UTT AMIS
Asset Management and Investor Services

UTT ASSET MANAGEMENT AND INVESTOR SERVICES PLC (UTT AMIS)

ANNUAL REPORT FOR UMOJA UNIT TRUST SCHEME (UMOJA FUND)

UMOJA FUND

FOR THE YEAR ENDED 30 JUNE 2025

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UTT ASSET MANAGEMENT AND INVESTOR SERVICES PLC (UTT AMIS)

ANNUAL GENERAL MEETING FOR UMOJA UNIT TRUST SCHEME, ON FRIDAY, DECEMBER 19, 2025 AT THE JULIUS NYERERE INTERNATIONAL CONVETION CENTRE, STARTING AT 8:30 AM

TIMETABLE AND AGENDA ITEMS

S/N	TIME	ACTIVITIES	RESPONSIBLE PERSON(S)
1.	08.30 - 08.45	Arrival and Registration of Investors	Investors / Administration
2.	08.45 - 09.00	Announcements and other Administrative Matters	MC / Administration
3	09.00 - 09.05	Confirmation of Quorum and Opening of the Meeting	Board Chairman
4.	09.05 - 09.20	Introduction of Directors, Management and Service Providers	Managing Director
5.	09.20 - 09.30	Confirmation of Minutes of the 16th Annual GeneralMeeting	All
6.	09.30 - 09.45	Matters Arising from the 16th Annual General Meeting	Managing Director
7.	09.45 - 10.00	Chairman's Letter to Investors	Board Chairman
8.	10.00 - 10.30	Presentation of Annual Reports:- 1. Statement of the Custodian 2. Report of the Independent Auditors on the Summary of Financial Statements 3. Report on the Audited Financial Statements	 CRDB KPMG Director of Finance and Planning
9.	10.30 - 11.00	Presentation of Manager's Report on Investments	Director of Investment and Property Management
10.	11.00 - 11.35	Comments, Questions and Answers Session	Board Members / Management
11.	11.35 - 11.45	Closing of the Meeting	Board Chairman

2 Minutes of the 16th Annual General Meeting

WALIOHUDHURIA (Kiambatisho "A")

BODI YA WAKURUGENZI

1. Prof. Faustin Kamuzora - Mwenyekiti wa Bodi
2. Dkt. Judika L. King'ori - Mjumbe wa Bodi
3. Bw. Paul A. Maganga - Mjumbe wa Bodi
4. Bw. David E. Mwakenja - Mjumbe wa Bodi
5. Bw. Simon M. Migangala - Mkurugenzi Mtendaji

WAJUMBE WA KAMATI ZA BODI YA WAKURUGENZI

1. Dkt. Fortunatus Magambo - Mjumbe wa Kamati ya Bodi
2. Bw. Lameck M. Kakulu - Mjumbe wa Kamati ya Bodi

WASIOHUDHURIA KWA TAARIFA

1. Bi. Neema J. Jones - Mjumbe wa Bodi
2. Bw. Daniel Olesumayan - Mjumbe wa Kamati ya Bodi

WAALIKWA

1. Bw. Amiri Juma Ally - Mwakilishi wa Msajili wa Hazina
2. Bi. Aisha Mbilikira - CMSA / Mamlaka ya Masoko ya Mitaji na Dhamana
3. Bi. Gladice Mkola - KPMG/Wakaguzi wa Hesabu za Mfuko
4. Bi. Ziada Yusuph - CRDB / Waangalizi wa Mfuko
5. Bw. Edward Ndambala- CRDB / Waangalizi wa Mfuko
6. Bw. Kelvin Njelekela - CRDB / Waangalizi wa Mfuko

MENEJIMENTI NA WAFANYAKAZI WA KAMPUNI YA UWEKEZAJI YA UTT AMIS

1. Bw. I. Wahichinenda
2. Bi. J. Msofe
3. Bi. S. Mgaya
4. Bw. D. Balima
5. Bw. D. Mbaga
6. Bw. S. Bujiku
7. Bw. S. Kaniki
8. Bw. R. Mwanga
9. Bi. J. Swai
10. Bw. P. Ndunguru
11. Bi. V. Abuogo
12. Bw. F. Bwalya
13. Bw. B. John
14. Bi. J. Mlimbila
15. Bw. M. Balati
16. Bw. H. Mnongane
17. Bw. B. Liwali
18. Bw. C. Chanjarika
19. Bw. J. Joseph
20. Bi. R. Maruma
21. Bw. J. Masoud
22. Bw. B. Lukinga
23. Bw. A. Mushi
24. Bw. W. Ramadhan
25. Bi. J. Njovu
26. Bi. V. Maheri
27. Bi. D. Milenge
28. Bi. W. Malya
29. Bi. H. Lashkoni
30. Bw. A. Mabruk
31. Bw. A. Ambari
32. Bw. J. Nyambo
33. Bw. S. Ivambi
34. Bi. S. Kapufi
35. Bi. Y. Masanyoni
36. Bi. A. Laurent
37. Bi. E. Simon
38. Bw. M. Mchanjila
39. Bw. J. Mwangomola
40. Bi. M. Minja
41. Bw. C. Josiah
42. Bi. M. Mashiku
43. Bw. F. Lushinge
44. Bi. D. David
45. Bw. S. Khatib
46. Bi. P. Kasilati
47. Bw. F. Mzoo
48. Bi. V. Mashindano
49. Bi. A. Omari
50. Bw. A. Kandila
51. Bw. A. Felecian
52. Bi. L. Malimiru
53. Bi. J. Mteri
54. Bi. A. Alex
55. Bw. D. Makassy
56. Bw. Straton Rugaitika
57. Bi. A. Kijaji
58. Bw. N. Mlembah
59. Bw. C. Kilawe
60. Bw. O. Mafuru
61. Bi. A. Kalinga
62. Bi. P. Kunambi
63. Bi. J. Kilimba
64. Bi. H. Swalehe
65. Bi. E. Kahabi
66. Bw. B. Raphael
67. Bw. S. Mahumi
68. Bw. L. Temela
69. Bw. N. Muhoji
70. Bi. A. Mwinuka
71. Bi. C. Ngunda
72. Bw. H. Njau
73. Bi. F. Mwalisito
74. Bi. T. Mpiluka

1.0 TAARIFA YA AKIDI NA KUFUNGUA MKUTANO

Mwenyekiti alifungua mkutano saa 09:53 asubuhi kwa kuwakaribisha wajumbe waliohudhuria Mkutano wa 16 wa Mfuko wa Umoja. Hii ilikuwa ni baada ya wajumbe kupokea taarifa ya akidi, ambayo ilionesha kuwa Wajumbe wenye vipande waliohudhuria walikuwa **1,056** ambao majina yao yapo kwenye taarifa hii ya mwaka kama Kiambatisho "A". Mkurugenzi Mtendaji alitoa taarifa kwamba idadi ya Vipande vilivyoandikishwa vilikuwa 240,525,402.313 sawa na asilimia 71.21 ya jumla ya vipande vyote vya Mfuko kiasi cha vipande 337,748,772.996. Taarifa iliendelea kueleza kuwa idadi hiyo ya vipande vilivyowakilishwa inakidhi akidi inayohitajika kulingana na Waraka wa Makubaliano (Deed of Trust) ya asilimia 10 ya jumla ya vipande vyote vya Mfuko. Hivyo Mkutano ungeweza kuanza.

2.0 DONDOO/AJENDA ZA MKUTANO

1. Taarifa ya Akidi na Kufungua Mkutano
2. Kuthibitisha Dondoo/Ajenda za Mkutano
3. Utambulisho
4. Kuthibitisha Kumbukumbu za Mkutano Uliopita
5. Yatokanayo na Kumbukumbu za Mkutano Uliopita
6. Taarifa ya Mwenyekiti
7. Taarifa ya Mwangalizi wa Mfuko
8. Taarifa ya Mkaguzi wa Mfuko
9. Taarifa ya Hesabu za Mfuko
10. Taarifa ya Meneja wa Mfuko kuhusu Uwekezaji
11. Kipindi cha Maswali na Majibu
12. Kufunga Mkutano

3.0 UTAMBULISHO

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

4.0 KUTHIBITISHA KUMBUKUMBU ZA MKUTANO ULIOPITA

Baada ya kupitia ukurasa zote za kumbukumbu za Mkutano wa Kumi na Tano (15) uliofanyika tarehe 20 Novemba 2023, wajumbe waliuthibitisha na kuupitisha muhtasari kama kumbukumbu rasmi za Mkutano huo.

5.0 YATOKANAYO NA MUHTASARI WA MKUTANO ULIOPITA

5:1 Kuhusu kuelezea mafanikio yaliyopatikana kwa mwaka husika ikilinganishwa na mpango kazi, Menejimenti ilieleza kwamba malengo na mafanikio yanaelezwa kwa kina kwenye Taarifa ya Mwenyekiti.

5.2 Kuhusu kuweka picha katika ripoti za mwaka, Menejimenti ilieleza kwamba litafanyika kwa miaka ijayo. Picha za matukio mbalimbali zitakusanywa na kuchagua baadhi za kuweka katika ripoti..

6.0 TAARIFA YA MWENYEKITI

6.1 Mwenyekiti wa Bodi aliwasilisha taarifa ya Mfuko wa Umoja kwa mwaka wa fedha ulioishia 30 Juni 2024. Alianza kwa kuwashukuru wawekezaji kwa kutenga muda wao kuja kuhudhuria mkutano ambao utajadili maendeleo ya mfuko kwa mwaka wa fedha ulioishia tarehe 30 Juni, 2024.

6.2 Alianza kwa kumshukuru Mhe, Dkt, Samia Suluhu Hassan, Rais wa Jamhuri ya Muungano wa Tanzania kwa kumteua kuiongoza Bodi ya Wakurugenzi ya UTT AMIS. Pia aliwashukuru Mhe. Dkt. Mwigulu Lameck Nchemba (Mb), Waziri wa Fedha, Katibu Mkuu wa Wizara ya Fedha, Dkt Natu Mwamba na Msajili wa Hazina, Ndugu Nehemiah Mchechu kwa kumpatia miongozo mara tu baada kuteuliwa kuwa Mwenyekiti wa Bodi ya UTT AMIS. Aliwashukuru pia wawekezaji kwa kuendelea kuwa na Imani kubwa katika mfuko wa Umoja.

6.3 Mwenyekiti wa Bodi aliendelea kutoa shukurani kwa kumshukuru Mwenyekiti aliyemaliza muda wake, Ndugu Casmir Sumba Kyuki, kwa uongozi imara na kazi nzuri ya kuiongoza taasisi ya UTT AMIS na kuifanya kuwa moja kati ya taasisi zinazoongoza katika Soko la Mitaji na Dhamana nchini Tanzania na ukanda wa Jumuiya ya Afrika Mashariki, na pia kumtakia afya njema na heri katika majukumu yake mengine.

6.4 Mwenyekiti aliwaeleza wawekezaji kuwa, kwa zaidi ya miaka 20 ya uwepo wa UTT AMIS, ni dhahiri kuwa fedha nyingi zimetengenezwa na kugawiwa kwa wawekezaji. Aliendelea kuwaeleza kwamba, uwekezaji huu tulivu (Passive Investment) huwafanya wawekezaji kutengeneza faida huku wakiwa wamelala au wakiendelea kutekeleza majukumu mengine ya kimaisha. Mwenyekiti alimnukuu mwekezaji maarufu aliyefanikiwa sana, Ndugu Warren Buffet, ambaye aliwahi kusema, *"kama hutakuwa na namna ya kupata fedha wakati umelala, utafanya kazi mpaka utakapofariki."*

6.5 Aidha, Mwenyekiti aliwaeleza wawekezaji kuwa, kutokana na jitihada kubwa zilizofanywa na Menejimenti pamoja na wafanyakazi wengine na pia usimamizi imara wa Serikali, hakushangazwa sana pale UTT AMIS ilipotangazwa kuwa mshindi wa jumla kwa Taasisi zinazoendeshwa kwa ufanisi bora nchini Tanzania. Hakika alijisikia mwenye furaha pale alipokabidhiwa tuzo kutoka kwa Mheshimiwa Rais wa Jamhuri ya Muungano wa Tanzania, Dkt. Samia Suluhu Hassan jijini Arusha, wakati wa mkutano wa Wenyeviti na Watendaji wakuu wa Taasisi za umma tarehe 28 Agosti, 2024.

6.6 Taarifa ya Mwenyekiti iliendelea kueleza kwamba katika kipindi cha mwaka ulioishia tarehe 30 Juni, 2024, utendaji wa Mfuko uliendelea kuwa mzuri na wa kuvutia. Faida kwa wawekezaji ilikuwa kubwa ikilinganishwa na kigezo linganifu (Performance Benchmark). Faida kwa mwaka ilikuwa asilimia 12.1 ikilinganishwa na asilimia 11.2 ya mwaka ulioishia tarehe 30 Juni, 2023. Faida iliyopatikana imeenda sambamba na maendeleo ya soko la fedha, na ni kubwa kuliko faida ya asilimia 11.2 ya kigezo linganifu. Katika kipindi cha mwaka wa fedha ulioishia Juni 2024, thamani ya Mfuko iliongezeka kutoka Shilingi bilioni 320 iliyofikiwa tarehe 30 Juni, 2023 hadi Shilingi bilioni 360 tarehe 30 Juni, 2024. Ongezeko hili la thamani ya Mfuko linatokana na faida nzuri iliyopatikana, matumizi ya teknolojia katika kufanya miamala ya uwekezaji, kukua kwa imani ya wawekezaji kwa taasisi ya UTT AMIS pamoja na kuongezeka kwa uelewa juu ya faida zinazopatikana kupitia mifuko ya uwekezaji wa pamoja.

6.7 Taarifa ya Mwenyekiti iliwajulisha wawekezaji kuwa pamoja na vihatarishi vitokanavyo na taharuki ya hali ya kisiasa na vita katika sehemu mbalimbali duniani, hali ya uchumi nchini Tanzania iliendelea kuimarika kwani ulikua kwa asilimia 5.1 kwa mwaka 2023 na unatarajiwa kukua kwa asilimia 5.4 kwa mwaka 2024. Ukuaji huu wa uchumi ni mzuri zaidi ya wastani wa ukuaji katika nchi za ukanda wa Jangwa la Sahara na nchi za ukanda wa Ushirikiano wa Maendeleo Kusini mwa Afrika (SADC) ambao ni asilimia 3.4 kwa mwaka 2023 na makadirio ya asilimia 3.8 kwa mwaka 2024, kama ilivyokadiriwa na Shirika la Fedha Duniani (IMF). Pia, kwa mujibu wa taarifa za Benki Kuu ya Tanzania, mfumuko wa bei ulikuwa asilimia 3.1 mwezi Juni 2024 ikilinganishwa na matarajio ya kiwango kisichozidi asilimia 5.0 na matarajio ya nchi za ukanda wa Afrika Mashariki cha asilimia 8.0. Kwa kipindi cha mwaka mmoja uliopita viwango vya riba katika soko havikubadilika sana na hivyo kuashiria utulivu wa soko kwa ujumla. Kwa upande mwingine, thamani ya Shilingi ya Tanzania dhidi ya Dola ya Marekani ilipungua kwa kiwango cha asilimia 12.8 sababu kubwa ikiwa ni kubadilika kwa sera za nchi ya Marekani na madhara yatokanayo na taharuki ya vita katika bara la Asia.

6.8 Kuhusu maendeleo ya Soko la Mitaji na Dhamana, ilielezwa kwamba maendeleo mazuri yameshuhudiwa katika kipindi cha mwaka ulioishia tarehe 30 Juni 2024. Dhamana mpya zimeorodheshwa katika Soko la Hisa la Dar es Salaam na bei ya hisa zilizoorodheshwa zimeongezeka kama inavyooneshwa na Fahirisi (Tanzania Share Index). Katika kipindi cha mwaka kilichoishia tarehe 30 Juni 2024, kumekuwa na ongezeko la Fahirisi la asilimia 9.3 ambapo iliongezeka toka 4,091.8 tarehe 30 Juni 2023 hadi 4,475.2 tarehe 30 Juni 2024. Ongezeko hilo ni zaidi ya lile la tarehe 30 Juni 2023 ambalo lilikuwa ni asilimia 4.1. Shukrani zilitolewa kwa Rais wa Jamhuri ya Muungano wa Tanzania, Mheshimiwa Samia Suluhu Hassan na Serikali kwa ujumla kwa kuendelea kusimamia na kuweka mazingira bora ya biashara nchini.

6.9 Kupitia taarifa ya Mwenyekiti, Wawekezaji walielezwa kuwa viashiria vya kiuchumi vinaonesha kwamba Kampuni ya UTT AMIS pamoja na Mifuko inayoisimamia imeendelea kufanya vizuri. Thamani ya Mifuko imeongezeka kutoka Shilingi Trilioni 1.5354 tarehe 30 Juni 2023 hadi Shilingi Trilioni 2.2382 tarehe 30 Juni 2024. Hili ni ongezeko la Shilingi bilioni 702.8, sawa na asilimia 45.7 ikilinganishwa na ongezeko la Shilingi bilioni 538.9, sawa na asilimia 54.0 kwa mwaka uliopita. Ongezeko la ukubwa wa Mifuko umetokana na ongezeko la idadi ya Wawekezaji 79,519, sawa na asilimia 52.7 waliojiunga katika Mifuko kwa mwaka 2024 ikilinganishwa na Wawekezaji 47,480, sawa na asilimia 24.0 waliojiunga mwaka wa fedha uliotangulia. Mwenyekiti alisisitiza kwamba mifuko yote imetoa faida nzuri kwa wawekezaji wake ambapo faida kwa Mfuko wa Umoja ilikuwa asilimia 12.1.

6.10 Mwenyekiti aliwaeleza Wawekezaji kwamba, kwa kipindi cha miaka mitano ya utekelezaji wa Mpango Mkakati wa Kampuni ya UTT AMIS ulioshia Juni 2024, kumekuwa na mafanikio makubwa zaidi ya ilivyotarajiwa. Mwenyekiti alitolea mfano wa thamani ya mifuko iliyokisiwa kukua kutoka Shilingi bilioni 290.7 tarehe 30 Juni 2019 mpaka Shilingi bilioni 485.9 kabla ya kurekebishwa na kuwa Shilingi Trilioni 1.0079 tarehe 30 Juni 2024. Hata hivyo, thamani halisi ya mifuko mpaka kufikia tarehe 30 Juni 2024, ilikuwa ni Shilingi Trilioni 2.2 ambayo ni mara mbili ya kiwango kilichotarajiwa. Wawekezaji walielezwa kuwa, katika kipindi cha mwaka wa kwanza wa utekelezaji wa Mpango mpya, UTT AMIS inatarajia kukamilisha uboreshaji wa mifumo kama msingi wa kukuza biashara yake. Taasisi pia itaendelea kufanyia kazi vipaumbele, ikiwa ni pamoja na kuboresha huduma na kuibua bidhaa zingine kwa maslahi ya Wawekezaji. UTT AMIS itaendelea kuboresha huduma za uendeshaji kuwa za kisasa zaidi na kuhakikisha kuwa wawekezaji wanapata faida nzuri zaidi kadri ya maendeleo ya soko.

6.11 Aidha, Mwenyekiti aliwajulisha wawekezaji kuwa, katika kipindi cha mwaka ulioishia tarehe 30 Juni 2024, Kampuni ya UTT AMIS iliendelea na awamu ya mwisho ya utekelezaji wa Mpango Mkakati wake wa miaka mitano ulioishia mwezi wa Juni 2024. Pia UTT AMIS ilitayarisha Mpango Mkakati mpya wa miaka mitano ambao umejikita katika kuifanya UTT AMIS kuwa mshiriki mkubwa zaidi katika Soko la Mitaji na Dhamana nchini Tanzania na ukanda wa Afrika Mashariki. Ili kuendana na kipindi cha mipango cha Serikali, Mpango Mkakati Mpya utafanyiwa mapitio ndani ya mwaka 2024/2025 ili uweze kumalizika mwezi Juni 2030. Mwenyekiti alisema, kati ya malengo yaliyoainishwa katika Mpango Mkakati mpya ni pamoja na kukuza thamani ya mifuko kutoka Shilingi Trilioni 2.238 cha sasa hadi Shilingi Trilioni 7.5, na kuongeza idadi ya matawi ili kusogeza huduma kwa wawekezaji nchini na nchi za Afrika Mashariki pamoja na nchi za ukanda wa SADC. Zaidi ya hapo, Mpango Mkakati unaonesha kuwa huduma kwa wawekezaji zitakuwa za kidijitali. Katika kujiandaa na utekelezaji wa Mpango Mkakati mpya, UTT AMIS ndani ya mwaka huu wa fedha 2024/2025 imeanza na uboreshaji wa mifumo ili kuimarisha uwezo wa kumudu kiwango kikubwa cha biashara. Mradi huu wa kuboresha mifumo unatarajiwa kukamilika ndani ya kipindi cha miezi kumi na mbili.

6.12 Hali kadhalika, Mwenyekiti aliwajulisha wawekezaji kuwa katika mkutano wa Wenyeviti wa Bodi na Watendaji Wakuu wa Taasisi jijini Arusha, Mheshimiwa Rais wa Jamhuri ya Muungano wa Tanzania, Dkt. Samia Suluhu Hassan, aliyaelekeza mashirika ya umma ambayo yana uwezo, kuendesha shughuli zake za kiuchumi na zenye kuleta faida nje ya Tanzania. UTT AMIS ikiwa katika utekelezaji wa Mpango Mkakati wake, inatarajia kuwafikia na kuwahudumia Wawekezaji wengi zaidi nchini Tanzania, Ukanda wa Afrika Mashariki na Ukanda wa nchi za SADC. Katika kutekeleza hilo, UTT AMIS imekuwa ikifuatilia maendeleo ya soko katika jumuiya hizo mbili kwa kipindi cha miaka kadhaa. Matokeo ya awali yanaonyesha kwamba baadhi ya nchi zina fursa nzuri. UTT AMIS itaimarisha na kuelekeza nguvu katika kuchambua masoko haya mapya ili kufanya maamuzi sahihi na kwa wakati muafaka. Ukizingatia lengo la Mkakati la kuongeza thamani ya Mifuko, ni muhimu kuwa kila fursa inayopatikana iweze kutumika vyema. Kwa kuzingatia kuwa ninyi Wawekezaji mnazifahamu faida za uwekezaji katika mifuko inayoanzishwa na kusimamiwa na UTT AMIS, Mwenyekiti aliwaomba Wawekezaji waendelee kuwa mabalozi wazuri juu ya uwekezaji kwa familia, marafiki, ndugu pamoja na jamaa zao.

