UTT AMIS
Asset Management and Investor Services

UTT ASSET MANAGEMENT AND INVESTOR SERVICES PLC (UTT AMIS)

ANNUAL REPORT FOR HATIFUNGANI UNIT TRUST SCHEME (BOND FUND)

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FOR THE YEAR ENDED 30 JUNE 2025

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UTT ASSET MANAGEMENT AND
INVESTOR SERVICES PLC (UTT AMIS)

ANNUAL GENERAL MEETING FOR BOND UNIT TRUST SCHEME, ON SUNDAY, DECEMBER 21, 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 5th Annual General Meeting	All
6.	09.30 - 09.45	Matters Arising from the 5th 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 5th Annual General Meeting

WAWEKEZAJI WALIOHUDHURIA (Kiambatisho "A")

BODI YA WAKURUGENZI

1. Prof. Faustin R. 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. Bw. Daniel Olesumayan ya - Mjumbe wa Kamati Bodi
2. Bi. Neema Jones - Mjumbe wa Bodi

WAALIKWA

1. Bw. Amiri Ally - Mwakilishi wa Msajili wa Hazina
2. Bi. Aisha Mbilikira - CMSA / Mamlaka ya Masoko ya Mitaji na Dhamana
3. Bw. Frank Mboya - KPMG/Wakaguzi wa Hesabu za Mfuko
4. Bi.Stephanie Shambwe - CRDB/Waangalizi wa Mfuko
5. Bw. Anandumi Meena - CRDB/Waangalizi wa Mfuko
6. Bw. Mustafa Haji - 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 03:40 Asubuhi kwa kuwakaribisha wajumbe walioweza kuhudhuria Mkutano wa tano (5) wa Mfuko wa Hatifungani. Hii ilikuwa baada ya wajumbe kupokea taarifa ya akidi, ambayo ilionesha kuwa Wajumbe wenye vipande waliohudhuria walikuwa 1,922 ambao majina yao yapo kwenye taarifa hii ya mwaka kama Kiambatisho "A". Mkurugenzi Mtendaji alitoa taarifa kwamba idadi ya Vipande vilivyoandikishwa vilikuwa 835,800,824.932 sawa na asilimia 13.4 ya Vipande vyote vya mfuko ambavyo ni 623,198,9042.024. 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

Wajumbe walikubaliana na dondoo/ajenda zifuatazo:

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 alimaliza kwa kutambulisha Menejimenti ya UTT AMIS pamoja na wafanyakazi wote waliokuwepo mkutanoni kwa ujumla.

4.0 KUTHIBITISHA KUMBUKUMBU ZA MKUTANO ULIOPITA

Baada ya kuzipitia Kumbukumbu za Mkutano wa Nne, wajumbe walithibitisha na kuziipitisha Kumbukumbu za Mkutano wa nne (4) wa mfuko wa Hatifungani uliofanyika tarehe 18 Novemba 2023.

5.0 YATOKANAYO NA KUMBUKUMBU ZA MKUTANO ULIOPITA

Hapakuwa na yatokanayo na Mkutano uliopita.

6.0 TAARIFA YA MWENYEKITI

6.1 Mwenyekiti aliwasilisha taarifa ya Mfuko wa Hatifungani kwa mwaka wa fedha ulioishia Juni 30, 2024. Alianza kwa kuwakaribisha wajumbe kwenye Mkutano Mkuu wa Tano (5) wa Mwaka wa Wawekezaji wa Mfuko wa Hatifungani.

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 ya kuteuliwa kuwa Mwenyekiti wa Bodi ya UTT AMIS. Aliwashukuru pia wawekezaji kwa kuendelea kuwa na Imani kubwa katika mfuko wa Hatifungani.

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. Alimtakia 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 kufanya kazi kwa bidii kwa Menejimenti na wafanyakazi wote pamoja na usimamizi imara wa Serikali, UTT AMIS ilitangazwa kuwa mshindi wa jumla kwa taasisi zinazoendeshwa kwa ufanisi 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. Faida kwa wawekezaji ilikuwa kubwa ikilinganishwa na kigezo linganifu (Performance Benchmark) ikiwa ni wastani wa faida ya asilimia 12.5 ikilinganishwa na asilimia 12.3 ya mwaka ulioishia tarehe 30 Juni 2023. Faida iliyopatikana iko sambamba na maendeleo ya soko na ni kubwa kuliko kigezo linganifu cha asilimia 12.3. Katika kipindi cha mwaka wa fedha ulioishia Juni 2024. Thamani ya mfuko iliongezeka kutoka shilingi bilioni 423.6 tarehe 30 Juni 2023 hadi Shilingi bilioni 670.3 tarehe 30 Juni, 2024. Mwenyekiti aliwaeleza wawekezaji kuwa, ongezeko hili la thamani ya Mfuko limetokana na faida nzuri inayopatikana, matumizi ya teknolojia katika kufanya miamala ya uwekezaji, kuongezeka kwa Imani na elimu 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 ulitarajiwa 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 kutokana na 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 Dkt. 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 2023. 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 2023. Mwenyekiti alisisitiza kwamba Mifuko yote imetoa faida nzuri kwa wawekezaji wake ambapo faida kwa Mfuko wa Hatifungani ilikuwa asilimia 12.5.

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 hadi 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 kadiri 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 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 kwenda sabamba 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, 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 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 Taarifa ya Mwenyekiti iliwajulisha wawekezaji kuwa katika mkutano wa Wenyeviti wa Bodi na Watendaji Wakuu wa taasisi uliyofanyika 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 wa kuongeza thamani ya Mifuko, ni muhimu kuwa kila fursa inayopatikana iweze kutumika vyema. Kwa kuzingatia kuwa Wawekezaji wanazifahamu faida za uwekezaji katika mifuko inayoendeshwa 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 Hatifungani 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 Hatifungani, aliwasilisha Taarifa iliyoeleza kwamba, kama waangalizi wa Mfuko wa Hatifungani, wana jukukumu la kusimamia na kuhakikisha kwamba utendaji wa meneja wa mfuko unaendana/unazingatia 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 mkataba 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 Hatifungani, imeendeleza uangalizi wa mwenendo wa shughuli za 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 Hatifungani na wajibu wa meneja wa mfuko (UTT AMIS), vimeendeshwa/vimetekelezwa kufuatana na vipengele vya waraka wa makubaliano. Tukizingatia suala la imani/ uaminifu wa wenye vipande kwenye mfuko, tunathibitisha kwamba maslahi ya wenye vipande ndani ya mfuko wa Hatifungani 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 HATIFUNGANI

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 Hatifungani 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)). Taarifa ya wakaguzi iliendelea kusema Muhtasari huu wa hesabu pamoja na hii taarifa yetu 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 unaoishia 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 zao za ukaguzi, ukaguzi ambao ulifanywa kwa mujibu wa viwango vya kimataifa vya ukaguzi (International Standards on Auditing–ISA) 810 (kama ilivyorekebishwa), kuhusu "Kazi za kuripoti juu ya Muhtasari wa taarifa za fedha".

9.0 TAARIFA YA MWAKA KUHUSU HESABU ZA MFUKO WA HATIFUNGANI

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).

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 84,046,581,000/= ikilinganishwa na Mapato ya Shilingi 48,351,089,000/= kwa mwaka ulioishia tarehe 30 Juni, 2023. Kuongezeka kwa mapato kutokana 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 15,529,912,000/= ikilinganishwa na Shilingi 8,823,531,000/= kwa mwaka ulioishia tarehe 30 Juni, 2023, hivyo kufanya Faida baada ya kutoa gharama za uendeshaji na kabla ya kodi kuwa Shilingi 68,516,669,000/= ikilinganishwa na Faida ya Shilingi 39,527,558,000/= mwaka ulioishia tarehe 30 Juni, 2023. Mfuko ulilipa gawio kwa wawekezaji wake kiasi cha shilingi 57,243,416,000 kwa mwaka ulioishia tarehe 30 Juni 2024 ikilinganishwa na shilingi 34,749,875,000 kwa mwaka wa fedha ulioishia 30 Juni 2023, Kodi iliyotozwa na Serikali ilikuwa Shilingi 277,322,000/= ikilinganishwa na Shilingi 243,403,000/= kwa mwaka wa fedha 2023. Hivyo, Mfuko ulibaki na Faida Halisi (baada ya Kodi na Matumizi) ya Shilingi 10,995,931,000/= ikilinganishwa na Shilingi 4,534,280,000/= mwaka ulioishia tarehe 30 Juni, 2023.

9.3 Kwa upande wa Urari wa Hesabu za Mfuko, ilielezwa kuwa, Rasilimali za Mfuko zilikuwa ni Shilingi 676,453,766,000/= tarehe 30 Juni, 2024, ikilinganishwa na Shilingi 429,625,151,000/= tarehe 30 Juni, 2023. Dhima za Mfuko zilikuwa na jumla ya Shilingi 10,025,951,000/= tarehe 30 Juni, 2024, ikilinganishwa na Shilingi

8,869,050,000/= tarehe 30 Juni, 2023. Kutokana na taarifa hiyo, thamani halisi ya Mfuko tarehe 30 Juni, 2024 ilikuwa ni Shilingi 666,427,815,000/= ikilinganishwa na Shilingi 420,756,101,000/= 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 420,756,101,000/= ikilinganishwa na Shillingi 218,690,997,000/= mwanzoni mwa Mwaka wa fedha ulioishia 30 Juni 2023. Ongezeko kutokana na faida ya Mfuko kwa kipindi cha mwaka ulioishia Juni 2024 ilikuwa ni Shilingi 10,995,931,000/= ikilinganishwa na Shilingi 4,534,280,000/= kwa mwaka ulioishia tarehe 30 Juni, 2023. Kwa upande wa miamala ya wenye vipande, mfuko ulipokea (Net sales) kiasi cha Shillingi 234,675,783,000/= kwa mwaka wa fedha ulioishia 30 Juni 2024 ikilinganishwa na kiasi cha Shilingi 197,530,824,000/= 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 666,427,815,000/= ikilinganishwa na Shilingi 420,756,101,000/= kwa mwaka 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 271,444,000/= ikilinganishwa na Shilingi 801,350,000/= kwa mwaka ulioishia tarehe 30 Juni, 2023. Fedha halisi iliyotumika kwenye shughuli za uendeshaji baada ya marekebisho ya mtaji na kodi ya Serikali ilikuwa Shilingi 106,112,957,000/= ikilinganishwa na Shilingi 164,953,681,000/= kwa mwaka wa fedha 2023. Miamala ya Amana kwa wawekezaji zilipatikana fedha kiasi cha shilingi 179,448,566,000/= tarehe 30 Juni, 2024 ikilinganishwa na fedha kiasi cha shilingi 164,489,498,000/= tarehe 30 Juni, 2023. Miamala hiyo ilipelekea kubaki na salio la fedha kiasi cha Shillingi 73,355,609,000/= Mwaka wa fedha ulioshia 30 Juni, 2024 ikilinganishwa na Pungufu ya Shillingi 464,183,000/= 30 Juni, 2023. Aidha Mfuko ulikuwa na akiba ya Fedha kiasi cha Shilingi 1,942,848,000/= mwanzoni mwa mwaka wa fedha 2024 ikilinganishwa na Akiba ya Shilingi 2,407,031,000/= mwanzoni mwa Mwaka wa Fedha 2023, Mfuko uliweza kubaki na Akiba ya fedha taslimu kiasi cha Shilingi 75,278,457,000/=, mwishoni mwa mwaka ulioishia tarehe 30 Juni, 2024 ikilinganishwa na Shilingi 1,942,848,000/=, mwishoni mwa mwaka wa fedha wa 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 Hatifungani ulikuwa na ukubwa wa shilingi bilioni 670.3 na kwa kipindi cha mwaka 2024 ukubwa wa Mfuko uliongezeka kwa shilingi bilioni 246.7 sawa na asilimia 58.2 ikilinganishwa na ongezeko la shilingi bilioni 203.8 mwaka 2023. Thamani ya kipande kwa mwaka 2024 iliongezeka kwa asilimia 14.3 hadi shilingi 118.1 ikilinganishwa na ongezeko la shilingi 14.0 mwaka 2023. Aidha, kwa muda huo Mfuko umelipa gawio la shilingi 12 kwa kila kipande ambapo gawio kwa mwaka ilikuwa ni kiasi cha shilingi bilioni 28.2.

10.2 Taarifa iliendelea kueleza kuwa katika kipindi cha mwaka wa fedha 2023/24, UTT AMIS kama meneja wa Mfuko alitumia uzoefu na weledi alionao katika kuhakikisha Mfuko unafikia mgawanyo anuai wa rasilimali kwenye uwekezaji wake wenye kuleta tija huku akizingatia sera na miongozo mbalimbali inayotumiwa kwenye uwekezaji. Hadi kufikia tarehe 30 Juni, 2024 mgawanyo anuai wa rasilimali za mfuko wa Hatifungani ulikuwa ni asilimia 89.5 kwenye Dhamana za serikali za muda mrefu, kiasi cha asilimia 9.7 kwenye amana za benki za muda mfupi na asilimia 0.8 kwenye amana za benki za muda maalumu. Mfuko uliwekeza zaidi kwenye dhamana za serikali za muda mrefu ili kujipatia faida ya uhakika kwa muda mrefu. Aidha, uwekezaji katika amana za benki za muda mfupi (call account) umefanywa ili kukidhi mahitaji ya uendeshaji wa mfuko ikiwemo kulipa fedha kwa wawekezaji pindi wanapouza vipande vyao.

10.3 Faida ya Mfuko wa Hatifungani kwa mwaka wa fedha ulioishia tarehe 30 Juni, 2024 ilikuwa asilimia 12.5 ikilinganishwa na faida ya asilimia 12.3 ya mwaka 2023. Ilielezwa kuwa kiwango cha faida kwa mwaka 2024 cha asilimia 12.5 ni zaidi ya kigezo cha ufanisi cha asilimia 12.3 kama ilivyooneshwa kwenye jedwali namba moja (I) na pia ili kupima mafanikio ya Mfuko inabidi kulinganisha na viwango vya faida vinavyotolewa na soko kwenye amana za benki na Dhamana za serikali kama ilivyoonekana kwenye jedwali namba mbili (II).

10.4 Mwasilishaji alieleza mambo mengine muhimu ya kuzingatia wakati wa kulinganisha faida za uwekezaji katika Mfuko wa Hatifungani ni pamoja na amana za benki. Alieleza kuwa viwango vya riba za benki vilivyooneshwa ni kabla ya kutoa kodi ya zuio (withholding tax) ya asilimia 10 wakati mapato ya Mfuko wa Hatifungani ni baada ya kutoa kodi ya zuio ya asilimia 10. Pia, jambo lingine la muhimu la kuzingatia ni kwamba mfuko wa Hatifungani unaruhusu wanachama wake kuuza vipande vyao wakati wowote hivyo kumpa fursa mwekezaji kupata fedha pindi anapozihitaji na kwamba hakuna kiwango cha chini cha uwekezaji kinachoruhusu kupata faida. Viwango vya faida ya mfuko inatolewa sawa kwa wawekezaji wote (wawekezaji wa kipato kidogo, wa kipato cha kati na wale wenye kipato kikubwa) na kwamba Mfuko wa Hatifungani hutoa gawio kwa wawekezaji wake kila mwezi na kila baada ya miezi sita. Alieleza zaidi kuwa, kuwekeza kwenye mfuko wa Hatifungani kuna faida zaidi ya kutokuwa na gharama wakati wa kuingia na kutoka katika Mfuko. Pia katika aina zingine za uwekezaji katika soko la fedha zina muda maalumu na ukomo lakini uwekezaji katika mfuko wa Hatifungani hauna muda maalumu wala ukomo.

