streamlining regulatory processes to attract investments

**Natural Resources and Energy Governance Bill** - for

promoting transparency and ensuring Tanzanians benefit from natural wealth.

These Bills form part of the legal backbone that will guide Tanzania toward its Dira 2050 aspirations.

## Translation of 433 principal Acts

One of the year's landmark initiatives was the translation of 433 Principal Laws from English to Kiswahili - a historic step that enhances public access to justice.

Notable translated laws include: the Competition Act, the Land Act, the Income Tax Act and the Public Finance Management Act.

This work empowers institutions, expands legal literacy, and strengthens accountability nationwide.

## A future-ready legal system

To support sectors at the heart of Dira 2050 - technology, finance, innovation, energy, and public service - the OAG completed the revision of 446 Principal Laws.

AG Johari emphasised the importance of this effort: "Our laws must reflect Tanzania's future - a modern, competitive, and inclusive economy."

The revisions ensure Tanzania's legislation is globally competitive and responsive to emerging socio-economic trends.

## Contracts review: Protecting national interests

As the government's chief legal guardian, the OAG reviewed national and international agreements covering areas such as:

- Natural resources
- Infrastructure
- Procurement
- International cooperation

Each contract underwent a rigorous value-for-money assessment, ensuring Tanzania avoids risky obligations and secures favourable terms.

The result: stronger governance, reduced financial exposure, and heightened investor confidence - all aligned with Vision 2050 priorities.

## Strengthening legal capacity for future demands

In 2025, the OAG continued to build the capacity of State Attorneys through advanced training tailored for complex



Attorney General, Hamza Johari

international negotiations and high-stakes disputes.

AG Johari highlighted the importance of global competitiveness: "Government lawyers must negotiate agreements that protect our resources and advance national development."

## Technology as a driver of efficiency

The OAG also expanded the use of the Attorney General's Management Information System (OAG-MIS) to streamline workflows, enhance transparency, and reduce operational delays.

"Technology is central to achieving the efficiency and accountability required for Tanzania 2050," AG Johari reaffirmed.

## Positioning the OAG for Dira 2050

The OAG's reforms are guided by a long-term vision to become an efficient, professional, and trusted provider of high-quality legal services.

Strengthened legal frameworks, improved contract oversight, digital transformation, and enhanced institutional capacity form the core of this vision. AG Johari captured this mandate succinctly: "The success of Dira 2050 depends on strong legal foundations and institutions that uphold civil justice."

## Conclusion

The milestones of 2025 demonstrate the OAG's pivotal role in shaping Tanzania's future. Through legislative modernisation, governance reforms, improved negotiations, and expanded access to justice, the Office is laying the legal groundwork for a modern, competitive, and inclusive economy.

For Tanzania's legal fraternity, 2025 was not merely a year of progress - it was a year of transformation.

Under the leadership of AG Hamza Johari, the country's legal system is now on a bold, forward-looking trajectory: stronger, clearer, and ready to secure the nation's prosperity for generations to come.



The newly appointed Minister of Constitution and Legal Affairs, Dr. Juma Homera (seated at the center), and his Deputy, Zainab Athman Katimba (seated second from the left), in a group photo following a recent meeting with the Management of the Office of the Attorney General.



Deputy Attorney General Samwel Maneno with NMB Bank Managing Director & CEO Ruth Zaipuna and her team discussing best practices to improve customer service and institutional efficiency.



Some of the staff recently transferred to the Office of the Attorney General attentively follow presentations during a briefing session led by the Deputy Attorney General, Hon. Samwel Maneno, in Dodoma.



Deputy Attorney General Samwel Maneno briefs the Minister of Constitutional and Legal Affairs, Dr. Juma Homera, on the key functions of the Office of the Attorney General during the Minister's official visit to the OAG in Dodoma.



Attorney General Hamza Johari tables a motion to permit candidates for the position of Speaker of Parliament who are not elected legislators to enter the parliamentary chamber, during the first sitting of the 13th session of the National Assembly on 11th November 2025.



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## BUDGET IMPLEMENTATION

# Mixed signals: First quarter budget tests fiscal stability



By Peter Nyanje

Tanzania's budget implementation for the first quarter of FY2025/26 (July–September 2025) reveals a mixed performance marked by stable macroeconomic fundamentals, moderate revenue gains and continued prioritisation of flagship development projects. However, rising fiscal risks, tightening liquidity and subdued private-sector activity signal a challenging road ahead as the government enters Quarter Two (Q2).

#### i. Macroeconomic context and financial stability

##### GDP Growth and Sectoral Drivers

Preliminary data from the National Bureau of Statistics (NBS) indicate that Tanzania maintained a GDP growth trajectory of around 5.3–5.5 percent in Q1, driven primarily by construction, mining, telecommunications and public infrastructure spending. Agriculture – still the backbone of rural livelihoods – grew modestly owing to erratic weather patterns that affected harvests in several regions. The extractives sector continued to expand, supported by strong global demand for critical minerals, including nickel and graphite. Meanwhile, tourism recovered steadily, although lingering global uncertainties kept earnings below pre-COVID peaks.

#### Inflation and monetary policy

Inflation remained contained at an average 3.2–3.4 percent, supported by stable food and energy prices. The Bank of Tanzania (BoT) maintained a moderately tight monetary policy stance to anchor price

stability while cautiously releasing liquidity to support credit growth. However, lending rates remained relatively high, reflecting structural constraints, rising government borrowing needs, and tight liquidity conditions in the banking sector. The Central Bank's sterilisation operations – designed to manage excess liquidity – also limited the pace at which credit could flow to the productive sectors.

#### Financial deepening and private sector activity

Private-sector credit grew at around 10–12 percent, lower than projected under the FYDP III targets. High collateral requirements and elevated risk perception among lenders continue to suppress SME financing, especially in agriculture and light manufacturing. Financial deepening is progressing slower than expected, despite ongoing digitalisation in the banking sector and expansion of mobile money. The business community remains cautious due to political tensions in the aftermath of the October 29 events, which temporarily damped investor sentiment.

#### ii. Budgetary performance and fiscal management

**Revenue mobilisation:** A steady but uneven performance

The government collected roughly 90–92 percent of



## BUDGET IMPLEMENTATION

projected domestic revenue for Q1, marking a slight improvement over the previous quarter. Tax revenue was buoyed by PAYE, VAT on imports, and corporate tax from telecoms and mining.

However, revenue from the SME sector and local government sources underperformed, largely due to weak business activity and delayed rollout of new digital revenue systems.

Non-tax revenue remained modest as many state corporations are still adjusting to reforms under the Treasury Registrar's office, particularly new performance and reporting requirements.

#### Expenditure execution and prioritisation

The government maintained its commitment to priority sectors – education, health, energy, and transport – with development expenditure execution at approximately 78 percent of the planned Q1 target.

Major disbursements went to the Standard Gauge Railway (SGR), rural electrification, road construction, and water projects. Recurrent expenditure remained controlled, although the public wage bill rose slightly due to recruitment in essential services.

Cash-flow pressures were evident, leading to delays in some project-related payments and local government transfers. This has begun affecting service delivery in several councils.

#### iii. Alignment with FYDP III and Dira 2050

##### Flagship project status

Several flagship projects under FYDP III recorded notable progress:

- SGR: Additional sections nearing completion; rolling stock procurement underway.
- Bagamoyo Port: MoU signed with AGL in December, setting the stage for full-scale construction in 2026.
- Energy projects: Preparatory activities for the LNG project advancing; Kishapu solar plant operational.
- Industrial parks: Slow uptake of serviced land persists, largely due to financing constraints among local investors.

While progress is visible, execution remains slower than FYDP III timelines anticipate.

Inclusivity and social impact

The government continues to channel funds to social sectors:

- Education capitation grants disbursed,

A stronger revenue mobilisation drive and improved donor confidence will be essential to stabilise fiscal flows in the coming quarters.

#### Lending and deposit rates (September 2025)

Interest Rate Type	August 2025	September 2025	Movement
Overall lending rate	15.07%	15.18%	↑ 0.11
Short-term lending rate (≤1 yr)	15.64%	15.52%	↓ 0.12
Negotiated lending rate	12.72%	12.84%	↑ 0.12
Overall deposit rate	8.61%	8.50%	↓ 0.11
12-month deposit rate	9.99%	9.84%	↓ 0.15
Negotiated deposit rate	10.99%	11.05%	↑ 0.06
Savings deposit rate	2.90%	2.92%	↑ 0.02

#### Wages as percentage of revenue

Year	Total Revenue	Wages & Salaries	Wage Bill as % of Revenue
2020	21,828	7,187	32.9%
2021	23,013	7,725	33.6%
2022	27,921	8,526	30.5%
2023	29,454	9,528	32.3%
2024	32,492	10,515	32.4%
2025 (9 Month)	25,331	8,649	34.1%

though below full requirement.

- Health sector spending focused on medical supplies and refurbishment of district hospitals.
- Agricultural support programmes – in particular subsidised inputs – suffered delays due to procurement bottlenecks.
- Employment gains remain modest, with formal jobs expanding mainly in construction and telecoms. Youth unemployment remains a structural challenge.

#### iv. Challenges and outlook

##### Fiscal risks intensifying

Key risks include:

- Rising public debt servicing, now consuming a significant share of domestic revenue.
- Financing gaps due to lower-than-planned external budget support.
- Macroeconomic uncertainty linked to domestic political tensions.
- Climate-related shocks affecting agricultural output and food security.

A stronger revenue mobilisation drive and improved donor confidence will be essential to stabilise fiscal flows in the coming quarters.

Forecast for Q2 (October–December 2025)

- The second quarter will be marked by:
- Slower economic activity due to political tensions surrounding the December 9 protest plans.
- Possible disruptions in trade and business operations in major cities.
- Continued prioritisation of flagship infrastructure projects.
- Expected increase in external financing commitments, especially as talks with the US and other partners accelerate.

If stability returns quickly, Q2 could see improved investor sentiment, particularly in extractives, logistics, and manufacturing.

#### Conclusion

Tanzania's Q1 performance reflects cautious progress amid tightening fiscal space and a challenging political environment. While the foundations of growth – stability, infrastructure investment, and strategic resource development – remain intact, the government will need stronger revenue measures, improved private-sector confidence, and deeper reforms to keep the FYDP III and Dira 2050 agenda on track.

The months ahead will determine how firmly Tanzania can sustain its development trajectory.

Former Minister of Finance, Dr. Mwigulu Nchomba

# Agricom powers Tanzania's agricultural transformation under Dira 2050

By Exuperius Kachenje

Under Tanzania's long-term national development vision, Dira 2050, agriculture remains a cornerstone of economic growth, food security and inclusive development. Over the past year, one of the clearest indicators of progress in the sector has been the relative stability of food prices.

While global agricultural markets have been marked by volatility, prices in Tanzania have remained largely steady - a trend widely linked to improvements in farm productivity and operational efficiency. Industry stakeholders point to Agricom as one of the key private-sector players contributing to this outcome.

By supplying farmers with reliable agricultural machinery at competitive prices, Agricom has enabled producers to work more efficiently, reduce production costs and deliver consistent output to the market. These gains have been reinforced by government interventions, notably the establishment of Mechanisation Centres across the country.

Agricom was officially appointed by the government as a key supplier of agricultural equipment to these centres. According to the company's management, strict quality standards are applied to all machinery supplied, ensuring long-term value for farmers and young agripreneurs alike.

In 2025 alone, Agricom supplied more than 300 tractors to the Tanzania Cotton Board (TCB), supporting its nationwide ploughing services programme for cotton farmers.



AGRICOM Operation Manager, Elias Leasa

The impact has been tangible: cotton output has risen, boosting farmers' incomes and national export earnings.

"Had Agricom delivered substandard equipment or poor service, the response would have been immediate," says Elias Leasa, Operation Manager. "The Government monitors these programmes closely, and the absence of complaints speaks for itself."

Beyond tractors, Agricom has introduced - for the first time in Tanzania - advanced harvesting machinery capable of harvesting and processing maize, sorghum and sunflower in a single operation. This innovation eliminates labour-intensive post-harvest handling, allowing farmers to focus solely on bagging their produce. The result is significant time savings, reduced losses and improved overall productivity.

Affordability and access remain central to Agricom's model. The company has partnered with more than 14 financial institutions to support farmers who lack upfront capital. Through these arrangements, farmers can acquire a tractor by paying as little as 10 percent of the purchase price, with the balance financed by partner banks and guaranteed by Agricom. For example, a tractor priced at TSh38 million can be owned with an initial payment of just TSh3.8 million.

"This approach ensures that farmers with limited resources but strong commercial ambitions are not left behind," Elias explains.

Looking ahead to 2026, Agricom's strategy centres on innovation, investment, farmer welfare and technology. Drawing on lessons from leading global machinery manufacturers, the company is developing solutions tailored to Tanzania's agricultural realities. Among its most anticipated projects is the construction of a tractor assembly plant in Dodoma.

The facility is expected to create employment for Tanzanian youth, reduce tractor prices and increase the use of locally sourced raw materials. Agricom's long-term ambition is to manufacture a fully Tanzanian-made tractor. "We began as distributors; now we are moving into manufacturing," Elias notes. "From there, the next chapter will unfold."

Digital transformation is also a priority. Agricom is developing online platforms and mobile applications that will allow farmers to report mechanical faults, request technical support and order spare parts remotely. Using location-based systems, the nearest technicians will be dispatched quickly, minimising downtime during critical farming seasons in a sector still heavily dependent on rainfall.

In line with Dira 2050, Agricom continues to work closely with financial institutions and Government Mechanisation Centres to expand access to agricultural technology. The guiding philosophy is simple: empower one farmer, and that farmer can uplift entire neighbouring communities.

Strategic crops remain a focus area. Agricom collaborates

with institutions such as the Tanzania Cotton Board and the Tanzania Sisal Board, while investing in machinery for emerging high-value crops like avocado - often dubbed "green gold" in regional markets. Increased production of such crops strengthens export capacity and foreign exchange earnings.

Youth and women empowerment is embedded across Agricom's programmes. The company has trained more than 200 roadside technicians nationwide, creating employment while ensuring farmers receive timely mechanical support. It also supports the Government's Building a Better Tomorrow (BBT) initiative by training young agripreneurs in modern mechanised farming techniques.

Farmers themselves are direct beneficiaries. In 2025, growers in Ndungu, Kilimanjaro Region, received hands-on training in the use of combine harvesters, supported by international experts, including specialists from Japan. These interventions have reduced post-harvest losses and improved yields.

Today, Agricom operates 14 branches across Tanzania, with three new outlets opened in 2025 following strong demand at the Nane Nane Agricultural Exhibition. The company also works with over 40 agents and more than 100 spare-parts outlets nationwide, ensuring uninterrupted service access.

While commending the Government for tax relief measures in agriculture, Agricom has urged policymakers to allow market forces to determine crop prices. "If farmers are forced to sell at uncompetitive prices, they cannot reinvest in modern equipment," Elias cautions, also calling for timely payments under warehouse receipt systems.

As Tanzania advances towards Dira 2050, Agricom positions itself not merely as an equipment supplier, but as a long-term partner to farmers, Government and the national economy - committed to building a modern, productive and resilient agricultural sector for generations to come.



## FROM SHELTER TO STRATEGY:

# Inside NHC's 63-year journey of housing Tanzania



- Six decades after independence, NHC is redefining public housing through commercial strength, political will and bold urban vision
- With trillion-shilling capital, revived megaprojects and new financing tools, NHC is strategic real estate 'vehicle' driving Tanzania's urban growth
- As cities expand and housing demand soars, Tanzania's NHC enters its most ambitious era

By Business Insider Reporter

Housing is more than shelter. It is stability, dignity, productivity and a powerful engine of national development. In Tanzania, where cities are swelling at unprecedented speed and the demand for decent homes continues to outpace supply, housing has become one of the most pressing policy and economic questions of the time.

At the centre of this challenge stands the National Housing Corporation (NHC), a public institution whose story mirrors Tanzania's own development journey. Established in 1962, only a year after independence, NHC has evolved from a state-led housing provider into a commercially driven, strategically ambitious real estate developer with assets worth trillions of shillings.

Six decades on, amid renewed political backing and ambitious leadership, NHC is experiencing one of the most consequential periods in its history.



NHC Director General, Hamad Abdallah

- Six decades after independence, NHC is redefining public housing through commercial strength, political will and bold urban vision
- With trillion-shilling capital, revived megaprojects and new financing tools, NHC is strategic real estate 'vehicle' driving Tanzania's urban growth
- As cities expand and housing demand soars, Tanzania's NHC enters its most ambitious era

### Housing equation: Growth, pressure and possibility

Tanzania's population is growing rapidly, and so are its cities. Urban centres such as Dar es Salaam, Dodoma, Mwanza and Arusha attract tens of thousands of new residents each year, driven by expanding economic opportunities which shape demographic momentum.