6.13 Katika kuhitimisha taarifa yake, Mwenyekiti aliwashukuru wote kwa ushirikiano na imani yao kwa UTT AMIS na Mfuko wa Umoja kwa kipindi chote cha mwaka ulioishia tarehe 30 Juni 2024. Kwa namna ya kipekee aliishukuru Serikali kupitia Wizara ya Fedha, Ofisi ya Msajili wa Hazina, Mamlaka ya Masoko ya Mitaji na Dhamana, Mwangalizi wa Mifuko ambaye ni Benki ya CRDB, Soko la Hisa la Dar es Salaam pamoja na Madalali wake, Wajumbe wa Bodi ya Wakurugenzi, Wafanyakazi wa UTT AMIS na Wadau wote ambao wameendelea kuiwezesha UTT AMIS kutekeleza majukumu yake katika mwaka huu wa fedha. Alieleza matumaini yake kuwa ushirikiano huu utaendelea kwa manufaa ya Wawekezaji na maendeleo ya Soko la Mitaji na Sekta ya Fedha hapa nchini.

7.0 TAARIFA YA MWANGALIZI WA MFUKO

7.1 Mwakilishi wa Benki ya CRDB ambaye ni Mwangalizi wa Mfuko wa Umoja, aliwasilisha Taarifa iliyoeleza kwamba, kama waangalizi wa Mfuko wa Umoja, wana jukukumu la kuangalia na kuhakikisha kwamba utendaji wa meneja wa mfuko unaendana na kuzingatia waraka wa makubaliano ili kuhakikisha maslahi bora ya wenye vipande. Katika utekelezaji wa kazi hiyo, mwangalizi wa mfuko ana majukumu yafuatayo; Uangalizi wa mali za mfuko, kuhakikisha meneja wa mfuko anatumia njia/mbinu sahihi katika kukokotoa mahesabu ya thamani ya mfuko sambamba na Waraka wa Makubaliano, na pia kuhakikisha viwango vya uwekezaji vinazingatiwa.

7.2 Mwakilishi huyo alieleza kuwa Katika kipindi cha mwaka wa fedha, kilichoanzia tarehe 01.07.2023 mpaka 30.06.2024, Benki ya CRDB kama mwangalizi wa mfuko wa Umoja, imeendeleza uangalizi wa mwenendo wa shughuli za UTT AMIS kama meneja wa mfuko, utekelezaji wake na kuangalia changamoto kwenye uwekezaji.

7.3 Mwakilishi wa Benki ya CRDB alihitimisha kwa kuwathibitishia Wawekezaji wa Mfuko kwamba shughuli za uwekezaji kwenye mfuko wa Umoja na wajibu wa meneja wa mfuko (UTT AMIS), vimeendeshwa/ vimetekelezwa kufuatana na vipengele vya waraka wa makubaliano. Alisisitiza kuwa, kwa kuzingatia suala la imani/ uaminifu wa wenye vipande kwenye mfuko, tunathibitisha kwamba maslahi ya wenye vipande ndani ya mfuko wa Umoja yanalindwa na kuzingatiwa ipasavyo, na meneja ameendesha mfuko kulingana na waraka wa makubaliano.

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

8.1 Mwakilishi kutoka Shirika la Wahasibu la KPMG ambao ni Wakaguzi wa Mfuko aliwasilisha Muhtasari wa Taarifa kuhusu ukaguzi wa Hesabu za Mfuko kwa mwaka ulioishia tarehe 30 Juni, 2024. Alieleza kuwa Taarifa ya Hesabu za Mfuko zilizowasilishwa yaani Taarifa ya Mapato na Matumizi, Taarifa ya Urari wa Hesabu za Mfuko, Taarifa ya Mabadiliko ya Thamani ya Mfuko na Taarifa ya Mtiririko wa Fedha umetayarishwa kutoka katika taarifa kamili ya ukaguzi ya Mfuko wa Umoja kwa kipindi cha mwaka ulioishia tarehe 30 Juni 2024.

8.2 Taarifa ilieleza kuwa Muhtasari wa taarifa ya hesabu za fedha haioneshi taarifa zote kwa mujibu wa viwango vya kimataifa vya utoaji wa taarifa za kifedha (International Financial Reporting Standards (IFRS)). Mwakilishi huyo wa KPMG alisema, Muhtasari wa hesabu pamoja na taarifa siyo mbadala wa taarifa kamili ya hesabu za kifedha iliyokaguliwa. Muhtasari wa hesabu za kifedha pamoja na taarifa kamili ya hesabu zilizokaguliwa haijumuishi matukio au miamala baada ya tarehe za taarifa ya hesabu za fedha zilizokaguliwa.

8.3 Pia taarifa ilieleza kwamba maoni ya ukaguzi (Audit opinion) yasiyokuwa na kasoro juu ya taarifa kamili ya ukaguzi wa hesabu za fedha za Mfuko yalitolewa kwenye taarifa ya tarehe 11 November, 2024 kwa mwaka wa fedha ulioishia tarehe 30 Juni, 2024. Taarifa kwa mwaka wa fedha ulioishia tarehe 30 Juni, 2024 inajumuisha mambo mengine muhimu juu ya ukaguzi wa hesabu za Mfuko.

8.4 Mwakilishi huyo alihitimisha taarifa yake kwa kueleza kuwa Majukumu yao kama wakaguzi wa hesabu za Mfuko ni kutoa maoni kama muhtasari wa hesabu za Mfuko unaendana na taarifa kamili ya ukaguzi wa hesabu za fedha na kwa mujibu wa taratibu zetu za ukaguzi, ukaguzi ulifanywa kwa mujibu wa viwango vya kimataifa vya ukaguzi (International Standards on Auditing-ISA) 810 (kama ilivyorekebishwa), “Kazi za kuripoti juu ya Muhtasari wa taarifa za kifedha”.

9.0 TAARIFA YA MWAKA KUHUSU HESABU ZA MFUKO WA UMOJA

Mkurugenzi wa Fedha na Mipango wa Kampuni ya Uwekezaji ya UTT AMIS aliwasilisha Taarifa ya Hesabu za Mfuko kwa kipindi cha mwaka wa fedha ulioishia tarehe 30 Juni, 2024.

9.1 Mkurugenzi aliwaomba wawekezaji kusoma taarifa kwa kulinganisha hali ya utendaji wa Mfuko kwa miaka miwili (2) iliyoishia mwezi Juni, 2024 na Juni 2023 na kwamba taarifa imegawanyika katika sehemu kuu nne, ambazo ni Taarifa ya Mapato na Matumizi (Statement of Profit or Loss and Other Comprehensive Income), Taarifa ya Urari wa Hesabu za Mfuko (Statement of Financial Position), Taarifa ya Mabadiliko ya Thamani ya Mfuko (Statement of Changes in Net Assets Attributable to Unit Holders) na Taarifa ya Mtiririko wa Fedha (Statement of Cash Flows) kwa mwaka unaoishia tarehe 30 Juni 2024.

9.2 Kwa upande wa Mapato na Matumizi, Taarifa ilieleza kuwa, katika kipindi cha mwaka ulioishia tarehe 30 Juni, 2024, jumla ya Mapato ya Mfuko yalikuwa Shilingi 48,458,604,000 /= ikilinganishwa na Mapato ya Shilingi 41,065,388,000/= kwa mwaka ulioishia tarehe 30 Juni, 2023. Kuongezeka kwa mapato kunatokana na kuongezeka kwa viwango vya faida ya uwekezaji katika maeneo mbalimbali ya uwekezaji kutokana na mabadiliko ya soko. Pia ilielezwa kuwa jumla ya Gharama za Uendeshaji kwa mwaka ulioishia tarehe 30 Juni, 2024 zilikuwa Shilingi 9,404,868,000/= ikilinganishwa na Shilingi 7,946,706,000/= kwa mwaka ulioishia tarehe 30 Juni, 2023, hivyo kufanya Faida baada ya kutoa gharama za uendeshaji na kabla ya kodi kuwa Shilingi 39,053,736,000/= ikilinganishwa na Faida ya Shilingi 33,118,682,000/= mwaka ulioishia tarehe 30 Juni, 2023. Kodi ya zuio iliongezeka na kufikia kiasi cha shilingi 453,830,000/= kwa mwaka ulioishia tarehe 30 Juni 2024 ikilinganisha na kiasi cha shiling 320,218,000/= kwa mwaka ulioishia tarehe 30 Juni 2023. Hivyo, Mfuko ulibaki na Faida Halisi (baada ya Kodi na Matumizi) ya Shilingi 38,599,906,000/= ikilinganishwa na Faida ya Shilingi 32,798,464,000/= mwaka ulioishia tarehe 30 Juni, 2023.

9.3 Kwa upande wa Urari wa Hesabu za Mfuko, ilielezwa kuwa, Rasilimali za Mfuko zilikuwa ni Shilingi 367,527,667,000/= mnamo tarehe 30 Juni, 2024, ikilinganishwa na Shilingi 327,734,824,000/= mnamo tarehe 30 Juni, 2023. Dhima za Mfuko zilikuwa na jumla ya Shilingi 2,364,108,000/= mnamo tarehe 30 Juni, 2024, ikilinganishwa na Shilingi 2,304,985,000/= mnamo tarehe 30 Juni, 2023. Kutokana na taarifa hiyo, thamani halisi ya Mfuko tarehe 30 Juni, 2024 ilikuwa ni Shilingi 365,163,559,000/= ikilinganishwa na Shilingi 325,429,839,000/= tarehe 30 Juni 2023.

9.4 Kwa upande wa Taarifa ya Mabadiliko ya Thamani ya Mfuko, thamani ya Mfuko Mwanzoni mwa Mwaka wa fedha ulioishia 30 Juni 2024 ilikuwa Shillingi 325,429,839,000/= ikilinganishwa na Shillingi 293,345,819,000/= mwanzoni mwa Mwaka wa fedha ulioishia 30 Juni 2023. Ongezeko kutokana na faida ya Mfuko kwa kipindi cha mwaka ulioishia tarehe 30 Juni 2024 ilikuwa ni Shilingi 38,599,906,000/= ikilinganishwa na Shilingi 32,798,464,000/= kwa mwaka linganishi ulioishia tarehe 30 Juni, 2023. Kwa upande wa miamala ya wenye vipande, mfuko ulipokea (Net Sales) kiasi cha Shillingi 1,133,814,000/= kwa mwaka wa fedha ulioishia 30 Juni 2024 ikilinganishwa na kiasi cha Shilingi 714,444,000/= kilichotolewawa na Mfuko (Net Repurchase) kwa mwaka ulioishia tarehe 30 Juni 2023. Miamala hiyo imepelekea mabadiliko ya thamani halisi ya Mfuko kwa mwaka ulioishia tarehe 30 Juni, 2024 kuwa Shilingi 365,163,599,000/= ikilinganishwa na Shilingi 325,429,839,000/= kwa mwaka ulioishia terehe 30 Juni 2023.

9.5 Kwa upande wa Taarifa ya Mtiririko wa Fedha, ilielezwa kuwa fedha halisi iliyotumika kwa shughuli za uendeshaji kabla ya marekebisho ya mtaji kwa mwaka ulioishia tarehe 30 Juni, 2024, ilikuwa Shilingi 8,525,454,000/= ikilinganishwa na Shilingi 7,533,647,000/= kwa mwaka ulioishia tarehe 30 Juni, 2023. Fedha halisi iliyopatikana kutoka kwenye shughuli za Uendeshaji baada ya marekebisho ya mtaji na kodi ya Serikali ilikuwa Shilingi 11,654,311,000/= ikilinganishwa na Shilingi 876,790,000/= kwa mwaka wa fedha ulioishia tarehe 30 Juni 2023. Miamala ya Amana kwa wawekezaji ilipelekea ongezeko la fedha kiasi cha shilingi 1,133,814,000/= kwa mwaka ulioishia tarehe 30 Juni 2024 ikilinganishwa na pungufu la kiasi cha shilingi 714,444,000/= kwa mwaka ulioishia tarehe 30 Juni 2023. Miamala hiyo ilipelekea kubaki na salio la fedha kiasi cha shilingi 12,788,125,000/= Mwaka wa fedha ulioishia 30 Juni 2024 ukilinganisha na shilingi 162,346,000/= 30 Juni 2023. Mfuko ulikuwa na Salio la Fedha kiasi cha Shilingi 605,104,000/= mwanzoni mwa mwaka wa fedha 2024 ikilinganishwa na Salio la Shilingi 442,758,000/= mwanzoni mwa Mwaka wa Fedha 2023. Aidha, Miamala iliyofanyika ilipelekea Mfuko kubaki na Salio la fedha kiasi cha Shillingi 13,393,229,000/= kwa mwaka wa fedha ulioshia tarehe 30 Juni 2024 ukilinganisha na Salio la fedha kiasi cha Shillingi 605,104,000/= tarehe 30 Juni 2023.

10.0 TAARIFA YA MENEJA WA MFUKO KUHUSU UWEKEZAJI

Mkurugenzi wa Idara ya Uendeshaji ya Kampuni ya Uwekezaji ya UTT AMIS aliwasilisha Taarifa ya Meneja kuhusu uwekezaji katika kipindi cha mwaka wa fedha ulioishia tarehe 30 Juni 2024.

10.1 Taarifa ilieleza kuwa hadi kufikia tarehe 30 Juni 2024, mfuko wa Umoja ulikuwa na ukubwa wa shilingi bilioni 360.0. Aidha, kwa kipindi cha mwaka 2024 ukubwa wa Mfuko umeongezeka kwa shilingi bilioni 40.0 sawa na asilimia 12.5 ikilinganishwa na ongezeko la shilingi bilioni 31.0 mwaka 2023. Kwa mwaka 2024, thamani ya kipande imeongezeka kutoka shilingi 926.9 hadi kufikia shilingi 1,039.3 sawa na ongezeko la shilingi 112.4 ikilinganishwa na ongezeko la shilingi 93.3 mwaka 2023.

10.2 Taarifa iliendelea kueleza kuwa katika kipindi cha mwaka wa fedha ulioishia tarehe 30 Juni 2024, UTT AMIS kama meneja wa Mfuko alitumia uzoefu na weledi katika kufikia mgawanyo anuai wa rasilimali kwa matakwa ya sera za mfuko wa Umoja. Hadi kufikia tarehe 30 Juni 2024 mgawanyo wa uwekezaji katika mfuko wa Umoja ulifika asilimia 50.6 iliyowekezwa katika dhamana za serikali za muda mrefu, ikifuatiwa na asilimia 39.5 kwenye Hisa, asilimia 6.6 kwenye Hatifungani za kampuni binafsi na asilimia 3.3 kwenye amana za benki za muda mfupi. Aidha, mgawanyo huo unaonesha kiwango kikubwa cha asilimia kiliwekezwa kwenye dhamana za serikali za muda mrefu ili kuimarisha kiwango cha faida kwa wawekezaji na mapato ya mfuko.

10.3 Ilielezwa kuwa, kiwango cha faida kwa kipindi cha mwaka mmoja ni asilimia 12.1 ikilinganishwa na faida ya asilimia 11.2 mwaka 2023. Aidha, kiwango cha faida kwa mwaka 2024 cha asilimia 12.1 ni zaidi ya kigezo cha ufanisi cha asilimia 11.2. Ilielezwa kuwa kuongezeka kwa kiwango cha faida ni kutokana na kuongezeka kwa viwango vya faida kwenye maeneo ya uwekezaji ikilinganishwa na hali ilivyokuwa mwaka uliopita. Mkurugenzi wa Uendeshaji aliendelea kusema hali na viwango vya faida iliongezeka kama inavyoonekana kwenye jedwali namba mbili (ii) na namba tano (v) kwenye taarifa ya meneja kuhusu uwekezaji.

10.4 Mwasilishaji alieleza mambo mengine muhimu ya kuzingatia wakati wa kulinganisha faida za uwekezaji katika Mfuko wa Umoja pamoja na amana za benki; alieleza kuwa, viwango vya faida vinavyooneshwa ni kabla ya kutoa kodi ya zuio ya asalimia 10.0 (withholding tax) wakati faida ya mfuko wa Umoja ni baada ya kutoa kodi ya zuio ya asalimia 10.0. Mfuko wa Umoja unaruhusu wawekezaji kuuza vipande wakati wowote hivyo kumpa fursa ya kupata fedha pindi anapozihitaji (hulipwa ndani ya siku kumi (10) za kazi) na kwamba hakuna kiwango cha chini cha uwekezaji kisichopata faida. Viwango vya faida kwenye Mfuko vinatolewa sawa kwa wawekezaji wote (wawekezaji wa kipato kidogo, kipato cha kati na wale wenye kipato kikubwa). Aina nyingine za uwekezaji katika soko la fedha zina muda maalumu na ukomo, uwekezaji katika mfuko wa Umoja hauna muda maalumu au ukomo.

10.5 Kuhusu pato la Taifa, meneja alisema kuwa kwa mwaka 2023 uchumi ulikua kwa kiwango cha asilimia 5.1, ikilinganishwa na kiwango cha asilimia 4.7 mwaka 2022 (kama ilivyooneshwa kwenye jedwali III). Aidha, ilielezwa kuwa sababu zilizochagiza ukuaji wa Uchumi ni pamoja na kuwepo kwa hali nzuri kwenye shughuli za madini, kilimo na ujenzi vilikuwa vichocheo vikubwa vya ukuaji wa uchumi katika kipindi hicho. Hata hivyo, ukuaji wa uchumi mwaka 2023 ulionyesha kuwa nchi ilitekeleza sera madhubuti na ilihimili madhara yatokanayo na vita zinazoendelea ulimwenguni. Hivyo, kwa mwaka 2024 kiwango cha ukuaji wa uchumi kinakadiriwa kukua kwa asilimia 5.4. Mwasilishaji aliendelea kueleza kuwa, hali hii ya mwenendo wa uchumi ni muhimu kwa mifuko inayosimamiwa na UTT AMIS kwani inaonesha matarajio mazuri ya faida kwa wawekezaji.

10.6 Hali ya mfumuko wa bei nchini hadi kufikia tarehe 30 Juni 2024 ilikuwa ni asilimia 3.1 ikilinganishwa na asilimia 3.6 iliyonakiliwa tarehe 30 Juni 2023. Aidha, ilielezwa kuwa viwango hivyo ni stahimilivu na vipo chini ya asilimia 5.0 ya kigezo linganifu kinachotumika kwa Jumuiya ya Afrika Mashariki (EAC) na Jumuiya ya maendeleo kusini mwa Afrika (SADC). Mwasilishaji alisema, mwenendo huu wa mfumuko wa bei umetokana na kuwepo kwa hali nzuri kwenye shughuli za kilimo na sera madhubuti. Aidha, mamlaka inakadiria hali ya mfumuko wa bei kwa kipindi cha miaka mitatu hadi mitano ijayo kubaki chini ya asilimia 5.0. Kuwepo kwa hali nzuri ya mwenendo wa mfumuko wa bei nchini kumewezesha wawekezaji kuendelea kuwekeza kwa wingi. Hata hivyo, UTT AMIS inajitahidi kuwekeza kwenye maeneo yanayotoa faida zaidi ya kiwango cha mfumuko wa bei.

10.7 Kuhusu Sekta ya benki, meneja alieleza kuwa katika mwaka wa fedha ulioisha tarehe 30 Juni 2024, sekta ya benki ambayo inajumuisha sehemu kubwa zaidi ya sekta ya huduma ya fedha ilibaki imara, thabiti na yenye faida, ikiwa na mtaji na ukwasi wa kutosha. Jumla ya rasilimali ziliongezeka kwa shilingi trilioni 8.3 kutoka shilingi trilioni 53.7 iliyonakiliwa Juni 2023 hadi shilingi trilioni 62.0 Juni 2024. Kiasi cha amana za wateja kiliongezeka kwa asilimia 13.7 kutoka shilingi trilioni 35.7 hadi shilingi trilioni 40.6 Juni 2024. Pia mikopo kwa wateja ilifikia shilingi trilioni 37.4 ikilinganishwa na shilingi trilioni 31.5 mwaka uliopita. Mifumo ya malipo kwa njia ya kidigitali nchini iliendelea kuwa imara, ikithibitishwa na kuwepo kwa kiwango cha juu cha miamala iliyokamilika kwa muda mfupi. Kuwepo kwa mifumo imara na thabiti kumehamasisha umma kuendelea kuamini na kutumia mifumo ya kidigitali kwenye huduma mbalimbali za kifedha. Aidha, kwa mwaka 2023 idadi ya miamala iliyofanyika kutoka kwenye huduma za pesa mtandao kwenda benki ni milioni 6.6 yenye thamani ya shilingi trilioni 2.7. Kwa kipindi hicho, idadi ya miamala iliongezeka kwa asilimia 34.1 na asilimia 25.2 kwenye thamani. Aidha, Kuendelea kuimarika kwa sekta ya benki nchini ni muhimu kwa mifuko na wawekezaji kwa ujumla, kwani hali hiyo husaidia kuchochea shughuli za uchumi na huwarahisishia Wawekezaji kuwekeza kwenye mifuko ya UTT AMIS kwa urahisi zaidi. Wawekezaji walielezwa kuwa meneja wa mifuko ya uwekezaji wa pamoja kwa sasa amefanikiwa kuunganisha mifumo ya UTT AMIS na benki ili kuwawezesha wawekezaji kununua vipande kwa njia ya kidigitali popote walipo.

10.8 Mwasilishaji aliwaeleza Wawekezaji kuwa, katika sekta ya mawasiliano idadi ya laini za simu za mkononi na mezani zilizosajiliwa imeongezeka kwa milioni 11.5 hadi kufikia milioni 75.5 mnamo Juni 2024 ikilinganishwa na ongezeko la laini milioni 7.8 mwaka uliopita. Aidha, idadi ya laini hizo za simu zilizosajiliwa ni zile zilizotumika angalau mara moja katika miezi mitatu iliyopita. Usajili wa akaunti za huduma za pesa mtandao (idadi ya akaunti) umeongezeka kwa asilimia 18.0 kutoka milioni 47.2 hadi milioni 55.7 mnamo Juni 2024. Jumla ya mauzo ya vipande yaliyopokelewa na UTT AMIS kupitia mitandao ya simu za mkononi ni shilingi bilioni 47.4 mwaka ulioshia tarehe 30 Juni 2024 ikilinganishwa na shilingi bilioni 25.4 yaliyopokelewa kwa mwaka ulioishia tarehe 30 Juni 2023. Halikadhalika, Mwasilishaji alieleza kuwa, kwa kipindi chote ukuaji wa sekta ya mawasiliano nchini umeleta matokeo chanya kwa taasisi ya UTT AMIS kwani umechochea na kurahisisha uwekezaji katika mifuko na kuboresha zaidi huduma binafsi. Kwa sasa kupitia simu za mkononi wawekezaji wanaweza kufungua akaunti, kuuza vipande, kuangalia salio na miamala waliyofanya kwa kupiga *150*82# au kutumia programu tumizi (UTT AMIS APP) pamoja na kununua vipande kupitia huduma ya pesa mtandao. Pia, Wawekezaji walitaarifiwa kuwa UTT AMIS inatarajia kuongeza kiwango cha kutoa fedha kwenye uwekezaji (kuuza vipande) kwa siku kutoka kiwango kinachotumika sasa cha shilingi milioni 2 hadi milioni 5 kupitia simu za mkononi na UTT AMIS APP.