10.5 Kuhusu pato la Taifa, meneja aliripoti 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. Aidha, 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 hio 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 faida katika dhamana za serikali za muda mfupi wawekezaji walielezwa kuwa, kwa mwaka 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 ilikuwa asilimia 7.5 na faida kwa amana ya mwaka mmoja ilikuwa asilimia 8.7. Aidha, Kiwango cha wastani wa faida kwenye dhamana za serikali za muda mfupi kiliongezeka hadi asilimia 8.3 Juni 2024 kutoka asilimia 6.5 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. Ongezeko la faida kwenye uwekezaji wa dhamana hizo huleta matokeo chanya kwenye faida kwa wawekezaji.

10.11 Muwasilishaji 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 mwezi Juni 2024 ikilinganishwa na shilingi 2,339.1 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 ya Tanzania 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, inatarajiwa 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 inatarajiwa 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 ilionesha kuwa katika soko la upili, jumla ya thamani ya miamala ya dhamana za serikali za muda mrefu iliongezeka kwa shilingi trilioni 0.6 kutoka shilingi trilioni 2.9 mwaka 2023 hadi kufikia shilingi trilioni 3.5. Thamani ya miamala ya hatifungani za kampuni binafsi zilizoorodheshwa ilikuwa shilingi bilioni 3.9 ikilinganishwa na shilingi bilioni 1.0 mwaka 2023. Aidha, thamani ya miamala ya hatifungani za kampuni binafsi zilizoorodheshwa mwaka huu ni kubwa zaidi kwa shilingi bilioni 2.9 ikilinganishwa na mwaka 2023. Ilielezwa kuwa, ongezeko la thamani ya miamala limetokana na kuongezeka kwa hatifungani mpya zilizoorodheshwa sokoni.

10.14 Kuhusu Soko la Hisa taarifa ilionesha kuwa, 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 2023. 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. 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 Mwasilishaji 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

11.1.1 Maswali na Maoni toka kwa Wawekezaji:-

11.1.2 Mwekezaji mmoja alihitaji kujua kuhusu taarifa ya madeni ya mfuko kama ilivyotolewa katika taarifa ya hesabu ya mfuko inayopatika Uk.38.

11.1.3 Mwekezaji alitoa pendekezo kuwa taarifa ya hesabu ilisomwa kwa haraka sana na haikusomwa kipengele kwa kipengele na aliomba kupata taarifa kamili ya hesabu ya mfuko. Aliendelea pia kutoa mapendekezo kuwa endapo maswali mengine yataibuka baada ya mkutano kuisha, alishauri au kutoa pendekezo kuwa liundwe kundi la mtandao wa kijamii la whatsapp, ambapo uongozi wa Kampuni ya UTT AMIS watakuwa wanajibu maswali na kutatua changamoto za wawekezaji wanazokuwa wanazipata katika utumiaji wa huduma za UTT AMIS. Alimaliza kwa kupendekeza kuwa katika mikutano kama hii wajumbe au wawekezaji wawe wanapewa posho.

11.1.4 Ilipendekezwa kwamba, katika mikutano kama hii vitabu vya mikutano vinavyoandaliwa viwe pia vinachapishwa kwa maandishi ya watu wasioona (vipofu) kwa sababu wao pia ni miongoni mwa wawekezaji wa mfuko wa Hatifungani. Aliendelea kupendekeza kuwa iwapo taasisi itahitaji huduma ya kuchapisha vitabu vya mkutano kwa ajili ya wasio ona (vipofu) yupo tayari kushirikiana na Kampuni ya UTT AMIS kutumia ujuzi wake katika kuchapisha vitabu ivyo.

11.1.5 Mwekezaji alianza kwa kutoa pongezi kwa uongozi wa UTT AMIS kwa kuandaa chakula cha asubuhi na cha mchana, aliomba ufafanuzi zaidi kwa nini gawio analotakiwa kupata halifiki asilimia moja (1%) kama inavyoelezewa na UTT AMIS.

11.1.6 Mwekezaji aliuliza ni kwa nini kila mwisho wa mwezi pesa katika akaunti yake ya mfuko inapungua?

11.1.7 Mwekezaji alitoa maoni kuwa katika Ukurasa wa 40 upande wa sahihi ilitakiwa iwe sahihi ya Mwenyekiti na Mkurugenzi, kwa nini taarifa hiyo ya hesabu imetiwa sahihi ya wakurugenzi tu na kwamba kama utiaji sahihi huo umekosewa alipendekeza kufanyiwa marekebisho.

11.1.8 Mwekezaji aliuliza kwa nini akaunti namba za UTT AMIS hazina kadi kama za benki?

11.1.9 Mwekezaji aliuliza katika Uk.37 kwenye taarifa ya hesabu ya mfuko katika upande wa mapato na matumizi kwa nini gharama za uendeshaji hususani kwa muangalizi wa mfuko (CRDB) na za Meneja wa mfuko zimeongezeka? Alishauri uongozi wa UTT AMIS kuangalia swala hili na kupunguza gharama za uendeshaji wa mfuko ili kufanya mfuko ukue zaidi.

11.1.10 Mwekezaji aliuliza kama ukosefu wa dola nchini unachagiza katika kushuka kwa uwekezaji nchini?

11.1.11 Mwekezaji aliuliza kwa nini kila anapopiga namba ya msimbo ya UTT AMIS (*150*82#) anakatwa salio?

11.1.12 Mwekezaji alitaka kujua ni kwa nini ununuzi wa vipande kupitia benki au mitandao ya simu anakuja kuiona baada ya siku tatu?

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

11.2.1 Kuhusu madeni ya mfuko kama taarifa inavyojielezea katika Uk.38, mwakilishi wa UTT AMIS aliwatoa wasiwasi wawekezaji na kujibu kuwa madeni hayo yanatokana na uendeshaji katika kufunga mwaka, mfano tarehe 30 Juni 2024, kuna malipo yanakuwa bado hayajafanyika, kuna wateja waliomba kutoa pesa katika mfuko, na pia Mfuko wa Hatifungani ni mfuko wa gawio ambapo hadi kufikia tarehe 30 Juni 2024, gawio linakuwa bado halijatolewa kwa wawekezaji kwaiyo inaonyeshwa kama deni. Mwakilishi pia aliendelea kwa kufafanua kuwa taarifa za hesabu za mfuko zinapatika katika tovuti ya UTT AMIS ambapo zimeelezewa kwa kina zaidi.

11.2.2 Kuhusu kutengenezwa kwa kundi la mtandao wa kijamii la whatsapp, Mkurugenzi Mtendaji wa UTT AMIS alieleza kuwa pendekezo hilo limepokelewa na UTT AMIS itawasilisha pendekezo ilo kwa mamlaka husika kwa kusudi la kupata muongozo wa kutumia mitandao ya kijamii kama whatsapp kusaidia kujibu hoja, kupokea maoni na kero za wawekezaji zinazohusiana na huduma zinazotolewa na UTT AMIS.

11.2.3 Kuhusu swala la kuandaa vitabu vya ripoti ya mfuko maalumu kwa ajili ya watu wasio na uwezo wa kuona, Mkurugenzi Mtendaji alieleza kuwa pendekezo hilo litafanyiwa kazi na kwamba majadiliano zaidi yatahusisha wataalamu wa kuandaa vitabu hivyo na kuona ni namna gani ujuzi huo utatumika katika uaandaji wa vitabu hivyo maalumu kwa ajili wa watu wasio na uwezo wa kuona..

11.2.4 Kuhusu kuongezeka kwa gharama za uendeshaji, Mkurugenzi Mtendaji alieleza sababu ni kuongezeka kwa rasilimali au ukubwa wa mfuko kwa mwaka 2024 ikilinganishwa na mwaka 2023. Aidha, Kiwango cha kutoza gharama kisheria kinategemea ukubwa wa mfuko. Aliendelea kwa kuwahakikishia wawekezaji kuwa gharama hizo zimezingatia viwango vilivyopo kwenye waraka wa wakubaliano kwa kuzingatia faida kwa wawekezaji (offer document) ambavyo zimeambatanishwa katika tovuti ya taasisi.

11.2.5 Mkurugenzi Mtendaji aliwaeleza wawekezaji kuwa kukosekana kwa dola za Marekani hakuna uhusiano na kuathirika kwa faida kwa sababu mifuko yote inawekeza kwa pesa ya Tanzania.

11.2.6 Kuhusu swala la posho kwa wawekezaji kipindi cha mkutano, Mkurugenzi Mtendaji aliwaeleza wawekezaji kwamba taratibu na miongozo ya uendeshaji wa mifuko hairuhusu utoaji wa fedha au posho kwa wawekezaji.

11.2.7 Kuhusu watia saini kwenye taarifa ya hesabu. Ilielezwa kuwa, ni kweli wanaostahili kutia saini kwenye taarifa hizo ni Mwenyekiti wa Bodi na Mkurugenzi mmoja wa Bodi jambo ambalo hata katika hesabu hizo zimesainiwa na hao waliotajwa ingawaje wote wawili wameonyeshwa kwa wadhifa wa Mkurugenzi.

11.2.8 Kuhusu kupungua kwa pesa kwenye akaunti zao za uwekezaji, ufafanuzi ulitolewa kwamba inapofikia kipindi cha kutoa magawio pesa inapungua kwa wale wanaotakiwa kupata gawio wanawekewa gawio hilo kwenye akaunti zao za benki na kwa wale ambao hawapokei gawio yaani wanaongeza vipande pesa hiyo hurudishwa kwenye akaunti zao za uwekezaji.

11.2.9 Ufafanuzi ulitolewa kuwa, kwa sasa katika kupiga namba ya msimbo ya UTT AMIS (*150*82#) ili kupata huduma za UTT AMIS ni lazima uwe na salio la kawaida katika mtandao husikia, lakini taratibu zinaendelea kuhakikisha kuwa gharama hizo zinaondolewa.

11.2.10 Mwakilishi wa UTT AMIS alielezea kuwa kwa sasa unapo fanya manunuzi ya vipande pesa yako utaiona siku inayofuata (T+1) isipokuwa kwa wale watakaofanya manunuzi kuanzia siku ya ijumaa, jumamosi na jumapili pesa izo wataziona siku ya jumatatu jioni.

11.2.11 Wawekezaji walielezwa kuwa suala la UTT AMIS kuwa na kadi kama za benki, kwamba kwa wakati huu, UTT AMIS inatoa vitambulisho kwa wawekezaji ambapo muwekezaji anatakiwa kujaza form ya kupewa kutambulisho chenye majina yake na akaunti namba yake ya mfuko husika wa uwekezaji.

12.0 KUFUNGA MKUTANO

Baada ya kipindi cha maswali na majibu, Mwenyekiti 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 saba na nusu (07:30) mchana.

....

MWENYEKITI   **KATIBU**

....

TAREHE

KIAMBATISHO “A”

ORODHA YA WAWEKEZAJI WA MFUKO WA HATIFUNGANI WALIOHUDHURIA KWENYE MKUTANO WA TANO (5) WA MWAKA WA MFUKO ULIOFANYIKA KATIKA UKUMBI WA MWALIMU NYERERE, DAR ES SALAAM TAREHE 17 NOVEMBA 2024

S/NO	JINA LA MWEKEZAJI
1	ABDALLAH ISMAIL ABDALLAH
2	ABDALLAH MOHAMED ALPHONCE
3	ABDALLAH SAID AMBARI
4	ABDALLAH YAHAYA SADALAH
5	ABDIEL GERSHOM ABAYO
6	ABDUL SAID MUSHI
7	ABDULKADIR SULEIMAN MBEO
8	ABDULRAHMAN ABUSHEIKH MDIMU
9	ABDULRAHMAN SALIM ALLY
10	ABDULRASHID HAMZA RASHID
11	ABEL ELIA GYUNDA
12	ABEL EMMANUEL MWAKIFWAMBA
13	ABELA ZAKAYO TWINOMUJUNI
14	ABIYA ELIREHEMA KAAYA
15	ABRAHAM JOHN NYAISAWA
16	ABRAHAM SENGO KALYEMBE
17	ABUBAKAR JABU NYUNDO
18	ADALBETHA SIMON MBILINYI
19	ADAM IBRAHIM KOBELLO
20	ADAM SAID ADAM
21	ADELAIDER ANATORY FELICIAN
22	ADELINA CHARLES RUGALABAMU
23	ADELINA WILLY-ALPHA KISHIMBO
24	ADELYNE JOTHAM LUJARA
25	ADVERA STIRELI KAHITWA
26	AFROKIA-CATHERINE FULGENCE KWEKA
27	AGATHA PETER MTINDI
28	AGATHA VICENTI MANOTI
29	AGNES ALEX KALINGA (Rep. Patrick Mloka)
30	AGNES ALICK MWANGOKA
31	AGNES ANTHONY SIRIMA
32	AGNES BRUNO CHEZUE
33	AGNES CHARLES KIHAMIA
34	AGNES LAWRANCE CHIBWANA
35	AGNES LAZARO NYANGE
36	AGNESS HILARY KOLOMBANI
37	AGNESS KOKUHILWA REMIGIUS
38	AGUSTINO BATISTA AGUSTINO
39	AHADI RAMADHANI KATIGIRI
40	AHMAD JUMA MCHALAGANYA
41	AHMED HASSANI ABEID
42	AHOBOKILE DUNCAN MUJILLAH
43	AISA LUKA MUSHI
44	AKANENY ONESMO SILAA
45	AKILA ALLY ZAHOR
46	IRWA JACKSON KAAYA (Rep. Akirwa Jackson Kaay
47	AKISA PHARES MTAKI
48	ALBERT ANACLET IKONJE
49	ALBERT EDWARD RUTAIHWA
50	ALBERT GEOPHREY RAPHAEL
51	ALBERT HASSAN MILANZI
52	ALBERT OSWARD MAKWAYA
53	ALBERTA NDESARIO KINABO
54	ALBERTINA NOAH MWAIKUKA
55	ALBERTO ROYAL NTUMBALA
56	ALBINUS BALTHASAR NTWALE
57	ALDEGUNDA AUDREY MATOYO
58	ALE ALEX KAAYA
59	ALEN RAZAIK NKYA
60	ALESWA ZEBEDAYO SWAI
61	ALEX JULIUS MAPUKWA
62	ALEX THOMAS MABAMBA
63	ALEXANDER JACOB SAMA
64	ALI GULAMALI KHAKOO
65	ALICE HARUNI MAKAPI
66	ALICK SAMWEL MWANGOKA
67	ALLAN LUKA MWAIGAGA
68	ALLAN RODERICK MAMUYA
69	ALLIANCE INSURANCECORPORATION LIMITED
70	ALLY HASSAN NAMANGAYA
71	ALLY HEMBA KASSIM
72	ALLY MOHAMED MAPE
73	ALLY RAMADHANI MJEMA
74	ALNETA NGAILONGA MWASENGA
75	ALOYCE JOACHIM URIO
76	ALOYCE RAPHAEL LYAMUYA
77	ALPHONCE IGNAS MUSIBA
78	ALPHONCE JOSEPH MABULA
79	ALYE SALEHE AWADHI
80	AMANI ANTANAS MNDEGELE