Yet, housing supply lags far behind the demand. Current estimates suggest the country needs around 300,000 new housing units annually, while formal supply delivers less than half of that. The result is a widening housing deficit, informal settlements, rising rents and increasing pressure on urban infrastructure.

This gap underscores why public housing institutions still matter. Beyond bricks and mortar, housing supports job creation, social cohesion, urban order and long-term economic productivity. For Tanzania, addressing housing is not optional, it is foundational.



### The founding vision of NHC

In the optimistic aftermath of independence, the government of Tanganyika identified housing as a core responsibility of the new state. Parliament responded with the National Housing Corporation Act No. 45 of 1962, creating NHC as a corporate body mandated to plan, develop and manage housing nationwide.

In its early years, NHC focused on:

- Constructing houses for rent and sale
- Supporting local authorities with finance and technical expertise
- Clearing slums and improving urban living conditions

During the 1960s and 1970s, NHC developments appeared in major towns, reflecting the era's state-led development philosophy and commitment to affordability.

### Entering the commercial era

As Tanzania's economy liberalised, NHC's role evolved. A major institutional turning point came in 1990, when Parliament enacted a new law that dissolved the Registrar of Buildings and transferred its functions to NHC.

The reform repositioned the corporation:

- Expanding its mandate into commercial real estate
- Allowing broader business operations
- Pushing NHC toward financial self-sufficiency

By mid-1990s, NHC had adopted a profit-centre model, balancing public service obligations with commercial viability, a shift that would define its future.

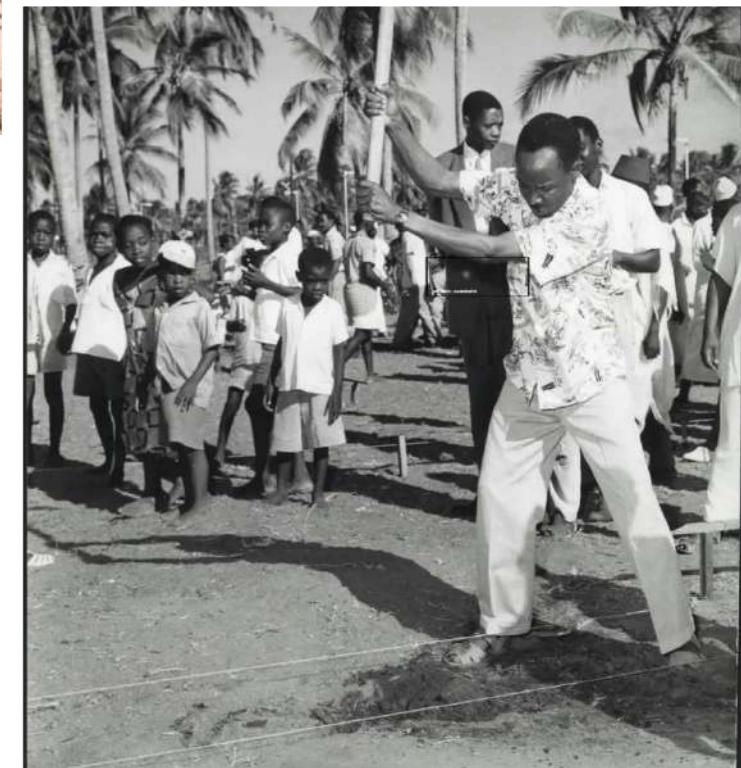
### Six decades of building

Over its lifetime, NHC has constructed approximately 24,000 housing units, serving generations of Tanzanians. But its portfolio extends well beyond residential housing.

Today, NHC's activities include:

- Rental housing and property management
- Shopping malls and office complexes
- Public works for government institutions
- Joint ventures with private developers

This diversification reflects broader economic reforms and the recognition that sustainable public housing must be financially strong.



An idea by the founding father of the nation, Mwalimu Julius Nyerere, which gave birth to current day NHC.

### A new chapter

Since 2021, Tanzania's housing sector has benefited from renewed political will under President Samia Suluhu Hassan. Her administration empowered NHC to borrow, unlock dormant assets and accelerate long-stalled developments.

One of the most visible outcomes is the Samia Housing Scheme, an ambitious program targeting 5,000 affordable housing units in fast-growing urban areas, particularly Dar es Salaam and Dodoma.

At the same time, projects that had languished for years, Morocco Square, Kawe 711 and Golden Premier Residence, were revived, transforming idle sites into vibrant urban assets.

Measurable growth, tangible results

The numbers tell a compelling story:

- 5,399 housing units developed, valued at TSh 659.5 billion.

Continued on page 22



## NHC's 63-year journey...

### From page 21

- Revenue growth from TSh 125 billion to TSh 189 billion over five years.

- Asset base expansion to TSh 5.5 trillion by mid-2024  
- Government dividends reaching a historic TSh 5.5 billion, earning presidential recognition

These gains signal not only institutional recovery, but a broader urban transformation agenda taking shape.

### The Man at the helm

Driving much of this momentum is Hamad Abdallah, NHC Director General, whose leadership has emphasised execution, financial discipline, and strategic partnerships.

Under his stewardship, NHC has:

- Strengthened revenue generation and profitability  
- Expanded tax and dividend contributions

- Accelerated delivery of complex, large-scale projects

Landmark developments under his tenure include Morocco Square, now fully operational; Kawe 711, a major mixed-use project; and the nationwide rollout of the Samia Housing Scheme.

Equally significant are internal reforms, most notably a joint venture policy launched in 2022, which has catalysed private investment and shared risk development.

Financing the future: Partnerships and the Nyumba Bond

Recognising that public funds alone cannot meet housing demand, NHC has turned decisively toward public-private partnerships and capital market innovation.

Among its most ambitious ideas is the proposed Nyumba Bond, designed to mobilise investment from citizens, pension funds and institutions, deepening capital markets while funding large scale housing delivery.

With a vast land bank and strategic property holdings nationwide, NHC is uniquely positioned to leverage assets into sustainable growth.

### A National footprint

While Dar es Salaam remains the epicentre, home to Morocco Square, Kawe, and satellite city concepts, NHC's reach is national.

In Dodoma, projects support the capital's rapid expansion. Across Mwanza, Arusha, Tanga, Mbeya, and beyond, NHC developments underline a commitment to balanced urban growth.

### Looking ahead

The road ahead is ambitious:

- Closing the housing gap through scaled delivery
- Developing satellite cities and integrated urban communities
- Expanding PPPs and capital-market financing
- Adopting modern construction technologies and green design
- Supporting policy reforms that incentivise affordability

If realised, these priorities could reshape Tanzania's urban landscape for generations.

### A legacy still being built

More than six decades after its founding, the National Housing Corporation stands at a pivotal moment. From its roots in post-independence idealism to its present role as a commercially credible, nationally strategic developer, NHC embodies continuity and change.

Under President Samia Suluhu Hassan's political support and the leadership of DG Hamad Abdallah, the corporation is no longer just responding to Tanzania's housing needs, it is helping to define the future of its cities.

And in a country where urban growth shows no sign of slowing, that role has never mattered more.

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## Transforming Tanzania's Cashew Industry:

# CBT's roadmap to one million tonnes and full local processing by 2030

By Business Insider Reporter

Tanzania's cashew nut industry is undergoing a far-reaching transformation, underpinned by ambitious production targets, structural market reforms and a deliberate shift towards value addition. According to Francis Alfred, Director General of the Cashewnut Board of Tanzania (CBT), the industry has emerged as one of the country's most strategic agricultural value chains under the national development framework, Dira 2050.

CBT has set three interlinked goals to guide the industry through to the end of the decade. The first is to raise annual raw cashew nut production to one million tonnes by 2030. The second is to ensure that all cashew nuts are processed locally by the same year, reversing decades of dependence on raw exports. The third is to establish a sustainable and reliable market that guarantees predictable incomes for farmers and long-term stability for the industry.

"These objectives are interconnected. Sustainable markets depend on production growth and local processing. One cannot succeed without the other," Mr Alfred told Business Insider.

### CASHEW HARVESTS IN TONNAGE

Year	Production	Export (raw)	Processing
2020/21	210,786.8	208,686.7	2,100.74 (0.9%)
2021/22	240,158.75	225,222.34	15,936.4 (6%)
2022/23	189,113.80	169,675.86	19,437.94 (10%)
2023/24	310,787.17	241,182.24	69,604.93 (22%)
2024/25	528,262.23	409,884.17	118,578.06 (22%)



### Production growth and government support

Cashew production has expanded significantly over the past four years. Output increased from 210,000 tonnes in the 2020/21 season to more than 528,000 tonnes in 2024/25, with projections of hitting 700,000 tonnes this season.

He attributes much of the production growth to reforms introduced under President Samia Suluhu Hassan's sixth-phase government, particularly the provision of free agricultural inputs and the promotion of modern farming practices. Prior to the 2021/22 season, farmers financed pesticides and disease control themselves. Government-supported inputs have since improved pest and disease management, resulting in higher yields.

### Extension services, research and climate resilience

Strengthened extension services have also played a key role. CBT has deployed 511 young extension officers under the Building a Better Tomorrow (BBT) programme across cashew-growing wards. Each officer is equipped with a motorcycle, tablet, fuel allowance and data connectivity. Since the programme's launch last year, more than TSh8 billion has been invested.

In addition, over 95 district-level cashew specialists nationwide have been provided with motorcycles to improve farmer outreach. Research collaboration with the Tanzania Agricultural Research Institute (TARI)-Naliendele has produced disease-resistant cashew varieties, particularly against blight. CBT distributes improved seeds annually to enhance orchard resilience and future productivity.

Climate change remains an increasing challenge. CBT is encouraging soil moisture conservation, orchard irrigation, regular pruning and the rehabilitation of abandoned farms. A nationwide campaign to revive idle cashew farms is scheduled to begin this year. The Board is also expanding cashew cultivation into semi-arid areas, especially in the Central Zone. Dodoma, Kongwa and Mpwapwa have shown strong potential even during droughts. Cashew production has now spread to 19 regions, compared with just five or six historically.

### Local processing and industrialisation

Full local processing by 2030 sits at the centre of CBT's strategy. Tanzania has installed processing capacity exceeding 200,000 tonnes, but utilisation has historically been low due to limited access to raw nuts and financing constraints.

A major reform was the introduction of the Primary Market in the 2022/23 season, allowing domestic processors to buy raw cashews directly from farmers before auctions begin. As a result, local processing increased from below 5% of national output in 2021/22 to 21% in the 2025/26 season.

To support large-scale processing, CBT is developing the Maranje Cashew Industrial Park in Mtwara on 1,572 acres. Phase one covers 354 acres and already includes warehouses, electricity and water infrastructure, perimeter fencing and internal roads, which are 75 percent complete. Two major investors have been secured, and the zone will be registered under the Tanzania Investment Special Economic Zones Authority (TISEZA), granting fiscal incentives.

Beyond kernels, CBT is promoting value-added by-products such as cashew nut shell liquid (CNSL), used in



1. A local cashew processing plant.

2. Maranje industrial Park established by CBT in Mtwara proving platform for value addition of cashewnuts.

### SUBSIDISED FARM INPUTS

Year	Amount (TSh bn)
2021/22	59.4
2022/23	96.3
2023/24	189.3
2024/25	228.9
2025/26	216



2

brake linings, industrial machinery and pharmaceuticals, as well as cashew apple juice, wine, ethanol and animal feed.

### Financing constraints and export levy reform

Access to affordable finance remains the biggest hurdle for processors. Commercial lending rates of 15-18 percent make it difficult to finance raw nut purchases for year-round operations. To address this, CBT plans to ring-fence part of the cashew export levy - set at 15 percent of FOB value or US\$160 per tonne, whichever is higher - and channel it through a government or cooperative bank.

The aim is to create a revolving fund offering single-digit interest rates of 7-8 percent for domestic processors. "The export levy was designed to discourage raw exports and support processing. It must directly finance value addition," Mr Alfred said.

### Inclusive growth and market reforms

CBT is also supporting small-scale and village-based processors, particularly women and youth groups. This year, the Board launched a programme to establish processing centres for 10 farmer groups, with plans to expand. One hundred electric shelling machines have been procured, replacing inefficient manual tools. Fifty machines worth TSh350 million will be distributed in January, with beneficiaries required to reinvest profits to expand capacity. Processing clusters are being formed to standardise quality and centralise marketing.

Cashew sales now operate through two channels: the Primary Market and the Secondary Market via online auctions managed by the Tanzania Mercantile Exchange (TMX). Since going fully digital in 2024, the system has improved transparency, attracted new buyers and reduced

price volatility. This season, 433,000 tonnes were sold across 45 auctions at an average price of TSh2,507 per kilogramme, compared with TSh3,500 last season. Late-season prices reached TSh2,770, well above historical lows.

Farmers have so far been paid over TSh1.285 trillion, excluding volumes sold through the primary market or processed locally.

Payment efficiency has also improved. Under the Payment Centre model, buyers deposit funds into cooperative accounts, which transfer payments directly to farmers. Most now receive payment within five to seven days.

Tanzania has 549,936 cashew farmers managing 4.57 million acres and 137 million trees. Average productivity is five kilogrammes per tree, below the potential of 8-15 kilogrammes, signalling significant room for growth.

"As Tanzania looks towards Dira 2050, the cashew industry offers vast opportunities for employment, exports and industrialisation," Mr Alfred said. "The foundations are now in place."



Cashewnut Board of Tanzania (CBT) Director General, Mr. Francis Alfred.

## PERFORMANCE REPORT



### ACHIEVEMENTS OF THE FUND OVER FOUR YEARS

# Financial Years 2020/21 to 2024/25

#### Introduction

The National Health Insurance Fund (NHIF) has continued to strengthen its performance through various management strategies focused on efficient use of human and financial resources and the expansion of membership coverage. These efforts support the Government's goal of ensuring that every Tanzanian accesses healthcare through Universal Health Insurance. In accordance with the Health Insurance Act, Cap 395, the NHIF is mandated to register members and employers, accredit health facilities approved by the Ministry of Health, process and pay claims to service providers, invest in viable ventures, and manage operational risks.

#### OVERALL FUND PERFORMANCE

The Fund's revenue increased from TZS 570 billion in 2020/21 to TZS 836 billion in 2024/25. This includes contributions from members, investment income, and other sources. Member contributions rose from TZS 489.5 billion to TZS 773.42 billion in 2025.

Administrative costs declined from TZS 98 billion in 2021 to TZS 67 billion in 2025, mainly due to cost-cutting measures and increased use of ICT, which reduced paper use and the printing of membership cards.

During the same period, expenditure on member services increased from TZS 8 billion to TZS 15.9 billion, reflecting expanded service access. The Fund's sustainability improved, moving from a deficit of TZS 110 billion in 2021 to a surplus of TZS 225.26 billion in 2025.

This surplus has enabled timely settlement of claims, reducing the average payment period from 120 days to 55 days. It has also enabled the development of affordable insurance packages for individuals and groups.

The medical loss ratio (contributions-to-claims

ratio) decreased from 122% in 2021 to 69% in 2025. The reserve ratio improved from 0.7 (equivalent to 7 months of reserves) in 2023 to 1.6 (equivalent to 1 year and 6 months) in 2025. The revenue and expenditure trends show continued cost reduction, enabling the Fund to start generating surpluses from 2023/24 (See Chart No. 1).

#### PAYMENTS TO HEALTH FACILITIES

Over the four-year period, the Fund paid a total of TZS 3 trillion to healthcare providers. Of this amount, 40% was paid to private health facilities, while 34% went to public health facilities. A total of TZS 370.5 billion was paid for medical services provided to retirees.

#### NUMBER OF ATTENDANCES

Data shows a consistent increase in service utilisation, with the Fund paying for a total of 64.3 million attendances, as shown in the table below.

During this period, deduction rates applied to health facilities decreased from an average of 18% to 8%.

#### Health Facility Attendance: 2020/21-2024/25

#### ANTI-CORRUPTION AND FRAUD CONTROL

Facility Type	Attendance	Percentage
Faith-Based Facilities	15,734,414	24%
Government Facilities	28,256,359	32%
Private Sector Facilities	64,342,144	44%
Total	64,342,144	100%

#### MEDICAL EQUIPMENT LOANS

The Fund issued loans worth TZS 17.2 billion, of which 37% went to government facilities. The loans covered medical equipment, facility renovation and pharmaceuticals, with 66% allocated specifically to medical equipment.

#### Loans Issued (2020/21-2024/25)

Loan Type	TZS (Billion)	Percentage
Medical Equipment	11.3	66%
Facility Renovation	2.7	16%
Medicines	3.2	19%
Total	17.2	

The Fund continued to implement its anti-corruption and fraud strategy. Over the period, NHIF conducted 538 investigations and took appropriate action against those found involved in fraudulent activities. Through these actions, the Fund recovered TZS 30.5 billion.