10.9 Kuhusu Dhamana za Serikali ilielezwa kuwa, kwa kipindi cha mwaka wa fedha ulioisha Juni 2024, uwekezaji kwenye dhamana za serikali katika soko la awali ulifanyika kwa kiwango kikubwa ikilinganishwa na mwaka uliopita. Kiasi cha dhamana za serikali za muda mfupi kilichouzwa kilipungua kwa shilingi trilioni 0.6 kutoka shilingi trillioni 3.3 hadi shilingi trilioni 2.7. Hata hivyo, uhitaji wa dhamana za serikali za muda mfupi uliongezeka kwa shilingi trilioni 0.7 hadi kufikia shilingi trilioni 4.3 kutoka shilingi trilioni 3.6 mwaka ulioishia tarehe 30 Juni 2024. Kiasi kilichokubaliwa baada ya mnada kimeongezeka kwa shilingi trilioni 0.1 kutoka shilingi trilioni 2.5 hadi shilingi trilioni 2.6 Juni 2024. Katika soko la dhamana za serikali za muda mrefu, jumla ya shilingi trilioni 3.3 ziliuzwa ikilinganishwa na shilingi trilioni 4.3 mwaka uliopita. Kiasi cha ushiriki kwa kipindi hicho kiliongezeka kwa shilingi trilioni 0.6 hadi shilingi trilioni 5.2 ikilinganishwa na shilingi trilioni 4.6 mwaka uliotangulia. Kiwango kilichokubaliwa kilipungua kwa shilingi trilioni 1.1 hadi shilingi trilioni 2.8 kutoka shilingi trilioni 3.9 mwaka 2023. Aidha, Kuongezeka kwa ushiriki na uwekezaji kwenye dhamana za serikali kunaashiria ongezeko la uelewa kwa umma kuhusu uwekezaji na akiba. Hivyo, ongezeko la uelewa na ushiriki katika soko la dhamana nchini husaidia kuboresha ukwasi na faida kwenye mifuko ya uwekezaji wa pamoja.

10.10 Kuhusu viwango vya Riba katika dhamana za serikali za muda mfupi Wawekezaji walielezwa kuwa, kwa mwaka wa ulioishia tarehe 30 Juni 2024, viwango vya riba vilivyotozwa kwenye amana za benki hazikubadilika kwa kiwango kikubwa. Ilielezwa kuwa, Wastani wa riba za mikopo ulikuwa asilimia 15.4 na riba kwa mkopo wa mwaka mmoja ni asilimia 15.8. Wastani wa faida kwa amana za benki ni asilimia 7.5 na faida kwa amana ya mwaka mmoja ni asilimia 8.7. Aidha, Kiwango cha wastani wa faida kwenye dhamana za serikali za muda mfupi kiliongezeka hadi asilimia 8.3 mnamo Juni 2024 kutoka asilimia 6.5 mnamo Juni 2023. Kiwango cha riba kwa mikopo ya siku kwa benki kilipanda hadi asilimia 7.2 kutoka asilimia 5.0. Mwezi Januari 2024, kamati ya sera ya fedha (MPC) ya benki kuu ilianza kutumia sera mpya ya fedha kwa kutumia mfumo wa riba ya Benki kuu (CBR). Riba hiyo iliongezwa hadi asilimia 6.0 mwezi Aprili 2024 kutoka asilimia 5.5 mwezi Januari 2024. Hata hivyo, ongezeko la faida kwenye uwekezaji wa dhamana hizo huleta matokeo chanya kwenye faida kwa wawekezaji.

10.11 Mwasilishaji alieleza kuwa, mnamo tarehe 30 Juni 2024, akiba ya fedha za kigeni ilifikia zaidi ya dola bilioni 5.0. Dola moja ya Marekani iliuzwa kwa shilingi 2,640.0 mnamo Juni 2024 ikilinganishwa na shilingi 2,339.1 mnamo Juni 2023, kwa kipindi cha mwaka mmoja shilingi ya Tanzania ilishuka thamani kwa asilimia 12.8 ikilinganishwa na asilimia 1.0 mwaka uliopita. Hata hivyo, Benki kuu ilichukua hatua kadhaa ikiwemo kuzuia utumiaji wa dola kwa mahitaji ya huduma na bidhaa zinazopatikana nchini. Hatua hizi zinatarajiwa kupunguza mahitaji ya fedha za kigeni, kuongeza akiba ya fedha za kigeni na kuimarisha thamani ya fedha ya Tanzania.

10.12 Kuhusu Soko la Mitaji na Dhamana, taarifa ilieleza kuwa kufikia tarehe 30 Juni 2024, ushiriki na uwekezaji kwenye soko la mitaji, dhamana na kwenye mifuko ya uwekezaji wa pamoja uliongezeka ikilinganishwa na mwaka uliopita 2023. Kwa kipindi hicho cha mwaka mmoja, benki mbili za biashara na shirika moja la serikali ziliorodhesha hatifungani zenye thamani ya shilingi bilioni 482.4 kama ifuatavyo; Hatifungani ya Kijani ya muda wa miaka 5 kwa faida ya asilimia 10.25 ya benki ya CRDB, hatifungani ya maendeleo na ya kijamii ya miaka 3 kwa faida ya asilimia 9.5 ya benki ya NMB, pamoja na hatifungani ya Mamlaka ya maji Tanga kwa muda wa miaka 10 kwa faida ya asilimia 13.5 kwa mwaka. Aidha, mifuko miwili ya uwekezaji wa pamoja iliongezeka sokoni, kwani meneja aitwae Alpha Capital Ltd alizindua mfuko wa Alpha Halal na Zan Securities Ltd alizindua mfuko wa Timiza. Hali ya ushiriki kwenye soko la mitaji, dhamana na uwekezaji kwenye mifuko ya pamoja nchini imeongezeka, ni matarajio yetu kuwa hali hii itazidi kuimarika na kuongezeka zaidi. Kuingia kwa wasimamizi wapya wa mifuko (meneja wa mifuko) ya uwekezaji wa pamoja na fursa zingine za uwekezaji sokoni ni ishara nzuri kwa UTT AMIS na soko kwa ujumla, na tunatarajia taasisi au kampuni zingine kujiunga ili kuongeza ukwasi na ushindani jambo ambalo litaongeza zaidi ufanisi, faida na huduma bora kwa Wawekezaji.

10.13 Taarifa ya Soko la Upili kwa Dhamana na Hatifungani zilizoorodheshwa ilionyesha kuwa katika soko la upili, jumla ya thamani ya miamala ya dhamana za serikali za muda mrefu iliongezeka kwa shilingi trilioni 0.6 hadi kufikia shilingi trilioni 3.5 kutoka shilingi trilioni 2.9 mwaka uliopita. Thamani ya miamala ya hatifungani za kampuni binafsi zilizoorodheshwa ilikuwa shilingi bilioni 3.9 ikilinganishwa na shilingi bilioni 1.0 mwaka jana. Aidha, thamani ya miamala ya hatifungani za kampuni binafsi zilizoorodheshwa mwaka huu ni kubwa zaidi kwa shilingi bilioni 2.9 ikilinganishwa na mwaka jana. Ilielezwa kuwa, ongezeko la thamani ya miamala limetokana na kuongezeka kwa hatifungani mpya zilizoorodheshwa sokoni.

10.14 Kuhusu Soko la Hisa taarifa ilionyesha kuwa, mnamo tarehe 30 Juni 2024, thamani ya soko la Hisa la Dar es Salaam ni shillingi trilioni 16.8, ikiwa juu kwa asilimia 12.0 kutoka shillingi trilioni 15.0 mwaka jana. Asilimia ya ushiriki kwa wawekezaji wa ndani ni wastani wa asilimia 76.2, ikilinganishwa na asilimia 69.6 mwaka 2023. Pia, fahirisi ya Hisa kwa kampuni za ndani (TSI), iliongezeka kwa asilimia 9.3 hadi kufikia alama 4,475.2. Fahirisi ya kampuni zote sokoni (DSEI) iliongezeka kwa asilimia 12.0 hadi kufikia 2,016.9. Jumla ya mauzo ya soko katika kipindi hicho, iliongezeka kwa shilingi bilioni 165.0 hadi shilingi bilioni 272.6 kutoka shilingi bilioni 107.6 mwaka uliopita. Katika kipindi hicho, baadhi ya kampuni zilitangaza na kulipa gawio kwa wanahisa. Gawio lililolipwa kwa kila hisa lilikuwa kama ifuatavyo; TCC - Sigara (Tsh. 500.0), TWIGA (TPCC) (Tsh. 390.0), TBL (Tsh. 537.0), NMB (Tsh. 361.18), SWISS (Tsh. 51.33), VODA (Tsh. 9.95), DSE (Tsh. 145.0) na CRDB (Tsh. 50.0).

10.15 Taarifa ya Mifuko ya Uwekezaji wa Pamoja ilionyesha kuwa, kwa kipindi cha mwaka mmoja kilichoishia tarehe 30 Juni 2024, idadi ya washiriki na rasilimali imeongezeka ikilinganishwa na mwaka uliopita. Aidha, jumla ya rasilimali zinazosimamiwa sokoni ziliongezeka kutoka shilingi bilioni 1,550.7 hadi kufikia shilingi bilioni 2,273.6. Soko limetambulisha mifuko mipya miwili ambayo ni Alpha Halal na mfuko wa Timiza. Aidha, Mwasilishaji aliwaeleza Wawekezaji kuwa rasilimali za mifuko na huduma za uwekezaji zinazosimamiwa na UTT AMIS zimeongezeka kwa shilingi bilioni 702.8 ikilinganishwa na ongezeko la shilingi bilioni 538.9 lililonakiliwa mwaka jana. Aidha, rasilimali ziliongezeka kutoka shilingi bilioni 1,535.4 hadi shilingi bilioni 2,238.2. Mabadiliko chanya katika jumla ya rasilimali yalionesha kuongezeka kwa imani ya wawekezaji katika bidhaa za UTT AMIS kutokana na usalama, faida shindani na urahisi wa kuingia na kutoka kwenye uwekezaji.

10.16 Muwasilishaji wa taarifa alimalizia kwa kuwahakikishia Wawekezaji kuwa UTT AMIS itaendelea kubuni na kuvumbua mianya na fursa za uwekezaji kadiri inavyojitokeza katika soko ili kuongeza mapato na faida kwa Wawekezaji. Lengo likiwa ni kuvuka matarajio ya Wawekezaji kwa maendeleo yao na Taifa kwa ujumla

11.0 MASWALI, MAONI NA MAJIBU

11.1 Maswali na Maoni toka kwa Wawekezaji:

11.1.1 Pongezi nyingi zilitolewa kwa Bodi ya Wakurugenzi, Menejimenti na Wafanyakazi wa UTT AMIS kwa kusimamia mifuko vizuri na kwa weledi na kuhakikisha faida inapatikana vizuri kwa Wawekezaji na kupunguza gharama.

11.1.2 Mwekezaji aliuliza, UTT AMIS imejipangaje katika kukabiliana na ushindani sokoni?

11.1.3 Mwekezaji alitahadharisha kuhusu gharama za kufungua matawi na kupendekeza UTT AMIS itumie matawi ya CRDB kwa kuweka dirisha kwa ajili ya huduma za kununua na kuuza vipande.

11.1.4 Mwekezaji alishauri, UTT AMIS iangalie ni kwa jinsi gani itaweza kutekeleza suala la kuwapatia Wawekezaji nauli wanapokuja kwenye mikutano ya mwaka.

11.1.5 Mwekezaji alishauri kuwe na utaratibu wa Wawekezaji kupata fursa ya kuagana na Mwenyekiti wa Bodi anayemaliza muda wake katika mkutano unaofuata.

11.1.6 Baada ya Wawekezaji kuimba Wimbo wa Taifa na wa Afrika Mashariki, mwekezaji mmoja alishauri nyimbo hizo ziandikwe na kugawiwa kwa Wawekezaji wanapoingia kwenye ukumbi wa mkutano ili kuweza kuimba kwa kutamka maneno sawasawa badala ya kusikiliza bendi pekee.

11.1.7 Mwekezaji alishauri UTT AMIS iweke utaratibu wa kutuma ujumbe mwisho wa mwezi kuwakumbusha Wawekezaji kuwekeza.

11.1.8 Mwekezaji aliomba UTT AMIS iwasaidie wastaafu kupata ardhi ya kilimo ili kuwaepusha na utapeli

11.2 Wawakilishi wa Kampuni ya Uwekezaji ya UTT AMIS walitoa ufafanuzi na Majibu ya maswali kama ifuatavyo:

11.2.1 Pongezi zilipokelewa na Mkurugenzi Mtendaji wa UTT AMIS na kuahidi kuendelea kusimamia kwa weledi na maarifa ili kuwaletea faida shindani katika uwekezaji wao.

11.2.2 Kuhusiana na ushindani sokoni, UTT AMIS inaichukulia kama fursa kwa Wawekezaji kupata faida nzuri, kwani soko zuri ni lenye bidhaa nyingi ziletazo uwanda mpana zaidi kwa Wawekezaji na wananchi pia. Hata hivyo UTT AMIS itaendelea kujiimarisha zaidi katika kuhakikisha inatoa faida shindani na huduma bora zaidi kwa wateja.

11.2.3 Suala la kufungua matawi kuwa gharama ukilinganisha na kutumia matawi ya Benki ya CRDB kutoa huduma za UTT AMIS, ilielezwa kuwa UTT AMIS itashauriana na Benki ya CRDB ili kuona uwezekano wa namna ya kuboresha zaidi huduma. Aidha, wawekezaji walielezwa kuwa Taasisi ya UTT AMIS ipo hatua za mwisho za kufungua matawi mapya katika mkoa wa Morogoro, Dar es Salaam na wilaya ya Kahama ili kusogeza huduma kwa Wawekezaji.

11.2.4 Kuhusiana na suala la kuwapatia Wawekezaji nauli wakati wa mikutano ya mwaka, ilielezwa kuwa kulingana na taratibu za mifuko ya uwekezaji wa pamoja zinazosimamiwa na Soko la Mitaji na Dhamana (CMSA), meneja wa mifuko haruhusiwi kutoa nauli kwa Wawekezaji isipokuwa huduma za muhimu kama chakula. Lakini pia, Mkurugenzi Mtendaji alieleza ugumu wa namna ya kulitekeleza kwa Wawekezaji wote ukizingatia uwekezaji unatofautiana.

11.2.5 Ufafanuzi ulitolewa kuhusiana na Mwenyekiti aliyemaliza muda wake kuagana na Wawekezaji kuwa litafanyiwa kazi katika mikutano ijayo kwa kumshirikisha kikamilifu katika mchakato huo ili kupata ridhaa yake kutegemeana na ratiba zake wakati huo.

11.2.6 Suala la wimbo wa Taifa na wa Afrika Mashariki kuandikwa na kugawiwa kwa Wawekezaji wakati wa mikutano lilipokelewa kwa utekelezaji kama lilivyoshauriwa na mwekezaji.

11.2.7 Kwa suala la kutuma ujumbe kwa Wawekezaji mwisho wa mwezi kuwakumbusha kufanya uwekezaji, ilielezwa kuwa ushauri huo unapokelewa lakini utekelezaji wake utaangaliwa zaidi hasa kwa kuzingatia utashi wa mwekezaji mwenyewe na siyo kwa kushurutishwa na ujumbe wa kila mwisho wa mwezi.

11.2.8 Kuhusu suala la kuwasaidia Wawekezaji kupata ardhi ya kilimo ili kuwaepusha na utapeli, Mkurugenzi Mtendaji wa UTT AMIS alikubaliana na ombi hilo na kwamba UTT AMIS itajifunza na kuangalia namna ya kuliendea kwa ufanisi zaidi kwa manufaa ya Wawekezaji na Taifa kwa ujumla.

12.0 KUFUNGA MKUTANO

Baada ya kukamilika kwa kipindi cha maoni, maswali na majibu, Mwenyekiti wa Bodi ya Wakurugenzi wa Kampuni ya Uwekezaji ya UTT AMIS aliwashukuru Wawekezaji wote kwa kuhudhuria katika Mkutano huo. Pia aliwahakikishia kuwa mawazo na mapendekezo yaliyotolewa katika Mkutano huu yatazingatiwa na yale yanayowezekana yatatekelezwa. Mwisho aliwatakia heri ya sikukuu za Krismasi na Mwaka Mpya 2025. Mkutano ulifungwa saa Sita na dakika arobaini na tano (12:45) mchana.

....

MWENYEKITI   **KATIBU**

....

TAREHE

KIAMBATISHO "A"

ORODHA YA WAWEKEZAJI WA MFUKO WA UMOJA WALIOHUDHURIA KWENYE MKUTANO WA KUMI NA SITA (16) WA MWAKA WA MFUKO ULIOFANYIKA KATIKA UKUMBI WA MIKUTANO WA KITUO CHA MIKUTANO CHA KIMATAIFA CHA JULIUS NYERERE, DAR ES SALAAM TAREHE 15 NOVEMBA 2024

S/NO.	NAME OF INVESTOR
1	ABEDINEGO MAIKO MWASANJA
2	ALLY MOHAMED MAPE
3	AISHA SHABANI JENGI
4	ALOYCE MICHAEL NDESIMAMA
5	ANGELA MOSES MAYEMBA
6	ANITHA WILFEST MOSHI
7	AZARIA GEORGE ONGAQYO
8	ALLY JUMA KHAMIS
9	BENJAMIN MUSA MAGORY
10	CATHERINE ELIAS ULISAJA
11	DAUD MARTIN KISOLI
12	DENIS SHUKURU KAIZA
13	ELICK SAMWEL BULUGU
14	ASUMPTA RAPHAEL MAPUNDA
15	ELIZABETH FREDRICK OWOYA
16	CORNEL GOODSONEUSEBIUS NYIGU
17	EMMANUEL FELIX CHIFUNDA
18	ERICK MBELWA CHRYSOSTOM
19	DEOGRATIUS BENDANTUNGUKA TIISEKWA
20	ALEX MORIS RUBAGUMISA
21	ESTOMIHI MOSES MWEMI
22	FLAVIAN FILBERT ALOYCE
23	DANIEL MAURUS MAGEHEMA
24	GOODLUCK GERALD NYOMOLELO
25	HIJAH JOSEPH KYOMO
26	INNOCENT JOHN MRUA
27	CATHERINE FESTO SANGA
28	INNOCENT SAMWEL MSAKI
29	JACQUELINE MARINA WILFRED
30	GHUHENI DAVID MRAMBA
31	BAHATI JACKSON MOHAMMED
32	INNOCENT FRIMIN LASWAI
33	ISRAEL NACOL MSIGWA
34	IRENE EMANUEL PETER
35	JOVINUS JUSTINIAN TIBAGERUKA
36	JOSEPH LADISLAUS KANTANGA
37	ESTHER JOHN MGAYA
38	JOSHUA IMANUELI MSUYA
39	AGANYILA AYUBU NTIMBA
40	ISAYA ELIAS KALUVYA
41	LYDIA PETER GOLUGWA
42	CASTOR ALFRED NYENJE
43	FRANCIS CALISTI MOSHA
44	JOHN MORIS TETY
45	BENNY BENEDICT NZIKU
46	FRANK JACKSON PAZIA
47	MUSSA MABASI MSAMI
48	GREGORY AMANI MSUYA
49	JOHN AFRIDON MKHOMOI
50	JOEL JASTIN MAINA
51	LUKA LENARD NGIMBUDZI
52	JARETH GEOFREY MPIRA
53	NOEL PETER
54	JONAS JULIUS
55	PATRICK JAMES FRANK
56	PHILEMON ALLAN MSUYA
57	NYAMAGELO ZACHARIA MAKUBI
58	MARYGLORY GREGORY KIMARO
59	SEIF MBWANA DADI
60	TUSYAGANAGE NICKLIN KONGA
61	AMEDEUS EWALD MINJA
62	SALOME MOPHATE GESOGWE
63	DEODATUS PASCHAL AUGUSTINO
64	HAPPYNESS ENOS
65	ERNEST ANDERSON CHISOMA
66	JAMES ROMANUS MKERENGA
67	NAOMI LAZARO KING'ORI
68	FLORIDA FLORIAN BYABATO
69	MANDELA SIMON KAMWELA
70	IDDI HAMIS IDDI
71	FREDRICK LEONARD MASSAWE
72	MELTUS AUGUSTINO MAKUMBA
73	CECIL MAKANGE SIAFFU
74	YOHANA ALFONCE MWASHILINDI
75	JOFREY JOSEPH KANUTI
76	MTAHETWA KULWA LUBOLA
77	EVELYNE COSTAPH NATAI
78	BARAKA JUMA NYAKWE
79	FRANK MAGNUS MAPUNDA

80	CAROLINE CYPRIAN MBUGANO
81	PAUL MALIMA MKUTA
82	DEODATH JOHN KAYOMBO
83	KASSIM ZACHARIA CHENDELA
84	PATRICK MTATIRO CHEGERE
85	ISABELLA CHOLETHA BENJAMINI
86	NURDIN RAJABU MSANGI
87	IBRAHIM ATHUMAN MADORO
88	THOMAS GEORGE MKINDO
89	DANIEL BENJAMIN MAGADULA
90	MTIMBA MFUNGO BWIRE
91	FIDES PETER UISO
92	SAGIRA NICKSON MONGATEKO
93	BULONGO ARAM MSONGOLE
94	DAUDI ATHUMANI ZAYUMBA
95	CHRISTOPHER WILLIAM MBISE
96	KAREEM STAMBULI
97	SALIMU MWAISONGO HASSANI
98	KURUTHUM ADAM MAMBA
99	DAMAS JUMA KAYERA
100	AMINA JUMA TINDWA
101	LULU WILLIAM NYALUSI
102	SAIDI NASRI MSOPHE
103	FIDELIS BUDELELE YOMBYA
104	JOSHUA MUSSA MATATIZO
105	MWAKAWASILA BENISONI MWAMWEZI
106	ZAINABU HEMED MUYAH
107	Jerome Kahumza Potentine
108	JOSEPH REMMIGIUSY CHAKUPEWA
109	SYLVIA WILLIAM NYANGE
110	ANTIGONI MATHEW WISSO
111	ESTHER BUZUKA
112	GASPER JOHN NGOYA
113	JOYCE HERIEL MCHARO
114	PHILIPO JOHN PHILIPO
115	MESHACK ABRAHAM KYANDO
116	SIFUNI SAFIEL MJEMA
117	SHAMMAH KUSIRIE SENKONDO
118	BRIAN JOSEPH MWANKEMWA
119	PETER JACOB MAYALA
120	ETHAN PERFECT KIMARYO
121	DASTO CHAULA MWAKABANA
122	JESSICA ERNEST SWAI
123	BAHATI KARASHANI KACHECHEBA
124	GABRIEL RODERICK KASSENGA
125	MOSES PHILEMON MWANGENDE
126	SADIKI SEVERIN NOMBO