81	AMANI ELIMELECK NJABILI
82	AMANI MATUTU MAHUNDA
83	AMANI MOTESWA BOMA
84	AMBINGA AFRAYEU SWAI
85	AMBOKEGE BENARD MINGA
86	AMBROSE ADAM JOSEPH
87	AMINA HAMISI RAUNA
88	AMINA HATIBU OTHMAN
89	AMINA JUMA MSANGI
90	AMINA KASWALA AWADHI
91	AMINA KUTETA KYARUZI
92	AMINA SHABANI CHAMBULI
93	AMON ALFRED NCHIMBI
94	AMOS DANIEL DIONIZ
95	AMOS JOAS KAIHULA
96	AMOS MPEPE MWAKALINGA
97	AMOS YOHANES NDELWA
98	AMRI JONAH MWANGOMANGO
99	AMULIKE ANYAWILE MAHENGE
100	ANAKLETH ADAM MKUDE
101	ANANDE PIUS NDOSI
102	ANASTAS JOHNSON XIBONA
103	ANASTAZIA FERDINAND MAKETA
104	ANASTAZIA RHOBI KIHERI
105	ANATORIA NDAGILE
106	ANDERSON MSAMI KIMARO
107	ANDERSON PHILIP NKUPAMA
108	ANDREA JACKSON KAWICHE
109	ANDREW ABRAHAM MWANGAKALA
110	ANDREW DANIEL KAFWENJI
111	ANDREW JUMBE MKISI
112	ANDREW LYSON MKONDYA
113	ANDREW SAMWEL KALAMAGE
114	ANDREWLEON SAASHISHA QUAKER
115	ANDY ACKIM MWANDEMBWA
116	ANENYISE BETHUEL MAKYAO
117	ANESI SATOKI MAHENGE
118	ANETH MZUMA LWITAKUBI
119	ANGANILE BERNARD KALINGA
120	ANGELA NGULUMA THOMAS
121	ANGELA PAUL MMARI
122	ANGELA PAUL MSEKE
123	ANGELA PHILIPO MWAIKAMBO
124	ANGELICA CELESTINE RWIZA
125	ANGELINA HOLLO KIVANDA
126	ANGELO FRANCIS MALLILAH
127	ANISIA AUGUSTINE ALUTE
128	ANITHA FREDRICK MWIJAGE

129	ANITHA GERALD MUSHI
130	ANITHA MAGANGA ANTHONY
131	ANNA ALEX HAULE
132	ANNA ALLEN NDANSHAU
133	ANNA ANDREW BAGAYANA
134	ANNA BALIGASAKI NDARO
135	ANNA BALTAZARY MASSAWE
136	ANNA IBRAHIM SILAYO (Rep. Rehema Silayo)
137	ANNA JOHNSON KAPOLA
138	ANNA JONASAI MAPHOLE
139	ANNA KIMONI LUVANDA
140	ANNA MESHACK KAGYA
141	ANNA NAFTAL KAWICHE
142	ANNA PANTALEO MATERU
143	ANNA RAMADHANI ZAIPUNA
144	ANNA-MAMBOI ELIFURAHA MTALO
145	ANNAH ABRAHAM MUSHALA
146	ANNAH MARK LUPEMBA
147	ANNALILIAN DAVID PALLANGYO
148	ANNAMOLISIA KENAN CHENGULA
149	ANNE BENEDICT MUTALEMWA
150	ANNE GABRIELI MOSHA
151	ANNE HERBERT MAPUNDA
152	ANNE YOLAMU SWILLA
153	ANNETH MASALU MALIMI
154	ANNIE PETER KIWALLY
155	ANSHIMINKYA ANDERSON KIMARO
156	ANTAR FEREJI ELHAWI
157	ANTHONY YUDATADE NDESINGO
158	ANVARALI AHMEDALI DATOO
159	ANYESI JUSTUS NDITIYE
160	ANZANUKYE FESTO MSELELA
161	APASIA IGNATIO KAGONJI
162	APOLINARY KLARENSI TAMAYAMALI
163	APOO JUSTUS OGARA
164	AQUILINA IGNAS OTTARU
165	ARAFA RAMADHAN MADAI
166	ARANYAELI APAELI AYO
167	ARBOGAST ZACHARIA MSANGAWALE
168	ARDEN MOGERE RATUMO
169	ARNOLD SEBASTIAN MAHENDEKA
170	ASHA ISSHAQ IBRAHIM
171	ASHA MAULID TOSIRI
172	ASHA YAHAYA ABEID
173	ASHRAF ABDALLAH RUGIGA
174	ASHURA SAID FUNDI
175	ASHURA SALUMU MKWAMA
176	ASHURA SULEIMAN KAZEMA

177	ASUBISYE SEKELA MWAMBENE
178	ASULUMENIE DICKSON MWAHALENDE
179	ASUMINI SALUM ABDALLAH
180	ASWILE EZEKIA MWAMBEMBE
181	ATHANASIA PETER NGOWI
182	ATHANASIA TABU MASSINDE
183	ATHUMAN MAULID SHABAN
184	ATHUMANI HAMID MZUZULI
185	AUBRAY JACKSON LYMO
186	AUDA PONELA KILAGWA
187	AUGUSTINE YOHANA MBULWAHONA
188	AUGUSTINO WILSON MTONGI
189	AUREA ROBERT MAASENGA
190	AURELIA HIPOLITE MUSHI
191	AURELIAN ALOYCE NKUMBA
192	AVITUS ROBERT KYARUZI
193	AYAAN SALUM AHMED
194	AYAZ FARID BIGMOHAMED
195	AYOUB ISSA MDEMU
196	AYUBU MELKZEDECK MASAKI
197	AYUBU NAIMAN MOLLEL
198	AZIZA SELEMANI SEMKUYA
199	Alex Mbwambo
200	Amiri Hassani Chambo
201	Audax Kamala Alexander
202	BAHANGARWA WILES FRANCE
203	BAHATI MDETELE NYEMBE
204	BAHATI NDESERUA MOSHI
205	BAHATI RAJABU ABDALLAH
206	BAHATI WARIAELI MBISE
207	BAHINI MALUGU ZACHARIA
208	BAKARI OTHMANI HASSANI
209	BALBINA RICHARD FALAGHA
210	BARAKA MBIKE KONISAGA
211	BARAKA NASRI MWAMPETA
212	BARAKA RAPHAEL MDIMA
213	BARAKA TUMAINI JOHNSON
214	BASILISA JOHN MSOKA
215	BATSHEBA EMIL KIRAKO
216	BATULI BARAKABITSE MBOGOYO
217	BAZARAKI CHRISTINA BIGAMBO
218	BEARS WOMEN GROUP
219	BEATH GULABAGANILA CHRISTOPHER
220	BEATHER SENGEREMA KISHUSHU
221	BEATRICE ANORD MLIMILWA
222	BEATRICE ELISAMEHE MZIRAY
223	BEATRICE PARMENAS KISIMBO
224	BEATRICE PETER MINGUZI

225	BEDA SIMPLIS MSOFE
226	BEDA YONA MGAYA
227	BENARD SILVESTA MWAPINGA
228	BENEDICT ERNEST MINANI
229	BENEDICTO RENATUS RAPHAEL
230	BENEZETH PETER CANISIO
231	BENITHO AUGUSTINE LUBIDA
232	BENJAMIN BARAKA ABDALLAH
233	BENJAMIN FUHANAEL MASSERY
234	BENJAMIN MOSSES SAKITA
235	BENSON ALFRED BANA
236	BENSON OWUOR SIMBA
237	BERNADETH SEBASTIAN MATTO
238	BERNARD CHIWANYI MUGABU
239	BERNARD NOEL MUSSA
240	BERNARD SERVULI TEMBA
241	BERTHA ALOYCE MATIYA
242	BERTHA CLAUD MANGO
243	BERTILLA ELIAS LYIMO
244	BETTY LOVINA BGOYA
245	BIKOLIMAN JAMES NKOTAGU
246	BLANDINA BERNARD ZACHARIA
247	BLANDINA GEORGE FRANSIS
248	BOAZ ANDENGENYE MWAKISU
249	BONAVENTURA BENEDICT ISHENGOMA
250	BONAVENTURA PHILIP SAGAMILWA
251	BONIFACE ELIAS MWAKALUKWA
252	BONIFACE ELISARIA MREMA
253	BONIFACE MORIS MWAPILI
254	BONIFACE PETER MLANGWA
255	BONIPHACE ROBERT KAJIGILI
256	BOSCO PAUL MWANILWA
257	BOSCO PETER WOISO
258	BRENDA ANDREW CHENGE
259	BRENDA JOHN SASI
260	BRIAN KIWERE
261	BRIAN KULWA MOSHI
262	BRIAN REGNALD UISSO
263	BRIGHTON SAYUKI MWINGIRA
264	BRIGITHA BERNARD TEMBA
265	BRIGITHA STEVEN MREMA
266	BRUNO DENIS BUNDALA
267	BUGUMBA JUMANNE MASHAMBA
268	BUKOMBE JOHN KIJA
269	BUMA INVESTMENT COMPANY LIMITED
270	BUPE KALONGE MWABENGA
271	Benjamin Amani Shedrack
272	Bernadetha Menlufu Mbawala

273	Bethuel Charles Mmbaga
274	Bruno Yusuph Mchatta
275	CAIRA GRETA CALVIN
276	CALISTA FLORENTIN SALEKO
277	CALVIN ANTIPAS MMBANDO
278	CALVIN POKEA URASSA
279	CANDIDA MANJANO MARUFA
280	CAREEN INNOCENT MTENDACHI
281	CARLOS JUNIOR VALIMBA
282	CAROLINE AUGUST MANYANGA
283	CAROLINE KENNEDY NYAMHANGA
284	CAROLYNE ANATHE GAMBA
285	CASMIR JOSEPH MASSAWE
286	CATHERINE AMITWISE HAULE
287	CATHERINE CONSTANTINI MNG’ANYA
288	CATHERINE DAUD SHEMAKAME
289	CATHERINE FELIX LASWAY
290	CATHERINE HASSANI DAHAYE
291	CATHERINE MARCO VINGILLAH
292	CATHERINE MOSHIRO MBUNDA
293	CATHERINE MVULA ANATHOLY
294	CATHERINE ONASIS AMBAKISYE
295	CATHERINE SENKONDO
296	CECILIA JULIUS MWANSASU
297	CECILIA YONA MWENISONGOLE
298	CEDRICK CRAN MUNGURE
299	CELIA FOCUS MAKUNE
300	CELINA MUHINGO ALLIPIO
301	CELINA THADEO TIBIHIKA
302	CESILIA OTMARI NGAKWIRA
303	CHARITY NEMES OLOMI
304	CHARLES ALOYCE MATOWO
305	CHARLES ELIA NASSARI
306	CHARLES FRANK URONU
307	CHARLES GAUDENCE MAFUMIKO
308	CHARLES HARAN SANGA
309	CHARLES MANASE MHAGAMA
310	CHARLES MARTIN GENGE
311	CHARLES MWITA WAMBURA
312	CHARLES PATRICK YAMO
313	CHARLES RAPHAEL IKENEA
314	CHEKA MWAMBUNGU CHAGGE
315	CHESCO ALOYCE KADEGE
316	CHEYO PAULO NKELEGE
317	CHIGURU JOSIAH RUSANYU
318	CHRISANT VICENT NGUA
319	CHRISPIN BENNY MNTAMBO
320	CHRISTER FILBERT MWAGEMI

321	CHRISTIAN SIGISIBERT MARANDU
322	CHRISTINA FESTO BUMVIYE
323	CHRISTINA MALANGWA NGHUMBI
324	CHRISTINA PAULO NSYENGULA
325	CHRISTINA SIFAELI NDETAULWA
326	CHRISTINE ENOCK ZEGERA
327	CHRISTINE MASAKO
328	CHRISTINE NANYIKA HAMZA
329	CHRISTOPHER AUGUSTINO ANYANGO
330	CHRISTOPHER BAHATI MATUMBYO
331	CHRISTOPHER EMMANUEL AYOUB
332	CHRISTOPHER LAWRANCE KANNONYELE
333	CHRISTOPHER MGUSI NYARUBAMBA
334	CHRISTOPHER PAUL MSINGI
335	CLARA PAUL JAMES
336	CLARA RICHARD MOSHY
337	CLARICEEVETHA KENAN CHENGULA
338	CLEMENCE FULGENCE NGONYANI
339	CLEMENCE QUADRATES KAHAMA
340	CLEMENT GERHARD MPUNGA
341	CLEMENT LAWRENCE KAMULI
342	CLEMENT LEWIS HAULE
343	CLEOPHAS KAMUHABWA NSHEKA
344	CLEVINA RUKALA TIBAMANYA
345	CLOTILDA TABU NYEMBE
346	COAST REGION COOPERATIVE UNION
347	COLETHA EVARIST MISSANA
348	CONSOLATA CHRISTINA JOSEPH
349	CONSOLATA ELIAS MBENA
350	CONSOLATHA DEUSDEDIT KADIKILO
351	CORNEL GOODSONEUSEBIUS NYIGU
352	COSTA NEHEMIA MUNISI
353	CRAN CHRISTOPHER MUNGURE
354	CRDB INSURANCE COMPANY LIMITED
355	CRISPIN BRUNO MOMBE
356	CRISTA CLEMENCE MKWANGA
357	CRYSTAL LEGAL ASSOCIATES
358	CUTHBERT AMOS MSUYA
359	CUTHBERT JOHNSON MUYANDA
360	CYNTHIA THEODORE KAFANABO
361	Catherine Mlay Costantine
362	Charles Zabdiel Lawuo
363	Christopher Dunny Mmbaga
364	Claud BonifasChengula
365	DADI MOHAMMED MPALA
366	DAFROSA CHRISTIAN UISO
367	DAFROSA PETER SWEVE
368	DAINES MORI UISSO