The Fund terminated contracts for 33 health facilities involved in fraud and deactivated 13,984 beneficiary cards used fraudulently. Disciplinary action was taken against 11 staff members implicated in misconduct.

#### ICT PROJECT ACHIEVEMENTS

Implementation of ICT projects by in-house experts enabled the Fund to save TZS 3.5 billion in 2024/25. The project reduced paper use (claim forms) by 75% through

## PERFORMANCE REPORT

digital claims processing. Membership card costs decreased by 80% as members now use electronic cards (e-cards).

The NHIF Self-Service platform has enhanced service delivery, digitalised claims processing, improved efficiency and significantly reduced fraudulent practices.

#### INVESTMENT IN HUMAN RESOURCES

All staff participated in short professional development courses tailored to their roles and the Fund's needs. This has improved efficiency and service delivery across the institution.

#### FIGHT AGAINST HIV/AIDS AND NON-COMMUNICABLE DISEASES

The Fund continued to implement its workplace policy on HIV/AIDS and non-communicable diseases (NCDs) by supporting staff to participate in physical exercise programmes, sports, national competitions, marathons and mental health training.

#### IMPLEMENTATION OF UNIVERSAL HEALTH INSURANCE

Following the enactment of the Health Insurance Act No. 161 of 2023 and its 2024 regulations, the Fund commenced the rollout of Universal Health Insurance (UHI). Key activities undertaken in collaboration with the Ministry of Health include stakeholder engagement during the preparation of the UHI package.

NHIF installed ICT systems for registration, claims processing and system interoperability with Government platforms and other strategic institutions. Registration began for various groups including farmers, pastoralists, small-scale miners, fishers, micro-business operators and small traders.

In December 2024, the Fund began enrolling Community Health Fund (CHF) members into the Universal Health Insurance system.

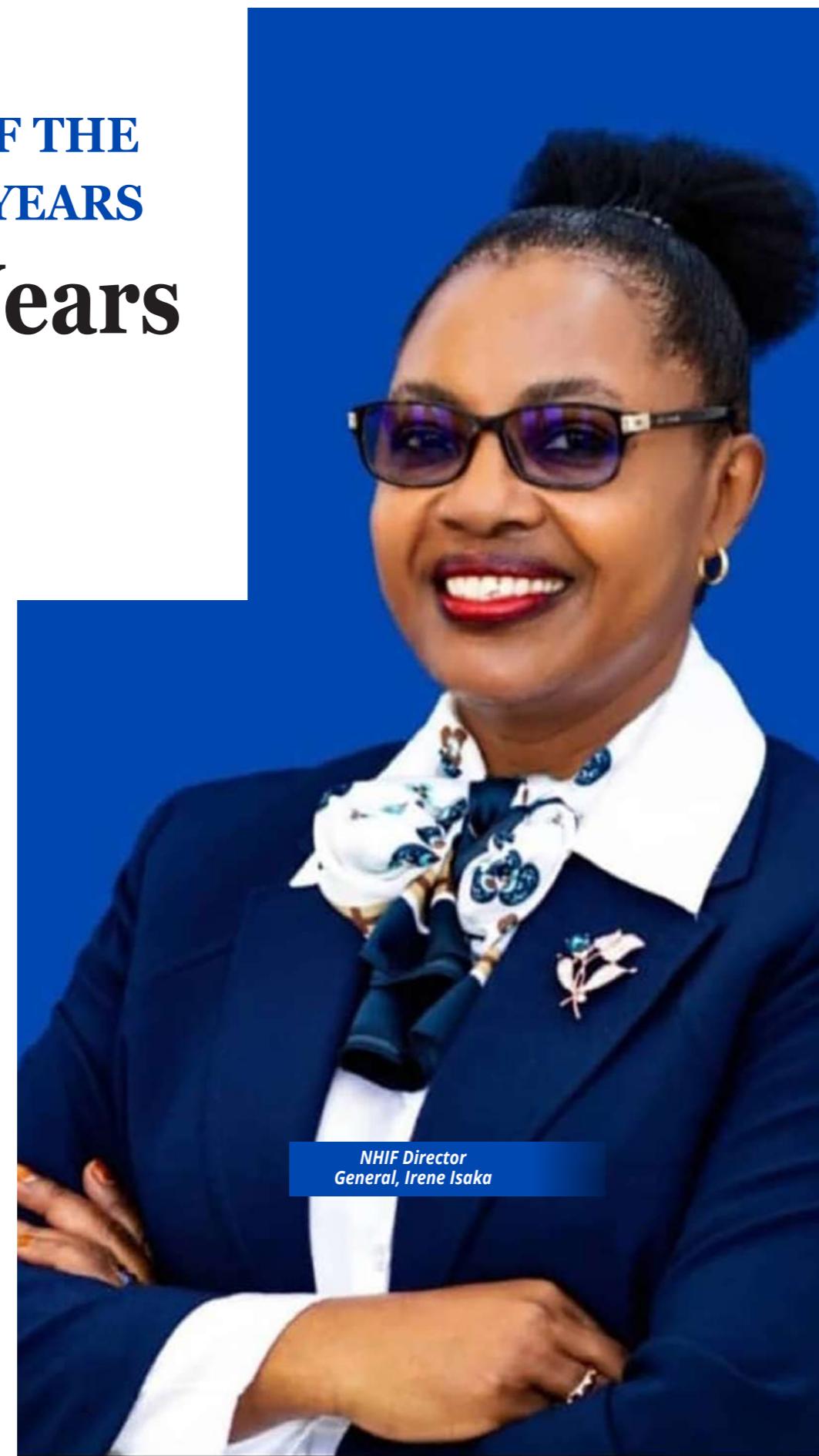
NHIF has already signed agreements with Cooperative Unions (through TCDC) to use the cooperative network to scale up national registration. Agreements have also been signed with insurance agents, selected banks and mobile network operators to reach informal sector traders.

#### Ongoing activities include:

Assessing Fund sustainability under UHI  
Capacity-building for staff and healthcare providers

Public awareness preparations with the Ministry of Health and health insurance regulators

Assessing the Fund's obligations to subsidise vulnerable households and to finance chronic and non-communicable disease services.





## OUR SERVICES

Shifaa Pan African Hospital is a premier tertiary care institution delivering high-quality, evidence-based healthcare through advanced technology and a patient-centred approach. The Department of Diabetology, Endocrinology & Bariatric Care provides comprehensive management of metabolic, hormonal, and weight-related disorders, including diabetes, thyroid, pituitary, adrenal conditions, obesity, and metabolic syndrome.

Care follows internationally accepted protocols and is delivered by a multidisciplinary team of specialists, nutritionists, and allied professionals. Structured diabetes education, personalized nutrition, lifestyle modification, and long-term follow-up underpin services. The department focuses on precision care to improve outcomes and quality of life.

### DIABETOLOGY

-  Diabetes Management
-  Insulin Resistance Management
-  Pre Diabetes Management
-  Type 1 Diabetes Care
-  Type 2 Diabetes Care
-  Pre-Pregnancy Diabetes Counseling
-  Gestational Diabetes Management
-  Diabetic Foot Care

### ENDOCRINOLOGY

-  Hormone Replacement Therapy
-  Thyroid Disorders
-  Adrenal & Pituitary Disorders
-  Osteoporosis Management
-  Reproductive Endocrinology
-  Menopause Management

### BARIATRIC / WEIGHT LOSS SERVICES

-  Pre-Operative Evaluation
-  Bariatric Surgery
-  Post-Operative Care
-  Weight Management Programs
-  Medical Weight Loss Programs

### MULTIDISCIPLINARY CARE

-  Team Based Care
-  Patient Education
-  Research and Clinical Trials
-  Nutrition Counseling



HTAF Board Chair Mussa Zungu (centre) in a group photo with some of the NGO's founding members. HTAF was established by 12 visionary founders: Dr Peter Kisenge, Mr Iddi Twaha Lemmah, Ms Zuhura Nassor, Dr Angela Muhozya, CPA Agnes Kuhenga, Mr Abdulrahman Muya, Mr Maulid Kikondo, Mr Lazaro Swai, Ms Irene Charles Mbonde, Ms Linda Gidion, Dr Naizihija Majani and Dr Pedro Palango.

# HTAF's mission: Healing hearts, securing futures

By Business Insider Reporter

Few organizations in Tanzania's health sector have demonstrated measurable impact as swiftly and decisively as Heart Team Africa Foundation (HTAF).

Over the past year alone, the Foundation supported 311 children in need of cardiac intervention, facilitated access to hundreds of life-saving surgeries, and strengthened critical outreach programmes that identify patients who would otherwise slip through the cracks.

A standout achievement for HTAF has been its school-based screenings, carried out in partnership with the Jakaya Kikwete Cardiac Institute (JKCI).

In a single session examining 150 pupils, 35 children were discovered to have previously undiagnosed heart conditions. Early detection not only enabled timely interventions but also profoundly altered the course of these

young lives, offering hope where there was once uncertainty.

But HTAF's story is not only about patients - it is also about institutional strength. The establishment of a functional Board of Directors, a professional management team, audited financial systems, and enhanced governance frameworks has laid a foundation of integrity and trust.

#### Measuring impact beyond numbers

As CEO Dr. Naizihija Majani emphasizes: "Our mission goes beyond saving lives today — we are building a resilient, sustainable institution dedicated to protecting the future of every Tanzanian child's heart."

More than 500 beneficiaries - children and adults - have been supported through surgeries, treatment, referral systems, and outreach programmes.

Dr Majani says that behind each number is a story: a child returning to school, a parent breathing easier, and families restored from emotional and financial despair.

"Every successful intervention is a gift of time," she reflects. "It allows children to grow, learn, and dream again; it allows adults to remain productive and communities to thrive."



# A new dawn for cardiac care in Tanzania – powered by HTAF

When the Heart Team Africa Foundation (HTAF) speaks about saving lives, it is not rhetoric – it is lived reality. From children born with congenital heart conditions to adults battling complex cardiac complications, HTAF has become a lifeline of hope for families across Tanzania. Through strategic partnerships, life-saving interventions, and strong advocacy, the Foundation is redefining access to quality cardiac care and ensuring no child's heartbeat is left behind.

In this exclusive interview with Business Insider, CEO Dr. Naizihijwa Majani reflects on HTAF's journey, its impact with JKCI, key milestones, the power of partnerships, capacity building efforts, and a future that promises stronger hearts and healthier generations. Read on...

**QUESTION:** HTAF is a relatively young organization. Could you share when it was founded, the inspiration behind its establishment, and the specific gaps in cardiac care it set out to address?

**ANSWER:** Heart Team Africa Foundation (HTAF) was founded in 2022 and officially registered as an NGO in 2023. Our mission is simple but profound: to save lives and transform futures by ensuring that children and adults with heart conditions in Tanzania can access life-saving treatment, regardless of financial constraints.

We were inspired by the gaps in cardiac care - high treatment costs, limited local capacity for complex cases, and geographic barriers. While institutions like JKCI provide specialized services, many families could



CEO of Heart Team Africa Foundation (HTAF), Dr. Naizihijwa Majani

not access them. HTAF was created to bridge these gaps through patient support, strategic partnerships, and sustainable capacity-building initiatives.

## How does HTAF deliver on its mission and support patients?

HTAF removes financial and logistical barriers to care. We mobilize resources, fund critical surgeries, and provide holistic support to families. Our approach focuses on: Prioritizing children and vulnerable adults who cannot afford treatment; collaborating with hospitals like JKCI; and ensuring timely, high-quality care and follow-up. Since starting support in 2025, we initially aimed to assist 200 children but have already helped 311 children, giving them a second chance at life.

## Comment on the biggest challenge facing heart patients today?

While the government covers 70 percent of treatment costs for families unable to pay, the remaining 30 percent - often TSh 3-6 million - remains out of reach for many. This gap delays or denies life-saving care. HTAF bridges this financial barrier, mobilizing partners and donors to ensure children with heart conditions receive timely, quality treatment—and a second chance at life."

## Why is collaboration central to HTAF's impact?

Partnerships amplify results. Our close collaboration with JKCI, Tanzania's premier

cardiac institution, allows us to combine clinical expertise with resource mobilization. Together, we improve patient access, reduce treatment delays, and enhance outcomes, ensuring children and adults receive care without prohibitive costs.

HTAF also works with other public and private sector entities, financial institutions, humanitarian organizations, donors, and community stakeholders, building a trusted national network for cardiac support that ensures no one is left behind.

## What makes HTAF's work urgent and essential?

Cardiovascular diseases are one of the fastest-growing health burdens in Tanzania and across the world, affecting tens of thousands each year. Delayed or inaccessible treatment can lead to preventable deaths, long-term disabilities, and severe economic strain on families.

By addressing these gaps, HTAF reduces catastrophic expenses for households, eases pressure on the national health system, and restores productive lives, creating lasting social and economic benefits.

## How does HTAF engage the community and build awareness?

Transparency and visibility are key. HTAF uses social media, public campaigns, and events to show the impact of our work and engage supporters. For example, our Dinner Gala in November 2024 brought together government, private

# Saving hearts through partnerships

By Business Insider Reporter



sector, and civil society partners, mobilizing critical resources and raising awareness about the urgent needs of heart patients.

Every contribution goes directly to saving lives, reinforcing our message: no child should be denied heart treatment because of lack of funds.

## What milestones best define HTAF's journey so far?

HTAF has enabled hundreds of life-saving cardiac surgeries, supported 311 pediatric patients in the past year alone, and helped detect 35 previously undiagnosed heart conditions through school screenings with JKCI. Equally important, HTAF has strengthened governance, accountability, and systems - building a credible, sustainable platform that ensures lives continue to be saved for years to come.

## How many lives has HTAF impacted, and what does this mean for communities?

Over 500 children and adults have benefited from HTAF support. These are restored childhoods, relieved parents, and communities gaining back productive citizens - contributing to a stronger and healthier nation.

## How is HTAF contributing to long-term cardiac care capacity in Tanzania?

HTAF supports skills development, knowledge transfer, and stronger systems for early diagnosis and access to care in partnership with JKCI and other health institutions. This ensures advanced cardiac care is accessible today and sustainable for future generations.

## Sustainability is key. How does HTAF mobilize resources to sustain impact?

HTAF adopts a diversified resource-mobilization strategy that combines corporate partnerships, structured fundraising, individual donations, and strategic grants. We are also pursuing innovative options such as targeted crowdfunding and impact partnerships. This diversification ensures financial resilience, supports scale-up, and enables rapid response when a child's survival depends on timely intervention.

## Looking ahead, how does HTAF see its role in shaping Tanzania's future?

HTAF is committed to saving more lives, strengthening capacity, and shaping a healthier generation aligned with Tanzania's Dira 2050 national development blueprint. The goal is simple yet powerful: ensure no child dies because cardiac care was out of reach.

In the quiet corridors of the Jakaya Kikwete Cardiac Institute (JKCI), hope now beats louder than fear. Where once families faced despair, today children laugh, breathe easier, and dream again.

This transformation has not happened by chance. It is the result of a powerful alliance driven by compassion, strategy, and unwavering commitment - led by the Heart Team Africa Foundation (HTAF) and fuelled by strong, visionary partnerships with Tanzania's leading financial institutions and private-sector champions.

Together, they are proving a simple truth: When the private sector joins hands with healthcare, lives are saved, families are restored, and a nation's future is strengthened.

## HTAF: Turning compassion into sustainable action

Founded to bridge gaps in cardiac care, HTAF works to ensure that no child is denied treatment because their family cannot afford it. By partnering with JKCI and mobilising funding from corporates, HTAF ensures timely diagnosis, surgeries, post-operative care, nationwide screening support, and sustainable cardiac capacity development.

Its mission is bold yet clear: Save lives. Restore hope. Build a healthier Tanzania.

## NMB Bank Plc: Financing hope, healing hearts

Few corporate interventions in Tanzania's health sector have been as impactful and human-centred as NMB Bank's partnership with HTAF and JKCI.

In November last year, NMB made a landmark commitment: TSh 1 billion over four years to treat 250 children suffering from congenital and other heart diseases.

And they did not just pledge—they delivered. Already, TSh 500 million has been released, enabling 125 successful pediatric heart surgeries, benefiting children from 20 regions, and restoring hope to families who once faced impossible odds.

During a recent visit to JKCI, NMB Managing Director and CEO Ruth Zaipuna and her team saw that impact not on balance sheets - but in children's smiles, relieved mothers' tears, and new heartbeats of hope.

Continued on page 32



The Managing Director of Vodacom Tanzania, Philip Besiimire (left), and HTAF's CEO Dr. Naizihijwa Majani signing the partnership agreement to support children from less privileged families with heart conditions.