127	JOSEPH ABSALOM MWANKEMWA
128	NOTBRUGA EFHRAIM BASILI
129	GODISON BENSOM SINAKODI
130	BRAYSON FADHILI
131	JUSTINE SIDAMUY MASUJA
132	AGATHA FABIANI MADENGE
133	YUSUPH METILI SALONI
134	CLESENCIA JUMA MAGAZI
135	RICHARD MENARD NJAU
136	MUSSA HAMISI MUYA
137	MATHIAS M MASAWE
138	SYLVESTER SARYA JOSEPH
139	STRATON MEDARD ASSENGA
140	PAL MORICE KAMKANILA
141	ISACK DANIEL KIBENDELA
142	AGNES FAUSTINE RWAKABUGA
143	EDSON AFWEKE MTAWA
144	ALBERT NORBERT SANGA
145	HEZLON BONAVENTURA NJALIKA
146	ZABURON SAMWEL BUYOYA
147	NANCY DAVID MSOBI
148	LUCAS JOSEPH MBELLE
149	NICHOLAUS TOMASO MNYOMOLE
150	BILALI BARAKA MNALI
151	EDWARD EVERADI MDEMU
152	VALERIA PETER RUZUBA
153	RASHIDI HASSAN MLAGA
154	SAMSON FERDINAND KUSUNDWA
155	DANIEL DESMOND MZUGUNO
156	ASHERI MBOGORA MANYAMA
157	ALI MOHAMMAD DEWJI
158	YAKOBO KIMARO ADOLFU
159	IRENE STEPHEN KILINDO
160	ALLY EZEKIA CHENGULA
161	JOHN ISAYA MLUHU
162	PETRO MWITA RYOBA
163	PETER JITSU MANDE
164	BABU RAMADHANI MISTRY
165	ELIETH DEOGRATIAS RUMANYIKA
166	LUBASHA EVARIST MALENGEA
167	FRANK PETER MWAKITALU
168	PETRO EFATA ZELLA
169	LEOCADIA DOMINICK MSWETE
170	ADILI MARWA CAMEROON
171	HENRY HILLARY NDIBALEMA
172	COLETA FLORIDA TIBAIJUKA
173	BENEDICTO CONSTATINE MAZAGA

174	AMINA MALIKI MASAMBAJI
175	AGNES WILBARD BARONGO
176	ELIUS PROJEST TIBESIGWA
177	PETRO ZACHARIA MUCHARUNDI
178	NAOMI ZACHARIAH MHEMEDZI
179	JEMEDARI KASSIM KALUNDI
180	BENARD LUDOVICK CHUMA
181	ELIZABETH GODFREY MWAKISYALA
182	EDGER PETER MWANAMAWE
183	MATHEW ISSACK SICHELAH
184	MASANJA NKWABI THOMAS
185	DONALD WARIOBA KISURI
186	ANDERSON PHILIP NKUPAMA
187	ZUBERI SAID MATIMBWA
188	WILLBARD BEATUS MLOKA
189	RAYMOND SEBASTIAN SAM
190	TRACEY JOSEPHAT MLAMBO
191	LAZARUS PETER MPONDO
192	CHRISTIAN MBWAGA
193	JONATHAN ATUPELE MWABALEKE
194	BOAZI NEREI BALTAZARY
195	DAVID GEOFREY MYOMBO
196	GODWIN COSMAS NDUNGURU
197	NOLAN NURU CHUO
198	ALFEO STEPHANO KIBONA
199	NYEREMBE MISANGO ELIUD
200	KUSHENGAMA JOSEPH LYAGA
201	AMIRI YUSSUPH ATHUMANI
202	ISACK CELSIUS MLIMBO
203	ALFRED BAKARI MSEMWA
204	IBRAHIM TWAHIR KILAGWA
205	HASSAN MOHAMED HANGAI
206	ODILIA ANDREA JOHN
207	FURAHA CHANGA MIKINDO
208	ANASTASIA EMANUEL SHIRIMA
209	DAINESS GAUDENCE SIMBA
210	ANNE MAXMILIAN MFAUME
211	MERCY STEVEN KAHEMA
212	JOSEPH ZOMBWE MICHAEL
213	SEVERIN FRANK MALLYA
214	GETRUDA MWAIPELA
215	ALINIKISA FELICK CHEYO
216	STANLEY MARCUS HEMU
217	JACKSON ZAKAYO MOLLEL
218	ERENESTA OCTAVIAN SWAI
219	FLAVIA DAMAS KWAI
220	VICTORIA PETER SHELUKINDO

221	STELLA GEORGE MAUNGU
222	HOSIANA ELINKIRA ORIO
223	AGNES MUNISI
224	EMMANUEL MALALE MISHAMO
225	RICHARD EDWARD CHAMBAI
226	LEONARD EDWARD MBELWA
227	DOMINIC JUSTIN HANDO
228	DENNIS FELIX KABANDA
229	INNOCENT FESTUS KAPONGO
230	RASHID HASSAN KATANDULA
231	JOSEPHAT MATHIAS ULOMI
232	FAIDA BUNDALA KABADI
233	MASAULA HARUNI ABDU
234	PIUS PHILLIP TESHA
235	UWEZO THERESA NKOMOLA
236	WILFRED YOHANA EDWARD
237	NEEMA SAYI SYLVESTER
238	ISSA MOHAMED WAHICHINENDA
239	HABIBA SALUMU YUSUPH
240	EXAVERY LUCIAN NDUYE
241	DEUS YEGERA MASHAURI
242	FESTO JOSEPH LUGALI
243	DELPHINUS SHUMBUSHO RWEZAULA
244	GRAYSON SHADRACK NDAHANI
245	ASMAH DOTTO SALUM
246	BENEZETH RWEGASIRA NTABAZA
247	FORTUNATA MAXMILIAN NDUNGURU
248	RAMADHANI ZAIDI
249	ESSAU PRISCUS KAJORO
250	GASTOR KIKUJI NICEPHORY
251	MARIA ALPHONCE MALLYA
252	JEROME LOSABAYA MOLEL
253	MAGDALENA CONSTANTINE FIDELIS
254	BEATRICE LAWRENCE SHOGHOLO
255	MARTIN ISAACK MILYANGO
256	FRANK LUKAS SHEMHANDE
257	LEAH JULIAN KAYAGO
258	THOMAS GKEBWE
259	SHUBERT STARLIN MUGENYI
260	JAMES BONN NGUNGA
261	CHRISTIAN CUTHBERT NGONYANI
262	KATURA MATHIAS MALILAH
263	LILIAN KOKUSHERULA NYOMBI
264	EDNA MICHAEL MACHA
265	MARIANUS GERVAS MWANGAMILA
266	REHEMA JOSEPH SEIF
267	SEBASTIAN K LUBINZA

268	SEBASTIAN KANISIO LUBINZA
269	ALBERT HENRY MBOTTO
270	SIRAJA KASSIM MWANGOBOLA
271	ANDREW GODSON MZIRAY
272	MAGDALENA BUNDALA
273	CARLOS PATRICK NAMAHUTA
274	GERVAS JOSEPH KAVISHE
275	SHEKHA SEIF SAID
276	AMENYE MWANDEMELE KALINGA
277	LEOCADIA THOBIAS SIWEYA
278	MANSWETH RICHARD MAUKI
279	HUSNA RUMISHA MAKUNDI
280	CHARLES MAPUMO MASUNZU
281	SIMON CEYMERA MKANZA
282	DANIEL PETER MKENDA
283	KISA AMBONISYE KYUSA
284	RICHARD ADRIANO MWANAKULYA
285	GILBERT ALFRED BIGILIMANA
286	JOSEPH ANTHONY KULIJA
287	ELIAS MADUHU MANJECHE
288	LIDEY STEVEN KIBONA
289	KASSIM ATHUMAN KABONGO
290	DERICK ANDREW KALAMAGE
291	HAMIDA ADAM LASHIKONI
292	JUMAPILI ABDALLAH KHALIKI
293	MARIAM KABONGO KASSIM
294	HALIMA RAJABU MONDO
295	ATHUMANI WAZIRI JIMBIKA
296	ALLY MARO MACHOTA
297	ARIANA DOTTO CHITALIKA
298	SALIM ADINAN MBONDE
299	SAID SELEMAN MASSARO
300	YAHAYA ALLY VURU
301	WILLIBRORD PASTORY MTASINGWA
302	DOMINICK HONEST MSANDO
303	OBEID ABDALLAH HAULE
304	VICTOR FRANK MASSAWE
305	ERASTO MICHAEL GWIMILE
306	KENEDY EDWARD MWALUKASA
307	IBRAHIM PHILIPO LESSAFI
308	ANESI SATOKI MAHENGE
309	JANUARY BERNARDIN KAYOMBO
310	PARASTATAL PENSIONS FUND
311	PARASTATAL PENSION FUND (PPF)
312	FRANCIS RUZIBIZA KAMBAYA
313	NATIONAL SOCIAL SECURITY FUND
314	TULIBONYWA MWAISOBA

315	STRATON MELCHIORY RUGAITIKA
316	NATIONAL SOCIAL SECURITY FUND
317	ESROM MWEMEZI RWEYEMAMU
318	GODFREY HERRY MOSHA
319	KENNEDY GODFREY MOSHA
320	MOHAMED AHMED MOHAMED
321	HALIMA MASHA MFINANGA
322	JOEL GODFREY MOSHA
323	EMMANUEL GODFREY MOSHA
324	MINNIE ELIAPENDA LEMA
325	ALLY ABDALLAH MAKOTA
326	HAMIS OMARY KISIGALILE
327	PONTIAN BENEDICT RWEYEMAMU
328	SILVAN VALERIAN MRAMBA
329	LAWRENCE SAID MAKONYU
330	MARIA PAULO MALANDO
331	EMMY CASIAN KACHALI
332	SHABANI ALIMAS MAIGE
333	BERNARD PAULO MALANDO
334	WAYA WAYA ARON
335	GREGORY NICHOLAUS MALANDO
336	LYISON THOMAS KALULUNGA
337	JOSEPH KISMAYU KISARIKA
338	SALUM SHAHABU KARANGEE
339	ALIKO JOHN MWANEMILE
340	ZUBERI OMARY KONDO
341	IBRAHIM MOHAMED KATABARO
342	AGNES FAUSTIN MNG'ANYA
343	MONICA SAIMON MWAIPOPO
344	ZAINAB NASSOR AMRI
345	BIADA ABDULKARIM MAPONDELA
346	CATHERINE SIMON JOSEPH
347	ONESMO RICHARD NDAKI
348	CAMILIUS MATHEO HAULE
349	BONITUS DOMINIC MWALLENI
350	ABDALLAH MPALUPALU JUMA
351	HELIETH MELCHIADES MANKA
352	GEMA DOMINIC STAMBULI
353	HENRY AHAZI MKUTE
354	REHEMA ELLY MWAKWENDA
355	GEOFREY REGINALD KAVISHE
356	KOMBO HEMED MUYAH
357	SHIJA CHARLES MALIMI
358	ALICE CYPRIAN MOSHY
359	FIDES CYPRIAN MOSHY
360	CHEKHA MWAMBUNGU CHAGGE
361	NICHOLAUS MALANDO GREGORY

362	FLORENCE JACKSON KITETE
363	ZAINAB KHATIB VUAI
364	DAVID MWAMBOLA KIKUMBULU
365	JAIROS YAHYA FWIMI
366	FABIAN MARCO CHILUMBA
367	LEONARD EMMANUEL RUTASHUBANYUMA
368	PAULINE MAKALA KILELE
369	NAZMA ALI HAJI
370	PROCOPIUS EMMANUEL MGIMBA
371	LAMBERTHA HYASINT MAHAI
372	ANETH STEPHEN MKINGA
373	MTESI BONEFASI BYARUGABA
374	CHRISTINA JEREMIA NTIBAYA
375	EVILASTUS JOSEPH KILUSUNGU
376	EMMY KALOMBA HUDSON
377	SAMSON NATHAN HAO
378	SIMON SOLOMON MAHAI
379	LATIFA RAMADHANI BIRO
380	SALVATORE PATRICK MLAY
381	SIFA JOHN MAEMBE
382	MABULA PETER MAJABA
383	JOEL DENNIS MATANDU
384	AGAPE ALEX MASSAWE
385	LYDIA KARIKIA MUNUO
386	ROBERT MATHAYO MBEZI
387	MUSSA MUSTAFA MAKUYA
388	ELIFRIDA JOSHUA NZWILI
389	DUNSTAN SEM KISANGA
390	AISA LUKA MUSHI
391	ROGATHE DUNSTAN KISANGA
392	BARAZA NYERERE NYAMBITA
393	MUSTAPHA KITIA MSANGI
394	VIVIAN NESTORY KIBAMBI
395	MERIKA LEONARD MAGODA
396	SAUDA NASSORO KUPE
397	HASSAN HAJI MKINDWA
398	AGNES PEREGRIN MAKONDE
399	ABDALLAH THABITI KALENGE
400	NEEMA OSCAR NJIRO
401	AMOS YONA RUGALABAMU
402	TASIANA LUCAS HYERA
403	FRIDAH LEBI MWAKIPOSA
404	DAUDI GEORGE KASANGA
405	ALOISIA MARY ALOYCE LEKULE
406	SHUFAA SALEH UKWAJU
407	BASILISA ANDREW LYIMO
408	HAMIDA HASSAN KOMBO

409	KHAMIS SWALEHE KHAMIS
410	ESTHER ELIASA BIRANGO
411	LUSEKELO MWAKALUNDWA ANDOMBWISYE
412	ROGHATHE EDUMAEL URASSA
413	MOSES ZEPHANIAH MUSHI
414	FATUMA MONO MSUYA
415	DAFROZA LAURENT NDYETABURA
416	JABIR MUSSA MBAROUK
417	HILDER JOACHIM MTUI
418	DIDAS JOHN SHIRIMA
419	ANNAH ABRAHAM MUSHALA
420	MELCHIORY BANYENDAKI KABYEMELA
421	SABBI LILANGA MASANJA
422	GEORGE JAMES BASHIR
423	ISABELLA HUSSEIN KAPERA
424	MKIWA NASSORO MWINYI
425	JUMA BAKARI MUSSA
426	YUSTINA LEO KOBERO
427	JUMA BAKARI MUSSA
428	GRACE MBAMBA MWAIGOMOLE
429	NASRA NGORE KONDO
430	HALFAN KITOLA CHEKANAE
431	UWEZO CHARLES SHAMIKA
432	MUSTAFA KOMBO OMARY
433	JAMAL ATHUMAN KIGGUNDU
434	ABDALLAH SAIDI BUNGALA
435	CHARLES JOSEPH GISHAGI
436	RAVASCO SONDAS MWAKISU
437	EMMANUEL JOSEPH KASANGA
438	HALIMA ABDALLAH MOHAMED
439	ESTER CHARLES NKYALU
440	KANAUCHA JUSTINE MASAMU
441	ADAM KIMWERI NYELLO
442	JUMAA MUSSA HIZZA
443	HILDA NICHOLAS MKALA
444	PETER ISHENGOMA MUGANYIZI
445	OTHMAN MBWANA VUZO
446	MICHAEL ISUJA GOIMA
447	ELIZABETH MOSES KACHIMA
448	MIRAJI ABDULLAH LUWI
449	OSCAR RAMADHANI FERUZI
450	NOAH JONKEY KIMANGILA
451	GOLDER ANAEL KIMARO
452	ZAINABU IDDI MWICHANDE
453	NEEMA MELCHIOR NUNGU
454	GILBERT JOSEPHAT MUGYABUSO
455	JOVIN SEBASTIAN SIMBA

456	HYASINTHA PATRICK MAPUNDA
457	RENICO PIUS KINEMO
458	JOSHUA FRANK MMBAGA
459	VERYNICE EZEKIEL MAKUNDI
460	IRENE COSTANTINE MTOBESYA
461	AURELIA IGNAS KAPINGA
462	VENERANDA AUGUSTINE MAZIGO
463	CATHERINE MARCO VINGILLAH
464	DEOGRATIAS THEOBALD MANGA
465	MOHAMED SALUM MAKILIKA
466	PAULINA CHRISTOPHER SAWE
467	GODFREY MUGANYIZI KAMUGISHA
468	HONESTA SALES MKIMBU
469	MARK GODFRIED LYIMO
470	ABUBAKAR JABU NYUNDO
471	BERNARD ADAM MWAKABANGA
472	LEANDRI STANISLAUS KINABO
473	MKUMBO EDSONI MSENGI
474	KARANGI BERNARD BWIRE
475	MARIAM MASOUD MAHUGU
476	ELIEWAHA CHARLES MBWAMBO
477	LADSLAUS METHEW MAKENZI
478	LUSIA JOHN MSALILWA
479	JOHN DAMAS KAGERE
480	SUDI ATHUMANI KIHAMAYA
481	SOUD SALIM KAJIRU
482	IWIRINAMSO JOHN MANASE
483	SIRILI SIMONI SULLE
484	JAYANT PREMJI VAGHELA
485	RACHEL GOODLUCK KENNY
486	LEONARD DENNIS KIWARA
487	ELIZABETH KESHENI SENKORO
488	SALUM JELLA UYAGWA
489	ANNARITHA ANTHONY MATOLA
490	CONRAD HERMAN GWANDU
491	AMANI EMMANUEL MAKIRITA
492	VIOLET ELIAS KAFULAMA
493	SHARIFA ALLY RIZIKI
494	NSUBISI NITIKE NGAILO
495	RICHARD LAURENT MINJA
496	KANGANJA HASSAN MWALUPA
497	ABDALLAH FUNDI KAWAMBWA
498	FREDRICK ERNEST GUNGAYENA
499	BROWN ELIKANA WAMBUA
500	VALERIA GABRIEL ALOYCE
501	LUBANGO BENSON MIHAYO
502	YOUNGMAN SOSPETER MALAGIRA

503	JUMA RASHIDI MNZAVA
504	ENRIQUE BONAVENTURE MBULIGWE
505	ANDREW ABDUEL MNZAVA
506	RICHARD SHOLDAN MPANGALA
507	SLIM YASIN AJIB
508	RAMADHANI SAMPA HAMIS
509	MARTHA DONATUS MASHIKU
510	GRACE MANASE OKORE
511	JASTONE HULEGE KABONA
512	CHRISTINE NYANJIGA NYAGIRO
513	GRACE HILARY MBIRIGENDA
514	DAVID AMINIEL OMARI
515	RICHARD ALFAN MKOPE
516	DAMAS THEOBALD MSAKI
517	BISSO SAMSON SENGA
518	HAIKA ELIMOSARIA METTA
519	AMINA ALLY AMIRI
520	JUBILATHE ELIABU MKONYI
521	GRACE LUKINDO
522	JOHN SAMSON MWAIKONO
523	JOSEPHINE NYINDO
524	JOHANES RIOBA MTETE
525	EMMANUEL IMANI SEBASTIAN
526	OMARY MOHAMEDI MBELWA
527	CHARLES MUTALEMWA TIBEKEBUKA
528	LILIAN ZEBEDAYO RIWA
529	MKUNDE JOSEPHAT SHIRIMA
530	PETER JOHN NJALALE
531	CHRISTINE HILARLY TENGENEZA
532	EDWARD DIDAS MIKINA
533	RAPHAEL SUSA MOLLEL
534	CONSTANTINE CHRISTOPHER MSHANGA
535	KALUNDE WILSON KASELE
536	GURENI JOTHAM LUKWARO
537	ISRAEL DAUDI NGANDO
538	SIXBERT MASIKU MASERO
539	MRUMA SULEIMANI MRUMA
540	YUSUF MBARUK NYEMBO
541	EMMANUEL SENYAELI SWAI
542	SEKELA NOAH TEMU
543	REUBEN GHUHEN MTAITA
544	WINIFRIDA PATRICK KAMUGISHA
545	MAYASA BASHEIKH MIKIDADI
546	JESCA JOHN MUSHI
547	THEOPHISTA THEOPHILO MOSHI
548	METHUSELA SAMWEL JIDAY
549	CHRISTINA LUCAS MATERU