369	DAINES NICODEM SANGA
370	DAKULU PHILIP MBELWA
371	DALILA HUSSEIN MIRRY
372	DAMAS JUMA KAYERA
373	DAMAS THOBIAS NDAWI
374	DANFORD ERNEST LUAMBANO
375	DANIEL DISMAS SEREKA
376	DANIEL EDWARD MANDARA
377	DANIEL FABIANO MPETA
378	DANIEL GODFREY MANDARI
379	NIEL JACKSON BENDALUGAHO (Rep. Daniel Jacks
380	DANIEL MUSHUMBUSI KOMWIHANGILO
381	DANIEL QWENGA SAPPA
382	DANIELA GEORGE KASINGA
383	DARIA PETER NGOWI
384	DASTO CHAULA MWAKABANA
385	DATIVA VALERIAN NGOWI
386	DAUD SALUM MASILIMBI
387	DAUDI JUSTINE MILAMO
388	DAUDI NGWANDU SAGUDA
389	DAUDI NKONOKI MASENYA
390	DAUDI YAKOBO NDAGAMBANIWE
391	DAVID AMINIEL OMARI
392	DAVID BANGO MWANGAZA
393	DAVID BELIUS KUBOJA
394	DAVID BEMBE BUCHEYE
395	DAVID ELISHA MGONGO
396	DAVID FRANCIS LYAMONGI
397	DAVID GREYSON MNZAVA
398	DAVID LYSON MKONDYA
399	DAVID SLYVESTER KACHOLI
400	DAYANA JACTAN KIHOMBO
401	DAYNESS SAMWEL MOSHA
402	DEASHIWAMWI NGILISHO MMARY
403	DEBORA DANIEL MNZAVA
404	HINA FRANCIS MOSHI (Rep. Humphurey Howard Mr
405	DEMETRIA ALEX MARENGE
406	DENIS AMINI KIMARO
407	DENIS PROSPER MINJA
408	DENNIS ANTHONY MDENDEMI
409	DEODATUS KENAN CHENGULA
410	DEOGRATIUS SALVATORY SWAI
411	DEONATUS ROCHUS MISANGO
412	DESDERIA BENARD KIHALALWA
413	DEUS ALPHONCE MZURI
414	DEUS LEONARD BIZIBU
415	DEUSDEDIT LEON SIMBAKALIA
416	DEUSDEDITH KENGAMBI RWEBANGIRA
417	DHRUV HITESH DIVECHA
418	DIANA CHARLES LUKONDO
419	DIANA DICKLAN MOSHI
420	DIANA FRANK KISSAMO
421	DICKSON DENIS CHIDUO
422	DICKSON RAIMOS MARUCHU
423	DICKSON SIMON MGAWE
424	DIDAS MAJALIO MLYAUKI
425	DIGNA ALFRED MBUYA
426	DIGNA MAKWELI MAKWELI
427	DIPMALA HITESH DIVECHA
428	DISMAS RAPHAEL NTABINDI
429	DISMAS SUDI MARANGO
430	DONALD NZAGA WARIOBA
431	DONATHA PAUL HAULE
432	DOOROTHY STEPHEN BIKURAKULE
433	DORAH DAVID MBISE
434	DORAH NYAMBALYA
435	DOREEN CHRISTOPHER SAMUEL
436	DOREEN LYNN CHARLES
437	DORICE EZEKIEL MLENGE
438	DOROTHY AUGUSTINE MREKATETE
439	DOROTHY MOSES UISO
440	DOROTHY PAULO MALLYA
441	DOROTHY WILLIAM MALUNGA
442	DOUGLAS CEDRIC MAJAWA
443	DOUGLAS ROBINSON NDOWO
444	DOXA BRILLIANT JOSEPH KAPUMBE
445	Deogratius Abdillah Hondi
446	Dorine Joshua Mkengele
447	EDELMAR ERNEST MDACHI (Rep. Nankondo Tunzo)
448	EDGAR BERNARD MHAGAMA
449	EDGAR RUWAICHI ALFRED
450	EDISTA ALEX ABDALLAH
451	EDITH ELISHA MUSHUMBUSI
452	EDITH EPHREM SHAYO
453	EDITH EZEKIEL ISSAKA
454	EDITH FELIX RUTABINGWA
455	EDITH JONATHAN KYUNGAI
456	EDITH MARTIN KIJAZI
457	S JACOB KATAMUGORA (Rep. Edson Jacob Rweyon
458	EDNA KIHAMPA RAJAB
459	EDNA MATHEW KANZA
460	EDNA PHINIAS MATARA
461	EDSON EDDY HAULE
462	EDWARD ABEL SIAME

463	EDWARD ANTHONY MWANGA
464	EDWARD DEOGRATIAS MACHIMU
465	EDWARD NZIRIYE NDEKA
466	EDWIN MAJUTO BARASA
467	EDWIN MUSASA BAKALEMWA
468	EDWIN WILLBALD SHIO
469	EFESPER ASSERY NKYA
470	EKAELI RICHARD NASSARY
471	ELEONORA MATHIAS MROSSO
472	ELIA LUSEKELO KASALILE
473	ELIA LUSEKELO KASALILE
474	ELIAKIMU AMANI MWASHITETE
475	ELIAKIMU MTWALE MAMBILE
476	ELIAKUNDA ELIREHEMA MSHANA
477	ELIAS BONIPHACE KULWA
478	ELIAS SONGELAEL LYANGA
479	ELIEZA ELIBARIKI UISO
480	ELIFAS TOZO BISANDA
481	ELIGY ALBERT MASSAWE
482	ELIHAKA WILFRED TEMU
483	ELIKALIA FREDRICK MATERU
484	ELINURU ELIMENY META
485	ELIPENDO YONA MAKALA
486	ELIREHEMA NITWA MSEMEMBO
487	ELIREHEMA RISHAELI KAAYA
488	ELISA BENJAMINI MKWIZU
489	ELISANTE MALODA MALODA
490	ELISANTE PETER ALBIN
491	ELISARIA AMOS KISANGA
492	ELISHA JIMSON MWABWAGILO
493	ELISHA RUMISHAELI MOSHA
494	ELISIYA DIDAS MLYAUKI
495	ELISONGUO ELISAMIA
496	ELIUD HESBON KATARAIHYA
497	ELIUTER SAMWELI NGOLONGOLO
498	ELIYUKO YESSAYA MMBAGA
499	ELIZABETH EMANUEL TEMBA
500	ELIZABETH FRANK FOVO
501	ELIZABETH JOHN MWAMKAI
502	ELIZABETH MARUMA MREMA
503	ELIZABETH NAISAE JOHN
504	ELIZABETH ROBINSON KUPATIKANA
505	ELIZABETH SAMSON MTENDA
506	ELIZABETH SAMWEL MKUMBO
507	ELIZABETH STANSLAUS KILATO
508	ELIZABETH VICTOR MANDA
509	ELKANA ELIAS NGOSHA
510	ELLA MATHIAS CHAULA

511	ELSA RAYMOND SENGATI
512	ELVINA EMMANUEL MWAIPOPO
513	EMANUEL MASALU MLINGWA
514	EMANUEL HENRY MARTIN
515	EMANUELA SELESTINE MKENDA
516	EMELIANA ODDO MWINGIRA
517	EMERCIANA BINGILE MADATA
518	EMIL HAMISI NDABILA
519	EMILIAN PASCHALIS BUSARA
520	EMILIANA SIFUNI KAGUO
521	EMMA PETER DANGA
522	EMMANUEL ELIAS MAKISHE
523	EMMANUEL GAUDENCE KAYOMBO
524	EMMANUEL GEORGE MWAKAJINGA
525	EMMANUEL HERMAN MAYEJI
526	EMMANUEL JEREMIAH PAUL
527	EMMANUEL JOSEPH DAFTARI
528	EMMANUEL MARTIN MUGARULA
529	EMMANUEL PONALD MWAKAPUSYA
530	EMMANUEL RODGERS CHIGOLO
531	EMMANUEL SOAMES PHARES
532	EMMY KYEJO MWANDANJI
533	ENATA NONGA
534	ENID SARAH CHAMBO
535	ENOCK MANASE LUGAILA
536	ENOS SIKAONGA PANJA
537	EPHRAIM MKOMA MWAIKENDA
538	EPHRAIM NICODEMUS MWAIPOPO
539	ERASTO JONAS MSHIMA
540	ERASTO MICHAEL GWIMILE
541	ERIC INNOCENT NJOVU
542	ERICK NYABWORO MUHANUKA
543	ERICK PRIMMY KILENGA
544	ERICKSON IZDORI JOSEPH
545	ERNEST CHRISTOPHER ELIAS
546	ERNEST ELISAMEHE LAWUO
547	ERNEST PHELICIAN SHIRIMA
548	ERNESTER LEONARD KIONDO
549	ESHISARIA RUNDIA KIMARO
550	ESSAU KAISI MWASILEMBO
551	ESTER BEATUS CHUMA
552	ESTER SENZIGE MAUYA
553	ESTHER ELIAS LUPEMBE
554	ESTHER ENOCK MIJINGA
555	ESTHER FRANCIS MAKOYE
556	ESTHER SAMSON KWILASA
557	ESTHER THEODOSIA KILONZO MANI
558	ESTHER ZEBEDAYO MSHUBI

559	ETHAN CANUTH MLOWE
560	ETHAN ERICK BWIRE
561	ETHAN HERI KENAN CHENGULA
562	EUGEN ROBERT LINDUGANI
563	EUNICE MANASE MMBAGA
564	EUNICE NAHOMU MOSHI
565	EUPHRASIA ELIAS KISAMO
566	EVA CHRISTOPHER GIKANKA
567	EVA MATAYO MARIKI
568	EVA SEBASTIAN KIMARO
569	EVANCE SALVATORY RWOMURUSHAKA
570	EVARIST GWAJE ISDORY
571	EVELEN REVEJISTUS KALINJUNA
572	EVELINE MAXMILIAN PILI
573	EVELYN JOHN CHIWANGO
574	EVERADA MATHEW NDUGUMCHANA
575	EVODIA ALOYCE MVILE
576	EWARDA DEODATUS MGENDERA
577	EZAMO SAWAKI MAPONDE
578	EZEKIEL YONA MUSHI
579	EZRA BWERE MWIJARUBI
580	Ediphonce Joseph Mchau
581	Edward Kanuti Ngailo
582	Emmanuel Danielson Kitillah
583	Ephraim Kundaeli Kawa
584	Erasto Simon Challe
585	Esther David Natai
586	Esther Thadei Olotu
587	Esupat Zephania Mattasia
588	FABIOLA JOSEPH MALISA
589	FAILUNA HAMIS KIDESU
590	FAITHLULU DAVID ALEX
591	FARAJA AMBAKISYE MTAWA
592	FARIDU IDDI SUNGURA
593	FATMA OMARY ALLY
594	FATUMA ABUBAKAR MLEWA
595	FATUMA BESTA KATULLA
596	FATUMA HAMISI MASHABI
597	FATUMA JUMA NANJENU
598	FATUMA KURWA MBWEGO
599	FATUMA MOHAMED MAHUMBI
600	FATUMA MUSSA FAKIH
601	FATUMA SHABANI SIKA
602	FAUSTA PATRICK SHIRIMA
603	FAUSTIN CONSTANTINE MNG'ANYA
604	FAUSTIN ELIGIUS KIOZYA
605	FAUSTINA FREDERICK HONSIAH
606	FAUSTINI FIDELI NGOGA

607	FELEFU DOMU MAGAKA (Rep. Mwandu Jilela)
608	FELICIA PETER SWAI
609	LICIA STEPHEN MTABAZI (Rep. Sarah Issack Kassa
610	FELISTA JOEL MWASONGWE
611	FELIX ANDREW SAMILLAN
612	FIDEA JOHN MBELWA
613	FIDELIS COSMAS KIRAMA
614	FIDWLIS ANTONY MSAMILA
615	FILBERT NDEKARISHO BERNARD
616	FLAVIAN FILBERT ALOYCE
617	FLAVIANA MRIMI DODI
618	FLODRIA NYAMKAMA KAHWA
619	FLORA FUMBUKA MSOMEKELA
620	FLORA RAPHAEL SHAURI
621	FLORA RICHARD KASESE
622	FLORA SAMSON MAKULE
623	FLORENCE ALFRED LUGIMBANA
624	FLORENCE FERDINAND MWALUSITO
625	FLORENCE GODWIN ULEDI
626	FLORENTINA MARKO MGELEKA
627	FLORIAN BUBERWA BOMBO
628	FLORIDA FLORENCE KUNDYA
629	FLORIDA RWAKAILIMA IJUKAINE
630	FLORIDA YUSUPH MAGORI
631	FRANCIS JOHN FUMBUKA
632	FRANCIS NOAH SANGUNAA
633	FRANCIS RONALD MBINDI
634	FRANCISCA FELIX MASIKA
635	FRANK ANATORY MAKWABU
636	FRANK BEATUS NYONI
637	FRANK BERNARD SAIMON
638	FRANK CASMIRY ASSENGA
639	FRANK CHRISPIN CHACHA
640	FRANK ELIA KADUMA
641	FRANK FERDINAND RWEYEMAMU
642	FRANK FREDRICK MFIKWA
643	FRANK JOSEPH NTANDU
644	FRANK LAWRENCE MUNALE
645	FRANK LONGINO CHIJINGA
646	FRED AHMED FANDEY
647	FREDERICK RENATUS KIFARU
648	FREDRICK ALEX MBISE
649	FREDRICK HONORY MUGANDA
650	FREDRICK MARTIN MANGASINI
651	FRIDA ROBERT SHEDAFA
652	FRUMENCE MASAO JOSEPH
653	Fidelis Julius Rutatina

654	Fortunatus Hympolite Kimario
655	Francis Fredrick Furia
656	Frank Ansidor Killa
657	Franklin Simon Mutsinzi
658	GABRIEL FABIAN NKACHA
659	GABRIEL RODERICK KASSENGA
660	GADIEL PHILIP MHANDAGANI
661	GADIMULA TEMBA MFANGAVO
662	GASPER FOCUS MALAMSHA
663	GASTOR NICEPHORY KIKUJI
664	GATI SIMANGWI MARWA
665	GAUDENCE JOHN PONERA
666	GAUDENSIA JOHN
667	GAVATON GIDEON WILSON
668	GEMA CONSTANTINE SHAO
669	GENOVEVA GABRIEL RWAKIBARILA
670	GENOVEVA VALENZI MLAWA
671	GEOFREY GAMALIEL KANZA
672	GEOFREY HARISON MWAITALAKO
673	GEOFREY MPEKE NATHANAELI
674	GEOFREY YORAM YAMBAYAMBA
675	GEORGE BUCHARD MKULASI
676	GEORGE DAVID NGURUSE
677	GEORGE IGNAS LIGHUDA
678	GEORGE JOHN NZEMBI
679	GERALD EDES ALBANO
680	GERALD JOHN HAMENYA
681	GERALD MATHEW TEMBA
682	GERALD PHILIP TEMBA
683	GERION GERVAS KIWANGO
684	GERION GILBERT KWEKA
685	GERSON FLORIAN TEMU
686	GERTRUDE ANGEL NGWESHEMI
687	GERVAS JOSEPH KAVISHE
688	GETRUDA ROMAN MOSHA
689	GETRUDE ADELARD NGUMA
690	GETRUDE RUSTICKUS MKOMA
691	GETRUDE VICTOR KESSY
692	GHIDE FREDY MWAKILIMA
693	GIDEON SCHUBERT BEBWA
694	GIDEONAMANI ABRAHAM MARRESS
695	GILBERT ALFRED BIGILIMANA
696	GILIAD NEHEMIA MSHANA
697	GILLIAN LUCY KAMNA
698	GLADNESS FURAHAELI MTANGO
699	GLADNESS GODFREY MBOYA
700	GLADYS JUVENTUS TUNGARAZA
701	GLADYS YUSTO MANOJELA