## HTAF'S transformative journey

From page 29

### Building capacity for tomorrow's Tanzania

Sustainability requires more than charity - it demands capacity. HTAF is deeply invested in strengthening Tanzania's cardiac ecosystem.

Working closely with JKCI and partners, the Foundation is engaged in developing professional expertise, supporting knowledge transfer, and enhancing systems that enable early detection and prevention.

With Tanzania facing an acute shortage of pediatric cardiac specialists, HTAF believes investments in capacity-building today will determine survival rates tomorrow.

### Partnerships that transform Lives

Among the Foundation's strongest allies is NMB Bank, whose partnership has expanded access to life-saving surgeries for vulnerable children.

"Their support is not just financial; it represents a powerful commitment to national health and shared responsibility," Dr Majani says.

Beyond NMB, the wider private sector has increasingly joined the mission. Corporations, philanthropic institutions, and foundations are co-funding surgeries, backing awareness campaigns, and supporting recovery initiatives.

Together, they are proving that when the private sector collaborates with healthcare institutions, the result is scalable, sustainable impact.

### A vision called the recovery house

One of HTAF's most forward-looking initiatives is the Recovery House - a compassionate innovation inspired by models like the Ronald McDonald House.

Designed as a safe haven for post-surgery children and their families, it will provide accommodation, nutrition, psychological support, and rehabilitation close to treatment centers.

For many families traveling long distances and lacking recovery support, this facility could mean the difference between relapse and recovery.

"We want healing to continue beyond the operating theatre," Dr Majani, a seasoned consultant pediatric cardiologist, emphasizes.

### Financing hope, sustaining impact

To sustain its interventions, HTAF employs a diversified funding strategy combining corporate partnerships, structured fundraising initiatives, individual donations, and strategic grants.

Innovative methods such as crowdfunding and impact partnerships are also being explored to ensure financial resilience and scale.

"Diversified funding is not about survival - it is about ensuring that when a child needs urgent help, we are ready," Dr Majani, who is also the Director of Clinical Supportive Services at JKCI, notes.

### Aligning with Tanzania's Vision 2050

HTAF views its mission as deeply intertwined with Tanzania's long-term development ambitions. Healthy children become strong adults. Strong adults drive productivity, innovation, and national progress.

By preventing premature deaths and strengthening human capital, HTAF sees itself as a silent but powerful contributor to Dira 2050, the new national development blueprint.



## HTAF's Partners

From page 31

### CRDB Bank Plc: Deep-rooted partnership

But NMB Bank is not alone — it is part of a broader community of forward-thinking corporate partners and citizens advancing impactful philanthropy.

"NMB Bank is one of the Top 10 National Heart Leaders that HTAF proudly recognises for their unwavering commitment," said Dr. Majani. Among these leaders stands CRDB Bank Plc.

Dr. Majani said CRDB Bank has since 2019 consistently supported HTAF initiatives with TSh 100 million annually. Most recently, the lender reaffirmed this commitment through an additional TSh 100 million donation to JKCI.

### Beyond Banks

HTAF's coalition of life-saving partners extends far beyond the banking sector:

#### 1. BAPS Charities

Since 2013, BAPS Charities Tanzania has been a steadfast pillar of support. Their contributions include, TSh 500–600 million investment in rehabilitating JKCI's children's ward, and a TSh 250 million pledge in 2025 to fund life-saving surgeries for disadvantaged children

#### 2. Vodacom Foundation

Formalised in October 2025, Vodacom Foundation committed TSh 200 million annually for three years.

3. Other members of the "Hearts that heal Tanzania" Club HTAF also celebrates powerful contributions from:

- Dar es Salaam Rotary Club
- Tanzania Association of Tour Operators (TATO)
- East African Crude Oil Pipeline (EACOP)
- Geita Gold Mine
- Tanzania Petroleum Development Corporation (TPDC)

Alongside one-time partners such as GSM-Yanga, EWURA, TRA, and the Sugar Board of Tanzania, these institutions continue to demonstrate what Dr. Majani calls: "An extraordinary commitment to humanity."

### A call to action: More hearts still need help

Thanks to these partnerships: More children receive life-saving surgeries; outreach screening reaches more communities; recovery systems are strengthened; and healthcare access becomes fairer and more equitable

As JKCI Executive Director Dr. Peter Kisenge humorously remarked: "If JKCI had a loyalty card, NMB Bank would be Platinum Tier - and CRDB Bank would be right beside them."



## JEMA CLEARING & FORWARDING

JEMA Clearing & Forwarding provides fast, safe, and affordable cargo handling across Tanzania. From customs clearing and documentation to port release and nationwide delivery, we ensure your cargo arrives on time and without stress.

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- ✓ Port Handling
- ✓ Cargo Transportation
- ✓ Local & Transit Delivery

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## JEMA LIFE SCIENCE

JEMA Life Science provides premium laboratory reagents, scientific equipment, and analytical solutions through our partnership with **Merck Group**. We supply world-leading brands including **Sigma-Aldrich**, **SAFC**, **Supelco**, **Milli-Q**, and **Millipore**, ensuring top-quality products for Tanzania's scientific community.

### OUR SERVICES

- ✓ Supply of lab reagents & chemicals
- ✓ Scientific instruments & consumables
- ✓ Analytical & microbiology solutions
- ✓ Lab water systems (Milli-Q)
- ✓ Technical guidance & support



### WHO WE SERVE

- ✓ Research & Diagnostics
- ✓ Food & Beverage Industries
- ✓ Schools, Colleges & Universities

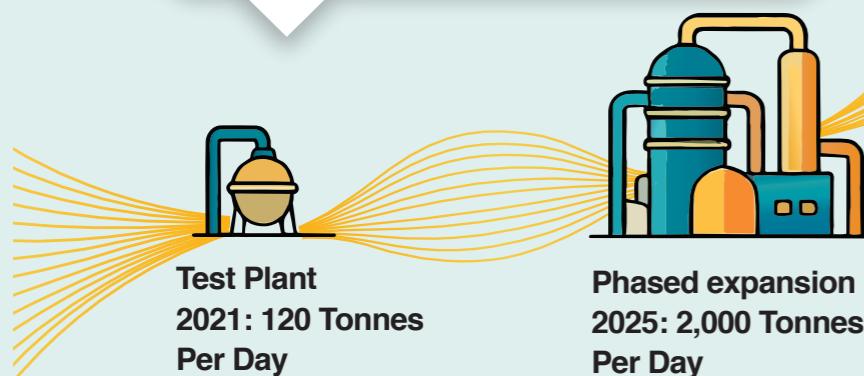
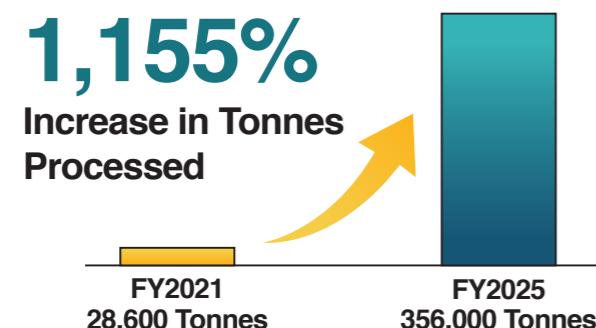
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# Delivering Sustained Value for Tanzania

Buckreef Gold Company's growth has been driven by disciplined execution, ensuring that operational expansion delivers lasting economic and social benefits for Tanzania.

**BGC**  
BUCKREEF GOLD COMPANY

## Scaling Operations & Production



Gold sold to Bank of Tanzania (BOT) to support national gold reserve purchase scheme  
2025: 4,200 ounces



## Economic Contribution to Tanzania

Economic Contribution	FY2021 (TZS)	FY2025 (TZS)
Revenue (Forex Earning)	6 Billion	144 Billion
Royalties Paid to Govt.	0.46 Billion	10 Billion
Local Procurement	3 Billion	124 Billion

## Four Years of Disciplined Progress

Since commencing operations, Buckreef has strengthened operational performance, deepened partnership with the Government of Tanzania, and increased investment in its workforce and surrounding communities.

## National and Local Impact

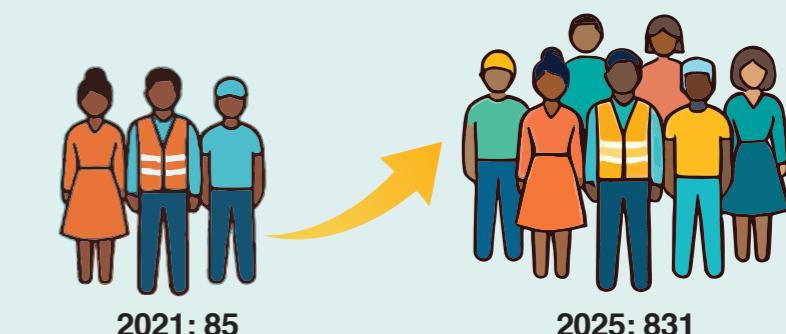
This approach has supported job creation for Tanzanians, rising tax and royalty contributions to national revenues, and increased participation of local businesses across the supply chain—driving wider economic activity in the region.

## Looking Ahead

As the operation continues to mature, Buckreef remains committed to responsible expansion, with a focus on sustainable practices, local procurement, skills development, and community infrastructure to support long-term shared value.

## Creating Shared Value

Expanding employment opportunities



**TZS 1.86 Billion**

Total Community Investment 2021 to 2025



## Core ESG Principles in Practice



Local Procurement



Workforce Health



Environmental Management



Transparent Governance

# TIRA honours top insurers as market rockets in 2024

By Business Insider Reporter

In mid October, 2025, under the blazing Dodoma sun, the Tanzania Insurance Regulatory Authority (TIRA) marked a milestone: the grand opening of its new headquarters, Tira Bima House, in the fast-growing suburb of Njedengwa.

The event went beyond symbolism as TIRA launched its 2024 Insurance Market Performance Report and honoured four top-performing insurers, celebrating growth, resilience, innovation, and trust.

Officiating the occasion, Zanzibar's Minister of State (Finance and Planning), Dr. Saada Mkuya Salum, urged insurers to expand affordable and accessible products in support of Universal Health Insurance. Commissioner of Insurance Dr. Baghayo Saquare reported record growth and rising market penetration, noting that insurance is increasingly becoming part of everyday life for Tanzanians.

## Recognizing Excellence: The 2024 TIRA Awards

At the heart of the ceremony, TIRA honoured four insurers whose 2024 performance stood out.

These awards reflect not only financial strength, but also corporate governance, innovation, and commitment to policyholders:

- National Insurance Corporation (NIC) – Best General Insurance Company
- Sanlam Allianz Life – Best Life Insurer
- Strategis Insurance – Best Health Insurance Company
- Tan-Re – Best Reinsurer

These companies were selected for their leadership in their respective segments, reflecting excellence in underwriting, claims settlement, capital strength, and strategic vision.

## What Made the Winners Stand Out

Although TIRA did not release full scoring, the 2024 report shows why each insurer excelled. NIC led the general insurance segment, accounting for 63.1 percent of total gross written premiums with TSh 952.2 billion, supported by its scale and market reach.

Sanlam Allianz Life performed strongly in life insurance, driven by trusted products and customer confidence. Strategis Insurance stood out in the



*Apart from gracing the TIRA 2024 Best Insurers Awards ceremony, Dr. Mkuya also presided over the official launch of the 2024 Insurance Market Performance Report.*

growing health segment, generating TSh 187.5 billion, equivalent to 12.4 percent of GWP, through customer-focused solutions and reliable claims management.

Tan-Re earned recognition in reinsurance, which surged 42.6 percent to TSh 374.3 billion, reinforcing market stability and underwriting capacity.

## Why Sanlam Allianz Sets the Standard in Life Insurance

The CEO of Sanlam Allianz Life, Julius Magabe, described the company's victory at the 2024 TIRA Best Insurers Awards as a clear affirmation of its market leadership and steadfast commitment to clients.

That leadership is best reflected in the company's strong financial per-



## The Broader Picture: Tanzanian Insurance Market in 2024

The 2024 report paints a picture of a rapidly maturing insurance sector:

1. **Gross Written Premium (GWP):**
  - The market grew strongly, with total premiums rising to TSh 1.52 trillion in 2024 — up from TSh 1.24 trillion in 2023.
2. **Premium by segment:**
  - General (TSh 952.2 billion; 63.1 percent),
  - Life (TSh 309 billion; 20.4 percent),
  - Health (TSh 187.5 billion; 12.4 percent).
3. **Assets and investments:**
  - The total assets of insurance companies reached approximately TSh 2.47 trillion (a 15 percent increase), with investment assets totaling TSh 1.41 trillion.
  - The investment portfolio is diversified, with around 40 percent in bank deposits, 32.9 percent in government securities, and 11 percent in real estate.
4. **Claims settlement:**
  - According to the report, claims paid by insurers rose to TSh 727.6 billion, a 6.9 percent increase from 2023 — a clear signal that insurers are meeting their obligations.
4. **Market density & coverage:**
  - Insurance density improved, with the average premium per person growing to TSh 22,878, and about 25.9 million Tanzanians (39.2 percent of the population) now covered by insurance.



*SanlamAllianz Life Insurance Tanzania CEO, Julius Magabe, whose company clinched the Best Life Insurer Award.*



# How Tanzania's key sectors will drive Dira 2050

By Business Insider Reporter

It's sunrise in the Southern Highlands, and drones are already hovering above the maize fields in Iringa. Below, smallholder farmers check their mobile dashboards for soil health updates and weather forecasts.

Hundreds of kilometres away, at the Port of Mtwara, cranes lift containers bound for regional markets, while solar panels shimmer over rooftops in Dodoma, proving electricity to power consumers.

That will be the new rhythm of Tanzania economy starting next financial year. The rhythm will depict a nation on the move, guided by Dira 2050, an ambitious roadmap whose ultimate goal will be to transform the national economy into one driven by productivity, innovation, and sustainability.

At the heart of this transformation will lie nine transformative sectors which the National Planning Commission (NPC) says have high economic, social and environmental potential to drive long-term prosperity, and promote sustainable growth.

## The strategic sectors

According to Dira 2050, the key sectors that will enable Tanzania to optimally leverage its vast natural resources, driving sustained economic growth and significantly enhancing the quality of life for its citizens, include agriculture, tourism, manufacturing, and mining.

The others are construction and real estate, the blue economy, sports and creative industry, financial sector, and the service sector. NPC says that these strategic sectors are poised to play a pivotal role in unlocking the country's full potential, fostering economic diversification, and ensuring a prosperous future for generations to come.

## Prioritisation

Their prioritisation was based on several factors including strong employment multiplier effects, export potential, and strong forward and backward linkages with other sectors.

The selection criteria also included potential of adding value to raw materials, which

enhances productivity, competitiveness, and industrial growth. The last aspect of the selection took into account the issue of revenue generation.

"Sectors with the ability to generate substantial, diversified, and sustainable public revenues are critical for financing national development priorities.

"These sectors contribute significantly to domestic revenue mobilisation, reduce dependency on external financing, and underpin fiscal sustainability," reads the new national development blueprint.

The NPC says that nine sectors will be systematically and periodically reviewed for their relevance and contribution to socio-economic transformation as envisaged by Dira 2050.

## 1. Agriculture: From fields of promise to engines of prosperity

For generations, agriculture has been the soul of Tanzania's economy. Today, it's becoming its technological frontier.

In the Southern Agricultural Growth Corridor of Tanzania (SAGCOT), partnerships between farmers, agribusinesses, and technology startups are reshaping the landscape. Precision farming, solar-powered irrigation, and digital supply chains are enabling farmers to produce more - and waste less.

Agriculture already contributes about 25 percent of GDP and employs over 60 percent of the workforce. By 2050, the goal is to turn Tanzania into an agro-industrial powerhouse - feeding its people, exporting premium produce, and empowering millions, especially women and youth.

## 2. The Blue Economy: Wealth beneath the waves

From the turquoise waters of Zanzibar to the deep basins of Lake Tanganyika, Tanzania's blue economy is surfacing as the next big growth story.

Fishing communities, once dependent on small-scale catches, are embracing aquaculture, marine biotechnology, and eco-friendly logistics. In Tanga and Mtwara, public-private partnerships are modernising ports, positioning Tanzania as a maritime gateway for East and Central Africa.

"Every wave holds opportunity," says Captain Omari Salum, a marine engineer involved in offshore wind feasibility studies. "We're learning to harvest energy and biodiversity without destroying it."

With its vast coastline and inland lakes, Tanzania's blue economy is projected to contribute significantly to GDP and employment by 2050 - proving that sustainability and growth can coexist.