550	BASHEER ALMASI LIKOKOLA
551	ALEX WATSON KASUNGA
552	GODFREY AMBROSE MUNISHI
553	HERALD NKYA KUNDAELI
554	MATHEW PETER NYASA
555	MARY GORETTI MAGAGA
556	NICODEMUS LUCAS NGONYANI
557	JACOB MOSES NDUNGURU
558	MARY DANIEL OBANGA
559	ELISANTE ALEWINGYO ULOMI
560	EDINA JOSEPH NTEKIGWA
561	JOYCE JOHN MOSHI
562	DONALD ANYITIKE MWAIBALE
563	ANNA ALEX HAULE
564	FRANK GREENVA MWAMALILI
565	JOYCE JOHN MOSHI
566	FANUEL LIGHTSON MPAKELE
567	RAHEL ISACK SARUMBO
568	LIDYA PHILLIPO MUSHI
569	LATIFA RASHID ZUMO
570	SOPHIA GODFREY MWAKILASA
571	TAMIMU LIGHTSON MPAKELE
572	MATINDE DONASIAN MWITA
573	BARAKA WANNAH KOMBA
574	JACOB LIGHTSON MPAKELE
575	FARAHAN ISSA KATUNZI
576	ZAWADI KASSIM KATIPWAI
577	ISEGE AMANI MTAO
578	AARON ERNEST MLAKI
579	STELLAH EUSTACE NDOWO
580	ABDI OMARI BILLA
581	SIMBA WAZIRI SIMBA
582	FATUMA ABDULRAHMAN HIJAH
583	JONESIA NEOPHITUS MEGABE
584	ELIBARIKI WILSON KEYLA
585	SOPHIA ALEX MGERI
586	MARIAM EMILIUS FUSI
587	ESTER ERNEST AYENGO
588	RAMADHANI SAIDI SHABANI
589	JUMA SAIDI KATAPALA
590	EDELFRIDA MUTAREMWA KAMBUGA
591	AGATHA MAKULA
592	RAPHAEL NCHILA MAHANGI
593	MWASHAMBA SHABANI AHMAD
594	HENRY ROBERT BATANO
595	JOCTAN NEOPTITUS MEGABE
596	MAHEKE JOSEPH MAHEKE
597	GASPAR MICHAEL FUNDI
598	HAPPINESS SIMBAUFOO NKYA
599	CELESTINA NEOPHITUS MEGABE
600	ADIL HAMDUN SEIF
601	SARAH SAIMON SHEKIFU
602	BENEDICT AUGUSTINE MBALINGA
603	ELIZABETH PIUS KATABAZI
604	VENANT FELIX MBONEKO
605	GEORGE CLEOPA MAPUNJO
606	EMILIANA FRANCIS NYENZA
607	WILLIAM THOMAS OLOTU
608	ISABELA INNOCENT MKILUWA
609	PATRICK CHIMOTTO MUGA
610	JUMA BASHIRI JUMA
611	JOSELINE NEOPHITUS MEGABE
612	OTMAR THOMAS HAULE
613	MARIAM OMARY ISMAILY
614	SHAIBU THABIT MWAMBUNGU
615	RIZIKI MUSHI SHUSHU
616	MICHAEL MHANDO KILLO
617	KAUNDA ARTHUR MWANYANJE
618	GERVAS SIMON MBEPERA
619	JOSHUA ATHANASIUS MWANZA
620	WARDA KASSIM HUSEIN
621	IBRAHIM YUSUFU MALUNGUMO
622	DOROTHY ROWLAND MAKUNDA
623	FATUMA ABDALLAH HAULE
624	RAJABU RAMADHANI LUKENZE
625	JOSEPH GODFREY TARIMO
626	SALUMU RAHIS MAWAZO
627	BENEDICTO RENATUS RAPHAEL
628	NICODEMUS YONA LUKINDO
629	MARIA LEONARD SIMKONDA
630	MIKIDADI HUSSEIN KIKAMBWA
631	INOCENSIA FELICIAN TESHA
632	PASCAL KASANDA KASELA
633	WILLIAM JAMES SENKONDO
634	ANITHA FREDRICK MUTALEMWA
635	JAMES EMANUEL NGASSA
636	JOHN JOSEPH TESHA
637	KENNEDY KIMANDAI LYIMO
638	CHARLESS BINAMUNGU MUBI
639	KYANG'A AWWAM UMBA
640	ATHUMAN MOHAMED MSAGA
641	LUTUSYO LUTUFYO MWAMTOBE
642	JAFARI FARAJI KITONGE
643	PAUL WILBARD LUANDA

644	IBRAHIM MUSSA LUTHER
645	NATIONAL HEALTH INSURANCE FUND
646	PIUS PHILILIP TESHA
647	ANASTAZIA ANGETELILE KAJANGE
648	LEONARD JOHN MIDELO
649	PATRICIA GERALD MWAISONDOLA
650	LEOGRACE FERDINANDES MSOMA
651	MARY JEREMIAH MWANYANJE
652	KITILA JUMBE KATALA
653	THEOFRIDA THEOPHILLY LUKOKERWA
654	KASSIMU ELIAMINI TANI
655	DEOGRATIUS KESSY STANSLAUS
656	LUDAN FABIANI TARIMO
657	JUDITH HUMPHREY MAEDA
658	GERALDINE KOKWENDA MWIJAGE
659	ECKLIAH MICHAEL MBAIGWA
660	YUSUPH GEORGE KASSIM
661	VICENT JULIUS KAVISHE
662	TALAGHA LUCAS MBONANI
663	AMANI EFREM KUNDY
664	THOMPSON LUCAS WAILER
665	MBARAKA JUMA MCHOMVU
666	HARRISON KENNETH MNENEGWA
667	SHONE ARTHUR MWANYANJE
668	DORAH DAVID MBISE
669	RAHELI OMARI KATOYA
670	ZAINAB KIFFILE MPOSSO
671	THADEI JOHN MAPETE
672	HAMISI STEVEN KIGOZI
673	SHERIDA JOSEPH MARWA
674	MONICA BLANDINA RAMADHANI
675	FLORIDA COSMAS SOKO
676	MARYSTELLA AUGUST MALLE
677	GWKISA PAUL MWAKABETA
678	FRANK ELIA KADUMA
679	JONAS KAMUGISHA JOSIAH MASABALA
680	FILEMONI FELIX MVUNGI
681	NESTORY BAPTIS MAPUNDA
682	GENES EMANUEL MREMA
683	SALMA SEIF SALUM
684	PERIS DIONIS MKUNGU
685	NYAKIMURA MATHIAS MUHOJI
686	SADOK MUSSA MPOGOLE
687	MARIETHA JOHN CHANDE
688	ELISAMEHE F URIO
689	TATU ALI MHINZI
690	MARIAM MAKUBULI ABDALLAH
691	GWERINO RAPHAEL KANGALAWE
692	IVO ALEX HAULE
693	ZANZIBAR SOCIAL SECURITY FUND
694	ORESTER REMIJUS HAULE
695	HAMISA JUMANNE YUSUF
696	SCOLASTICA PAUL MLAWI
697	HAJI KHATIB VUAI
698	DAUSEN EDWIN TEMU
699	LYDIA AGGREY MWAIJANDE
700	JOHANNES CLEMENCE MUTAHYOBA
701	ESTA JAMES SHITINDI
702	DIANA MANSWET BABU
703	ROSE MARGARETH MSAMI
704	TRYPHONI MORRIS RWECHUNGURA
705	GODLIVER VITALIS AYIEMBA
706	REHEMA ISSA MKUMBA
707	PETER MUKUNGA MATONYI
708	AMANI MAKIRITA
709	MORICE NEMECE MMBANDO
710	KASSIM ABDALLAH TARMOHAMED
711	DORICE EZEKIEL MLENGE
712	ATHUMANI HAMISI MAGEMBE
713	EMMANUEL ELIMWOKOZI KIMEI
714	YAHAYA ALLY SHOO
715	JOHNSON MUGABU JONAS
716	GRACE ELINEEMA NABURI
717	ABDUL AMANZI MAKONGWA
718	SHIJA NTINGINYA HUMBI
719	RAPHAEL NAHUMU MWAKITABO
720	RODNEY OBADIAH ALANANGA
721	FORTMAN KASALILA VUMBU
722	LINUS ALOYCE NGOWI
723	SCYPRIAN SAMWELI KIMARO
724	DASA ABASI LUDASI
725	JOSEPHPASTOR LAZARY LYARUU
726	MUINDI ERIC MUSYANGI
727	ROSEMARY RICHARD BGOYA
728	KAMBETTA ANDREAS MWINUKA
729	OGARA GABRIEL SASSI
730	ZAHARA RAJABU FARAHANI
731	MARIAM RAJABU KAJIRU
732	ELIKANENYI LEWANGA TESHA
733	AKIDA RAMADHAN MWAIMU
734	PETER ASAGWILE MWASONGWE
735	HASHIMU RAMADHANI MUSHI
736	MRS WILFRIDA ALOYCE MALLYA
737	PRISCILLA MUKABALUZI RWEYEMAMU

738	VICTORISI LINUS SILAYO
739	CHRISTINE ROSE MAVULLA
740	ELIA LUSEKELO KASALILE
741	MARIA GORETTI KENTE
742	FLORA JACKSON MWAIJELE
743	VALERIAN GASPARI KADEHA
744	JACKLINE MSURUJA KASWAMILA
745	OSMUNDA AFRED MWAMANENGE
746	LEWIS RUTAKYAMILWA BITAROHIZE
747	JAFARI ABDUL JUMA
748	GERAZIUS ADRIANO KAHAMBA
749	BERNADETHA PAUL CHARLES
750	JANE JAMES MWAMELE
751	FRANK MUWINGU ULIZA
752	ROSE PETER LUKINDO
753	ELIZABETH ZEBEDAYO MARUWA
754	ISMAIL OMARY JIMROGER
755	NDEKUSARA BENSON MAKISHE
756	MWINYIJUMA MIKIDADI MWINYIAMANI
757	MPOKI JONAS MWAKANGALE
758	HALLIMMA MWINYIJUMA MWINYIAMANI
759	MASIDA SAMUEL NDONDE
760	MWINYIAMANI MWINYIJUMA MWINYIAMANI
761	ZAINA RASHIDI HALFANI
762	RAYMOND ISRAEL MWATI
763	MWANEEMA MWINYIJUMA MWINYIAMANI
764	PASTORY MUYONGA NGAIZA
765	MARGARETH JOSEPH SHILLAH
766	GIVENESS IGNAS LWAVI
767	RAYMOND JOSEPH NGOLO
768	HALFEN HALFEN RASHID
769	RASHIDI GUZO HALFANI
770	CATHERINE GERALD SHONI
771	THOMSON THOMAS NGAHULIRA
772	MOHAMMED RAMADHANI NGUDE
773	JOSEPH ENOCK
774	BRAINER FRANCIS MFOI
775	CHRISTINE BONAVENTURA KALIKUMASO
776	THEREZA JOSEPH JOHN
777	DATIVA AUGUST MALLE
778	JESCA FELIX MYAKA
779	GODEBERTHA SIIMA GONZAGA
780	GORDIAN GODIUS RWEYONGEZA
781	SHOSE HENRY MAKULE
782	GERALD JOHN SHONI
783	DONALD HERY MSANGA
784	NELLY MATHEW UDANGU
785	CLEVER ATUBONEKISYE MWAKIPESILE
786	ANITHA MGAYA MNDEME
787	ZUBEDA SHUKURU KAYA
788	FRANK JOHANES KANDUGU
789	MRISHO MWANAWANDE MADALLALI
790	DIDAS ADOLF KAPINDA
791	HUVIRA HEZRON KONGA
792	AKISA RUBALI BULIGA
793	MICHAEL JOHANESS MWITA
794	GLORIA JAMES MANYANGU
795	FREDRICK AMBILIKILE MWAKALOBO
796	JOYLINE ASSERI NDANSHAU
797	KWEYAMBA ZELAMULA EVORD
798	AGNES SAMUEL MAGWISHA
799	DONALD KAJEGELA MWAKABAGA
800	JANE SIMON TATALA
801	CHRISTINA KIMARO FIDELIS
802	HEZRON BERNARD JONAS
803	LEOCADIA PANTALEO NJAU
804	JACQUELINE INNOCENT NJOVU
805	ELIYA LUKANYA MALUNDE
806	RAPHAEL SHAWN MAYAKA
807	LEGIS STEVEN MARUBE
808	JACQUELINE INNOCENT NJOVU
809	MOSES ANDREW MAHENGE
810	ISAYA JOSEPH MUGARAGU
811	BUSRI MUSSA NTOGA
812	ROMWALD ELIAS MCHAGO
813	HUSSEIN BAKARI KINGUYU
814	NEMES JOSEPH MARO
815	DESDERIUS GENZI SAHANI
816	MARTIN RAPHAEL SIWINGWA
817	ADRIAN ANANIAS KASHAIJA
818	DOUGLAS RENATUS MAYAYA
819	NAVONEIWA ONESMO MSHANA
820	EVALINE SAM KILEO
821	ERNEST ELLY MWAKITALU
822	PAULO GABRIEL SANDU
823	HARVEY WILFRED MWAMBENJA
824	CECILIA DAUDI CHOTA
825	AUGUSTINE LITILA KIJONA
826	STELLA PAKOMIUS MAPUNDA
827	HELLEN SIMON MAZANI
828	IBRAHIM RAMADHANI MSANGI
829	LAWRENCE LEONARD MANONI
830	WINNIE ABDON MSHOBOZI
831	PAUL JOHN KALUNGA

832	BENIGNA ERNEST NDONDE
833	MSAFIRI YUSUPH MKONDA
834	ROSE DAUDI MLAGA
835	FADHIL SALUM WAHID
836	SEBASTIAN KALUGULU MBILIZI
837	ONIKE RABIETI KUNTA
838	RAPHAEL JOHN CHAMI
839	BERNADETHA PIUS BALLO
840	IRENE NICODEMUS BANDUKA
841	NEEMA BARAKAELI OLOTU
842	ZUBERI HAMISI NTIBUKA
843	MODESTER FRANCIS FUMBUKA
844	AGATHA MARCO NDUTAULA
845	PAUL PETER GANDYE
846	AUDIFACE MANGOROHO COLMAN
847	CHARLES JONAS LIGONJA
848	BONIPHACE SANJURA
849	ANNETH BONEVENTURE RWEKAZA
850	MABINZA ELIAS GOMBANILA
851	JOYCE JOSEPH KITUNDU
852	LUCIAN JOHN MKALAGALE
853	FIRMIN FRANCIS ASSEY
854	KINGI MAGAKA LOMA
855	RAYMOND MASONGO DIBOGO
856	SADUN RASHID KABUMA
857	SUBILAGA AMBILIKILE KAJIBA
858	GIFT RAMADHANI KAWAMBWA
859	MARIAM ALLY KASSANURA
860	FESTO DANIEL KIJO
861	JOAN ELIAPENDA LEMA
862	LACKIUS MAARIFA ROBERT
863	ANNA-DEVOTA MASSAWE SAMBAYA
864	SARA REUBEN LOSARU
865	RAMADHAN JUMA CHANAFI
866	NAJIM BABU RASHID
867	PATRICK TAMBWE KATANGA
868	GRACE MARCO MKINGA
869	CHALO MARCO KALLUNDE
870	AGNES PHILIP NYAGILO
871	EVELINI YOHANA MSENGI
872	JANETH ELIAS KAMANJEZI
873	ZAINAB HASHIM KASALILE
874	YOHANA STEVEN LUCHAGULA
875	JULIUS LIKAVANGA MAGODA
876	ANTHONY ABRAHAM MKWESO
877	ESTHER HITLANY KILAMWEGULA
878	DORINA DALALI MLENGE

879	BRIGHTON KENAN NDONE
880	CATHERINE JACOB BAYNIT
881	FREDDY MWIZALUBI NDOLEZI
882	FRANCIS MATAYO MROPE
883	AMIR JUMA SEMSEKWA
884	CHRISTINA CRESCENT MSONGANZILA
885	ANNAH KAFULU MWAKIHABA
886	ROTHALINDA SHANEL MHAGAMA
887	PATSON MWALUKWAMBA CHAULA
888	JESTINA ALBERT MLOWE
889	YOTAM CHIEN NYASULU
890	JOSEPH JOHN SENDWA
891	AGNES CHRISTOPHER MUHAGAMA
892	MOHAMED ABDALLAH GEREGEZA
893	GLORIA GOODLUCK MLAKI
894	DAUD VENANCE IBRAHIMU
895	WAKURU ANNA SIMEON
896	LEVINA MARTIN MAX-MILLIAN
897	GLORY RIZIKI MESSA
898	ROSEMARY KAMUNDE EMMANUEL
899	SUBIRA SALIM ABEID
900	NICOLINA LUFYAGILA MTATIFIKOLO
901	JULIANA JOSHUA MUSHI
902	BERTHA KIKOTI
903	ATHUMAN ZUBERI MWESONGO
904	LUCRESIA LEO SIGERA
905	SALUMU KIMWERI KIUMBA
906	STUMAI ABEID MBATTO
907	ARON BROWN MWAKILEMBE
908	MR & MRS ELIENEZA MTERI MZAVA
909	LILIAN AUGUSTINE MACHEMBA
910	AMANI MOTESWA BOMA
911	MARTIN RIZIKI ELIA
912	ALFA ELNEO MWAGILA
913	ESTER OMBENI MWALONGO
914	GEORGE EDWARD MWAKABANA
915	YUSUPH EMANUELI MARGWE
916	IBRAHIM JUMANNE NDALAMI
917	EDITHA ISAYA STEPHEN
918	MARIAM YUNUS MASOUD
919	PETRO SAIMON KANGALAWE
920	THEONEST KAHANGWA MUTABINGWA
921	JOSEPH LUDOVICK MAINA
922	ENOCK KATABANYA MPAMWA
923	ELIAS LUFUNGULO MITANGA
924	HEMED SEIF MSAFIRI
925	DORICE EVARIST MINANI

926	AMOS BENJAMIN KENGELE
927	RODRICK FREDRICK NABE
928	PART ASIFIWE MALILA
929	DANIEL ADOLF OLOMI
930	ADELINA JOHN XSAVIER
931	HERIELLY BENEDICT KUTWAMA
932	HALIMA RAJABU MSHANA
933	CHRISTOPHER HENRY KAVISHE (NDEFUNO)
934	NOAH LEMBRIS NOEL
935	DOREENNEEMA VALENTNE KIMARIO
936	LILIAN JOACHIM SIMUDA
937	THOBIAS ISACK RUHITANA
938	ELIZABETH CHARLES NKUNGA
939	SOPHIA GWELINO KANGALAWE
940	ABELA ZAKAYO TWIN'OMUJUNI
941	NDAGANZA JOSEPH MZONYA
942	WAISIKO ZAKAYO MWITA
943	RUQAIYYAH ADAM MUSHI
944	JOSHUA TUKIKO OSANO
945	MUSSA MASUDI MFAUME
946	SAMWEL GODWIN MPINZILE
947	PAULINA CALIST KISHAI
948	MTUMWA SAID MOHAMED
949	EVA ALOYCE MMBANDO
950	LUCY FULI SHIGUKULU
951	MUSSA A. ALLY
952	DEVOTHA LUKELO MANGULA
953	SANGARI IBRAHIMU MAUNGANYA
954	HADIJA MUSSA FUNGA
955	IRENE TITUS LYIMO
956	REHEMA MWINYIJUMA MWINYIAMANI
957	JULITHA ELIREHEMA MARANDU
958	ESTHER MAULIDI MDENYE
959	CAROLYNE ANATHE GAMBA
960	HILARIOUS SIMONI KAMUGISHA
961	FELISTA JOEL MWASONGWE
962	YUSUPH ISSA SOLOKA
963	REHEMA JUMA WENGUWENGU
964	JULIETH STEPHEN SHAYO
965	GEORGE SAMWEL MAGONGO
966	MERCY KIHOMO MPANGALA
967	DANIEL STEPHEN KINYOTA
968	FLORIDA TIBALILIRA BUSASI
969	MARY JOHNSON RUHASHA
970	LISSU SHABAN LISSU
971	BEATRICE ZACHARIA KILELE
972	BOAZ PIUS MATUNDALI

973	EDWARD ZACHARIA KILELE
974	CHARLES BWANTENE LUKAKA
975	SAMWEL MESHACK JACOBO
976	RAJAB KONDO RASHID
977	ANNAGRACE NINSIMA KIBAMBI
978	FERNANDOS ELIAS VALLERIAN
979	NDENINSIA AMINIRABI LISLEY
980	ADELTUS NOVAT RWEYEMAMU
981	SABINA MAGANGA MACHIBYA
982	EVANS RAPHAEL GOODLUCK
983	HADIJA KASOLA KUSAGA
984	LILIAN AUGUSTINE MACHEMBA
985	MARIA JUVENAL RWEYONGEZA
986	MICHAEL JULIUS NICHOLAS
987	GABRIEL JOSEPH GABRIEL
988	JOSEPH JAPHET SAMOLE
989	VICTORIA ESAU MADOLE
990	THERESIA JOSEPH NGALO
991	OCTAVIAN JOHN HAULE
992	HIDAYA RAJABU MPILI
993	TWAHA TITO SILES
994	BRENDA LAUREAN MAGOMA
995	ALLAN LUKA MWAIGAGA
996	FURAHA HAMISI MPENDA
997	EMMANUEL KASSIM MANGARA
998	ELIZABETH DOSLA GEAY
999	LAWRENCE LIGWA TEMELA
1000	THADEA LATINUS MUTONGORE
1001	JOSEPHAT PETIN MSHAMA
1002	SHIDA MATHEW KASANDA
1003	ALBERT MULOKOZI MUKOYOGO
1004	MARIA ELISHILIA KAAYA
1005	DELPHINA MALEMI HENRY
1006	HASHIMU UNDERSON BALOGE
1007	NAOMI GEORGE KITEMA
1008	ELINAMI JOHN MKHUMBI
1009	AGNES TARSIS LWINGA
1010	IBRAHIMU HARUNA ALLY
1011	MARY GABRIEL MSUYA
1012	FAIDA MISALABA MINOGAPE
1013	ELIZABETH MARTIN MBOTTO
1014	ENDRICK YOHANA SILELE
1015	PRINCE AIMAN SULEIMAN
1016	MASOUD MOHAMED KABOTE
1017	MEING'ARAI LUKUMAY MEJOOLY
1018	JOHN JAMES KIMARO
1019	HADIJA SALIMU MKINI

1020	HAPPYNESS RUTH KITALIMA
1021	DAVID ANGELO MAGEMBE
1022	JOSHUA WILLIAM KANIKI
1023	SANISHA MISIGARO KIGADYE
1024	TATU EDESIUS MAPUNDA
1025	ELIHURUMA MALACK NNKO
1026	JUDITH HALONGA SHITINDI
1027	ROBERT GEMBE MARCEL
1028	WILSON JUMA BULEMBO
1029	DEOGRATIAS BITGUNGA EGIDIO
1030	NEEMA ANASTAS XIBONA
1031	FRANCIS JOSEPH COSMAS
1032	TAMBWE ISSA MANGARA
1033	NGWALI HAJI MAKAME
1034	JOSHUA EZRA MUKHANDI
1035	MAKICHA DAVID MAREALLE
1036	GOODLUCK GODFRED MBANYI
1037	AWONYISA HENDRISH MBUYA
1038	JULIUS DAVID KINISI
1039	HENRY STUART LEMA
1040	JOHN BERIG ABICH
1041	DENNIS SIRITO MAKOI
1042	DAVINA TUMSIIME DESIDERY
1043	JUNE JAO NYAKWARAKONG'O
1044	MATILDA MARTIN ISWANTE
1045	MWANAIDI RAMADHANI MKWIZU
1046	ANETH FARADY WAYA
1047	YONAH EDWARD MWAIBAMBE
1048	YONAH EDWARD MWAIBAMBE
1049	GEORGIA TRYPHONE LWEGASIRA
1050	DISMAS RAPHAEL NTABINDI
1051	MUHUMBIRA SABI LEORNARD
1052	KISUMBO ELILINGIA MARIKI
1053	KELVIN BENEDICTO KITAMBI
1054	ADAM ARTHUR MWAKOSYA
1055	HAPPINES ELISHA KIMARO
1056	GUSTAV CRISPIN MKEKANULE

3 Matters Arising from the 16th Annual General Meeting

YATOKANAYO NA MUHTASARI WA MKUTANO WA KUMI NA SITA (16) WA MWAKA WA MFUKO WA UMOJA ULIOFANYIKA TAREHE 15 NOVEMBA 2024

Katika Mkutano wa kumi na sita (16) wa Mfuko wa Umoja uliofanyika tarehe 15 Novemba 2024 katika Ukumbi wa mikutano wa Julius Kambarage Nyerere (JKNICC) Dar es Salaam, Mkutano uliazimia na kutekeleza mambo kadhaa. Ifuatayo ni taarifa ya utekelezaji wa maamuzi hayo:

UAMUZI/MAELEKEZO		UTEKELEZAJI
11.2.3	Suala la kufungua matawi kuwa gharama ukilinganisha na kutumia matawi ya Benki ya CRDB kutoa huduma za UTT AMIS, ilielezwa kuwa UTT AMIS itashauriana na Benki ya CRDB ili kuona uwezekano wa namna ya kuboresha zaidi huduma. Aidha, wawekezaji walielezwa juu ya mpango ulio hatua za mwisho wa kufungua matawi ya UTT AMIS kwa mkoa wa Morogoro, wilaya ya Kahama na Dar es Salaam ili kusogeza huduma kwa Wawekezaji.	Matawi ya Morogoro na Kahama yalifunguliwa na kuanza kutoa huduma kwa umaa Mwezi Agosti mwaka huu 2025. Tawi jipya la Dar es Salaam limeanza kutoa huduma kwa umma.
11.2.5	Ufafanuzi ulitolewa kuhusiana na Mwenyekiti aliyemaliza muda wake kuagana na Wawekezaji kuwa litafanyiwa kazi katika mikutano ijayo kwa kumshirikisha kikamilifu katika mchakato huo ili kupata ridhaa yake kutegemeana na ratiba zake wakati huo.	Mwenyekiti mstaafu alitafutwa na kwa Bahati mbaya,ratiba ya mikutano yetu imegongana na ratiba zake binafsi. Hivyo, atashindwa kuhudhuria na kuagana rasmi na wawekezaji.
11.2.6	Suala la wimbo wa Taifa na wa Afrika Mashariki kuandikwa na kugawiwa kwa Wawekezaji wakati wa mikutano lilipokelewa kwa utekelezaji kama lilivyoshauriwa na mwekezaji.	Suala hili limetekelezwa.