702	GLORIA ELIYUKO MMBAGA
703	GLORIA EVARIST FUNDISHA
704	GLORIA LAURIAN BINAMUNGU
705	GLORIA LUKA URIO
706	GLORIOSA KAYITESI SEMITENDE
707	GLORY ALEXANDER KAVISHE
708	GODBLESS GIBSON MINJA
709	GODFREY BENWARD HONGO
710	GODFREY CYPRIAN NKHANGAA
711	GODFREY EVARIST SHAYO
712	GODFREY JOACHIM MUSHI
713	GODFREY JOSEPH KAJUBI
714	GODFREY REUBEN MWATWINZA
715	GODFREY SANGILE JOSEPH
716	GODHARD GEBHARD HUNJA
717	GODLISTEN EDEN MALISA
718	GODWIN ELIAS MNZAVA
719	GONSALVES RWEGASIRA RUTAKYAMIRWA
720	GOODLUCK ELIAS TESHA
721	GOODLUCK GASPER NGIDUTH
722	GOODLUCK JOHN SANGA
723	GOODLUCK LEONARD MISONGE
724	GOODLUCK THOMAS LAIZER
725	GOODNESS JEROME MREMA
726	GRACE ALOISI MBUYA
727	GRACE DAVID NCHIMBI
728	GRACE DEODATUS KAHANDA
729	GRACE ELINEEMA NABURI
730	GRACE ERASTO OYOO
731	GRACE EZEKIEL NTUNGI
732	GRACE JOHN ROBERT
733	GRACE NGIWIRI MALEKO
734	GRACE PAULINE MAHUNDI
735	GRACE PETER MKIRAMWENI
736	GRACE PROSPER RUPIA
737	GRACE ROBERT LYIMO
738	GRACE THOMAS SOWANI
739	GREATNESS JUDICATE GREATNESS
740	GREGORY NICHOLAUS MALANDO
741	GRETA WILSON NKUZI
742	GUDILA RAPHAELY NJAU
743	GUREN JOTHAM LUKWARO
744	Gaspary Barnabas Likenejo
745	George Marki Binde
746	George Zebedayo Mrema
747	Gerald Bernard Magova
748	Gladys Tumaini Steven
749	Godwin Gabriel Rwakibarila

750	Grace Nduwayo Butoboro
751	Grace Raphael Chacha
752	IJA GUSTAVU MWINUKA (Rep. Hussein Jumanne S
753	HADIJA ISMAIL SWALEHE
754	HADIJA SAIDI RAJABU
755	HADIJA SONGORO MSONGO
756	HAFIDH KHAMIS MAKAME
757	HAFSA ATHUMAN KITIME
758	HAIKA ERNEST MHANDO
759	HAJI HARUN LUGUSHA
760	HAJI RAJABU NJOKA
761	HALIMA ABDULRAHIM SAID
762	HALIMA HUSSEIN KASHUMBA
763	HALIMA JUMA LEMA
764	HAMIDA ABADI NYONI
765	HAMIDA ADAM LASHIKONI
766	HAMIDA AYUBU MUSHI
767	HAMISA OMARY ALLY
768	HAMISI MAGULYATI LYANGAMBA
769	HANIFA ABDALLAH BADRU
770	HANIPHA NTAKILOWA MALIMI
771	HANSABEL WILLIAM MAKAEL
772	HAPPINESS K FELIX
773	HAPPINESS ZACHAYO SIGHIS
774	HAPPY CASMIR MASSAWE
775	HAPPY CHARLES OGARE
776	HAPPY DAVID MKUNDA
777	HARISON BEATUS CHAULA
778	HAROLD WILNEVILINE SAWAKI
779	HAROUN DAUSON MWAKIBETE
780	HARUNI TUNGULI MSUYA
781	HASHIM ALI KHAMIS
782	HASHIMU YUSUFU SWALEHE
783	HASSAN GODWIN MASSANGYA
784	HASSAN HAMISI ANGOVI
785	HASSAN MOHAMED MIKUTE
786	HATIBU AWAMI KISUGURU
787	HAWA JUMANNE SALUM
788	HAWA MOHAMED DACHI
789	HAWA MOHAMED NGOTA
790	HEAVEN PENDAEL MOLLEL
791	HEDSON YOTHAM BAYNIT
792	HELENA ANDRONICUS MILANDO
793	HELENA NICETAS KILAWE
794	HELENA NTAHENA SANGA
795	HELENA SIMON MAJILANGA
796	HELLEN AUGUST TEMU

797	HELLEN DAMIAN TEMBA
798	HELLEN MATHIAS JISENA
799	HENRY FELIX MANDELA
800	HENRY JOHN CHACKY
801	HENRY MUSA KAMTANDE
802	HIDAYA ABDALLAH BUNGARA
803	HILARY JOHN BIDUGA
804	HILDA ALOYCE LUHOMBO
805	HILDA GRACE MAKWINYA
806	HILDA SHANGWE MLEMBA
807	HILDEGARD HERMAN MSINA
808	HILLARD ALPHONCE MASKINI
809	HILTRUDA JOSEPHAT MSANYA
810	HINDU HAMISI GOGORAH
811	HIPOLITE LEONARD MSELLE
812	HONORATA RAYMOND WANGIFEDHA
813	HONORY MICHAEL LYIMO
814	HOPEGLORY MOHAMED MBARACK
815	HOSEANA JASELSHEYO
816	HOSSIANA BOAZ MBOYA
817	HUSNA ABBA KIYOGOMO
818	HUSNA HAJI KAVISHE
819	HUSNA TWALIB MSANGI
820	HUSNA ZUBERI MKWAWA
821	HUSSEIN BAKARI NDALI
822	HUSSEIN ISMAIL MSOFFE
823	HYASINTER NDEWINGIA TARIMO
824	Hakme Abdulrahman Pemba
825	Happiness Secilius Fusi
826	Hellen Edward Nyerere
827	Hendry Gennes Hendry
828	Hussein Alimohammed Karim
829	IBINWAHADH SHAABAN MASOUD
830	IBRAHIM ADAM KOBELLO
831	IBRAHIM ALLI MUSSA
832	IBRAHIM JULIUS MAZARA
833	IBRAHIM JUMANNE RUZUGUMA
834	IBRAHIM TWAHIR KILAGWA
835	IDDA MKABAHATI SWAI
836	IDDI RAMADHANI MARISA
837	IDRISA IDRISA MTUNZI
838	IKBAL MOHAMED SONGORO
839	ILLUMINATA JONAS MELEWAS
840	IMAKULATA ADERICK FRANCIS
841	IMANI BERNARD MLAGA
842	IMANUELI DANIEL MNZAVA
843	IMELDA DANIEL MTWEVE
844	INNOCENT ANTHONY URIO

845	INNOCENT JOSEPH NJOVU
846	INNOCENT KANUTH KILAMWEGULA
847	INNOCENT NYAKABUNDA LAWRENCE
848	IPYANA MESHACK MKELAH
849	IRENE COSTANTINE MTOBESYA
850	IRENE DAMAS KIMARIO
851	IRENE ERICK MSHANA
852	IRENE GADI OLOTU
853	IRENE GODLUCK SOKA
854	IRENE MICHAEL MINJA
855	IRENE MKWAWA KASYANJU
856	IRENE TITUS LYIMO
857	ISDOR CHARLES NYAMSEKELA
858	ISDORA ISDORY MBOYA
859	ISRAEL NACOL MSIGWA
860	ISRAEL PAULO NUNDA
861	ISSA ATHUMANI NAUMANGA
862	ISSA MOHAMED WAHICHINENDA
863	ISSA MRUTA KAMANA
864	ISSACK SHIMBA ALLAN
865	IVO ALEX HAULE
866	IZRAEL JOSEPH MWASYOGE
867	Isaac Erasto Mlay
868	Ismail Omari Masiru
869	JACKSON HENRY CHACKY
870	JACOB OJODE NYAJIEGO
871	JACQUELINE DEUSDEDIT GOGADI
872	JACQUELINE GRANVILLE MAYAO
873	JACQUELINE INNOCENT NJOVU
874	JACQUELINE JOHN NGOWI
875	JACQUELINE JOSEPHINE MWINYIMVUA
876	JACQUELINE KYOMUGISHA MAGESA
877	JAFARI ABDUL JUMA
878	JAFARI HAFIDHI LINDONDE
879	JAFARI IJIMIJA MPEMBA
880	JAFARI MRISHO KIGANZA
881	JAIROS YAHYA FWIMI
882	JAJI MAKONDA MAGEMBE
883	JALILI KIDERENGWE NGODA
884	JAMES ANASE MTEI
885	JAMES ELIAS SHIJA
886	JAMES JOSEPH PILLI
887	JAMES JULIUS TOCTA
888	JAMES PHILBERT MPELE
889	JAMES TITUS MAKINDA
890	JAMILA ABTWALIB MWANGA
891	JAMILA AWADHI SALEHE (Rep. Jamila)
892	JAMILA THABIT CHIMWENDA

893	JANE FRANK FOVO
894	JANE JOB MWAMBUMA
895	JANE JOHN SHADRACK
896	JANE WILSON SAWALA . .
897	JANE ZEBEDAYO MALAKASUKA
898	JANETH DOMINIC IBENGWE
899	JANETH GEORGE LAUREAN
900	JANETH JOSEPH KIHANDA
901	JANETH SHABAN KINYAIYA
902	JANETH SILAS BWIRE
903	JANETH WANGAELI MOSI
904	JAPHET JOSEPHAT BWAI
905	JAPHET KATO MUGANDA
906	JAPHET RAZIEL NYAMBO
907	JARETH GEOFREY MPIRA
908	JASMET AMINA MAHIJIBHAI
909	JAVAN JEROME ZABLON
910	JAYANT PREMJI VAGHELA
911	JENGA KINONDONI MORAVIAN CHURCH
912	JENIFA EMILIO NGWADA
913	JENIVA JOHN RWEBIGENE
914	JENNICE SAMWEL SIRIKWA
915	JENNIFER ALLY AWASSE
916	JEREMETRIDA BABWANGA NYUKI
917	JEREMIAH CALEB ODINGA
918	JERINI ANTHONY HOTTI
919	JEROME CHRISTIAN MARIJANI
920	JEROME MELKIORY KESSY
921	JERRYCOLLINS SEBASTIAN BUJIKU
922	JESCA DAVID ONDEGO
923	JESCA MARTIN GABAGAMBI
924	JESCA PASTORY TAIRO
925	JESSE MARTIN NGEMERA
926	JIGE OMARY SALUM
927	JILALA JOHN LUCHAGULA
928	JIMMY ROGER LISHABI
929	JOACHIM CHARLES LEKULE
930	JOACHIM FOCUS MUSHI
931	JOACHIM MARTIN NGOWI
932	JOACHIM VICENT MANYIKA
933	JOAN JAMES MNGODO
934	JOAN LUSEKELO LWEJA
935	JOAN NEMES OLOMI
936	JOB ISRAEL NJOGOLO
937	JOCELYN SEBASTIAN BUJIKU
938	JOCELYN SEBASTIAN BUJIKU
939	JOCKTAN JOSEPH BWIRE
940	JOEL DANIEL IGOTTI

941	JOEL LUGAIJAMU KACHECHEBA
942	JOEL SIMON NGINILA
943	JOHA SHAMTE MBEGA
944	JOHARI ITALANGE LUKONDO
945	JOHN ELIAMLISI KISANGA
946	JOHN ELIAS MANYANGALI
947	JOHN EMMANUEL LYIMO
948	JOHN JOSEPH NZALLA
949	JOHN LUTHER NAKOMOLWA
950	JOHN MOME MORRO
951	JOHN PHILIPO KARAGO
952	JOHN SAMWEL SIRIKWA
953	JOHN STEPHEN MINJA
954	JOHNBOSCO MUTASHUBIRWA NDIMALA
955	JOHNSON ELIABU MMARY
956	JOHNSON EVAREST KIRIA
957	JOLANDA ALOIS SONGORO
958	JOLIE JOEL JOSE
959	JONAS BUGHE KIHIYO
960	JONATHAN CHARLES NDANSHAU
961	JONATHAN DAVID MSAMI
962	JONES MWOMBEKI RUGAKINGIRA
963	JORAM VICENT KENJEWALA
964	JORDAN JOEL JOSE
965	JOSEPH ANDERSON MWASAGA
966	JOSEPH ANTHONY KULIJA
967	JOSEPH BENSON NYALUSI
968	JOSEPH FELIX MADUHU
969	JOSEPH GASPER KAOLE
970	JOSEPH JOACHIM MFOY
971	JOSEPH KANJANJA
972	JOSEPH LEONARD KASONGO
973	JOSEPH LUCAS NKABA
974	JOSEPH NELIGWA MKILANIA
975	JOSEPH NELSON GOIMA
976	JOSEPH QAMARA SULLE
977	JOSEPH RICHARD MPINGAMA
978	JOSEPH WAMBURA MATIKO
979	JOSEPH YORAM MGULLO
980	JOSEPHAT GEORGE KAWANARA
981	JOSEPHINA ZAKARIA KABOJA
982	JOSEPHINE AKIDA MANS
983	JOSEPHINE CONSTANTINE MWALU
984	JOSEPHINE MATHEW BUJIKU
985	JOSEPHINE MATHEW BUJIKU
986	JOSHUA SEVERIN MTEI
987	JOVINA MALCHADES RUTAINULWA
988	JOYCE EDNA NKONDOLA
989	JOYCE EDSONI MWENGA
990	JOYCE FELIX KIWARA
991	JOYCE FRANCIS ISHENGOMA
992	JOYCE JANUARY STEPHEN
993	JOYCE JOEL NKEMBO
994	JOYCE JULIUS RUGUNA
995	JOYCE MERCY NDONDE
996	JOYCE MUURA CHIRAGWILE
997	JOYCE OTIEGO RYAGA
998	JOYCE STANLEY SWAI
999	JUBILANT JONATHAN MWANGI
1000	JUDITH FRANCIS MATERU
1001	JUDITH HUMPHREY MAEDA
1002	JULIA SHEM MLAWA
1003	JULIANA AMBONYA MATINDE
1004	JULIANA KAJWANGA MWAMLENGA
1005	JULIANA MPEO SHEM
1006	JULIE NICHOLAS LYIMOKESSY
1007	JULIETH GODWIN ULEDI
1008	JULIUS AKINYI MARINYA
1009	JULIUS ANATHE LEMA (Rep. Shifwaya Lema)
1010	JULIUS DANIELI NIIMA
1011	JULIUS OMARI MWIRU
1012	JULIUS STANLEY MJENGA
1013	JULIUS WANDERE MUSENDO
1014	JUMA ALLI MOHAMED MUHIMBI
1015	JUMA BAKARI MUSSA
1016	JUMA BAKARI MUSSA
1017	JUMA HARUNA SEMENTA
1018	JUMA NGASALA BUKUKU
1019	JUMANNE GULAKE MNYAWAMI
1020	JUMANNE SAIDY ALAWY
1021	JUNELLE JUSTINE KICHAI
1022	JUSTI STEPHEN MASAUA
1023	JUSTICE VALENCE
1024	JUSTINA FORTUNATUS MASSAWE
1025	JUSTINA MWAKASENDO
1026	JUSTINE CHRISTOPHER KICHAI
1027	JUSTINE FRANCIS MGULLU
1028	JUSTINE MASALU NCHEYE
1029	JUSTINE SENGA CHEYO
1030	Jackson Michael Chakupewa
1031	Jacquiline Dominic Massao
1032	Joseph Jackson Mollel
1033	Joseph Nelson Kimambo
1034	Joseph Shija Hussein
1035	Josephat Makoko Kasonogo
1036	Joshua Imanueli Msuya