## 3. Tourism: Beyond safaris, toward sustainable experiences

Tourism has long been Tanzania's window to the world - a land of majestic parks, pristine beaches, and vibrant cultures. But Dira 2050 is pushing the sector to evolve beyond traditional safaris.



## More Info: The five key dira drivers

Realising the Tanzania Development Dira 2050 hinges on five key drivers, among others: Integrated Logistics, Science and Technology, Research and Development (R&D), Digital Transformation, and Energy.

Integrated Logistics streamlines and Technology foster innovation, driving advancements that boost productivity and competitiveness. R&D is essential for creating new knowledge and evidence based solutions that address local challenges and enhance socio-economic growth.

Digital transformation facilitates the adoption of disruptive technologies that lead effectiveness. Finally, energy drives industrialisation, fosters innovation and sectors of the economy, raising living standards, and empowering communities. Together, these drivers are crucial for accelerating socio-economic transformation, enhancing productivity and improving the quality of life for all citizens, ultimately achieving the goals of Dira 2050.

New investments are flowing into eco-tourism, heritage circuits, cultural tourism, and digital platforms that connect local communities with global travelers. In the southern circuit - home to Ruaha and Nyerere National Parks - community-run lodges are redefining sustainable travel.

Young entrepreneurs are leading the charge. Neema John, founder of an online eco-travel company, says, "Tourists want authenticity - real stories, real people. That's Tanzania's advantage."

Tourism's contribution to GDP and foreign exchange remains vital, but its real legacy lies in empowering local communities - ensuring that every visitor helps preserve what they come to see.

## 4. Energy: Powering industrialisation and innovation

No engine drives transformation like energy. From massive hydro projects to solar mini-grids lighting up remote villages, Tanzania is on the path to universal energy access.

The Julius Nyerere Hydropower Project symbolises this ambition - set to generate over 2,000 MW and power factories, data centres, and homes. Meanwhile, private firms and development partners are investing in wind, solar, and natural gas infrastructure, ensuring energy diversity and resilience.

"Energy is not just electricity; it's empowerment," says solar engineer from the Ministry of Energy. "It powers every dream - from a small business to an entire city."

# Kariakoo Market and KMC cap off eventful 2025 with major milestones and reforms



**The General Manager of KMC, CPA Ashraf Abdulkarim.**

**By Mwanamkasi Jumbe**

Under the visionary leadership and capable management of the Kariakoo Market Corporation (KMC), Kariakoo Market has emerged as one of Tanzania's most compelling turnaround stories of 2025, closing the year with renewed strength, confidence, and ambition following the completion of its rehabilitation and transformation into an ultra-modern, world-class marketplace.

Today's reopening marks a decisive turning point: a marketplace once synonymous with structural and operational challenges has been transformed into a vibrant, efficiently managed commercial powerhouse—anchored in strong governance reforms, modernised business systems, and deliberate trader empowerment initiatives.

The iconic market today stands not only as Dar es Salaam's beating economic heart, but as a national benchmark for resilient urban trading ecosystems and future-ready marketplace transformation.

According to the General Manager of KMC, CPA Ashraf Abdulkarim, the reopening of Kariakoo Market formally ushers in the launch of the fully revamped marketplace following years of extensive reconstruction and modernisation.

## From devastation to reopening and renewal

This year's momentum can be traced back to the devastating fire of July 10, 2021, which destroyed much of the historic Kariakoo Market.

The inferno caused losses worth billions of Tanzanian shillings and displaced hundreds of traders from one of the country's most vibrant commercial hubs.

In response, the government allocated substantial funds—about TSh 28 billion—to reconstruct and renovate the market's facilities, blending restoration with modern safety and operational upgrades.

As a result of these transformative investments, Kariakoo Market has been completely rejuvenated and proudly stands ready to welcome back traders, triumphantly ushering in a new era of vibrant commerce and economic prosperity at the very heart of Dar es Salaam's iconic business landscape.

## Key Developments in 2025

Following extensive renovation and reconstruction after the devastating 2021 fire, the iconic Kariakoo Market—an enduring commercial powerhouse serving Tanzania and the wider Great Lakes region—now stands ready for reopening, ushering in a new era as traders return to modernised, safer, and more efficiently structured business spaces.

To facilitate this transition, a verified list of 1,520 pre-fire traders was published, granting rightful business owners priority access to reclaim their spaces upon completion of formal registration procedures—a move that decisively restored confidence, fairness, and continuity within the trading ecosystem.

In parallel, KMC undertook a major digital transformation. Through the rollout of TAUSI, a digital registration and space allocation system, the corporation strengthened transparency, streamlined processes, reduced disputes, and enhanced revenue accountability—solidifying Kariakoo's evolution into a modern, technology-enabled trading hub.

In May and June, an electronic auction for market shops and spaces was conducted via TAUSI, enabling fair and open access for entrepreneurs.

## 24-Hour business operations

In 2025, selected zones within Kariakoo Market successfully piloted round-the-clock trading, marking a major step toward transforming the hub into a vibrant 24-hour commercial centre.

The extended operating hours significantly enhanced customer access and convenience, strengthened the market's competitiveness against regional trading destinations, stimulated higher business turnover, and created new employment and income opportunities—reinforcing Kariakoo's role as a dynamic economic engine for Dar es Salaam and beyond.

As part of commemoration of Customer Service Week in 2025, KMC offered two months of tax relief to traders who lost property in the 2021 fire—a move widely praised for rebuilding confidence and trust between traders and authorities.



*The renovated Kariakoo Market, reborn through extensive modernization, is a symbol of resilience and a vital commercial hub.*

Another major milestone that made 2025 a remarkable and eventful year for KMC and Kariakoo Market was the long-awaited settlement of retiree debts.

In a highly reassuring development for former employees, the Treasury released funds to clear outstanding payments owed to KMC retirees, bringing closure to long-standing financial claims that had lingered for years.

This move did not only restore dignity, trust, and confidence among pensioners and their families, but it also strengthened institutional credibility and helped stabilize the corporation's financial footing—positioning KMC for more disciplined, responsible, and sustainable management going forward.

## A look ahead: Strategic Vision 2026-2031

In line with Tanzania's long-term national aspirations under Dira 2050, KMC also embarked on developing a new Five-Year Strategic Plan (2026-2031) to steer the next phase of Kariakoo's transformation.

The blueprint aims to position the market as a modern, resilient, technology-driven commercial institution that supports inclusive economic growth, enhances urban productivity, strengthens trader welfare, and reinforces

Kariakoo's role as a key engine in Tanzania's journey toward a competitive, innovative, and sustainably developed economy.

Speaking on the initiative, CPA Abdulkarim emphasized the participatory and forward-looking nature of the process:

"We have engaged stakeholders from government offices, traders, planners and other partners to develop a strategic plan that incorporates multiple perspectives and responds to diverse needs. Our goal is to position Kariakoo

as a market leader that delivers enhanced services, modern infrastructure, and sustainable growth."

CPA Abdulkarim noted that the strategy will build on national economic frameworks and leverage digital tools and modern systems to transform the market into a state-of-the-art business centre with upgraded facilities such as improved parking, fire suppression systems, emergency areas, and

## Kariakoo Market & KMC: historical and legal fact sheet

### 1. Kariakoo Market

- One of Tanzania's oldest and largest urban markets, located in Dar es Salaam.
- Established during the colonial era, evolved from an open-air trading post into a structured commercial hub.
- Serves wholesalers, retailers, and cross-border traders; central to social and economic life in Dar es Salaam and the region.

### Historical highlights:

- ✓ Early 20<sup>th</sup> century: Market development under German and British colonial administration.
- ✓ Became a hub for diverse traders, shaping urban commerce and livelihoods.

### 2. Legal establishment – Kariakoo Market Corporation (KMC)

- Established under Tanzania's Urban Authorities Laws and related market regulations.
- Mandate: Manage, maintain, and regulate operations within Kariakoo Market.
- Ensures orderly trade, infrastructure upkeep, safety, and revenue collection, and long-term sustainability.

advanced operational technologies.

### Social and economic significance

The resurgence of Kariakoo Market is not simply about physical infrastructure; it represents the restoration of economic dignity, stability, and opportunity for thousands of traders and their families.

Socially, it restores community networks and daily livelihoods. Commercially, it revitalizes one of East Africa's most important marketplaces. Economically, its reopening promises to drive increased commerce, cross-border trade, and job creation across sectors. As Tanzania and its neighbours usher in 2026, Kariakoo's revival symbolizes resilience, innovation, and a renewed engine of growth—both for the city of Dar es Salaam and the broader East African economy.

The market serves not only the city's millions of residents but also supports supply chains and commerce throughout Tanzania and the wider Great Lakes region, linking wholesalers, retailers, and consumers across borders. Its full reopening is expected to catalyse renewed trade flows, strengthen livelihoods, and boost investor confidence locally and regionally.



## UTT AMIS SHINES IN 2025:

# A year of growth, innovation and inclusive wealth creation



### By Business Insider Reporter

The Unit Trust of Tanzania - Asset Management and Investor Services (UTT AMIS) has closed 2025 as one of the country's strongest-performing financial institutions, delivering robust returns across all its funds while deepening financial inclusion and consolidating its position as Tanzania's most trusted investment partner.

As the nation's pioneering collective investment scheme manager, UTT AMIS entered the year with a clear mandate: modernise platforms, expand access to savings and investment opportunities, and align its products with Tanzania's long-term aspirations under Dira 2050.

Its performance in 2025 reflects disciplined fund management, technological innovation and an unwavering focus on giving more Tanzanians the tools to build sustainable wealth.

#### Strong growth across all funds

Assets under management grew steadily, signalling investor confidence amid domestic reforms and a shifting global economic environment. UTT AMIS maintained its hallmark discipline - diversification, risk-aware decision-making and rigorous market research - which enabled the institution to protect capital while generating competitive returns.

Each of the organisation's funds delivered performance aligned with its mandate, supporting a broad investor base that includes low-income earners, families, SMEs, pensioners and institutional clients. The outcome was a more inclusive and empowered investment community nationwide.

#### Umoja Fund: The flagship of inclusion

The Umoja Fund remained the backbone of UTT AMIS's mission to democratise investment. Its diversified portfolio of government securities, equities and money market options provided stable medium-to-long-term returns.

The Fund continued to attract thousands of new investors, especially from the informal sector, small businesses, students and civil servants.

In 2025, increased public sensitisation and fully digitised onboarding channels helped elevate participation, reinforcing Umoja as one of Tanzania's most accessible vehicles for building savings culture.

#### Wekeza Maisha Fund: Driving long-term financial security

The Wekeza Maisha Fund recorded a successful year as more Tanzanians adopted long-term saving strategies for retirement, health and homeownership. Its balanced but conservative structure appealed to middle-income earners and professional groups seeking stability.

Growth was supported by expanded distribution channels, targeted awareness campaigns and strategic collaborations with employers. The Fund's performance affirmed UTT AMIS's commitment to helping Tanzanians secure their long-term financial well-being.

#### Watoto Fund: Investing in the next generation

Demand for the Watoto Fund rose steadily as parents and guardians prioritised structured saving for children's education and future opportunities. Outreach through schools, parenting forums and digital platforms strengthened understanding of early investment, enabling families to take advantage of compounding returns.

The Fund remained a cornerstone of UTT AMIS's vision to empower future generations.



#### Jikimu Fund: Reliable support for everyday needs

Serving short-term financial needs, the Jikimu Fund maintained stable returns driven by its low-risk portfolio of short-duration securities and fixed-income instruments.

SMEs, households managing monthly expenses and institutions with short-term obligations increasingly relied on the Fund for liquidity and steady income generation.

Digital access - enabling seamless deposits and withdrawals - was a major contributor to its growth.

#### Liquid Fund: Top choice for cash management

The Liquid Fund reinforced its status as one of Tanzania's most preferred money market options, offering daily liquidity with attractive returns. Its appeal spanned risk-averse individuals to corporate treasuries managing cash flows. Strong placement in short-term government and commercial securities ensured consistent performance throughout the year.

#### Bond Fund: Stability for long-term investors

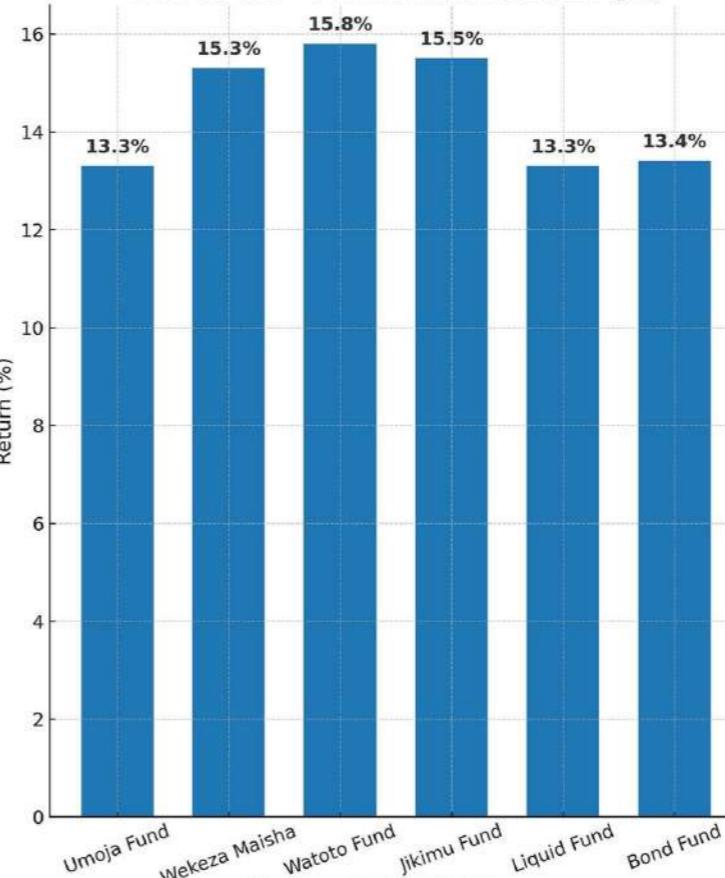
The Bond Fund benefited from Tanzania's stable macroeconomic environment and favourable yields in government securities. Targeting medium-to-long-term investors, it attracted pensioners, retirees and professionals focusing on predictable income and capital protection. Disciplined market analysis helped minimise interest-rate risk and maximise investor value.

#### Expanding funds management services

UTT AMIS strengthened its institutional funds management division, offering tailored investment solutions for government agencies, pension schemes, SACCOs, NGOs, religious entities and private firms.

Growing demand for structured portfolio management reaffirmed

#### UTT AMIS - Performance 2025 (%)



UTT's position as a partner of choice for institutions seeking professionalism and accountability.

#### Growth in wealth management

The wealth management arm expanded significantly in 2025, providing high-net-worth individuals with bespoke advisory services, premium investment strategies and data-driven insights.

Relationship managers worked closely with clients to build multi-generational portfolios aligned with global and domestic opportunities.

#### Technology at the centre of financial inclusion

Digital transformation remained one of UTT AMIS's biggest achievements of 2025. Enhanced mobile apps, online portals and real-time payment systems allowed investors across urban and rural Tanzania to join funds, track performance and transact with unprecedented convenience.

Technology has become central to UTT's mission to remove geographic and economic barriers to investment.

#### The road ahead

As the year ends, UTT AMIS stands stronger and more inclusive, having broadened its customer base, deepened institutional confidence and delivered products aligned with national development goals.

Its disciplined investment strategies, customer-focused innovations and commitment to transparency ensure that millions of Tanzanians can build wealth and share in the country's economic growth.

In 2025, UTT AMIS did more than manage funds - it expanded opportunity, strengthened financial resilience and helped shape Tanzania's journey toward a more prosperous and inclusive future.

# East Africa in 2025: A region balancing growth, geopolitics and structural pressures



Kenya's Nairobi City,  
one of modern urban  
centres in East Africa

By Business Insider Reporter

East Africa entered 2025 with a sense of renewed economic ambition, shaped by shifting global markets, domestic political transitions and long-awaited investments across energy, logistics and technology.

Yet beneath the headline forecasts of steady growth lies a set of structural challenges - ranging from debt pressures to climate shocks and evolving trade dynamics - that continue to test the region's economic resilience.

Across the six major economies - Kenya, Tanzania, Uganda, Rwanda, Ethiopia and South Sudan - the story of 2025 is one of cautious expansion, divergent fiscal paths

and the growing role of regional integration in sustaining momentum.

## A return to growth, but with uneven gains

After years of COVID-19 post-pandemic recovery, East Africa remains one of the fastest-growing blocs on the continent. The African Development Bank (AfDB) placed regional growth at just over 5 percent in 2025, driven by strong performance in services, energy, agriculture and increasingly, digital innovation. But the growth narrative is far from uniform.