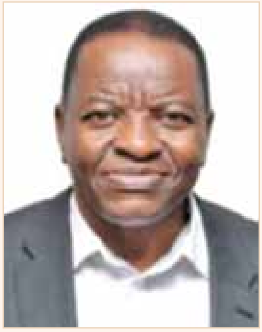
ANNUAL REPORT FOR UMOJA UNIT TRUST SCHEME (UMOJA FUND)

4 Chairman's Letter

CHAIRMAN'S LETTER TO INVESTORS OF UMOJA FUND

Dear Investors,

On behalf of the Board of Directors, I am pleased to welcome you all to the 17th Annual General Meeting (AGM) of the Umoja Fund. We thank you for making time to attend the AGM that will discuss developments of the Scheme for the financial year ended 30th June 2025.



Ladies and Gentlemen, it is my belief that you have been following developments of the Fund and that you have received and reviewed the Report of the Scheme for the year ended 30th June, 2025. I am happy to report that the performance of the Fund for the year under review was very good. Returns to investors have exceeded their performance benchmark with annualised return of 13.3% compared to 12.1% recorded in the previous financial year. The rate of return achieved is in line with market development and higher than the benchmark return of 12.1%. During the year under review, the Fund increased in size from Shillings 360.0 billion on 30th June 2024 to Shillings 390.0 billion on 30th June 2025. The increase is mostly attributed to good returns and growing public awareness on collective investment schemes.

Performance of the Economy and Market Environment

Ladies and Gentlemen, performance of the macroeconomy, as per the National Bureau of Statistics, has continued to improve. Gross Domestic Product (GDP) grew by 5.5% in 2024 and is projected to grow by 6.0% in 2025. This makes Tanzania one of the well growing economies in the East African Community (EAC) and the Southern African Development region. As per the Bank of Tanzania reports, inflation ranged from 3.0% to 3.3% during the financial year ended 30th June 2025 compared to the target range of 3.0% to 5.0% and consistent with the EAC convergence criteria of not more than 8% and SADC range of 3.0% to 7.0%. Over the last twelve months to 30th June 2025, market interest rates have remained around same levels indicating overall stability of the market. Moreover, the Tanzanian Shilling has remained stable against the US Dollar recording slight appreciation of 0.3% during the year.

Regarding development of the capital market, positive progress was noted during the year as capitalization of the Dar es Salaam Stock Exchange (DSE) increased by 16.7% from Shillings 16.8 trillion on 30th June 2024 to Shillings 19.6 trillion on 30th June 2025. Moreover, the Tanzania Share Index (TSI) increased by 8.4% from 4,475.20 on 30th June 2024 to 4,852.30 on 30th June 2025. This means that during the year under review, share prices generally increased. The increase is usually driven by improving of performance of the listed companies, increasing confidence of both domestic and foreign investors and improving investment environment in the Country. We thank the Government for maintaining conducive business and regulatory environment.

Managed Funds Performance and other Developments

Ladies and Gentlemen, as regards performance for the financial year ended on 30th June 2025, economic indicators show that UTT AMIS and the Funds under management performed very well. Funds under management increased from Shillings 2,238.2 billion on 30th June 2024 to Shillings 3,268.7 billion on 30th June 2025. This indicates an increase of Shillings 1,030.5 billion which is 46.0% compared to increase of Shillings 702.8 billion or 45.7% in the previous financial year. Growth in fund size is also supported by the increase in the number of investors in the schemes that grew by 143,990 or 44.0% compared to 79,519 or 32.0% in the previous financial year. For the year under review, returns to investors in all the Funds under management were very good.

Ladies and Gentlemen, during the year under review, the Company embarked on implementation of a new Strategic Plan for five years. The Plan was initially intended to end in 2029 but was later reviewed to end in 2030 to align with planning cycles of the Government. From the Plan, the Company intends to grow fund size from Shillings 2.2 trillion on 30th June 2024 to Shillings 8.5 trillion on 30th June 2030. Moreover, besides other objectives, the Organisation plans to revamp and automate service delivery while increasing the number of service centres to bring services closer to investors. As you may have noted, the Company has finished upgrading of systems to a robust core software and modern supporting applications. The new systems will pave way for more products, accommodate higher volume of business and improve investor experience. The Company will continue to provide awareness to the public on new features of digital channels so that investors could benefit from the investments in the new systems.

Tanzania Development Vision 2050 (Dira 2050)

As you are all aware, on 17th July 2025, the Dira 2050 was inaugurated with quite ambitious and noble goal of elevating the Tanzanian nominal GDP from the current USD 85 billion to one trillion USD which is about 12 times. It is through such confidence of investing your precious savings with UTT AMIS which in one way or another contribute to reaching the one trillion USD economy in 25 years to come. Your investments with UTT AMIS are safely re-invested by our experts in secure outlets under the oversight of the Board and other public regulators such as the Capital Markets and Securities Authority (CMSA) and the Bank of Tanzania (BOT). As the investors in UTT AMIS, you have made a right decision because mutual funds like the Umoja Fund is one of the best ways of diversifying your financial portfolio and enjoying the magic of compounding. This allows you to earn returns while doing other human activities including sleeping! However, we need to take heed of Charlie Munger's advice: "The first rule of compounding: Never interrupt it unnecessarily". In other words, one enjoys the magic of compounding if he/she lets his/her investment stay for longer periods without repurchasing the units. This is one of the surest ways of creating sustainable financial freedom and wealth for your household and eventually at societal level, thus contributing to the national goal of reaching an economy of USD one trillion.

Prospects for the Financial Year 2025/26

Ladies and gentlemen, the first year of implementation of the 2030 Strategic Plan has enabled growth of assets to Shillings 3.2 trillion against the Plan target of Shillings 2.7 trillion. This provides a good foundation for attainment of future strategic objectives on fund size. Given the transformation that the Company is making, prevailing market developments and conducive business environment that the Government providing, it is our belief that the funds will continue providing commensurate returns to investors while modernizing operations and improving service to support wealth creation efforts by investors.

Acknowledgements

Ladies and Gentlemen, to conclude, I wish to thank you dear investors for your unwavering support and confidence in UTT AMIS and Umoja Fund during the year under review. My special appreciation to the Government, represented by the Ministry of Finance, the Office of Treasury Registrar, the Capital Markets and Securities Authority, the Custodian of the funds under management – CRDB Bank, the Dar es Salaam Stock Exchange including Brokers, UTT AMIS members of the Board of Directors, staff and all stakeholders who supported the Company during the year. It is my hope that you will all continue to extend your support to UTT AMIS for the good of our investors and development of the capital market and the financial services industry in Tanzania.

Prof. Faustin Rweshabura Kamuzora

Board Chairman

5 Statement of the Custodian

CRDB BANK PLC
CRDB Headquarter: Ally Hassan Mwinyi /
Barack Obama Road
P.O. Box 268, Dar es Salaam - Tanzania
Tel: +255 (0) 22 2117441-7
Fax: +255 (0) 22 2116714
Email: info@crdbbank.co.tz
Website: www.crdbbank.co.tz

STATEMENT OF CUSTODIAN TO THE UNIT HOLDERS OF UMOJA UNIT TRUST SCHEME (UMOJA FUND)

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

During the period under review (1st July, 2024 to 30th June, 2025), we, Custodian of **Umoja Fund** have continuously followed up on the Manager's actions, performances and assessed limitations on funds' investments.

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

Abdulmajid M. Nsekela

Group CEO & Managing Director

Date: November, 2025

6 Report of the Independent Auditors

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

KPMG

Certified Public Accountants

2nd Floor, The Luminary

Haile Selassie Road, Msasani Peninsula

P.O. Box 1160, Dar es Salaam

Telephone: +255 22 2600330

Email: info@kpmg.co.tz

Internet: www.kpmg.co.tz

Opinion

The summary financial statements, which comprise the summary statement of financial position as at 30 June 2025, the summary statement of profit or loss and other comprehensive income, the summary statement of changes in net assets attributable to unit holders and the summary statement of cash flows for the year then ended are derived from the audited financial statements of Umoja Unit Trust Scheme (Umoja Fund) for the year ended 30 June 2025.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements, on the basis described in Note I.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by IFRS Accounting Standards as issued by the International Accounting Standards Board (IFRS Accounting Standards). Reading the summary financial statements and our report thereon, therefore, is not a substitute for reading the audited financial statements and our report thereon. The summary financial statements and the audited financial statements do not reflect the effects of events that occurred subsequent to that date of our report on the audited financial statements.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated 20 November 2025 for the year ended 30 June 2025. The report includes the communication of key audit matters.

Management's Responsibility for the Summary Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), "Engagements to Report on Summary Financial Statements."

KPMG

Certified Public Accountants (T)

Signed by: CPA Frank Mboya (ACPA 3730)

Date: 24 November 2025

Note I- Disclosure of Applied Criteria

The summary financial statements are derived from the audited financial statements, prepared in accordance with IFRS Accounting Standards for the year ended 30 June 2025.

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

Management prepared these summary financial statements using the following criteria:

a) The summary financial statements include a statement for each statement included in the audited financial statements;

(b) Information in the summary financial statements agrees with the related information in the audited financial statements; and

(c) Major subtotals, totals and comparative information from the audited financial statements are included.

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

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7 Report on the Audited Financial Statements

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2025

	2025 TZS '000	2024 TZS '000
Investment Income	38,745,647	31,867,056
Net gain from financial instruments	10,374,710	7,066,349
Other income	8,733,197	9,525,199
Total income	**57,853,554**	**48,458,604**
Management Fee	(6,741,460)	(6,138,653)
Custodian Fees	(374,526)	(341,036)
Agent Commission	(2,151,378)	(2,069,292)
Audit Fees	(25,673)	(33,035)
Other Charges	(868,874)	(822,852)
Total Operating Expenses	**(10,161,911)**	**(9,404,868)**
Increase in net assets attributable to unit holders before tax	**47,691,643**	**39,053,736**
Withholding tax expenses	(826,068)	(453,830)
Increase in Net Assets attributable to unit holders net of tax	**46,865,575**	**38,599,906**
Other comprehensive income	-	-
Total Increase in net assets attributable to unit holders	**46,865,575**	**38,599,906**

STATEMENT OF FINANCIAL POSITION(BALANCE SHEET) AS AT 30 JUNE 2025

	2025 TZS '000	2024 TZS '000
Assets		
Cash and cash equivalents	119,877	13,393,229
Term deposit with banks	62,871,090	-
Government securities and Corporate Bonds	172,534,160	200,930,122
Equity investments	161,029,558	152,696,795
Other Receivables	1,208,775	507,521
Total assets	**397,763,460**	**367,527,667**
Liabilities		
Other Liabilities	(2,109,378)	(2,364,108)
Total liabilities	**(2,109,378)**	**(2,364,108)**
Net-assets attributable to unit holders	**395,654,082**	**365,163,559**
Represented by:		
Net assets attributable to unit holders	**395,654,082**	**365,163,559**
Outstanding number of units	**331,557,596**	**346,396,381**
Net Asset Value per units	**1,193.32**	**1,054.18**

STATEMENT OF CHANGES IN NET ASSETS ATTRIBUTABLE TO UNIT HOLDERS FOR THE PERIOD ENDED 30 JUNE 2025

	2025 TZS '000	2024 TZS '000
Opening balance of net assets attributable to unit holders	**365,163,559**	**325,429,839**
Increase in net assets attributable to unit holders during the year	46,865,575	38,599,906
	412,029,134	**364,029,745**
Transactions with unit holders during the Year		
Sales of units during the Year	20,258,615	13,786,162
Repurchase of units during the Year	(36,633,667)	(12,652,348)
Net transactions with unit holders during the Year	**(16,375,052)**	**1,133,814**
Closing balance of net assets attributable to unit holders	**395,654,082**	**365,163,559**

STATEMENT OF CASH FLOWS FOR THE FINANCIAL YEAR ENDED 30 JUNE 2025

	2025 TZS '000	2024 TZS '000
Cash flows from operating activities		
Increase in net assets attributable to unit holders, net of tax	46,865,575	38,599,906
Adjustment for:		
Net gain from Financial Instruments	(10,374,710)	(7,066,349)
Dividend Income	(10,971,728)	(7,698,392)
Interest Income	(27,773,919)	(24,168,664)
Gain on sale of Treasury Bonds	(7,934,424)	(8,645,785)
Withholding tax Expenses	826,068	453,830
Cash flow generated from operations before working capital changes	**(9,363,138)**	**(8,525,454)**
Change in:		
Term deposits with banks	(61,229,200)	1,000,000
Government Securities and corporate bonds	35,253,061	(4,818,307)
Equity instruments	2,041,947	(7,141,842)
Other Receivables	365,393	(385,608)
Other Liabilities	(254,730)	59,123
Cash used in operating activities	**(33,186,667)**	**(19,812,088)**
Dividend received	9,905,081	7,677,533
Interest received	27,209,354	24,242,696
Withholding tax paid	(826,068)	(453,830)
Net cash generated from operating activities	**3,101,700**	**11,654,311**
Cash flows from Financing activities		
Sale of Units	20,258,615	13,786,162
Repurchase of Units	(36,633,667)	(12,652,348)
Net cash (used in) /generated from financing activities	**(16,375,052)**	**1,133,814**
Net (Decrease)/Increase in cash and cash equivalents	**(13,273,352)**	**12,788,125**
Cash and cash equivalents at the beginning of the year (1st July)	**13,393,229**	**605,104**
Cash and cash equivalents at the end of the year	**119,877**	**13,393,229**

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Board Chairman

Date: November, 2025

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Director

Date: November, 2025

8 Manager's Report

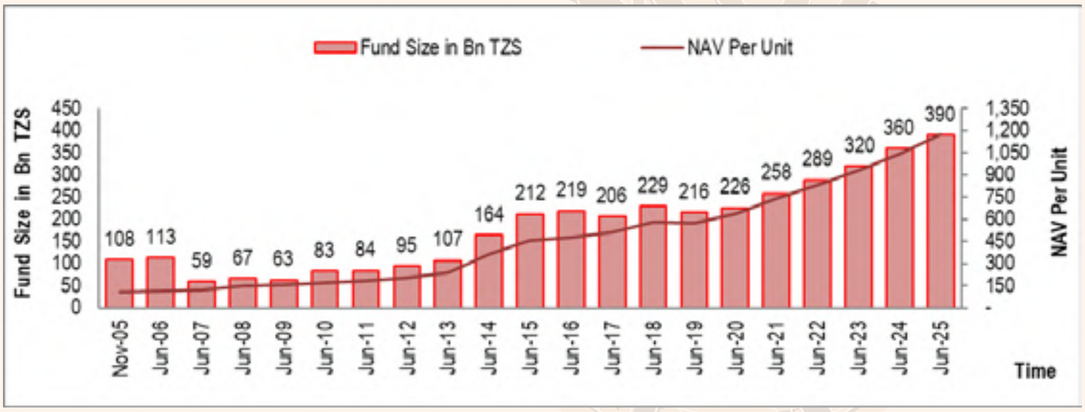
Fund Manager’s Message to the Scheme Members

Umoja Fund is an open-ended balanced scheme offering growth-oriented investments for investors aiming at medium to long-term horizons. Being the first scheme launched by the Unit Trust of Tanzania in May 2005 and with a track record spanning 20 years, UMOJA Fund pioneered collective investment schemes designed to promote a savings culture in financial assets through broad unit ownership and has consistently achieved strong market performance records.

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

The scheme’s fund size had a notable increase, reaching TZS 390.0 billion as of 30th June 2025. This reflects growth of 8.3% in the 2024/25 financial year, compared to 12.5% in the previous year. The Net Asset Value (NAV) per unit also rose by TZS 138.3, increasing from TZS 1,039.3 in 2024 to TZS 1,177.6 in 2025.

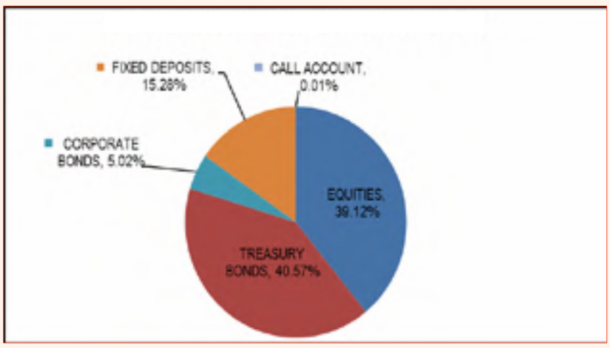
Chart I: Umoja Fund NAV Per Unit and Fund Size Movement from Inception to June 2025



2.0 Portfolio Composition

UTT AMIS has continued to manage the fund with prudence and strategic asset allocation, in line with the Fund’s investment policy and guidelines. The portfolio composition as of 30th June 2025 was as follows:

Chart II: Chart II: Portfolio Composition for Umoja Fund as of 30th June 2025



The portfolio’s allocation to Treasury bonds of various tenures accounted for the largest share by 40.57% to take advantage of higher yields and stable cash flows. This is closely followed by listed equities, which account for 39.12%. Fixed deposits represent a portion of 15.28%, while corporate bonds make up 5.02%. The remaining (0.01%) is allocated to call accounts

PERFORMANCE (30TH JUNE 2025)

IPO PRICE TZS 70.0

NAV PER UNIT TZS 1,177.6

FUND SIZE TZS 390.0 BILLION

ANNUAL RETURN 13.3%

3.0 Returns

The scheme's annual return for the 2024/25 financial year was 13.3%, surpassing the previous year's return of 12.1%. This performance also exceeded the benchmark return of 12.1%.

As shown in Table I, the returns for both financial years exceeded their respective benchmarks and remained attractive compared to similar investment instruments in the market.

Table I: Annual Return and Fund Size for Umoja Fund from June 2021 to June 2025

SN	Financial Year	Fund Size, Tzs Billion	Performances	
			Returns	Benchmark
01.	2024/25	390.0	13.3%	12.1%
02.	2023/24	360.0	12.1%	11.2%
03.	2022/23	320.0	11.2%	7.6%
04.	2021/22	289.0	12.6%	8.7%
05.	2020/21	258.0	16.6%	8.1%

Note: Composite Benchmark (10-year Treasury Bond Weighted Average Yield and Local share index).

For comparison, Table II shows other comparable instruments in the markets.

Table II: Comparable Instruments in the Markets

Item	Year Ended [June]			
	2022	2023	2024	2025
10 Years Treasury bond	10.6%	11.3%	12.3%	14.2%
7 Years Treasury bond	9.5%	9.7%	9.7%	9.7%
5 Years Treasury bond	9.0%	9.8%	10.0%	12.9%
2 Years Treasury bond	6.5%	9.7%	11.6%	12.0%
1 Years Treasury bills	4.6%	7.3%	6.7%	8.8%
Savings deposit rate	1.6%	1.8%	2.8%	2.9%

Apart from the rate of return shown above, the other major differences to consider when comparing Umoja Fund with other financial investment avenues are:

- Umoja Fund returns are net of tax.
- Umoja Fund is open-ended, offering liquidity throughout the year with no minimum balance required to earn a return. As a result, returns are uniform across all types of investors, whether small, medium, or high-net-worth.
- Investing in Umoja Fund offers the convenience of a savings deposit account, combined with the potential for returns that exceed those of a typical savings account.
- Other instruments typically have a fixed tenure, and in the event of an emergency, redeeming them may involve discounting, often at a lower value.
- Umoja Fund provides flexibility in both subscription and withdrawal, allowing investors to buy or sell units on any business day

4.0 Economic Indicators

4.1 Gross Domestic Product (GDP)

In 2024, Tanzania's economy is estimated to have grown by 5.5% and is projected to grow by 6.0% in 2025. The growth rate of 5.5% is higher than the 5.1% recorded in 2023. According to the Financial Stability Report issued by the Bank of Tanzania, this performance was supported by several factors, including the continued implementation of strategic infrastructure projects and ongoing government initiatives aimed at improving the investment environment.

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

Year	2019	2020	2021	2022	2023	2024	2025
GDP	7.0%	4.8%	4.9%	4.7%	5.1%	5.5%	6.0%*

The positive economic growth trend observed since 2022 suggests that businesses have performed well and investors have successfully made savings, investments, and development activities. Additionally, the financial market has seen entry of new fund managers and oversubscriptions of newly listed securities. In 2025, both the volume and value of transactions increased compared to the same period last year.

For UTT AMIS-managed schemes, the presence of active financial markets has made its managed schemes more attractive, enhancing liquidity and delivering higher returns to investors.