1037	Josia Moirana
1038	Joyce Munuo Nyaka
1039	Juma Bashiri Juma
1040	KABULA GUNYESHA DADI
1041	KADOGO ROSEMARY MASHALO
1042	KAJUBI DIOCLES MUKAJANGA
1043	KALISTA AUGUST MAINA
1044	KANAUCHA JUSTINI MASAMU
1045	KANAUCHASIA SOLOMON KIMARO
1046	KAROL MATLE MARGWE
1047	KAROLI BLAZI MASSAWE
1048	KAROLINE CHARLES LATEMBA
1049	KASIAN FRANCIS MBINA
1050	KASSENGA JOHN AARON
1051	KASSIM YAHAYA MRUMA
1052	KASSIMU ELIAMINI TANI
1053	KASSIMU SAID KASSIMU
1054	KASUBI PETER
1055	KATURA MATHIAS MALILAH
1056	KAZIM MOHAMED LADAK
1057	KELVIN ADAM SILAYO
1058	KELVIN AGUSTIN KIMARIO
1059	KELVIN JULIUS MUNISI
1060	KELVIN SHEDRACK MSAKY
1061	KENAN DEODATUS CHENGULA
1062	KENDRICK GRAHAME MTUI
1063	KENNEDY KEYSON MOLLEL
1064	KENNETH IBRAHIM SHEMDOE
1065	KESSY SHABANI TWALIB
1066	KEVIN NSOLLOH LICHINGA
1067	KEVIN OSWALD HUMBO
1068	KEZIA MISHAEL SWERE
1069	KHADIJA ADAM LASHKON
1070	KHAMISI THABITI NGANGILA
1071	KHIANSH PAVAN VAGHELA
1072	KIDANI MHENGA
1073	KIJIJI MKOBA 2024
1074	KILIAN JOSEPH NGALAPA
1075	KILUVYA LUTHERAN CHURCH SACCOS
1076	KIMORI MWITA MAKORI
1077	NOLE RURAL SAVINGS AND CREDIT COOPERATIV
1078	KISIAYA KESUMA SANDEI
1079	KISOLI FAMILY GROUP
1080	KISSA RAMSAY MWAMTOBE
1081	KITUMARI THOMAS MASSAWE
1082	KIYANGE MOHAMED MPANGACHUMA
1083	KLEMMIE IMWAGA MAJAMBA
1084	KOOSH RASIKCHANDRA GADHVI
1085	KORETHA KAHEHE NUMVILE
1086	KULWA JAMES MAGWA
1087	KUMBUKA CHINA TEGILE
1088	KUMEKUCHA WOMEN GROUP
1089	KUSIRIE ADIEL LEMA
1090	Khalifa Abdul Kitale
1091	LABREY PASCAL URASSA
1092	LAIZA RAYMOND MATHEW
1093	LALIDA EZEKIEL MBOJE
1094	LAMECK ISACK HAZARI
1095	LAURENCIA CLEOPHAS KIPANDA
1096	LAURENCIA EZEKIEL MGALATA
1097	LAURENT EXAVERY MADANDI
1098	LAZARO MAHIGU SENI
1099	LEAH ALEX MVUNGI
1100	LEAH KILOBA DOTTO
1101	LEAH ZEBEDAYO MOMBA
1102	LEBEKA DAVID MWALUSANGA
1103	LEDFOTRA WOMEN GROUP
1104	LEMINA PETER RAMBAU
1105	LENGAI EDWARD MOLLEL
1106	LEOCADIA PANTALEO NJAU
1107	LEOKADIA KOKUMALA RWEIKIZA
1108	LEONARD ALOIS KIMIGU
1109	LEONARD DENNIS KIWARA
1110	LEONATUS MUBINGWA BENJAMIN
1111	LEONCE LEANDRY QWARAY
1112	LEOPOLD JOSEPH MALAI
1113	LETEMA DEMA LAIZER
1114	LETICIA JASTON MKISI
1115	LETICIA KOKUGONZA PROSCOVIA
1116	LEYA BURHANI NGUYA
1117	LIDYA SELIS MUSHY
1118	LIGHTNESS LOVENESS ELIHAKI
1119	LILIAN ABRAHAM TOWO
1120	LILIAN FIDOLIN MTALEMWA
1121	LILIAN GEORGE MHENDELY
1122	LILIAN GODLIVING MANGOWI
1123	LILIAN JULIUS MSUYA
1124	LILIAN KOKUSHERULA NYOMBI
1125	LILIAN LUSEKELO KYELULA
1126	LILIAN MOSES MASSENGE
1127	LINA LEMA MISANA
1128	LINDA EMMANUEL NGOWI
1129	LINDA OMUSIIME RWEIKIZA
1130	LISA ALEX LYIMO
1131	LISA CHARLES MARUMA
1132	LIZ CHRISTOPHER MWAKIFUNA

1133	LOBIKIEKI MEDIRI SANINGO
1134	LUCIA ALDO LIKASI
1135	LUCIA ISSA SAMWEL
1136	LUCIA SYRIDION BYABATO
1137	LUCY BECKSON MWAKISONGO
1138	LUCY KENAN NJUSI
1139	LUCY OLEM MGECHA
1140	LUCY PATRICK MGHENYI
1141	LUCY PAUL MALLYA
1142	LUCY SAMSON KAILEMBO
1143	LUDOVICK MARTIN KEBHE
1144	LUGHANO MUNDU KABADI
1145	LUISE LAZARO MAMBALI
1146	LUKAS NDYEKOBOLA KWEZI
1147	LUKIKO YOHANA MAULA
1148	LUKLESIA PANKRAS HEKELA
1149	LUSAJO ASUBIS MWAKINYALA
1150	LUSAJO NKUNDWE MWALUKASA
1151	LUSIA JOHN KIMARIO
1152	LUSUBILO FREDRICK MALAKBUNGU
1153	LUTGARDA PASCAL NTUMBA
1154	LYDIA GODWINE MWANUZI
1155	LYDIA NEREI KYARA
1156	LYIDIA LADISLAUS RIWA
1157	Latifa Ally Shamte
1158	Linda Lutegaisa Kamuzora
1159	Linda Pantaleo Mushi
1160	Lothphin CamilluceKiponda
1161	Lwiza Semng'indo Mtafi
1162	Lyison Thomas Kalulunga
1163	MABUKO ELIYA MASATU
1164	MACHIBYA FRANCIS MWALLA
1165	MAGDALENA ALBANO MLAPONI
1166	MAGDALENA CHARLES MBAWALA
1167	MAGDALENA FRANCIS NGUSA
1168	MAGDALENA RAPHAEL MUNISHI
1169	MAGRETH ROWLAND PHARES
1170	MAHEZE MASABO SAMWELI
1171	MAHIJA YUSUPH MAIMU
1172	MAIMUNA AHMED KANYAMALA
1173	MAJALIWA SWALEHE ISMAILI
1174	MAJIRANI SALASALA
1175	MAMELTHA SIMON LUMELEZI
1176	MANDELA SIMON KAMWELA
1177	MANOJ JAMNADAS VISHANI
1178	MANZI ATHUMANI MATEWELE
1179	MAOMBI MORRIS KAKOZI
1180	MARCHELLO ANTON MBUNJU

1181	MARCO BURA SANKA
1182	MARCO CHACHA BAYAI
1183	MARCUS ZAKAYO KONYAGI
1184	MARGARET MICHAEL TAYLOR
1185	MARGRETH BEATUS MHOZA
1186	MARGRETH GABRIEL MAGHWAY
1187	MARIA ABEL MRETA
1188	MARIA CLEOPHA KIBWANA
1189	MARIA EZEKIELY KELLY
1190	MARIA JACKSON MWAKISOLE
1191	MARIA JEREMIAH KITOMARI
1192	MARIA JOSEPH NDIMBO
1193	MARIA LYIMO NYANGE
1194	MARIA MUSSA KASANGALA
1195	MARIA PAULO MALANDO
1196	MARIA PETER SANGU
1197	MARIAM ABDI MBUKUZI
1198	MARIAM AYUB SIMBA
1199	MARIAM BAKARI KILLO
1200	MARIAM CHRISTER MOSES NNAUYE
1201	MARIAM EMILIUS FUSI
1202	MARIAM HARUNA SONGORO
1203	MARIAM MASOUD MAHUGU
1204	MARIAM NACKY GHUHIA
1205	MARIAM YOHANA PILLA
1206	MARIAMU EDMUND KINABO
1207	MARIAMU MASANZA SHABANI
1208	MARIANA JAKTON OPODI
1209	MARIETH JOHN HYERA
1210	MARIKI ALPHONCE KIMARIO
1211	MARINA ERNEST KIARO
1212	MARINE SOLOMONI MASHA
1213	MARTHA BUNZALI
1214	MARTHA MINDE KESSY
1215	MARTHA PAUL MRANGU
1216	MARTHA STANSLAUS SENI
1217	MARTIN JAIRO OKEYO
1218	MARTIN MCHANJILA
1219	MARWA WANKYO MACHONCHORY
1220	MARY ATHANAS SHAYO
1221	MARY BAYU HIKI
1222	MARY BERNARD NJAU
1223	MARY GALUS JULU
1224	MARY GEOFREY KANZA
1225	MARY KIBODYA MHAYAYA
1226	MARY KIRIA
1227	MARY LAMECK KINYUNYU
1228	MARY MUSHI LUDOVICK

1229	MARY SALOME KISOKA
1230	MARY SAYI NSUNGI
1231	MARY TIMOTHEO MTENGA
1232	MARY WILLSON KIULA
1233	MARYAM MUHIDDIN SALUM
1234	MARYCONSOLATA WILHELM TAIRO
1235	MASANGA MLEMELA MASANGA
1236	MASANJA KASUKA SUNDAY
1237	MASANYIWA DAUDI LUGWISHA
1238	MASHAKA DAIMON NGUNYALE
1239	MASOUD NASSORO NURU
1240	MASUBI MATHIAS MAGESE
1241	MATANGO SIMANGO MAGAMBO
1242	MATERN AUGUSTINE TARIMO
1243	MATHEW MARCO MANI
1244	MATHIAS ZAKAYOFUMBUKA
1245	MATUNTERA BONAVENTURA SIKO
1246	REEN CHISOTE KABOPOLE (Rep. Kenedy Crizo Jos
1247	MAUREEN EGINO NDUNGURU
1248	MAUYA OMARY MSUYA
1249	MAYBE MICHAEL MBUGHI
1250	MAYO MICROCREDIT LIMITED
1251	MBANGA SALUM RUBIBI
1252	MBARAKA BADRU GALIATANO
1253	MBONI ATHUMANI AMRI
1254	MBWANA SOUD MAGOTTA
1255	MEAGAN JOSEPH BHOKE
1256	MEDARD EDWARD NGAIZA
1257	MELBA ALPHA KWEKA
1258	MEMAS DAWIDO SHADUA
1259	MERCY JOHN SALEMA (Rep. Mercy John Salema)
1260	MERCY VERONICA KANYOSA
1261	MERIKA LEONARD MAGODA
1262	MERINA ADAMSON MWAKYAMBIKI
1263	MERISA NKYAGIRA ERNEST
1264	ICULOUS GENERAL INSURANCE COMPANY LIMIT
1265	MFARIJI ISAYA MHAGAMA
1266	MICHAEL ALFRED CHABAI
1267	MICHAEL BENJAMIN KILAS
T	
1268	MICHAEL BERNARD LYIMO
1269	MICHAEL CHARLES KIMEI
1270	MICHAEL JOHN OLESEIYAI
1271	MICHAEL JULIUS KADALA
1272	MICHAEL JULIUS NICHOLAUS
1273	MICHAEL RAPHAEL MSHIGHWA
1274	MICHAEL WILLIAM MHOJA

1275	MICHAELA LADISLAUS LIHEPANYAMA
1276	MIKIDADI KHALID MIKIDADI
1277	MIKONOYETU ORGANIZATION
1278	MILKA JAMES NYAMAJEJE
1279	MILKA JOHN MKEMWA
1280	MINNA MTAITA MBEMBA
1281	MKUMBO EDSONI MSENGI
1282	MNYAMISI SALEHE ALLY
1283	MODEST JOHN KISSIMA
1284	MODESTA NYENDO KATALA
1285	MODESTA PAULO MBASHA
1286	MODESTER FRANCIS FUMBUKA
1287	MODESTUS EXAVERY MWANGONDA
1288	MOHAMED ISSA MADAFA
1289	MOLLAND MKAMBA MASHOMBO
1290	MONICA LUCY CHIDUO
1291	MONICA MASANAGULILO SENGA
1292	MOSABA MESHACK OTUOMA
1293	MOSES ANZA- AMEN ELISAELI
1294	MOSES DANIEL KIGINGI
1295	MOSES FREDRICK MDIMU
1296	MOSES GUNGA MZUNA
1297	MOSES NDEONASIA MGHASE
1298	MOSES YARED MREMA
1299	MOZA KALLISTUS MAKUMBULI
1300	MPOKI JONAS MWAKANGALE
1301	MREMA MACDONALD PAUL
1302	MRIGO JOSEPH MRIGO
1303	MRINGI ISAKI SHAYO
1304	MSAFIRI ALLAN SHOMARI
1305	MSEI LOISHIYE MOLLEL
1306	MSHIKAMANO GROUP
1307	MTATIRO MGAYA MASIRIKALE
1308	MUHAMMAD ADAM KOBEKO
1309	MUJUNI KAHESI NSIBU
1310	MUMINA MUMIN KARAMAGI
1311	MUSA SAMWEL LUSANA
1312	MUSSA JORAMU MGODOI
1313	MUSSA KUDYO CHIBUPA
1314	MUSSA MASUDI MFAUME
1315	MUSTAFA JAFFERALI LOOKMANJEE
1316	MUSTAPHA ABDALLAH YUSUFU
1317	MUZNE SHEBE ABEID
1318	MWAJUMA MUSSA SIGERA
1319	MWANAHAMISI ALLY MGAWE
1320	MWANAHARUSI SEKIBOJO WALELE
1321	MWANAHIJA ALI MOHAMMED
1322	MWANAIDI MNYIMADI MWINYIMKUU