## Kenya - Debt pressure

Kenya's economy continues to stabilise after a turbulent 2023-2024 period marked by currency volatility and inflationary spikes. The Kenyan shilling staged a modest recovery in early 2025 as monetary tightening took hold, easing pressure on import-dependent sectors. Investor sentiment strengthened on the back of renewed IMF support, improved agricultural yields, and continued expansion in ICT and fintech.

Still, high public debt - hovering near 68 percent of the country's GDP - remains a constraining force, leaving the government with little room for expansive fiscal policy.

## Tanzania - Steady economic growth

By contrast, Tanzania is consolidating its position as one of the most stable and steadily expanding economies in the region. Growth projections of 6-6.5 percent for 2025 are supported by rising investment in mining, infrastructure, manufacturing and energy.

The government's push to accelerate strategic projects - from the Standard Gauge Railway (SGR) to the East African Crude Oil Pipeline (EACOP) - has attracted foreign capital and strengthened the country's industrial ambitions.

Private sector confidence has also improved under steady monetary policy and sustained reforms targeting logistics, digital payments and public investment management.

## Uganda - Commercialisation of oil sector

Uganda's 2025 outlook is tied closely to the timeline for the commercialisation of its oil sector. With key decisions now finalised on upstream projects and pipeline development, the country is gearing up for a medium-term investment surge.

Oil remains the anchor of Uganda's economic expectations, but non-oil sectors - including construction, agro-processing and manufacturing - are benefiting from the broader uptick in infrastructure spending. Inflation is largely contained, though youth unemployment and fiscal space issues remain major pressure points.

## Rwanda - Services-led economy

Rwanda continues its trajectory as a services-led economy, powered by tourism, business events, ICT and logistics. The Kigali International Financial Centre (KIFC) is beginning to attract measurable interest as a regional investment hub, while substantial government spending on health and digitisation is boosting long-term competitiveness.

However, the country's dependence on external financing and vulnerability to regional security dynamics could soften growth later in the year.

## Ethiopia - Economic adjustments

Though it is not part of proper east Africa grouping, Ethiopia economy is intertwined more with EAC.

Ethiopia is undergoing one of the region's most complex economic adjustments. Inflation - though declining - remains elevated, and the country

continues to grapple with foreign exchange shortages, post-conflict reconstruction needs and negotiations with creditors. Yet green energy, agriculture and manufacturing show potential, especially as the government deepens reforms and seeks new private capital under its home-grown economic reform agenda.

## South Sudan - Instability

For South Sudan, oil production disruptions and instability continue to undermine recovery. Nevertheless, improving regional diplomatic engagement is offering a narrow but meaningful path for stabilisation.

## Trade, integration and infrastructure: The regional engine

The East African Community (EAC) entered 2025 with renewed focus on harmonising trade rules, opening cross-border markets and accelerating major infrastructure links. The bloc's drive to reduce non-tariff barriers (NTBs) is beginning to bear fruit: truck turnaround times have improved, customs processes are increasingly digitised, and cross-border payments platforms are expanding.

Energy and transport corridors are at the heart of this transformation. Tanzania's SGR, when completed, will reshape freight logistics between Dar es Salaam, Uganda, Rwanda and Burundi. Kenya, too, is investing heavily in port modernisation and highway upgrades to strengthen Mombasa's competitiveness. EACOP, despite external pressure and litigation, is emerging as a pillar of long-term regional energy security and export potential.

The integration of digital trade is also gathering pace. Mobile money interoperability, data infrastructure investments and fintech innovation are expanding intra-regional business and reducing transaction frictions.

Kenya and Rwanda remain leaders in ICT, while Tanzania and Uganda are rapidly advancing regulatory reforms to attract digital investment.

## The weight of structural risks

The region's economic prospects are clouded by persistent structural risks.

## REGIONAL ROUNDUP



East Africa leaders in a meeting.

### Inflation is easing but remains

sensitive to global commodity price shifts, particularly fuel and food. A strong El Niño cycle from late 2024 into 2025 disrupted agricultural cycles in several countries, with Tanzania and Kenya experiencing alternating floods and drought conditions that strained food supplies and rural incomes.

Debt remains one of East Africa's most pressing challenges. Kenya and Ethiopia continue to face significant repayment obligations, while Uganda and Rwanda must balance development spending with long-term sustainability. Tanzania stands out for maintaining relatively moderate debt levels, giving it more room to pursue capital-intensive projects.

Currency volatility, though stabilising, still affects business planning, particularly in import-dependent manufacturing and energy.

### A region in transition

East Africa's 2025 economic landscape is defined by a delicate balance: strong long-term fundamentals and transformative investments on one side, and external shocks, fiscal constraints and global geopolitical tensions on the other.

The region's resilience will depend on accelerating integration, deepening structural reforms and advancing strategic projects - while navigating the political transitions and climate realities that shape its future.

If current trends hold, East Africa could close 2025 as Africa's most dynamic economic bloc - one steadily building the infrastructure, energy capacity and digital foundations needed to define its next chapter of growth.

# NHC bets on technology to crack housing affordability challenge

- Parliament pushes modern construction and research to cut costs
- From Nyerere's nation-building vision to Vision 2050 delivery
- NHC's financial turnaround shows public institutions can compete and perform

By Business Insider Correspondent

The National Housing Corporation (NHC) has placed technology, research and cost efficiency at the centre of Tanzania's housing future, unveiling an ambitious transformation agenda before Parliament, signaling a decisive shift towards modern, scalable and affordable construction.

Appearing before the Parliamentary Standing Committee on Lands, Natural Resources and Tourism, NHC Director General Hamad Abdallah outlined the Corporation's short-, medium- and long-term strategy to expand access to decent housing nationwide - while safeguarding its commercial sustainability.

At the heart of the plan is the adoption of modern building technologies, deeper research into alternative construction materials and stronger project management - tools NHC believes are essential to closing Tanzania's widening housing deficit amid rapid urbanisation and rising construction costs.

Abdallah told lawmakers that NHC's reforms are firmly aligned with the National Development Vision 2050 (Dira 2050), positioning the Corporation to meet both today's housing demand and the long-term needs of a growing, urbanising population.

## Parliament: Strong performance, sharper expectations

After reviewing the report, Committee Chairperson Timotheo Mzava commended NHC's performance in housing delivery, public asset management and financial growth, describing the Corporation as one of the better-performing public institutions.

However, Parliament issued a clear strategic directive: innovation must now translate into affordability.

"Housing demand is growing every day. The solution is not only to build more houses, but to build at costs that citizens can afford," Mzava said. "We want NHC to work closely with research institutions and technology partners to identify construction methods and materials that reduce costs without compromising quality."

The Committee pledged to work with the Ministry of Lands, Housing and Human Settlements Development to strengthen policies, systems and the legal framework needed to accelerate affordable housing delivery, particularly for low- and middle-income earners.

## Government backs technology-led housing reform

The Minister for Lands, Housing and Human Settlements Development echoed Parliament's position, affirming the Sixth Phase Government's full support for NHC's technology-driven direction.

He said ongoing policy and regulatory reforms will prioritise environmentally friendly construction methods, faster delivery timelines and lower housing costs.

"The Government sees NHC as a strategic partner in implementing the national housing policy. Technology, innovation and strong governance are the pillars of delivering decent housing for all," the Minister said.

## From Nyerere's vision to institutional reinvention

In tracing NHC's journey, Abdallah reminded Parliament that the Corporation was established in 1962 under Act No. 45, making it one of the earliest public institutions created by Mwalimu Julius Nyerere, barely a year after Tanganyika's independence.

Originally, NHC focused on providing safe housing while managing government and private buildings, including rent collection. Its early financing relied on government grants (47 per cent), loans from the Housing Bank and the Government of the Federal Republic of Germany (40 per cent), and internal revenues (13 per cent).



Permanent Secretary Anthony Sanga, addresses a meeting between NHC and the Parliamentary Standing Committee on Lands, Natural Resources and Tourism in Dodoma. Other photos show committee members following presentations by NHC Director General Hamad Abdallah.

A major turning point came in 1990, when NHC was reconstituted under Act No. 2 following its merger with the former Registrar of Buildings, expanding its mandate and asset base. Further legal amendments in 2005 strengthened efficiency and competitiveness while preserving its public service role.

Today, NHC's statutory mandate spans housing development, commercial property, construction materials, property management and maintenance - functions increasingly anchored in research, innovation and modern construction technologies.

## Financial results that defy public-sector stereotypes

The financial figures presented to Parliament underscored NHC's turnaround. In the 2024/25 financial year, the Corporation projected a pre-tax profit of TSh 30.1 billion but closed the year with TSh 58.86 billion, achieving 138 per cent of its revised target.

Government dividends rose from TSh 1.2 billion in 2024 to TSh 6 billion in 2025, reflecting NHC's growing contribution to the Treasury. Total assets have climbed to TSh 6.3 trillion, driven by expanded housing projects, commercial developments and land holdings.

## Affordable housing and strategic national projects

On the ground, Abdallah highlighted the Samia Housing Scheme, a flagship initiative to construct 5,000 low- and middle-cost homes in regions including Dar es Salaam and Dodoma. The programme targets ordinary Tanzanians long excluded from formal housing markets due to high prices.

Beyond residential housing, NHC is delivering major strategic projects - ministerial complexes in Dodoma, hospitals, markets, schools and commercial buildings - developments that have created jobs, modernised urban centres and strengthened public revenues.



## CEOs Forum 2025:



Former Vice President, Dr. Phillip Mpango (middle), Minister of State responsible for Planning and Investments, Prof. Kitila Mkumbo (left) and Treasury Registrar, Nehemia Mchechu during the 2025 CEO Forum in Arusha.

## A defining test for public firms reforms

By Business Insider Reporter, Arusha

Inside Simba Hall at the Arusha International Conference Centre on August 23, 2025 the atmosphere was less ceremonial and more consequential. With more than 650 chairpersons and chief executives from over 300 public institutions in attendance, the CEOs Forum 2025 unfolded as a strategic reckoning for Tanzania's public sector.

What emerged over four days of debate, data and candid reflection was a clear message: Tanzania's public institutions are no longer being judged merely on service delivery, but on their ability to compete, innovate and generate value in a fast-integrating regional and global economy.

### From administrators to regional players

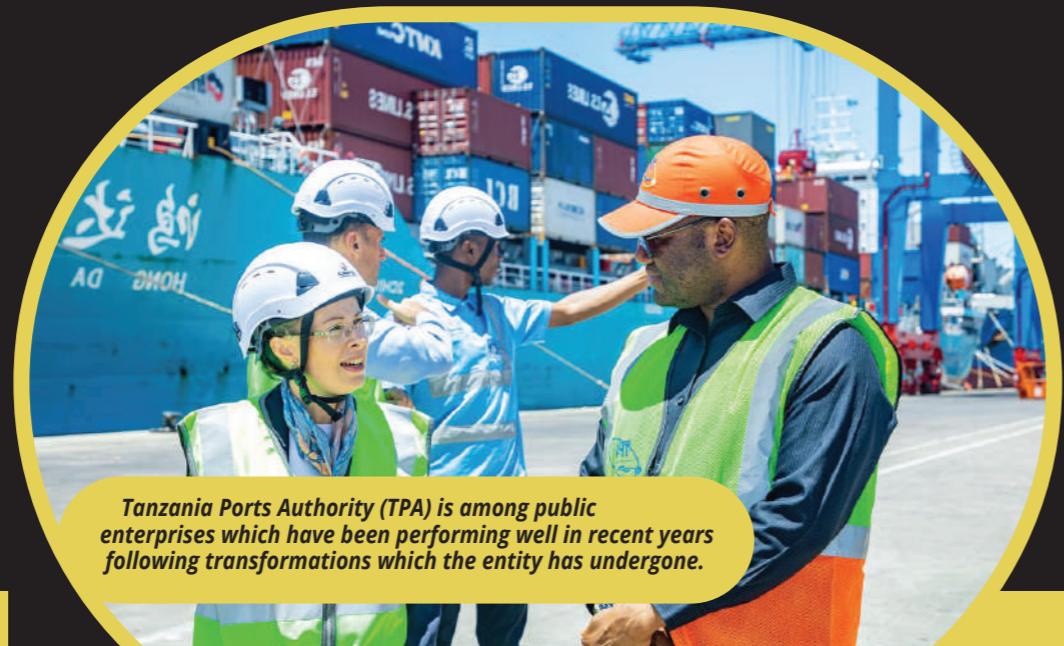
The then Vice President, Dr. Philip Mpango, set the tone in his opening address with a challenge that reverberated throughout the forum. Tanzania's public corporations, he said, must move beyond inward-looking mandates and position

themselves as regional actors capable of attracting investment, forging cross-border partnerships and projecting Tanzanian excellence across Africa.

"To thrive in a global economy, we must think beyond our borders," Dr. Mpango told delegates. "Public entities must not only meet domestic

needs; they must become competitive ambassadors of Tanzania in regional and international markets."

The call was ambitious, but grounded in economic reality. According to the Office of the Treasury Registrar (OTR), government investments tied up in public



Tanzania Ports Authority (TPA) is among public enterprises which have been performing well in recent years following transformations which the entity has undergone.

institutions now stand at TSh 86 trillion, up from TSh 65 trillion in 2020. The question repeatedly posed during the forum was whether these assets are delivering commensurate returns for taxpayers.

### Reform under pressure

That pressure was reinforced by the former Deputy Prime Minister and Minister for Energy, Dr Doto Biteko, who used his closing address to underline that reform is no longer optional. With fiscal constraints tightening and development needs expanding, public entities must reduce reliance on government subsidies and demonstrate measurable performance.

Citing recent success stories, Dr. Biteko pointed to the Tanzania Petroleum Development Corporation (TPDC), which doubled its contribution to the Consolidated Fund within a year, and the National Housing Corporation (NHC), whose revenue contribution surged by 363 percent.

These examples, he argued, prove that reform works when leadership, governance and incentives are aligned.

Yet the subtext was unmistakable: institutions that continue to underperform will face closer scrutiny and tougher accountability.

### Governance takes centre stage

Few presentations captured this reality more clearly than that of Treasury Registrar, Nehemia Mchechu. While acknowledging the growth in public asset values, he warned that size alone does not translate into impact.

Weak procurement practices, poor contract management, bloated payrolls and limited performance monitoring, he noted, continue to erode value in several institutions. Strengthening governance frameworks, professionalising boards and enforcing financial discipline are now central to safeguarding public investments.

The forum reinforced a growing consensus that governance reform is not a compliance exercise, but a prerequisite for competitiveness, investor confidence and long-term sustainability.

### Digital transformation: An unfinished agenda

Another fault line exposed at the forum was digital inclusion. Bank of Tanzania (BoT) Director for Financial Deepening and Inclusion, Kennedy Komba, highlighted a paradox: while mobile money is widespread, only about 24 percent of Tanzanian adults hold formal bank accounts.

More strikingly, up to 40 percent of men and 30 percent of women lack SIM cards registered in their own names, effectively excluding them from digital financial services.

State-owned enterprises, Mr Komba argued, are uniquely positioned to bridge this gap. With their reach in transport, energy, water and communications, SOEs could anchor Tanzania's digital public infrastructure - from integrated payment systems to digital salaries and service platforms - if reforms are pursued decisively.

### The cost of bureaucracy

Private-sector voices added an important dimension to the debate. Puma Energy Tanzania CEO Fatma Abdallah urged public institutions to confront internal inefficiencies that stifle innovation.

Bureaucracy, she said, often undermines agility and responsiveness, particularly in a competitive regional environment. Her call for leaner decision-making, empowered workforces and stronger ESG accountability resonated with executives grappling with rigid legacy systems.

The message was clear: structural reform must be matched by cultural change. Africa's financial autonomy and Tanzania's opportunity

The forum also looked outward. Ambassador Marie-Antoinette Rose-Quatre of the African Peer Review Mechanism introduced the planned African Credit Rating Agency, a continental initiative aimed at providing more context-sensitive assessments of African economies.

She described Tanzania as well placed to benefit, given its strategic location, improving governance of SOEs

and growing role under the African Continental Free Trade Area. Strong institutions, she argued, could unlock alternative financing - from regional bonds to cross-listings - reducing dependence on external credit perceptions.

### Performance recognised, expectations raised

Awards presented by the OTR underscored the forum's performance-driven ethos. Institutions such as NHC, TPDC and STAMICO were recognised for commercial excellence, while bodies like the BoT, TMDA and TMX were acknowledged for governance and transparency.

For public service delivery, institutions including JKCI and LATRA were singled out for digital innovation and customer focus. These recognitions were not merely celebratory; they served as benchmarks for peers.

### A sector at a crossroads

Ultimately, the CEOs Forum 2025 revealed a public sector at a critical juncture. Tanzania's ambition to become a US\$1 trillion economy by 2050 will depend not only on private investment and policy vision, but on whether public institutions can transform into efficient, accountable and commercially astute entities.