4.2 Inflation Rate

Table IV shows that the inflation rate has remained low and stable. According to the Monetary Policy Statement issued in July 2025, the rate aligns with the national target as well as the East African Community (EAC) and Southern African Development Community (SADC) convergence criteria of 5.0%. The domestic economy has successfully maintained an inflation rate below this benchmark for the past seven years, as illustrated in Table IV.

Authorities have projected that over the medium-term period of three to five years, inflation will continue to remain within the 5.0% target range. However, as of 30th June 2025, all EAC member states recorded inflation rates below the benchmark, with the exception of Rwanda, DRC, South Sudan and Burundi.

Table IV: Annual headline inflation from June 2019 to June 2025

Year Ended June	2019	2020	2021	2022	2023	2024	2025
Inflation rate [%]	3.7%	3.2%	3.6%	4.4%	3.6%	3.1%	3. 3%

In those regards, having low and stable inflation in the domestic economy is favourable to investors and the general economy at large. Capital market products are found to be more attractive to investors when inflation in the economy is a low and stable. For UTT AMIS, such stability ensures that periodic distributable income and withdrawals remain reliable and less impacted by rising prices, supporting investors' long-term financial objectives.

4.3 Financial Sector

The Tanzanian financial sector continues to significantly contribute to the country's economy. In 2024, the financial system's total assets increased by TZS 13.3 trillion, reaching TZS 88.6 trillion, which accounts for more than 44.2% of the country's GDP. The financial sector comprises the following sub-sectors: banking, social security, collective investment schemes (CIS), and insurance. The banking sub-sector makes up 70.2% of total financial system assets, followed by social security at 24.1%, CIS at 3.0%, and insurance at 2.6%.

4.3.1 Banking sub-sector

During the financial year ending in June 2025, the provision of financial services through digital channels continued to achieve remarkable progress in Tanzania's domestic market. Banks, in collaboration with fintechs (financial technology companies), introduced savings platforms that enable Tanzanians to save, transfer, invest, and access credit using their digital wallets. These digital solutions are mostly powered by partnerships between banks and Mobile Network Operators (MNOs).

The integration of mobile wallets with formal banking services, along with evolving consumer behaviour and growing trust, has further boosted digital savings. Investors can now seamlessly link their accounts. Mobile money platforms such as M-Pesa, Mixx by Yas, Halopesa, Azam Pesa, Selcom Pesa and Airtel Money have made saving more accessible, allowing users to deposit, withdraw, and transfer funds conveniently without relying on traditional channels.

In 2024, the volume and value of Wallet-to-Bank (W2B) transactions reached 9.5 million and TZS 3.6 trillion, respectively, representing increases of 43.3% and 32.7%.

Similar to the previous year, by the end of the 2024/25 financial year, the banking sub-sector's total assets grew by over 10.0%, reaching TZS 72.4 trillion. This growth was driven by increase of loans, advances, and overdrafts, supported by technology platforms that facilitate easy access to credit and by partnerships with MNOs for microloans. Total loans and bills increased from TZS 37.4 trillion to TZS 44.1 trillion, while total customer deposits rose by 19.7%, moving from TZS 40.6 trillion to TZS 48.6 trillion.

Alongside MNO integration with the banking system, UTT AMIS has successfully integrated its infrastructure with both MNOs and commercial banks, making savings and investments more convenient and accessible for the community. UTT AMIS investors can easily purchase units in preferred schemes by transferring funds directly from mobile wallets or bank accounts. During the financial year ended 30th June 2025, UTT AMIS received total of TZS 1.9 trillion in subscriptions through integrated channels. Similarly, total funds withdrawn (repurchases) and transferred to investors' bank accounts amounted to TZS 1.3 trillion.

4.4 Telecommunication Sector

The expansion of Tanzania's telecommunications sector has significantly contributed to the development of the capital market, particularly through the growth of digital financial services. Mobile money platforms such as M-Pesa, Mixx by Yas, Halopesa, Azam Pesa, Selcom Pesa, and Airtel Money have enhanced financial inclusion by enabling users to save, borrow, and transact with ease.

In the broader telecom market, active SIM card subscriptions (number of active registered SIM cards) reached 92.7 million in June 2025, an increase of 17.2 million from the previous year. Mobile money subscriptions also grew by 22.0%, rising from 55.7 million to 68.0 million.

During the 2024/25 financial year, the volume of mobile wallet-to-business (W2B) subscriptions to UTT AMIS increased by 26.2%, reaching 276,187, while transaction values rose by 21.8% to TZS 86.6 billion.

UTT AMIS, in collaboration with commercial banks and MNOs, has successfully digitised its payment and operational systems. Investors can now open accounts, subscribe, redeem units, and view balances using the UTT AMIS mobile application or by dialing *150*82#. Daily withdrawals of up to TZS 5.0 million are also supported via mobile devices.

Looking ahead, UTT AMIS plans to launch a comprehensive digital investor platform by the end of the 2025/26 financial year. This platform will offer self-service capabilities for onboarding, transactions, inquiries/complaints, and account management, promoting a secure and paperless investment experience. To complement its digital transformation, UTT AMIS expanded its physical presence by opening new offices in Morogoro, Kahama and Dar es Salaam, bringing the total number of offices nationwide to eight (8). These offices serve as hubs for financial education, community engagement, and investor support

4.6 Interest Rates

The Overall Weighted Average Rate (WAR) for Treasury Bills rose to 8.8% in June 2025, moving from 8.3% in June 2024. Similarly, the overnight interbank cash market rate increased slightly to 7.9% from 7.2%.

Yields and coupon rates for Treasury bonds exhibited a mixed trend during the second half of the 2024/25 financial year. The Bank of Tanzania transitioned from a fixed-rate approach to a market-determined method for setting coupon rates. This shift led to downward adjustments in coupon rates for long-term securities and upward adjustments for short- and medium-term instruments (Table V). According to the Bank, these changes were implemented to reflect prevailing market conditions

Table V: The Revision of Coupon Rates: Treasury Securities.

Sn	Description		2-Yrs	5-Yrs	10-Yrs	15-Yrs	20-Yrs	25-Yrs
1.0	Before change	*C. Rate	7.60%	9.18%	11.44%	13.50%	15.49%	15.95%
		Yield	11.64%	12.40%	13.25%	15.76%	15.70%	15.93%
2.0	After change	*C. Rate	12.50%	13.00%	14.00%	14.50%	15.25%	15.75%
		Yield	12.08%	12.94%	14.25%	14.62%	14.50%	14.83%

***C. Rate-Coupon Rate*

Interest rates in commercial banks, both those charged on loans and those offered on deposits, remained broadly unchanged from the previous year. The overall lending rate averaged 15.6%, while the rate for one-year loans stood at 15.8%. Deposit rates for overall and one-year time deposits were 9.7% and 8.7%, respectively. In January 2025, the Central Bank shifted its monetary policy framework from targeting monetary aggregates to targeting interest rates. As of June 2025, the Central Bank Rate (CBR) remained steady at 6.0%.

The structure of interest rates and related market developments is vital to the progress of UTT AMIS, as they serve as key indicators of the future performance and attractiveness of the schemes under management.

4.7 Foreign Exchange Market

As of 30th June 2025, foreign reserves stood at over USD 6.0 billion, with the Bank projecting that this level was sufficient to cover more than four months of imports. The Tanzanian Shilling traded at TZS 2,631.3 per US dollar, compared to TZS 2,640.0 in June 2024. Year-on-year, the Shilling appreciated by 0.3%, marking a notable improvement from the 12.8% depreciation recorded in the previous year (Table VI).

To support exchange rate stability, authorities implemented measures to limit transaction dollarisation among residents, particularly in invoicing, quoting, and making payments in foreign currency. Additionally, in October 2024, the Bank began purchasing gold from the domestic market as part of its strategy to build foreign exchange reserves. These initiatives are expected to reduce demand for foreign currency and strengthen reserve levels.

Table VI: Year-on-Year Exchange rate, TZS/USD

Year Ended June	2019	2020	2021	2022	2023	2024	2025
Exchange Rate	2,300.9	2,307.9	2,310.4	2,315.7	2,339.1	2,640.0	2,631.3

Exchange rate stability is vital for both UTT AMIS-managed schemes and the broader economy, as it helps preserve the value of assets denominated in Tanzanian Shillings. Although UTT AMIS schemes typically deliver competitive returns in local currency, diaspora and other foreign investors may encounter fluctuations in the value of withdrawn funds when converting into foreign currencies that have either appreciated or depreciated against the Tanzanian Shilling

4.8 Capital Market Performance

Investor participation in both primary and secondary markets increased in the financial year ending June 2025. According to the Bank of Tanzania (BOT) and the Capital Markets and Securities Authority (CMSA), the number of capital market investors grew by 16.8% in 2024, reaching 1,060,509. This growth was driven by the adoption of digital platforms, enhanced financial literacy, and continued market development, attracting greater involvement from local, diaspora, and foreign investors. Among the market developments implemented during the period were revisions of the coupon rates and DSE trading rules, which introduced new dynamics and opportunities within the exchange.

Throughout the review period, regulators, communities, securities issuers, and investors increasingly prioritised environmental, social, and governance (ESG) standards, alongside Shariah-compliant finance, which is grounded in ethical and risk-sharing principles.

4.8.1 Primary Market

In the Treasury bills market, the amount offered went down by TZS 0.1 trillion, moving to TZS 2.6 trillion. Also, on the demand side, the volume tendered went down by TZS 1.0 trillion to TZS 3.3 trillion from TZS 4.3 trillion. Total successful bids decreased by TZS 0.7 trillion from TZS 2.6 trillion to TZS 1.9 trillion in 2025.

In the Treasury bonds market, overall, government securities auctions were oversubscribed, with investors' preference biased toward longer maturities. A total of TZS 4.2 trillion was offered for sale compared with TZS 3.3 trillion in the previous year. Bids received for the period rose by TZS 2.0 trillion to TZS 7.2 trillion compared with TZS 5.2 trillion in the preceding year. The successful bids during the period grew by TZS 1.0 trillion to TZS 3.8 trillion from TZS 2.8 trillion in 2024.

In the corporate bonds market, the market has been active in terms of turnover, new entrants, and activities. During the period, five commercial banks issued corporate bonds worth TZS 1.2 trillion, as demonstrated in table VII.

Table VII: A List of issued and Listed Corporate bonds

Sn.	Issuer	Description	Tenor	Coupon Rate	Issue Date	Over (-)/under (+) Subscriptions rate
1.0	PBZ Bank	Sukuk Bond	7 Years	10.5%	17th Feb 2025	-12.0%
2.0	CRDB Bank Plc	Samia Infrastructure Bond	5 Years	12.0%	10th Feb 2025	-215.4%
3.0	AZANIA Bank Plc	Bondi Yangu	3 Years	12.5%	17th Jan 2025	-210.9%
4.0	NBC Bank Plc	Twiga Bond	5 Years	10.75%	10th Oct 2024	-130.0%
5.0	Stanbic Bank	Stanbic Bond	5 Years	12.5%	11th Oct 2024	N/A

The Collective Investment Schemes (CIS) market continued to demonstrate strong performance in terms of subscriptions and product development. During the period, new schemes were launched, further indicating growth in the CIS market and the strengthening of the savings culture.

4.8.2 Secondary Market of Listed Bonds

In the secondary market, the cumulative transaction value of traded government bonds grew by TZS 0.7 trillion to TZS 4.2 trillion from TZS 3.5 trillion in the preceding year. On the listed corporate bonds, the transaction value traded was TZS 9.3 billion compared with TZS 3.9 billion in the prior year. Either the transaction value for listed corporate bonds for the current year is higher compared to the value registered in the prior year by TZS 0.6 trillion, or this increase was due to new listed instruments during the period.

4.8.3 Equity Market

As of 30th June 2025, the market capitalisation at the Dar es Salaam Stock Exchange (DSE) stood at TZS 19.6 trillion, marking a TZS 2.8 trillion increase from TZS 16.8 trillion recorded on 30th June 2024. The proportion of local investor purchases during the period averaged 90.6%, up from 76.2% in 2024. Additionally, the Tanzania Share Index (TSI), which tracks the performance of domestically listed companies, rose by 8.4% to 4,852.3. The All-Shares Index (DSEI) increased by 16.7%, closing at 2,353.8. Total market turnover during the period grew by TZS 134.9 billion, reaching TZS 407.3 billion from TZS 272.4 billion in the previous year.

During the same period, several counters declared and paid dividends to shareholders. The dividends paid per share were as follows: TZS 850 by TCC, TZS 600 by TPCC, TZS 1,259 by TBL, TZS 428.85 by NMB, TZS 70.72 by SWISS, TZS 20.2 by VODA, TZS 125.5 by DSE, and TZS 65 by CRDB.

4.8.4 Collective Investment Schemes (CIS)

During the financial year, investments in Collective Investment Schemes (CIS) continued to project strong growth in both Assets Under Management (AUM) and the number of available funds. As of 30th June 2025, total AUM in the CIS market reached TZS 3,272.3 billion, up from TZS 2,273.6 billion in the previous financial year. The market also experienced registration of new schemes and a notable increase in investor subscriptions.

4.8.4.1 UTT AMIS Managed Funds and related products

The AUM of UTT AMIS-managed schemes and related services has increased by TZS 1,030.5 billion compared to an increase of TZS 702.8 billion recorded in the previous year. Moreover, the AUM during the period grew from TZS 2,238.2 billion to TZS 3,268.7 billion. The positive change in total AUM reflected increasing investors' confidence in UTT AMIS products following competitive returns and flexibility offered by the Funds.

For UTT AMIS, the entry of new fund managers and securities into the market is a positive indicator of growth and confidence in the capital market. New issuances create opportunities for investors, while the presence of additional fund managers helps cultivate a stronger savings culture, enhances market liquidity, and stimulates healthy competition.

As a result, the overall performance of UTT AMIS schemes was solid when compared to comparable products in the financial market. The returns delivered and liquidity provided to our esteemed investors during the 2024/25 financial year were both attractive and competitive. In this regard, we collectively take pride in our achievements and remain confident in our ability to continue meeting expectations of both existing and prospective investors.

4.9 Financial Inclusion

Inclusive financial services in Tanzania have been largely driven by technological advancements and related innovations. According to the Annual Financial Inclusion Report issued by the Bank of Tanzania, the number of capital market access points increased by 9.7% in 2024, reaching 417, significantly higher than the 2.3% increase recorded in 2023. This growth was primarily attributed to an increase in the number of Registered Warehouses, Collective Investment Schemes (CIS), Fund Managers, Licensed Dealing Members (LDM), Investment Advisors, and Custodians of securities.

For UTT AMIS, as of 30th June 2025, investors' funds were reflected in the prevailing Asset Under Management (AUM), which stood at TZS 3.2 trillion. These funds are diversified and invested on behalf of our valued investors across various capital market avenues, including listed equities, corporate bonds, bank placements, and treasury securities. These schemes enable Tanzanians to access a broader range of investment options beyond traditional savings accounts.

Through its products, the organisation has implemented various initiatives, including advertising campaigns like Kijiwe Mchongo and promotion of digital channels, to encourage a culture of saving among Tanzanians. The education provided and the success achieved over the past 20 years have empowered communities to embrace savings culture by investing indirectly in financial market securities through established products.

Over the course of one year, UTT AMIS successfully opened 134,768 new accounts via investors' mobile phones, attracting annual subscriptions totaling TZS 86.6 billion. However, total withdrawals initiated through mobile phones reached TZS 235.2 billion. Through its product offerings, UTT AMIS has enhanced access to financial securities, making them more beneficial to the broader community. The schemes under management are designed to be attractive, user-friendly, and affordable for individuals across all income levels, small, medium, and large. Investors benefit from attractive annual returns and can conveniently purchase or redeem units, starting with a minimum subscription of TZS 10,000/= and additional top-ups from TZS 5,000.

Through its investor registration process, UTT AMIS has encouraged many Tanzanians to open bank accounts, which are required during onboarding and are mandatory for processing withdrawals. Additionally, UTT AMIS has supported the uptake of loan facilities offered by financial institutions by educating investors and enabling them to use their units or invested funds as collateral, thereby improving access to credit and strengthening the business ecosystem

Source: *Bank of Tanzania (BOT), National Bureau of Statistics (NBS), UTT AMIS and DSE*

The Board and Staff of UTT AMIS wish you all a Happy Festive Season and a Prosperous 2026.

Wekeza Uwezeshwe!

9 UTT AMIS News Bulletin

UTT AMIS News Bulletin

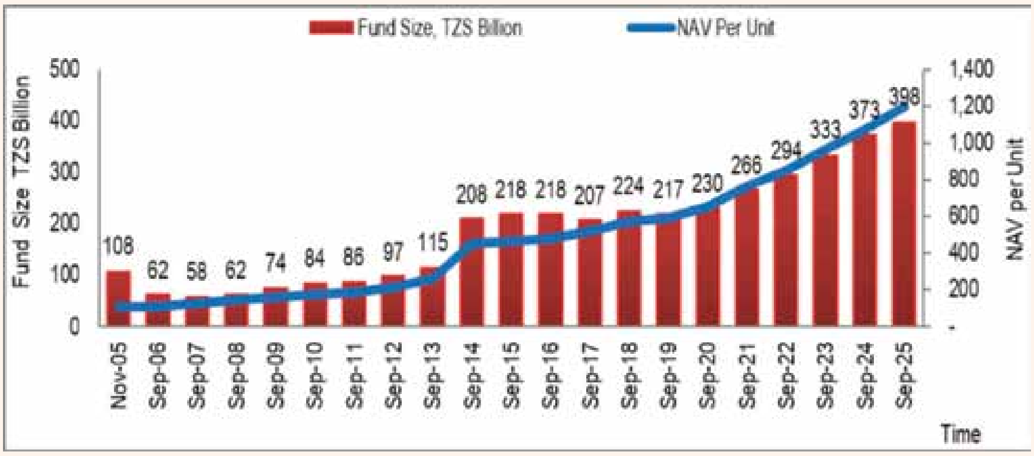
[Containing updates up to 30th SEPTEMBER, 2025]

1.0	**Asset Management & Investor Services Summary**
	• Currently managing six (6) collective investment schemes known as UMOJA FUND, WEKEZA MAISHA FUND, WATOTO FUND, JIKIMU FUND, LIQUID FUND and BOND FUND. • Asset Under Management (AUM) value totaling TZS 3.6 trillion. • UTT AMIS Plc introduced Wealth Management services with a portfolio worth TZS 43.1 billion. • Maintaining a portfolio of around 558,768 investors. • Offering competitive returns on client investments.
2.0	**General Information on UTT AMIS Launched Schemes**

SN	DESCRIPTION	DETAILS
2.1	**Umoja Fund**	The Scheme was launched on 16th May 2005. Umoja Fund is an open-ended balanced scheme, it was the first scheme launched by UTT AMIS. The Fund aims to offer investors an investment that provides medium to long-term capital growth with less volatility in investment activity than pure equity investments, via a diversified portfolio that consists of debt and equity instruments. Some important features of this scheme are as follows: • Units are sold at NAV *[meaning there is no entry load].* • Minimum investment amount is equal to the sale value of 10 units. • Repurchase amount is payable after deducting 1% exit load on NAV. • Flexible entry/ exit provisions – *so one can buy as well as sell units on any business day.* • Partial repurchase is also allowed. 'Fact Sheet' as on 30th September, 2025 demonstrates the following returns:

Since Launch [May, 2005]	15 Years	10 Years	5 Years	2 Years	1 Year
15.1%	16.8%	15.5%	16.6%	12.0%	11.4%

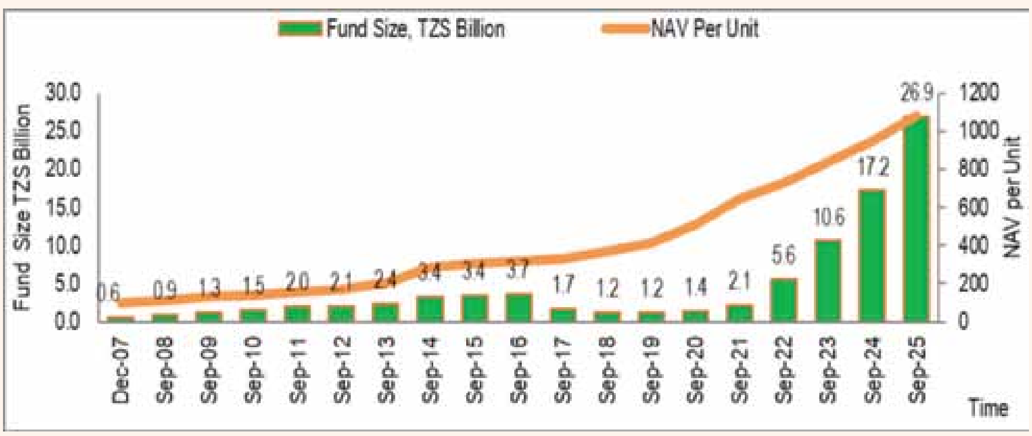
UMOJA FUND NAV PER UNIT AND FUND SIZE MOVEMENTS SINCE INCEPTION TO 30th SEPT 2025



2.2	**Wekeza Maisha [Invest Life]**	A Unit Linked Insurance Plan [ULIP] offering twin benefits relating to investment and insurance. The Scheme has a 10-year window of investment with two options; a lump sum for ten years or periodic equal installments over ten years. More than 99.0% of the funds are invested in income-generating instruments and less than 1.0% cover insurance premiums. This fund is suited to investors seeking long-term capital growth through exposure to a broadly diversified portfolio of listed equities and debt instruments. This Scheme was launched on 16th May 2007 with the following important features: • Investors in the age group of 18 to 55 are allowed to invest. • Scheme offers investment under two options: (a) Regular Contribution, and (b) Single Contribution • Units are sold at NAV *[meaning no entry load]* • One can join the Scheme by paying as low as TZS 8,340 on a per month basis *[applicable where the Chosen Contribution Amount is TZS 1 million]* • Available Insurance Benefits are: - Life Insurance, Personal Accident and Funeral Expenses Cover • This Scheme is a 'Systematic Investment Plan, whereby one can choose to pay his/her regular contributions on a Monthly, Half-Yearly, or Yearly basis. 'Fact Sheet' as on 30th September, 2025 demonstrates the following returns:

Since Launch [May,2007]	10 Years	5 Years	2 Years	1 Year
13.9%	25.5%	22.3%	14.6%	14.3%

WEKEZA MAISHA NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2025

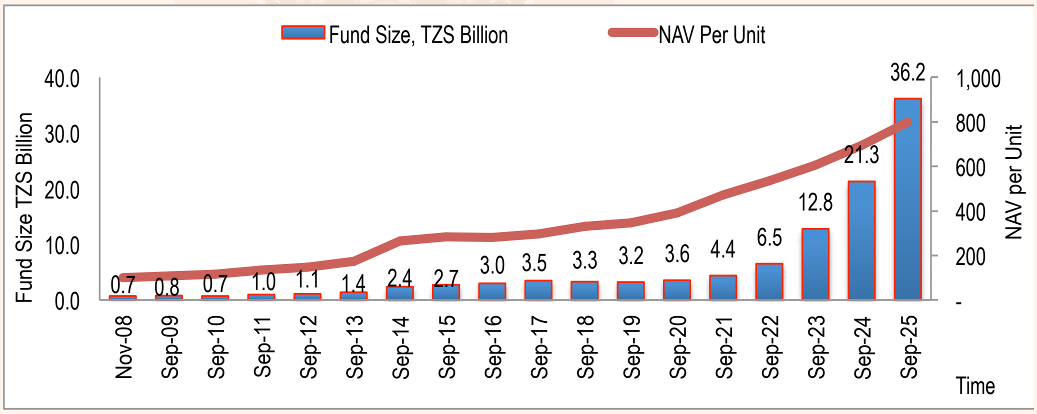


Watoto Fund
The Gift that Lasts a Lifetime

2.3	**Watoto Fund** **[Children's Career Plan]**	A child benefit-oriented plan, Watoto Fund was the third scheme launched by UTT AMIS as an investment platform aimed at creating a bright future for the young generation through investing in listed equities and debt instruments. The Fund is aimed at children and investments are done in the name of a child up to the age of 18 years. This Scheme was launched on 1st October 2008 with the following important features: • Investments in the name of a child up to the age of 18 years can be made. • Minimum Amount for Initial Investment is TZS 10,000 and for any subsequent additional investments is TZS 5,000. • Units are sold at NAV *[meaning no entry load].* • Scheme offers investment under two options: (a) Scholarship Option, and (b) Growth Option; and • Scholarship as well as Repurchase payments are allowed after the beneficiary has attained 12 years of age. 'Fact Sheet' as of 30th September 2025 demonstrates the following returns:

Since Launch [October,2008]	10 Years	5 Years	2 Years	1 Year
13.1%	18.1%	20.7%	15.9%	15.1%

WATOTO FUND NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2025



Jikimu

Income Scheme

LIVE WELL ...YOU DESERVE IT

2.4 Jikimu Fund [Regular Income Scheme]

Jikimu Fund was the fourth open-ended balanced scheme launched by UTT AMIS on 3rd November 2008, suited to investors seeking long-term capital growth through exposure to a broadly diversified portfolio of listed equities and debt instruments. The Scheme is an investment vehicle providing income and capital growth over time. Income is distributed on a quarterly and annual basis.