1323	MWANGAMILA OMARY KIHAGA
1324	MWILA JOSEPH MULENGA
1325	MWITA NKIRI MACHOKE
1326	MWIZARUBI EDWIN NYAINDI
1327	MZEE GASPER MKONYI
1328	Mark Kwawe Okomo
1329	Martin Justin Mollel
1330	Marwa Joseph Maisori
1331	Max JohnMwasilu
1332	Mohammed Zain Merchant
1333	Moza Salim Mtengula
1334	Mponjoli George Mwakiposa
1335	NABAHANI JALILI KIDERENGWE
1336	NAFTALI JOHN MANG’ERA
1337	NAISHIJA LOISHIYE SAIBULL
1338	NANCY SALUMU KIMWERI
1339	NAOMI ADRIAN FWEMULA
1340	NAOMI BARNABA LETAWO
1341	NAOMI BENNY LUGOE
1342	NAOMI JONATHAN SANGA
1343	NAOMI MEDARD BYAMUNGU
1344	NAOMI RICHARD FESTO
1345	NASRA HUSSEIN LAIZER
1346	NATASHA JOHN MACMILLAN
1347	NATHAN GEORGE KASINGA
1348	NATHAN SALUMU KIMWERI
1349	NAZIHIRWA SAMWEL ENOCK
1350	NAZIMIZYE WICKSON SILWIMBA
1351	NDEALIMBYE JOEL DASSU
1352	NEEMA GANKA NYAMSOGORO
1353	NEEMA JOHN MBORA
1354	NEEMA MSENGI MASAMBU
1355	NEEMA MUSA MARWA
1356	NEEMA NABOTH SANGA
1357	NEEMA RUJANI MWAHU
1358	NEHEMIAH ELIAKIM OSORO
1359	NELSON LAWRENCE MSELLE
1360	NESTORY LEO KOBERO
1361	NGALAI LEONS NGALAI
1362	NGINIRA TARUMA DAUDI
1363	NGOME SACCOS LIMITED
1364	NGOMOY SHABANI MCHAU
1365	NICHOLAS BRIAN BENJAMIN
1366	NICHOLAUS MALANDO GREGORY
1367	NICHOLAUS WILLIAM MAUYA
1368	NICKSON PANTALEO MUSHI
1369	NICOLAUS EMANUEL MINOJA
1370	NICOLAUS OMARI MBUGI

1371	NIKAS DAMAS KAVISHE
1372	NJOLOLOI ADAM LASHIKON
1373	NKESEMARY KITUNDU MKUMBO
1374	NOAH NDUMINSARY SWAI
1375	NOAH RICHARD MWAIPOPO
1376	NOEL SAMSON KAZIMOTO
1377	NORIEGA LUDOVICK MASSAWE
1378	NORMAN ENOCK KINGU
1379	NSANYA EUPHRATHES NDANSHAU
1380	NSATUSILE GILBERT NZOWA
1381	NSUMBALIMI CHAGU GILYA
1382	NURU BAKARI NKURUKWA
1383	NURU THABIT CHIMWENDA
1384	NYAKARINDE MARIA NDARO
1385	NYAKILUMA ADAM MAHENGE
1386	NYAKIMURA MATHIAS MUHOJI
1387	NYAMORONGA JOHN NYAMORONGA
1388	NYANGURI MAJURA ABDON
1389	Ndimwenya Seth Msinjili
1390	Neema Roman Ikayo
1391	Nelson Emmanuel Anatoli
1392	Nelson JonasMusilanga
1393	OBADIAH ASUKENYE KIBONA
1394	OCTAVI MARCEL SWAI
1395	ODILIA ANDREAS MCHILO
1396	OLIVE DAMIAN LUENA
1397	OLYMPIA ODILLO
1398	OMARY CHARLES MBAJI
1399	OMARY HASSAN ARABA
1400	OMBENI STEPHANO RITE
1401	OSCAR ISDORY SANGA
1402	OSMUNDA LONGINO NUNGU
1403	OSWALD FESTO MAKAWIA
1404	OSWALD PASKALI MOSHY
1405	OSWALD STEVEN SAM
1406	OTHMAN YAKUBU JANABI
1407	OZIL ADAM SAID
1408	Obeid Zabron Nzogela
1409	Omary Abdallah Mkamba
1410	PAMPHILIUS IMANI RUSHOKE
1411	PART ASIFIWE MALILA
1412	PASKAL JOSEPH KYASI
1413	PASKAZIA RWEGASIRA NTINABO
1414	PATRICIA GERALD MWAISONDOLA
1415	PATRICK AUGUST UTOUH
1416	PATRICK CHIMOTTO MUGA
1417	PAUL JOACHIM KITALY
1418	PAUL JOHN JOHN

1419	PAUL TILWERWA SHELLEPH LIMBU
1420	PAULO LOHAYQAMUNGA
1421	PELES JONATHAN HAGEZE
1422	PENDO MESAUS MWAGOGO
1423	PENELOPE AHEEBWA KIIZA
1424	PENIEL ZABLON KAVUGHA
1425	PENINA CLEMENT KILANGA
1426	PENINA ZEPHANIA MGONJA
1427	PERPETUA DONALD MAUNGO
1428	PERPETUA POLYCARP LUGENDO
1429	PETER AFRAEL LEMA
1430	PETER DANIEL SANGALI
1431	PETER ERNEST MHAGAMA
1432	PETER FRANCIS FUMBUKA
1433	PETER JACOB MAYALA
1434	PETER JOHN NJALALE
1435	PETER MAGOTI NYAMBASI
1436	PETER MARKO SHILLA
1437	PETER MGAYA KIHOGO
1438	PETER RAYMOND NGUNULA
1439	PETER RWEYEMAMU KASHUSHURA
1440	PETER THADEUS LEKULE
1441	PETER TIMOTHY NGULUMA
1442	PETER WILLIAM MKANTA
1443	PETRO ELIBARIKI MMBAGA
1444	PETRUS RWEKAZA MODESTUS
1445	PHICKSON BRAYSON KIMEY
1446	PHILBERT BONIPHAS NYANGWE
1447	PHILEMON ERNEST MCHIHIYO
1448	PHILEMON RAPHAEL BARABOJICK
1449	PHILEMON TIBIITA KWIGIZILE
1450	PHILIP PATRICK MAHENDE
1451	PHILIPINA BRUNO CHEZUE
1452	PHILIPO MTASONGA MAGESA
1453	PHILLIP JAMES MGONJA
1454	PHOEBE DAVID NKINDA
1455	PIELINA JOHN LAMBA
1456	PILI MOHAMMED KILO
1457	PILI OMARY KUNAMBI
1458	PIUS GERALD HORUMPENDE
1459	PIUS MASANJA MASELE
1460	PIUS SALVATORY RUGAKINGIRA
1461	PRAYGOD SAMWELI SILAYO
1462	PRISCA JASSON MALEKELA
1463	PRISCA PETER MALINDA
1464	PRISCA STAMBULI KISELLA
1465	PRISCA ZABRON MTEWELE
1466	PRISCILLA EMMANUEL KAZUNGU
1467	PROJESTU ALOYCE KATO
1468	PROSPER PETER MUSHI
1469	Pilika Seif Kasanda
1470	Policarp PeterMiku
1471	RAASHID ADAM KOBELO
1472	RACHEAL AKULLO BOMA
1473	RACHEL AKINYI ONDITI
1474	RADE EUSTACE MATILLYA
1475	RAHAB NJERI WANGAI
1476	RAHEL ABSALUM MBOYA
1477	RAHEL JOEL MDUMA
1478	RAHIM FARANDA OMARI
1479	RAHIM IDDI MWANGA
1480	RAHMA MWAPACHU BOMANI
1481	RAMADHAN HAMISI NDUKANE
1482	RAMADHAN HEMEDY LEWANGA
1483	RAMADHAN JUMA MBURU
1484	RAMADHANI GALAWENDA MAGINGA
1485	RAMADHANI HASSAN MKOREHE
1486	RAMADHANI RASHID HAJI
1487	RAMLA ABOU SILLIAH
1488	RAPHAEL JUMANNE NJOVU
1489	RAPHAEL SUSA MOLLEL
1490	RAPHIA JUMA SINDANO
1491	RASHIDA HEMED SARUMBO
1492	RASHOSE NELSON MAWALA
1493	RAWLING GLADSON KWEKA
1494	RAYMOND ANANDUMI AYETRO
1495	RAYYAN BENEDICT MEREY
1496	REBECA YONA HEZRON
1497	REBECCA ELIAMINI MRAMBA
1498	REBECCA KATULE MWAMBALASWA
1499	REBECCA PAMELA CHIDOSA
1500	REBECCA WILLIAM MAGABE
1501	REBEKA JANILE KILIMA
1502	REBEKA JOSEPHAT MUTTA
1503	REDEMPTA CHRISTOPHER MLAY
1504	REDEMPTOR IGNACE SENGA
1505	REGANI FRANCE SWAY
1506	REGINA METHOD PILI
1507	REGINA`FRANCIS FUMBUKA
1508	REHEMA ELLY MWAKWENDA
1509	REHEMA EMILIUS FUSI
1510	REHEMA GODWIN NGWILA
1511	REHEMA RASHID VYAS
1512	REMMY MGONYORO JULIUS
1513	RENALDA ALOIS SHAYO
1514	RENALDA ANTHONY TAIRO

1515	RENALDA CHARLES CHONJO
1516	RENATUS THEOPIL MTASIWA
1517	REUBEN DANIEL CHACHA
1518	REUBEN GHUHEN MTAITA
1519	RHODA ELIAS MSOLA
1520	RHODA JOHN MBELWA
1521	RICHARD ANTONY MALLYA
1522	RICHARD DANIEL MASALU
1523	RICHARD GAUDENCE SILLO
1524	RICHARD JOSEPH ISAKA
1525	RICHARD MUSA BUSIMBA
1526	RICHARD ONJARE CHRISTOPHER
1527	RIDHIONE JUMA NYONYI
1528	RIDHIWANI ALLY MTANGA
1529	RITTA DAVID MUSHI
1530	ROBERT MATHAYO MBEZI
1531	T MAXIMILLIAM MMUYA (Rep. Robert Maximilian M
1532	ROBERT MWANRI JOSIAH
1533	ROBERT RICHARD NGIMBA
1534	RODA FRANK MANZI
1535	RODAVELA SOSTHENES NDYETABULA
1536	ROGATH IBRAHIM KYESSI
1537	ROGATHE EDUMAEL URASSA
1538	ROSE BULUGU SATO
1539	ROSE CLEMENT LUKINDO
1540	ROSE ELEUTERY SIGALLA
1541	ROSE ENOCK AMINIEL
1542	ROSE FUNJA
1543	ROSE HATIBU MAULIDI (Rep. Salim Iddi Jumbe)
1544	ROSE JOHNMNDEME
1545	ROSE LEOPOLD KALIMA
1546	ROSE SALUTARY MMBANDO
1547	OSE SAMUEL CHIDUO (Rep. Rose Samuel Chiduo
1548	ROSE ZEBEDEE NZALI
1549	ROSEMARY ANTHONY SACHORE
1550	ROSEMARY BARAKA MANOKO
1551	ROSEMARY DAVID MAKENE
1552	ROSEMARY IBRAHIM AARON
1553	ROSEMARY NIYA BGOYA
1554	ROWLAND WATSON SIMTENGU
1555	ROZALIA PETER MOTAU
1556	RUFINA KIKI MASSAWE
1557	RUTH BENJAMEN MBISE
1558	RUTH EMANUEL JOEL
1559	RUTH GESS AMBUMBU
1560	RUTH GHUHEN MTAITA
1561	RUTH JOHN SALEHE
1562	RUTH MZUNA KAWIA
1563	RUTI MUNUBHI MISANA
1564	RUVU JUMUIYA YA KAMBARAGE (RJK)
1565	RUZUBA GEORGE PASCHAL
1566	RYAN ROXY SENGATI
1567	Raymond Mkhai ATHANAS
1568	Rebecca Motondi Patrick
1569	Richard Mushi Prosper
1570	Robert Zenobi Anyelwisye
1571	Rodney Otonde Lameck
1572	Rodney Walter Swai
1573	SABASI ALOIS MOSHY
1574	SABINA ZENZE SIMBA
1575	SABITINA KIONDO MAHANYU
1576	SABRA HAMAD HAMISI
1577	SADICK MWANGA LUHEYA
1578	SADLA MOHAMED BWANGA
1579	SAID MOHAMED KIBAO
1580	SAID NASSORO SALIM
1581	SAIDA SALIM MUKHI
1582	SAIDA YAHYA OTHMAN
1583	SAIDI ABDALLAH KISONGO
1584	SAIDI RAMADHANI KIMOMWE
1585	SAKINA JAFFAR MOHAMED
1586	SALAMA KAYUGA NGALLAPA
1587	SALIMA ISMAEL BELLA
1588	SALIMU ZUBERI ISARE
1589	SALMA MARIJANI OMARY
1590	SALMA MOHAMED MWASA
1591	SALMA MUHIDIN FADHILLY
1592	SALMA OMARY MBAGA
1593	SALMA SEIF SALUM
1594	SALOME CHRISTOPHER MWAIPOPO
1595	SALOME BRENDA MALLAMIA
1596	SALOME EMMANUEL BARONGO
1597	SALOME JOSEPH MALIMI
1598	SALOME KING MWAKABONGA
1599	SALOME PASTORY MADAHA
1600	SALU SAYI ISOSO
1601	SALUMU PETER KABONGE
1602	SALVATORY GEORGE MACHA
1603	SALVATORY KAMUGISHA RWEIKIZA
1604	SALVATORY SIMON NGIMBUDZI
1605	SAMIA MOHAMED TEGATEGA
1606	SAMSON KULWA KEENJA
1607	SAMUEL AARON CHOMOLLA
1608	SAMUEL CEPHAS NGAMBI
1609	SAMUEL KABUYU NYABANGE