As Dr. Mpango reminded delegates, "Strong governance of public institutions is not just about financial returns. It is about jobs, services and trust."

The forum made one thing clear: the era of tolerance for underperformance is ending, and Tanzania's public sector is being asked - perhaps for the first time at this scale - to prove its value in a competitive world.



Treasury Registrar, Nehemia Mchechu speaks during 2025 CEO Forum held in Arusha last August.

## HOSPITALITY INDUSTRY

# Tanzania's tourism comeback hits record highs

By A Special Correspondent

In the span of just a few years, Tanzania's tourism sector has scripted an extraordinary comeback. Once battered by the Covid-19 pandemic, the industry has now reached new heights of performance, with record receipts and visitor numbers.

At the core of this resurgence sits the Tanzania Tourist Board (TTB), working in concert with the Ministry of Tourism and Natural Resources and national macroeconomic frameworks like Dira 2050.

Latest Bank of Tanzania (BoT) reports offers fresh empirical backing, confirming that tourism is now a pillar of economic resilience. In the year ending May 2025, tourism receipts even surpassed gold export earnings, bringing in US\$3.92 billion compared to gold's US\$3.83 billion.

This historic economic shift was a result of government reforms and strategic efforts to boost the tourism sector, increasing arrivals to over 2.17 million international tourists during the period.

Travel receipts increased to US\$ 3,845.4 million in the year ending August 2025, suggesting continued strengthening of tourism activities, as international tourist arrivals grew from 2,051,404 to 2,287,377.

In the year ending September 2025, BoT says tourist arrivals increased by 11.9 percent to 2,315,637.

### From crisis to resurgence

In 2020, Tanzania's international arrivals collapsed, and tourism receipts tumbled - a reflection of the global shock. But



*Tanzania is endowed with serene beaches which attracts millions of international travellers each year.*

by 2025, the rebound has been emphatic.

According to BoT, "travel (tourism) receipts rose by 3.8 percent to US\$ 3,871.9 million, consistent with the increase in the number of international tourists to 2,249,387 from 2,026,378 in the previous year."

Even more striking is the fact that in the year ending April 2025, service receipts (led by tourism) accounted for 56 percent of total services revenues.

Meanwhile, official government sources confirm that by early 2025, Tanzania had welcomed more than 5.3 million visitors - surpassing the 5 million target ahead of schedule - and earned nearly US\$ 3.95 billion from tourism.

These numbers suggest that tourism is no longer just a recovery story - it is now a driver of macro stability and growth.

### Dira 2050 and tourism: Setting the strategic stage

On 17 July 2025, President Samia Suluhu Hassan officially launched Vision 2050 in Dodoma, ushering in a bold framework to guide Tanzania's development over the next quarter century.

At that occasion, the TTB Director General, Ephraim Mafuru, delivered remarks that underscored the centrality of tourism in the national agenda:

"Tourism is not just about travel, it is a catalyst for development, employment, cultural exchange, and international visibility," he said, adding that Dira 2050 "gives us a renewed mandate to position Tanzania as a globally competitive and sustainable destination."

The official ministry website likewise notes that Dira 2050 integrates tourism as a strategic growth sector - emphasising ecological tourism, heritage and cultural tourism, beach and urban offerings, and niche areas like conference and gastronomic tourism.

This high-level alignment gives TTB not just license but responsibility to translate visionary ambition into real, measurable gains.

### TTB leading the comeback: Strategies and leadership

#### 1. Brand building, global campaigns

Under the leadership of Mr. Mafuru, TTB has doubled down on global branding efforts. The board has produced cinematic and documentary content that elevate Tanzania's story abroad.

It has also maintained consistent presence at flagship



*President Samia Suluhu Hassan during the filming of Royal Tour documentary.*



## HOSPITALITY INDUSTRY

expos (FITUR, ITB, WTM) to secure deals and partnerships.

Key to this approach is turning awards into assets: at the Dira 2050 launch, Mr. Mafuru cited Tanzania's recent accolades, including Africa's Leading Destination, World's Leading Safari Destination, and Africa's Leading Tourist Board (TTB), as proof of growing global legitimacy.

#### 2. Product diversification, destination spread

To reduce reliance on traditional circuits (Serengeti, Ngorongoro, Zanzibar), TTB has spearheaded efforts to identify and promote 337 new tourist attractions across regions, including cultural, ecological, and adventure destinations.

#### 3. Policy advocacy, institutional support

While TTB is promotional in scope, it works hand in glove with the Ministry of Tourism and Natural Resources. The ministry, in turn, is preparing a new fiveyear strategic plan (2026-2031) to institutionalize efficient governance, sustainable practices, and investment alignment.

### 2025: Milestones, data and momentum

Under TTB's stewardship, 2025 has already delivered major breakthroughs.

Strong earnings expansion. In the BoT's August 2025 MER, tourism receipts are reported at US\$ 3,871.9 million - growing by 3.8 percent.

Rising arrivals. International tourist numbers in the same period reached 2,249,387, compared to 2,026,378 in the prior year.

Macro integration. The MER's affirmation that tourism now plays a prominent role in services revenue underscores the sector's new weight in national accounts.

Inflation and policy support. The MER also shows inflation in Tanzania remains stable (roughly 3-4 percent), which gives confidence to both investors and consumers.

Combined, these numbers show that 2025 is not just a continuation of recovery but a transition into a new phase of tourism-led growth.

### 2025: A year of milestones

Under TTB's leadership, Tanzania achieved - and exceeded - ambitious national goals outlined in the CCM 2020-2025 Election Manifesto. The numbers speak for themselves:

Year	Tourist arrivals	Tourism receipts
2020	620,900	USD 1.0B
2021	922,692	USD 1.3B
2022	1,454,920	USD 2.5B
2023	1,808,205	USD 3.4B
2024	2,141,895	USD 3.9B
2025*	5.3 million+	USD 3.95B (Feb)

Tanzania not only met its 2025 target of 5 million tourists a year early, but also positioned itself as one of Africa's most resilient and fastest-growing tourism markets.





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- ✓ Flexible sizes to suit different business needs
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- ✓ Reducing reliance on imported packaging
- ✓ Enhancing product presentation and market competitiveness
- ✓ Promoting value addition and industrial development in Zanzibar

## CONTACT US

For orders, inquiries, and service arrangements, please contact:

Zanzibar State Trading Corporation (ZSTC)

Address: Maisara Zanzibar

Tel: Mob/WhatsApp: +255 776 888 222

Email: [info@zstc.co.tz](mailto:info@zstc.co.tz)

Website: [www.zstc.co.tz](http://www.zstc.co.tz)



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Baldwin Ph. Kachenje, Managing Director of BFL with the various consignee's and shippers respectively.

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*Managing Director of BFL, Baldwin Kachenje*



# Bagamoyo Eco-Maritime City poised to power Tanzania's industrial revolution

By Business Insider Reporter

**G**uided by the visionary framework of Dira 2050, Tanzania is poised to turn its economic ambitions into tangible industrialisation milestones, unlocking growth, competitiveness, and regional trade leadership.

Initiative at the heart of this transformation include the Bagamoyo Eco-Maritime City (BEMC), a flagship project set to redefine the country's role in regional and global trade.

Driving this ambition is the Tanzania Investment and Special Economic Zones Authority (TISEZA), a cornerstone institutional reform of the Sixth Phase Government under President Dr Samia Suluhu Hassan.

Formally launched on July 1, 2025, TISEZA consolidates the former roles of TIC, EPZA, and SEZ authorities into a single, investor-focused institution designed for speed, clarity, and efficiency.

As Tanzania's new investment gateway and a catalyst for Dira 2050, TISEZA is spearheading a national special economic zones strategy centred on five flagship zones: BEMC, Kwala, Benjamin Mkapa-Mabibo, Nala, and Buzwagi.

BEMC is envisioned as a fully integrated industrial and logistics ecosystem, anchored by a planned world-class deep-sea port at Mbegani.

TISEZA Director General Gilead Teri says the port is designed to become a primary gateway along Africa's eastern seaboard by 2050, linking international and intra-African maritime trade with export-oriented manufacturing and value addition.

"This integration is intended to unlock scale, efficiency,

and competitiveness for Tanzanian industry," he said.

"We invite global investors to access investment-ready land within BEMC, a designated Special Economic Zone strategically positioned for regional and international markets," he added..

According to him, priority BEMC sectors include:

- Pharmaceuticals
- Agro & food processing
- Textiles & apparels
- Automotive assembly
- Clean energy and transitions technologies
- Industrial parks and Construction

Under the BEMC master plan, Mbegani Port will connect seamlessly to an industrial park, tech hub, and Special Economic Zone, supported by roads, rail, logistics, utilities, and digital infrastructure. Complementary business services, housing, education, and healthcare will create a full live-work-invest environment.

As execution of the project aligns with the First National Five-Year Development Plan (2026/27–2030/31), Bagamoyo is being positioned as "ready for business" - a bold signal that Tanzania's industrial transformation is no longer a plan on paper, but a project in motion.



## Trickle-Down Economics explained: How it shapes markets, policy, and business strategy

Trickle-down economics remains one of the most contested ideas in modern economic policy, yet its influence continues to shape business environments, investment decisions and government tax strategies around the world.

At its core, the theory argues that when wealth is concentrated at the top - among high-income earners, corporations and investors - it will eventually "trickle down" to the rest of society through job creation, higher wages and broader economic growth.

To understand the concept, picture a jar of honey poured onto a stack of pancakes. The honey begins at the top - the wealthiest individuals and companies - and slowly drips to the layers below, representing middle- and low-income households.

### Policy born in the Reagan era

The framework gained global prominence in the 1980s, particularly through US President Ronald Reagan's economic policies - popularly known as Reaganomics.

His administration implemented large tax cuts for the wealthy and major corporations, rolled back regulations and promoted free-market competition.

This approach was grounded in supply-side economics, the belief that reducing burdens on producers stimulates investment, boosts productivity, and expands the economy.

The premise is straightforward: if business owners and investors retain more of their earnings, they will channel those funds into new factories, technological innovation, and workforce expansion - thereby creating jobs and increasing incomes across society.

### The promise - and the doubts

Supporters of trickle-down theory argue that economic growth begins with those who have capital and the capacity to invest. They point to periods of strong GDP expansion, rising stock markets, and increased entrepreneurial activity as evidence that reducing taxes on high earners and easing regulations can accelerate national prosperity.

However, critics argue that the theory concentrates wealth rather than distributing it. They contend that large corporations and wealthy individuals may choose to save rather than invest, or direct funds into financial markets rather than productive sectors. In this

### TRICKLE-DOWN ECONOMICS FANTASY VS. REALITY



scenario, the wealth "pools at the top" instead of trickling down, widening inequality.

The 1980s in the US offer mixed evidence: while the economy grew significantly, income inequality also increased sharply. This dual outcome has fuelled decades of debate among economists, policymakers, and business leaders.

### The business implications

For businesses, trickle-down economics has historically meant lower taxes, fewer regulatory constraints, and more incentives to expand.

For investors, it often translates into stronger markets and higher returns. However, for the broader population, the benefits depend on how effectively companies reinvest their profits into job creation and wage growth.

As economies worldwide reassess their fiscal policies - especially in an era defined by automation, inequality concerns, and shifting global supply chains - the debate over trickle-down economics remains highly relevant.

In practice, trickle-down economics isn't just a theory - it's a lens through which nations decide who gets taxed, who gets incentives, and who ultimately drives economic growth.

### Trickle-Down Economics

[tri-kal-'daun, e-ka-'nä-miks]

The theory that tax breaks and benefits for corporations and the wealthy will eventually benefit everyone.

# EWURA: Strengthening awareness and accountability in energy and water services

## ● Informed consumers and transparent regulation shaping the future of essential utilities

By Business Insider Reporter

As Tanzania advances on its path to national development, reliable energy and water services remain central to citizens' wellbeing and economic growth. At the heart of regulating these essential sectors is the Energy and Water Utilities Regulatory Authority (EWURA), an institution mandated to promote transparency, accountability and consumer protection across energy and water services nationwide.

Established to regulate, supervise and monitor service providers, EWURA plays a critical role not only in oversight but also in public education. By ensuring that utilities operate within the law and meet prescribed standards, the regulator helps safeguard consumers while creating a predictable environment for investment and service delivery.

A cornerstone of EWURA's engagement with the public is its Client Service Charter. This document serves as a social contract between the Authority and its clients, clearly defining who EWURA's clients are, the services it provides and the standards of



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

service the public should expect. Through the Charter, EWURA publicly commits itself to professionalism, openness and service excellence, reinforcing trust between the regulator and the citizens it serves.

For consumers, understanding the Client Service Charter is an important step towards knowing their rights and responsibilities. An informed customer is better equipped to engage constructively with service providers and regulators alike. EWURA actively encourages customers to provide feedback, make suggestions, lodge complaints or commend good service, recognising that public input is a vital driver of continuous improvement and effective regulation.

Beyond its consumer-facing role, EWURA oversees a wide range of institutions that form the backbone of Tanzania's energy sector. These include the Tanzania Electric Supply Company (TANESCO), the Tanzania Petroleum Development Corporation (TPDC), the Rural Energy Agency (REA), the Petroleum Upstream Regulatory Authority (PURA), the Petroleum Midstream and Downstream Regulatory Authority (PBPA), and the Tanzania Geothermal Development Company (TGDC). Each institution has a specific mandate, from electricity generation and distribution to petroleum regulation and geothermal development, all under EWURA's regulatory supervision.

Through publications, guidelines and public information materials, EWURA provides citizens with insights into how these institutions operate, the regulations that govern them and the mechanisms in place to ensure compliance and consumer protection.

This flow of information goes beyond basic awareness; it empowers citizens to hold service providers accountable and to understand how regulatory decisions affect pricing, service quality and access.

In an era where access to energy and water is closely linked to productivity, public health and social equity, such transparency is increasingly important. By promoting informed participation, EWURA contributes to better governance, improved service delivery and stronger public confidence in the regulatory system.

Ultimately, EWURA calls upon all stakeholders - consumers, students, researchers, investors and policy-makers - to actively engage with the information and services under its mandate. Greater awareness strengthens accountability, builds trust and supports Tanzania's broader goals of sustainable development.

EWURA is not merely a regulator; it is a partner to citizens in ensuring reliable, affordable and high-quality energy and water services that enhance the quality of life for all Tanzanians.



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## Bagamoyo Port construction to begin soon as TPA, AGL finalise new pact

**D**ar es Salaam. The long-delayed Bagamoyo Port project is finally set to break ground after the Tanzania Ports Authority (TPA) signed a new partnership agreement with Africa Global Logistics (AGL) Tanzania Ltd, a subsidiary of the MSC Group.

The Memorandum of Understanding - signed on 6 December 2025 at TPA Headquarters in Dar es Salaam by TPA Director General Plasduce Mbossa and AGL President Philippe Labonne - authorises the design, construction and eventual operation of three modern berths at the Bagamoyo site. The deal also includes the development of two additional berths at the Port of Dar es Salaam.

Bagamoyo Port has been one of East Africa's most politically and economically charged infrastructure proposals for more than a decade. Initially conceived in 2013 as a vast deep-sea port integrated with an industrial and special economic zone, the project was later stalled by financing disputes and concerns over unfavourable contractual conditions.



TPA Director General Plasduce Mbossa (second left) and AGL President Philippe Labonne (second right) exchange documents after signing a deal for construction of Bagamoyo Port.

## Tanzania sustains strong GDP momentum



**D**ar es Salaam. Tanzania's economy remained one of East Africa's strongest performers in Q2 2025/26, supported by expanding mining activity, accelerated energy infrastructure and improving manufacturing output.

Gold production rose as new mid-scale processing zones came online, while construction of flagship projects - including the Julius Nyerere Hydropower Plant, SGR and regional electricity substations - continued to stimulate demand for cement, steel and logistics services.

Stable inflation and predictable monetary policy strengthened private-sector confidence.

The government's emphasis on local content and investment facilitation further boosted business sentiment, positioning the economy to surpass earlier growth projections for the fiscal year.

## Kishapu Solar Project nears completion

**K**ishapu. The ambitious solar plant in Kishapu, Shinyanga - part of Tanzania's drive to expand renewable generation - reached 84 percent completion by December 2025.

The government has committed TSh 118 billion to the project and set a firm deadline of January 15, 2026 for completion. Once online, the plant will help stabilise energy supply, support industrial growth and reduce reliance on fossil fuel generation.

## Strong trade flows as port efficiency and regional corridors improve

**D**ar es Salaam. Tanzania's trade logistics received a boost during the quarter, with improved port throughput in Dar es Salaam and smoother transit along regional corridors.