The Scheme has the following important features:

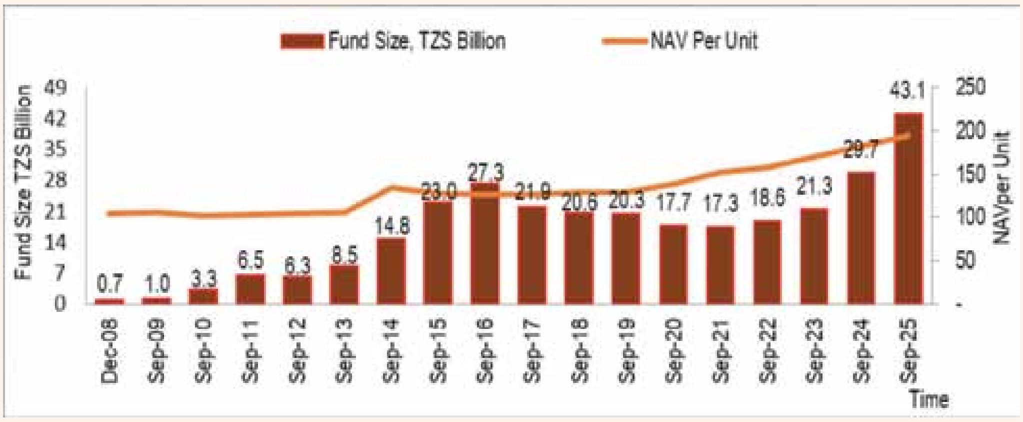
- Investment Plans and Minimum Amount: (a) Quarterly Income Distribution Plan [TZS 2 million] (b) Annual Income Distribution Plan [TZS 1 million] and (c) Annual Re-investment Plan/ Growth [TZS 5,000];
- Units are sold at NAV [meaning no entry load]; and
- Exit Load on Repurchase: (a) 2% for repurchase within 1 year, (b) 1.5% for repurchase between 1-2 years, (c) 1% between 2-3 years, and (d) Nil exit load after 3 years.

'Fact Sheet' as on 30th September, 2025 demonstrates the following returns:

Since Launch [November, 2008]	10 Years	5 Years	2 Years	1 Year
17.5%	15.2%	18.4%	15.7%	14.0%

Total Income Distribution [ID] as on 30th September, 2025		
Particulars	Amount, Billions TZS	Per Unit TZS
Since Launch [November, 2008]	18.0	197.5
One Year [Oct 24-Sept 25]	1.1	12.0

JIKIMU FUND NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2025



2.5 **Liquid Fund**

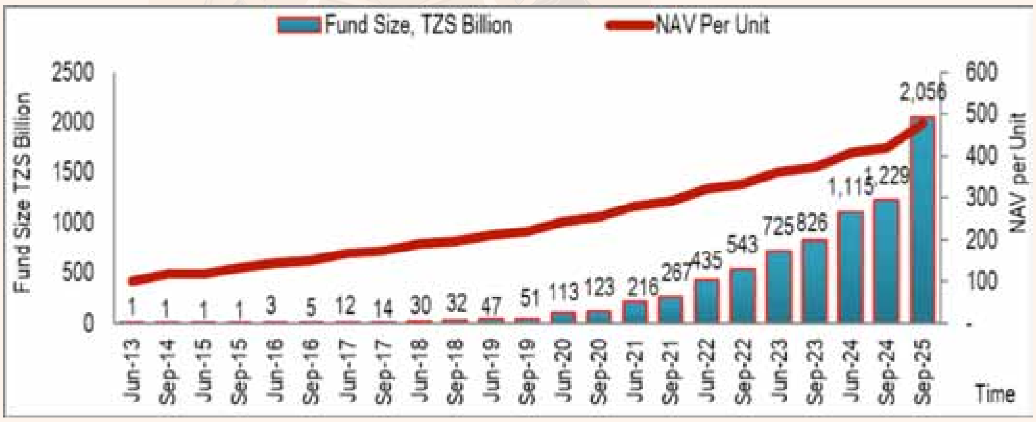
Liquid Fund was the fifth open-ended scheme to be launched by UTT AMIS on 1st March 2013, aimed at providing a high level of liquidity coupled with low risk. The Fund suites Investors seeking short, medium to long-term capital growth through exposure to a broadly diversified portfolio of debt instruments.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

- Suitable for individual investors as well as institutional investors.
- Minimum amount for initial investment is TZS 100,000 and for any subsequent additional investments is TZS 10,000.
- It is open for both Residents as well as Non-residents; and
- There is no exit load.

'Fact Sheet' as on 30th September, 2025 demonstrates the following returns:

Since Launch [March, 2013]	10 Years	5 Years	2 Years	1 Year
18.5%	16.0%	17.3%	14.0%	13.2%

LIQUID FUND NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2025



BOND FUND

More ideas for your money

2.6 **Bond Fund**

The Bond Fund is the latest open-ended scheme to be launched by UTT AMIS on 16th September 2019, designed to generate periodic income, subject to distributable surplus and capital appreciation to investors. The Fund suites Investors seeking medium to long-term capital growth through exposure to a broadly diversified portfolio of debt instruments. The Fund aims at providing capital appreciation for long-term investors and distributing income, subject to distributable surplus, periodically.

Total Income Distribution [ID] as on 30th September, 2025		
Particulars	Amount, Billions TZS	Per Unit TZS
Since Launch [Sept, 2019]	107.4	69.0
One Year [Oct 24 - Sept 25]	38.1	12.0

The fund was launched on 16th September 2019 (IPO) with the following features:

- It is open for Tanzanians and Non-Tanzanians Individual and institutional investors; and
- There is no entry and exit load.

The Scheme offers investment options under three plans:

(a) Reinvestment Plan.

(b) Monthly Income Distribution Plan; and

(c) Semi-annual Income Distribution Plan.

Minimum Initial Investment

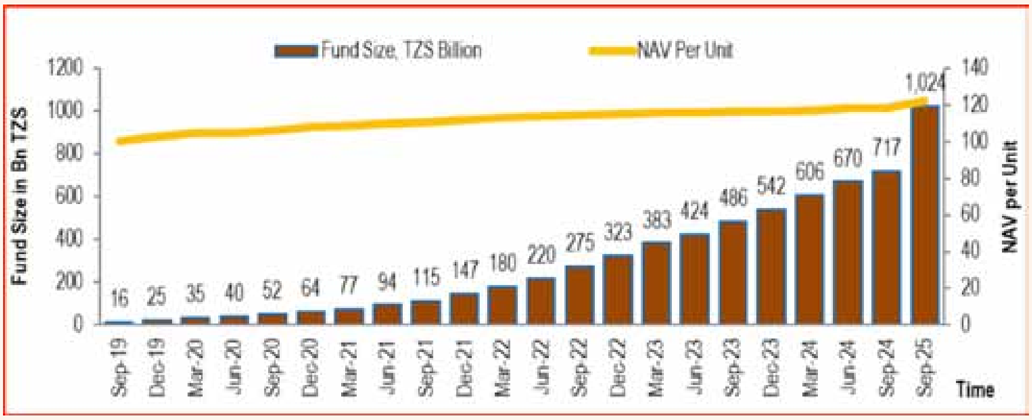
(a) TZS 50,000 for reinvestment option.

(b) TZS 10 million for monthly income distribution; and (c) TZS 5 million for semi-annual income distribution.

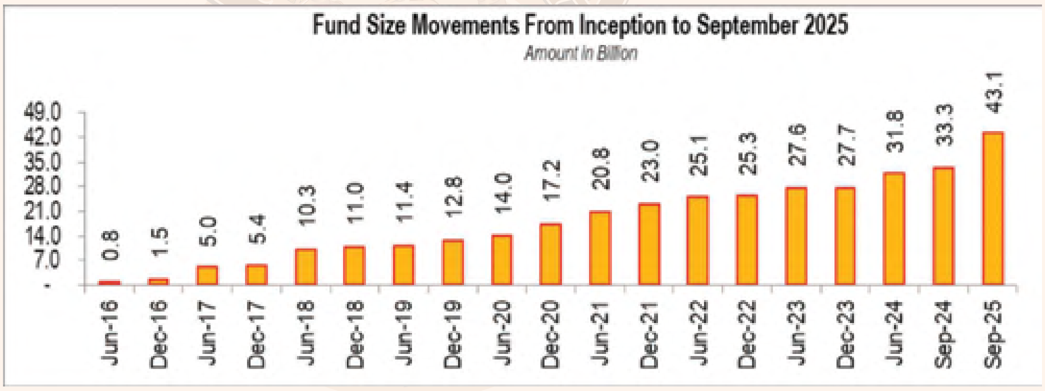
'Fact Sheet' as on 30th September, 2025 demonstrates the following returns:

Annualized Returns [%] as on 30th September, 2025			
Since Launch [Sept, 2019]	5 Years	2 Years	1 Year
16.1%	14.7%	13.2%	13.4%

BOND FUND NAV PER UNIT AND FUND SIZE MOVEMENT SINCE INCEPTION TO 30th SEPT 2025



2.7	**UTT Wealth Management**	UTT Wealth Management is a customized financial product tailored to cater investor's need as per the prevailing market conditions. **Eligibility** Open Investment to individuals and institutional investors for both Tanzanians and foreigners. **Minimum Initial Investment** Minimum initial of TZS 100 million. Investors can build their wealth with customized portfolio catering to individual specific goals be it capital accumulation or income generation. **Fees/Charges** We charge an annual management fee ranging from 1.0% on AUM. **Investment Policy and Management Contract** For each investor, an investment policy and Management contract are established and tailored to the individual client's needs. Investment policy serves as a guide to the client's portfolio. **UTT Wealth Management Fund Size Movement from Inception to 30th September 2025**



3.0		**Investors' Education Column**
3.1	**Joining/ Investing in UTT launched scheme**	Investors can easily join and invest in launched schemes through the following platforms. **i. Physical Office** By completing the application form and depositing funds in the account of the Fund through branches of CRDB Bank, NMB Bank, NBC Bank, Stanbic Bank, Selcom or Licensed Dealing Members of the Dar es Salaam Stock Exchange. **ii. Mobile Platforms (SimInvest)** Investors can open an account of the fund via mobile phone by using USSD Code *150*82# or UTT AMIS App. After opening account in a fund of choice, investors can start investing through M-PESA, MIXX BY YAS, AIRTEL MONEY or via bank transfer. Detailed procedures are provided on the application form. You may also obtain them from: https://www.uttamis.co.tz/invest-with-us-mobile-operators. • Contact UTT Call Centre at the following Toll-Free Numbers: 0800112020 or 0754800455 & 544 [voda to voda] or 0715800455 & 544 [Mixx by Yas] or 0782800455 [airtel] and obtain your respective scheme's 'Investor Account Number'. • Investors can also obtain services from UTT AMIS 'Investor Service Centres' located in: Dar es Salaam – Sukari House ground, 1st and 2nd floors and PSSSF Tower, Sam Nujoma Road, Arusha – Ngorongoro Building 4th Floor, Mwanza - NSSF Building Mezzanine Floor, Mbeya - NHIF Building Second Floor, Dodoma - PSSSF Building 6th Floor, Zanzibar - Thabit Kombo Building Third Floor, Morogoro and Kahama Contact addresses are provided below.

3.2	**What is inflation and how does it affect the common man?**	In simple economic terms – ***"Inflation is a rise in the general level of prices of goods and services in an economy over a period of time"***. When the price level rises, as an effect each unit of a currency buys fewer goods and services. In an economy though there could be many factors which may contribute towards the high rates of inflation or hyperinflation, however one of the prime reasons among them is - the 'excessive growth of money supply'. When in a country the money supply grows at a faster pace comparative to the rate of economic growth, it provides an easy fuel to the inflationary powers. Globally, the generally accepted indicators to measure inflation are Wholesale Price Index [WPI], Consumer Price Index [CPI], Personal Consumption Expenditure Price Index [PCEPI], and GDP Deflator etc. The Consumer Price Index [CPI] in a country measures prices of a selection of goods and services as purchased by a representing class of consumers. From a common man's perspective, it is important to understand that the task of checking inflationary conditions in a country is normally vested with the Central Bank. Time and again such monitoring authorities take various measures as they deem fit & proper to effectively manage the pace of inflation in an economy. **Important Lesson:** In a rising inflation economy, keep investing at regular intervals even if the amount is small. By practicing a disciplined systematic investment approach, you can ease off the negative impact of rising inflation on your investments.
3.3	**What is 'Magic of Compoundi-ng'?**	Simply put, compounding refers to the re-investment of income at the same rate of return to constantly grow the principal amount, year after year. Cumulative fixed deposits are a prime example of compounding at work, wherein the total interest that you get paid for the period is more than the rate of interest multiplied by the period of the deposit. Would you care too much whether your rate of return is 10% or 12%? The fact is that if you did, it would make a big difference to your wealth creation as time progresses. The benefit from compounding arises primarily from the fact that income keeps growing the principal to generate higher absolute returns each year. Higher rates of return or longer investment periods increase the principal amount in geometric proportions. **The Impact of 'Power of Compounding':** Use the table below, to see the impact of 'power of compounding' on one-time investment of TZS 50,000/- and TZS 5,000,000/= with different rates of return and periods.

Table I.

Interest Rate	12%		14%	
Principle/Time	**50,000/=**	**5,000,000/=**	**50,000/=**	**5,000,000/=**
1	56,000.00	5,600,000.00	57,000.00	5,700,000.00
3	70,246.40	7,024,640.00	74,077.20	7,407,720.00
5	88,117.08	8,811,708.42	96,270.73	9,627,072.91
10	155,292.41	15,529,241.04	185,361.07	18,536,106.57
20	482,314.65	48,231,465.47	687,174.49	68,717,449.36

The table II below also shows the benefit from investing TZS 50,000,000/= and TZS 100,000,000/=, to see the impact of 'power of compounding' on one-time investment with different rates of return and time periods.

Table II.

Interest Rate	12%		14%	
Principle/Time	**50,000,000/=**	**100,000,000/=**	**50,000,000/=**	**100,000,000/=**
1	56,000,000.00	112,000,000.00	57,000,000.00	114,000,000.00
3	70,246,400.00	140,492,800.00	74,077,200.00	148,154,400.00
5	88,117,084.16	176,234,168.32	96,270,729.12	192,541,458.24
10	155,292,410.42	310,584,820.83	185,361,065.71	370,722,131.41
20	482,314,654.66	964,629,309.33	687,174,493.59	1,374,348,987.19

Consider table III, IV, V and VI below which highlights the benefit and impact of compounding (magic of compounding) earned from investing TZS 50,000/=, TZS 100,000/=, TZS 500,000/=and TZS 1,000,000/= on monthly basis for different period and rates of return.

Table III. Investment of TZS 50,000/= made on every month for ten years assuming different rates of return and time periods.

No. Deposits	Year/ Rates	10%	12%	14%
12	1	628,278.40	634,125.15	640,037.27
36	3	2,089,091.05	2,153,843.92	2,221,139.98
60	5	3,871,853.61	4,083,483.49	4,309,756.26
120	10	10,242,248.95	11,501,934.47	12,953,445.60
240	20	37,968,441.80	49,462,768.27	65,058,300.25

Table IV. Investment of TZS 100,000/= made on every month for ten years assuming different rates of return and time periods.

No. Deposits	Year/ Rates	10%	12%	14%
12	1	1,256,556.81	1,268,250.30	1,280,074.54
36	3	4,178,182.11	4,307,687.84	4,442,279.95
60	5	7,743,707.22	8,166,966.99	8,619,512.51
120	10	20,484,497.89	23,003,868.95	25,906,891.21
240	20	75,936,883.60	98,925,536.54	130,116,600.51

Table V. Investment of TZS 500,000/= made on every month for ten years assuming different rates of return and time periods.

No. Deposits	Year/ Rates	10%	12%	14%
12	1	6,282,784.05	6,341,251.51	6,400,372.68
36	3	20,890,910.55	21,538,439.18	22,211,399.75
60	5	38,718,536.09	40,834,834.93	43,097,562.55
120	10	102,422,489.45	115,019,344.73	129,534,456.05
240	20	379,684,417.99	494,627,682.69	650,583,002.53

Table VI. Investment of TZS 1,000,000/= made on every month to year ten with different rates of return and time periods.

No. Deposits	Year/ Rates	10%	12%	14%
12	1	12,565,568.09	12,682,503.01	12,800,745.36
36	3	41,781,821.09	43,076,878.36	44,422,799.50
60	5	77,437,072.17	81,669,669.86	86,195,125.10
120	10	204,844,978.90	230,038,689.46	259,068,912.10
240	20	759,368,835.99	989,255,365.39	1,301,166,005.06

By now, you've probably figured out the obvious conclusion from the above table. It is literally 'a waste of time and money' to let your wealth lie in low-income yielding investments for prolonged periods of time. You also must realize that **TIME** and **RATE OF RETURN** are the sources of the magic of compounding!!

Important Lessons: (1) Look for an investment opportunity, which can offer you comparatively superior returns; and (2) remain invested for a long time to avail the benefit of 'Magic of Compounding'.

Complaints HandComplaints Handling and Redress Mechanism

UTT AMIS plans to enhance its Complaints Handling and Redress Mechanism by digitising the complaints register before the end of the 2025/2026 financial year. This will enable seamless logging, tracking, and resolution of complaints through an integrated digital portal. The portal will allow unitholders and prospective investors to submit various types of requests, such as complaints, inquiries, or instructions, free of charge, regarding UTT AMIS products and related services for the company to address.

Chatbot on the UTT AMIS Website

On the UTT AMIS website, we provide tools such as a chatbot and UTT AMIS Connect (WhatsApp: +255 753 999 113) to assist with any questions about our products or services. Please visit the UTT AMIS website at **www.uttamis.co.tz** and click **'Start Now'** to receive responses, or chat directly with us via WhatsApp at +255 753 999 113.

4.0	**Contact us**	For any additional information on UTT launched schemes, please contact us at the following address: **DAR ES SALAAM OFFICE** The Managing Director, UTT AMIS Plc, 2nd Floor, Sukari House, Sokoine Drive/ Ohio Street, P.O.Box 14825, Dar es Salaam Phone No: +255 22 2128460 Toll Free: 0800112020 Fax No: +255 22 2137593 Email: uwekezaji@uttamis.co.tz Website: www.uttamis.co.tz **ARUSHA OFFICE** 4th Floor, Ngorongoro Conservation Office, P.O. Box 2490, Arusha, Phone No: +255 (0) 27 2970625 Fax: +255 (0) 22 2137593 Email: uwekezaji@uttamis.co.tz **MBEYA OFFICE** 2nd Floor, NHIF Tower, Mbeya P.O. Box 1210, Mbeya, Phone No: +255 (0) 25 2500371 Fax: +255 (0) 22 2137593 Email: uwekezaji@uttamis.co.tz **DODOMA OFFICE** 6th Floor, PSSSF House, P.O. Box 1310, Makole Street, Dodoma - Tanzania, Phone No: +255 26 2323861 Fax No: +255 26 2323862 Email: uwekezaji@uttamis.co.tz **MWANZA OFFICE** Mezzanine, NSSF Commercial Complex P.O. Box 640, Mwanza, Phone No: +255 (0) 28 2505072 Fax: +255 (0) 22 2137593 Email: uwekezaji@uttamis.co.tz **ZANZIBAR OFFICE** 3rd Floor, Sheikh Thabit Kobo Building- Michezani P.O. Box 2190, Zanzibar, Phone No: +255 (0) 242941274 Fax: +255 (0) 22 2137593 Email: uwekezaji@uttamis.co.tz **MOROGORO OFFICE** 3rd floor, National housing Building - Old Dar es Salaam road. Tel: 0800 112020 Email: uwekezaji@uttamis.co.tz **KAHAMA OFFICE** NSSF Mafao House, Tel: 0800 112020 Email: uwekezaji@uttamis.co.tz **DAR ES SALAAM OFFICE** Ground Floor, PSSSF Complex, parking Tower Sam Nujoma Road P.O. Box 14825 Dar es Salaam Tel: Toll free 0800112020 Email. uwekezaji@uttamis.co.tz

OTHER UTT AMIS SCHEMES