Updated customs procedures and better infrastructure contributed to shorter clearance times, higher cargo flow to neighbouring countries, and increased demand for warehousing and freight services.

## Agricultural exports grow despite climate pressure

**D**odoma. Export crops such as cashew nuts, coffee and cloves posted solid performance despite erratic weather conditions. Government support through warehouse receipt systems and targeted extension services helped maintain export volumes, though food-crop farmers continued to face climate-related disruptions that may affect domestic supply in early 2026.

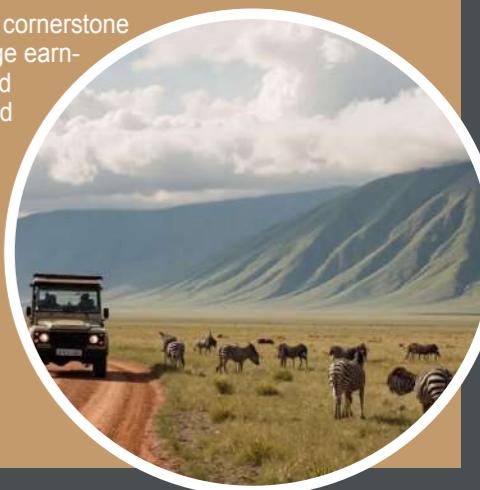
## Banking sector expands credit and embraces digital finance

**D**odoma. Banks in Tanzania reported stronger credit growth during the quarter, with increased lending to SMEs, agribusiness, manufacturing and trade sectors. Rising liquidity and expanding digital-banking adoption remained key drivers of growth. Non-performing loans stayed under control, and fintech partnerships continue to deepen financial inclusion.

## Tourism rebounds sharply with high-season visitor surge

**D**ar es Salaam. Tourism - the cornerstone of Tanzania's foreign-exchange earnings - posted a strong rebound as international arrivals surged during the peak season. Key regions such as Zanzibar, Serengeti and Kilimanjaro saw near-peak hotel occupancy.

Airline connectivity, renewed marketing efforts and return of conference tourism all contributed to an uptick in foreign exchange inflows.



## Foreign investment shines as FDI commitments rise

**D**ar es Salaam. Tanzania attracted renewed foreign direct investment interest, particularly in sectors such as renewable energy, mining, agro-processing and logistics.

Regulatory reforms and a clearer business environment helped boost investor confidence, with several new projects green-lit and others entering the planning phases.

# ATCL Business Model – A Tale of Sweet and Sour

By Peter Nyanje

**A**uthored by four seasoned Tanzanian journalists - Ansbert Ngurumo, Jesse Kwayu, Neville Meena and Absalom Kibanda - ATCL Business Model: A Tale of Sweet and Sour is a rare, incisive exploration of Air Tanzania Company Limited (ATCL), its turbulent history and its uncertain future.

It is not merely a corporate chronicle; it is a commentary on the challenges of running a state-owned enterprise in a competitive and unforgiving industry.

The book is written in an accessible, journalistic style, making complex themes of aviation economics and governance intelligible to the general reader while still offering depth for policymakers and aviation stakeholders.

As the title suggests, the authors set out to examine both the "sweet" successes and the "sour" setbacks of ATCL's revival, particularly since its re-launch around 2016.

### The "sweet" side of ATCL

The authors rightly highlight that Air Tanzania has achieved significant milestones in less than a decade. Passenger numbers jumped dramatically - from a mere 32,000 a few years ago to well over one million.

The national carrier expanded its fleet with modern aircraft, trained a new generation of Tanzanian pilots, and re-established its visibility in regional skies after years of near-collapse.

These successes have not only boosted national pride but also restored a degree of credibility to Tanzania's aviation sector.

For many Tanzanians, seeing the "Ngorongoro Dreamliner" or the "Dodoma Bombardier" land in international airports is a symbol of resilience and ambition. The book captures this optimism without dismissing its symbolic value, acknowledging that ATCL has delivered genuine progress where before there was stagnation.

### The "sour" realities

Yet, the book's real strength lies in its honest confrontation with the airline's struggles. The authors document how ATCL continues to face heavy financial losses, in part due to poor route planning and the deployment of large, costly aircraft on domestic routes that cannot generate enough revenue to cover costs. Political interference emerges as a recurring theme: decisions on fleet purchases, management changes, and route allocations are often dictated more by politics than by commercial logic.

The authors reference audits by the Controller and Auditor General (CAG), which have revealed inefficiencies, opacity, and financial vulnerabilities.

These findings give the book more than anecdotal weight; they ground it in official records, making its critique difficult to dismiss.

### Lessons and recommendations

Perhaps the most valuable aspect of the book is its exploration of alternative models.

The authors - supported by external commentators - point to



Former Controller and Auditor General (CAG) Ludovick Utouh (centre) launched book on ATCL business model assisted by some of its authors, Jesse Kwayu (right) and Neville Meena.

Ethiopian Airlines as an example of how a national carrier can thrive through managerial autonomy, diversified revenue streams, and a hub-and-spoke strategy.

They also suggest that ATCL adopt smaller aircraft for local routes, reduce dependence on state subsidies, and embrace greater transparency in governance and procurement.

The book argues convincingly that unless ATCL frees itself from the cycle of political micromanagement, it will remain vulnerable.

It also stresses the need to broaden focus beyond fleet expansion and look seriously at customer experience, cost control, and cargo operations.

### Style and accessibility

The writing style is one of the book's greatest strengths. It is clear, concise, and free from excessive jargon.

For a subject as technical as airline economics, this accessibility makes it appealing not only to aviation experts but also to ordinary

Tanzanians who wish to understand why their national airline matters and why it struggles.

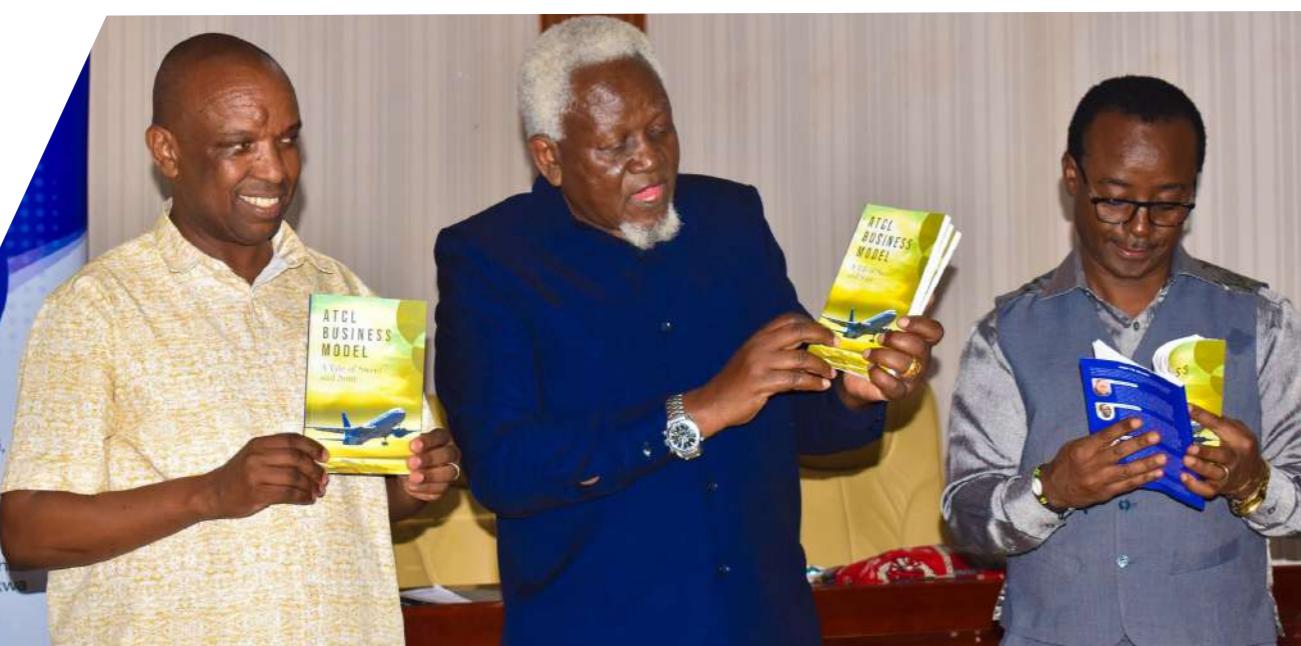
### Weaknesses

Still, the book is not without shortcomings. It pays relatively little attention to global market dynamics - such as fluctuating fuel prices, the impact of low-cost carriers, or shifting regional travel trends - which also shape ATCL's fortunes.

It could also have offered more detailed projections or scenario analyses: what happens if reforms are implemented versus ignored?

Moreover, while governance and financial oversight receive deserved attention, customer experience and service quality are mentioned only in passing. These are critical dimensions of competitiveness in aviation.

My verdict: A compelling, balanced review of ATCL's past and present, with urgent lessons for its future.



Former CAG, Ludovick Utouh (centre) displaying a book on ATCL business model flanked by some of its authors, Jesse Kwayu (right) and Neville Meena.

## Conclusion

ATCL Business Model: A Tale of Sweet and Sour succeeds in balancing praise with critique, weaving together data, official reports, and professional insights into a narrative that is both informative and provocative.

It is not a technical manual for airline managers, but it is an important mirror held up to ATCL - and by extension, to Tanzania's broader approach to state enterprises.

For policymakers, it provides lessons on what works and what does not in reviving strategic industries.

For the public, it demystifies the airline's struggles. And for ATCL itself, it serves as both a pat on the back and a stern reminder: survival in aviation requires more than national pride; it requires sound management, independence, and commercial discipline.

This book is timely, courageous, and necessary. Anyone interested in Tanzania's economic trajectory, governance, or the complexities of the aviation sector should read it.

## SUCCESS

# Taifa Stars make AFCON history with Gamondi



*Master Miguel Gamondi*

**By Ibrahim Bakari**

Tanzania's national football team, Taifa Stars, have written a new chapter in the country's sporting history after qualifying for the Round of 16 of the Africa Cup of Nations (AFCON) 2025 for the first time in the apex tournament staged by Morocco.

Taifa Stars progressed to the knockout stage as one of the best third-placed teams, a historic breakthrough that has been widely celebrated across the country. Their AFCON journey ended with a narrow 1-0 defeat to hosts Morocco, but the achievement marked a significant milestone for Tanzanian football.

Tanzania's Round of 16 match against Morocco proved challenging, both tactically and emotionally. Taifa Stars put up a disciplined and courageous performance against the tournament hosts but were undone by a solitary goal.

The match was not without controversy. Taifa Stars was denied a potential penalty in the closing stages after Iddy Nado went down in the box following contact with Moroccan defender Adam Masina.

Despite spirited protests from players and the technical bench, Malian referee Boubou Traoré brushed them off and allowed play to continue.

Speaking after the match, Taifa Stars head coach Miguel Gamondi expressed pride in his players' performance, while also voicing concerns about officiating decisions.

"I am very proud of my players. They showed courage, discipline and belief," said Gamondi. "We competed strongly against a top team. I feel some decisions did not go our way, but that should not take away from what this team has achieved."

#### A landmark achievement

Under Gamondi, the Argentine coach who took charge of Taifa Stars with a clear rebuilding mandate, Tanzania reached the AFCON Round of 16 for the first time in its sports history.

His tactical flexibility, calm leadership and ability to instill belief have earned him widespread praise from football fans and analysts alike across the country.

Many Tanzanian football supporters have called on the Tanzania Football Federation (TFF) to entrust Gamondi with a long-term mandate, including preparations for AFCON 2027, which Tanzania will co-host alongside Kenya and Uganda.

Taifa Stars' qualification to this year's AFCON finals was sealed on December 30, 2025, following a 1-1 draw against Tunisia at the Rabat Olympic Stadium. Tanzania needed at least a point to advance - and delivered under pressure.

Tunisia took the lead in the 43rd minute through a penalty converted by Ismael Garbi, but Tanzania responded immediately after the break. Feisal Salum equalised in the 48th minute after a well-worked move involving Novatus Miroshi, restoring hope and securing the crucial point.

Tanzania finished Group C with two points, having earlier lost 2-1 to Nigeria and drawn 1-1 with Uganda. Despite being level on points with Angola, Taifa Stars advanced due to a superior goal record.



Notably, Tanzania scored in every group match, registering goals against Nigeria, Uganda and Tunisia—an encouraging sign for a team that has historically struggled for goals at major tournaments.

#### Government commendation

The government congratulated Taifa Stars for their historic achievement, describing it as a moment of national pride.

The government praised the players and technical bench for their discipline, unity and commitment, noting that they had raised Tanzania's profile on the continental stage.

"Taifa Stars have written a new chapter in the history of Tanzanian football and brought pride and joy to millions of citizens," said the congratulatory message.

The team was urged to build on the momentum by continuing to represent the nation with patriotism and determination in future competitions.

Earlier, President Samia Suluhu Hassan had awarded the team TSh500 million following their qualification to the Round of 16, in recognition of their achievement.

#### Signs of Progress

Beyond results, Tanzania's AFCON 2025 campaign reflected clear progress. Under Gamondi, Taifa Stars appeared more organised, tactically disciplined and confident, even against Africa's traditional powerhouses.

The coach successfully blended local-based players with professionals playing abroad, assigning roles that matched individual strengths while strengthening team cohesion.

For Tanzanian football, this AFCON campaign was more than a tournament - it was a statement of intent. While the journey ended in the Round of 16, the belief it generated may prove to be its most lasting legacy.





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**ONOMO Hotel Dar es Salaam** is not defined by excess, but by restraint and confidence. It is a place that understands modern luxury as space, atmosphere, and authenticity. Rooted in African identity and shaped by urban life, it offers a way of staying that feels effortless, considered, and enduring.

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### An Urban Retreat with a Distinctly African Voice.

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Part of the ONOMO Hotels collection across Africa, the property reflects a modern vision of the continent confident, expressive, and forward looking. Art, colour, and texture are woven seamlessly into the architecture, creating spaces that feel curated yet comfortable. Every detail speaks to balance, between energy and calm, privacy and connection.

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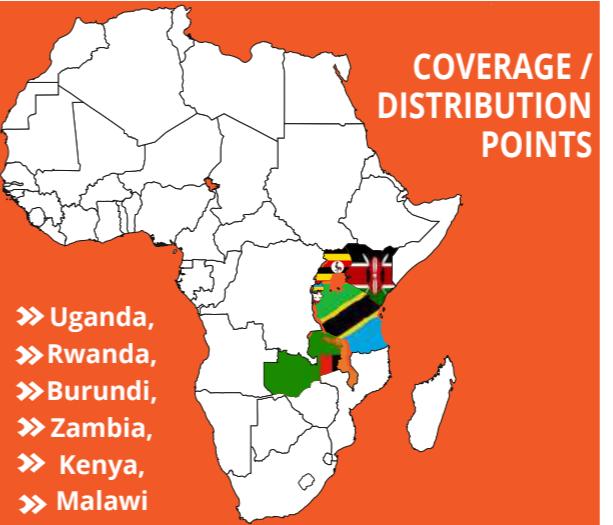
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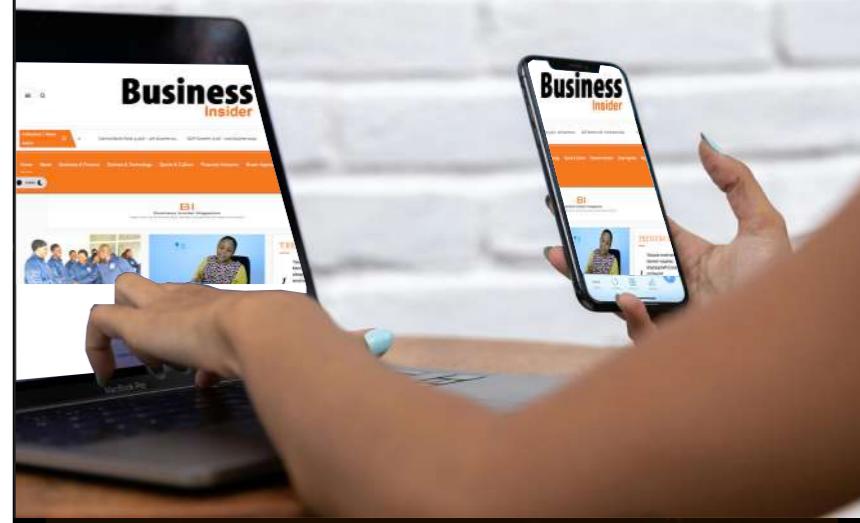


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TSNGHC	Goba, Dar es Salaam
Tanheath	Mbezi Africana, Dar es Salaam
Puma Energy	IPTL, Tegeta, Dar es Salaam
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