1610	SAMWEL AHOMBILE KATAMBA
1611	SAMWEL CHRISTOPHER MASENHA
1612	SAMWEL GIDEON AKYOO
1613	SAMWEL GODWIN MPINZILE
1614	SAMWEL J MLAWA
1615	SAMWEL JOSEPH LUBAMBE
1616	SAMWEL SULEIMAN MLINGWA
1617	SAMWEL TEREVAELI NASSARI
1618	SAMWEL TOGOLAI KUSSAGA
1619	SANFORD ELISAMIA MEENA
1620	SANJEEV DIPAK KOTAK
1621	SARA ERASTO KWEKA
1622	SARAH ARNOLD TESHA
1623	SARAH BARIKI KISANGA
1624	SARAH ISAAC NGOMUO
1625	SARAH JOSEPHAT MALABA
1626	SARAH KANDULU SONELO
1627	SARAH MUYANJA KAMOGA
1628	SARAH PHILEMON PHANUEL
1629	SARAH STEPHEN SENI
1630	SARAH YUSTON OBANDO
1631	SARAPENDO KAANAELI URIO
1632	SAUDA SADALA URASSA
1633	SAUL SAMWEL MASENHA
1634	SCOLASTIKA RAPHAEL MLEKANI
1635	SEBASTIAN ANANIA SHEMWETA
1636	SEBASTIAN MATERN TARIMO
1637	SEBASTIAN PETRO BUJIKU
1638	SEBASTIAN SIMON IVAMBI
1639	SEIF MBWANA DADI
1640	SELEMANI ISANZU CHASAMA
1641	SELINA STEPHEN KAHIGI
1642	SENORINA BENARD MALIMA
1643	SHABAN SALEHE BESHO
1644	SHABANI MAHADHUNA UGAMA
1645	SHABANI SAID MSUMI
1646	SHABANI SAIDI MCHUMIRA
1647	SHABNAM SALIM MUCCADAM
1648	SHADRACK STEERE MGENI
1649	SHAIBU MBWANA MWAMBUNGU
1650	SHANGWE JOSEPH TEMBA
1651	SHANYANGI JACKSON GITANO
1652	SHARIFA BAKARI JUMA
1653	SHERIDA JOSEPH MARWA
1654	SHIDA BERTHA MASAGASI
1655	SHIJA MZOBORA KISABANZIRA
1656	SHIJA NTINGINYA HUMBI
1657	SHOGHOLO CHARLES MSANGI
1658	SHUKRAN IBRAHIM CHAPAH
1659	SHUKURU ELIA NDAHAGALIKIYE
1660	SIFUNI SEMU MBISE
1661	SIHABA SAIDI NKINGA
1662	SIKUJUA ADAM MBUMA
1663	SILVANA ROGASIANI ROMAN
1664	SILVANUS ATETE OKUDO
1665	SILVESTER KAHINDI KULINGA
1666	SIMON BENEDICT KATENGA
1667	SIMON GABRIEL MNYELE
1668	SIMON JUMA MAGODI
1669	SIMON LEONARD MDOE
1670	SIMON MILENGE MIGANGALA
1671	SION AMATE MFURU (Rep. Suzan Alex Humbi)
1672	SIWEMA GISSENGE LIJAH
1673	SIXTHA KEVIN KOMBA
1674	SIZA DONALD TUMBO
1675	SKYMATRIX COMPANY LIMITED
1676	SOLLA RAULENT LUNYALI
1677	SOPHIA DICKSON MWINGI
1678	SOPHIA GEOFFREY MGAYA
1679	SOPHIA JUMA MLANDA
1680	SOPHIA KIZINGA ELIYA
1681	SOPHIA NYAKUNGA MLOTE
1682	SPECIOZA SELPION MACHUME
1683	SPENCIOZA KABERWA ANATORI
1684	STANLEY STANY MGENI
1685	STANSLAUS ROBERT MATIMO
1686	STELLA AMIRI MASANJA
1687	STELLA CYPRIAN NUNDO
1688	STELLA JOHN LWAHO MNGODO
1689	STELLA JOSEPH MWAISWAGA
1690	STELLA JOSEPH NGIMBWA
1691	STELLA MWANANSAO NGHAMBI
1692	STELLA NYAMAMU MAGAI
1693	STEPHANIA KAROLI LUANDA
1694	STEPHEN BETRAM BARNABA
1695	STEPHEN FRANCIS WOISO
1696	STEPHEN FRANCIS WOISO
1697	STEPHEN LUKE KIRAMA
1698	STEPHEN NELSON MAGANDA
1699	STEPHEN SAMWEL MAHUMI
1700	STEVEN SAMWEL ATHANASIO
1701	STEVEN ABRAHAM SUMARI
1702	STEVEN DAUD MALEKELA MLOTE
1703	STEWART MUJUNI JORAM
1704	STRATON MELCHIORY RUGAITIKA
1705	SUBIRA ALLY SINDA

1706	SUITBERT EMIL LYAKURWA
1707	SULEIMAN WAKINDA JOEL
1708	SULEMAN MAULID MOGAEKA
1709	SULTAN MTUNGUHI AWEZA
1710	SUNDAY SIMON LUHANYULA
1711	SWALHA PROTASI SANGU
1712	SYLIVESTER DOMASA LUGUTU
1713	SYLVESTER MUTABAZI NDABAKUBIJE
1714	SYLVESTER PETRO DAUDI
1715	SYLVIA INNOCENT NJOVU
1716	Salutaris Daniel Kimbunga
1717	Samson Samwel Otulo
1718	Shadrack Mendrard Mwalongo
1719	Stephen Simon Msilu
1720	Stephen Vitus Mapunda
1721	Steven Joseph Temba
1722	TABITHA ENOCK ISANZU
1723	TABU BENARD SAFARI
1724	TABU LETICIA KALUBETI
1725	TAGIE DAISY MWAKAWAGO
1726	TAMALY EGA LUTUFYO
1727	TANZANIA DEVELOPMENT FOUNDATION TRUST
1728	TANZANIA SWAMINARAYAN MANDAL
1729	TANZANIA WILSON KABIKA
1730	TARAMAELI TAWIELI MNJOKAVA
1731	TASIANA DOMINIC MIHAMBO
1732	TATU OMARY MATANGA
1733	TAUSI SHABANI MBALA
1734	TEDDY VENANCE LYIMO
1735	TESI GIDION KAGORO
1736	THABIT KARIM ALLY
1737	THADEI JOHN MSEKE
1738	THE DAR ES SALAAM STOCK EXCHANGE
1739	THEODORA AXWESO LUXUMA BALI
1740	THEOPHILUS ROGATUS NGONYANI
1741	THERESA FRANK FOVO
1742	THERESIA KOMBE CHUWA
1743	THERESIA SALVATORY MGUMBA
1744	TIMOTHY BATRAM KAYUNI
1745	TITO NICHOLAUS SUZUGUYE
1746	TONNIE FREDERICK SUMA
1747	TRIZA ERASTO META
1748	TULINAGWE SAMWEL MWASAGA
1749	TUMAINI BAKOBI NYAMURYAKUNGE
1750	TUMAINI ELESTINA MLIGO
1751	TUMSIFU KUNDASENY MASSAWE
1752	TUMSIFU RAPHAEL KUZILWA
1753	TUSEKELEGE MILLINE MBONILE
1754	TUSEKILE MUNDU MWAMBETANIA
1755	TUSYAGANAGE NICKLIN KONGA
1756	TUWAJE MOHAMED NYAMUNGUMI
1757	TUZIE GODWIN MTENGA
1758	TUZO WILLIAM MPILUKA
1759	TWEIHUKA TIBALINDOKOLA KATO
1760	TYSON EVOD MAPUNDA
1761	Thomas Wiswa John (Rep. Agness Mbowe)
1762	Titus Gustry Mallanda
1763	UMBANAELI ELIAIKA SWAI
1764	UMOJA WA WAKAZI WA KIMARA BARUTI
1765	UMOJA WA WAKIBOSHO (UWAKI)
1766	UMOJA WA WANAUTALII TANZANIA
1767	UMOJA WA WASTAAFU WA TANESCO
1768	UPENDO AUGUSTINO AMOS
1769	UPENDO JANE MSIKA
1770	UPENDO JULIUS MWANGA
1771	UPENDO WILFRED KOPE
1772	UTESI IDDI SUNGURA
1773	UWATA MWENGE
1774	UWP CONSULTING (TANZANIA)
1775	VALENTINA NORBERT KAYOMBO
1776	VANNESA JULIUS TARIMO
1777	VECAB CONSULTING AND TRADING LIMITED
1778	VENANCE BARNABA MNDALILA
1779	VENERABILIS NYEGA PANTALEO
1780	VERDIANA DEONATUS MALANGUKA
1781	VERONICA AUGUSTINO URONO
1782	VERONICA IDDI MKAMBALA
1783	VERONICA MGAMBI INYASI
1784	VERONICA PHILIPO MUMBA
1785	VERONICA RICHARD KAJEMBE
1786	VERONICA VITALIS NYANGE
1787	VERYNICE EZEKIEL MAKUNDI
1788	VESLA IGNACE KULLAYA
1789	VIANEY KIIZA KYABEGA
1790	VICENT MTOI DAVID
1791	VICKY EBENEZER KIMARO
1792	VICTOR AMANI MPONGULIANA (Rep. Imane Hs Saadi
1793	VICTOR BAHATI NYALALI
1794	VICTOR CLEMENCE RUTAIHWA
1795	VICTOR WALTER MASANZA
1796	VICTORIA FRANK FOVO
1797	VICTORIA JOSEPH ISUNDWA
1798	VICTORIA SHIYO KUNDASAI
1799	VINCENT CARL MPUPUA
1800	VINCENT JOHN MILANZI

1801	VINCENT LWEGILA KAILEMBO
1802	VIOLET ELIAS KAFULAMA
1803	VIOLETH ANDREW BAKAZA
1804	VIRGINIA NAMALA KISIMBE
1805	VITUS LAURIAN MUNSERI
1806	VITUS ODDO NDUNGURU
1807	VIVIAN LEONGIN MAGINGI
1808	VIVIAN SIXBERT BUHURA
1809	Vincent Michael Masalu
1810	WAHEEDA KAYA KASSONGO
1811	WAITHA ELIAWIA KIMARO
1812	WALTER ERNEST SWAI
1813	WALTER FRIDOLIN MGAYA
1814	WALTER GODLISTEN MKARO
1815	WANDE DABUYA MALUGU (Rep. Wande)
1816	WANKEMBETA JOSEPH MKOMA
1817	WANKEMBETA SEBASTIAN KINYAU
1818	WARIALANGA AFRAEL NDOSSI
1819	WAZIRI HASANI ATHUMAN
1820	WAZIRI ZUBERI KARATA
1821	WENDE STANLEY LUGENGE
1822	WILBERT MGANGA MTESSIGWA
1823	WILFRED WILLIAM KITELENYA
1824	WILIAM TITO KIPEJA
1825	WILLEN GODFREY KAGALI
1826	WILLIAM HONEST CHAKI
1827	WILLIAM MASSAWE BEDA
1828	WILLIAM MICHAEL MHOJA
1829	WILLIAM RAYMOND NZARO
1830	WILLIAM VEDASTUS MASSOTA
1831	WILSON PHOLLD MWAKYUSA
1832	WINFRIDA MWASI JACOB
1833	WINFRIDA SAMWEL MSAKI
1834	WINFRIDA THEODORI NDIDI
1835	WINIFRIDA NYAMBUGE ZACHARIA
1836	WINIFRIDA PATRICK KAMUGISHA
1837	WINNER KAGEMULO BAGONZA
1838	WINNROSE PETER KABWANGA
1839	WOINDUMI ELIUSHU SWAI
1840	Walter Christopher Masawe
1841	Winifrida Alfred Mkandala
1842	YAHAYA SALUM OMARY
1843	YARED AIPETRO MREMA
1844	YASINTA FIDELIS TIBENDA
1845	YASSIN ALLY KIAZE
1846	YERU SAMSONLWAGA
1847	YESAYA ELIEZER SEME
1848	YONAFIKA KARANI AKIDA
1849	YOSEPHA ADAM TAMAMU
1850	YUKUNDA JUST LASWAI
1851	YUNES KIKALA MGONJA
1852	YUSRA SHEBE ISLEM
1853	YUSTIN DANIEL LIGHUDA
1854	YUSUFU ALLY NGURUKO
1855	YUSUFU SWAIBU YUSUFU
1856	YUSUFU TINDO RASHIDI
1857	YUSUPH JUMA VARISANGA
1858	YUSUPH MOHAMED SWAI
1859	YUSUPH WILIBERT NGOLE
1860	YVONNE JOHN SAWE
1861	ZACHARIA FULI SHIGUKULU
1862	ZACHARIA JOSEPH HANGO
1863	ZAINA RAMADHANI MSHANA
1864	ZAINA SENZIAH ATHUMAN
1865	ZAINAB ABDISERAPHIN CHAULA
1866	ZAINAB FARIDA CHANDE
1867	ZAINAB HASHIM TAGALILE
1868	ZAINAB PETER KUHANWA
1869	ZAINAB PIERSON MAUYA
1870	ZAINABU MUHAIMA MPUGUSI
1871	ZAINABU MUSA CHASAMA
1872	ZAKARIA SUMUNI JOHN
1873	ZAKAYO PETRO NINKAMBAZI
1874	ZANIA MWINJUMA MSHANA
1875	ZANZIBAR SOCIAL SECURITY FUND
1876	ZAWADI KATYOKI KAPUNGU
1877	ZIADA OMARY MKISAZA
1878	ZIDIKHERI SALUM MZIRAY
1879	ZILPA MICHAEL MREMI
1880	ZIPORA YOSIA MALOGO
1881	ZUHURA AMIR SENGURO
1882	ZUHURA NURU MDUNGI
1883	ZULFA HASSAN MPUNGUSI
1884	ZULFA SALUMU HEMEDI
1885	Rajabu Mjema
1886	Wilson Wilbard Kacholi
1887	ALEXANDER SILVESTER RWEYEMAMU
1888	AMALY JUMAKUTIKA
1889	ANTHONY HILA MIPAWA
1890	ASNATH ZAWADIEL MBOYA
1891	BRAITA JACTAN KIHOMBO
1892	CLEVER NAZARETH CHRISTOPHER
1893	Catherine Alfred Muzuka
1894	DOROTHY ROWLAND MAKUNDA
1895	EMANUEL AMON LEMA
1896	ERICK WILLIAM MGHAMBA

1897	FRANCIS WILLIAM LEVIRA
1898	GLORIA MARTINS CHODOTA
1899	Gervas Cyril Marandu
1900	HASSAN OMAR RASHID
1901	IBRAHIMU HASHIMU SALIMU
1902	JUDITH ISAYA NGANGA
1903	KURUTHUM JUMA SULEYMAN
1904	MARY KAPWANI
1905	NEVLIN FRANK OLOTU
1906	NICHOLAUS CHARLES MSHIHIRI
1907	OTMAR THOMAS HAULE
1908	PERPETUA JOHN URIO
1909	QUEEN JAMES TESHA
1910	RENICO PIUS KINEMO
1911	Richard Daniel Makoko
1912	SEKELA NOAH TEMU
1913	SIFUEL PATRICK MTEI
1914	STELLA JOSEPHAT TEMU
1915	ZAINAB BAKAR MNYETO
1916	ZAINABU SAIDI ABEDI
1917	ELIA LUSEKELO KASALILE
1918	INNOCENT KAIRA MUNAI
1919	ABDULQAADIR ADAM KOBELO
1920	NATHAN KENAN CHENGULA
1921	CONSTANCIA LEOPOLD KALIMA
1922	RODNEY OBADIAH ALANANGA

3 Matters arising from the 5th Annual General Meeting

YATOKANAYO NA MUHTASARI WA MKUTANO WA TANO WA MFUKO WA HATIFUNGANI ULIOFANYIKA TAREHE 17 NOVEMBA 2024

Katika Mkutano wa tano (5) wa Mfuko wa Hatifungani uliofanyika tarehe 17 Novemba 2024 katika Ukumbi wa mikutano wa Julius Kambarage Nyerere (JNICC) Dar es Salaam, Mkutano uliazimia na kutekeleza mambo kadhaa. Ifuatayo ni taarifa ya utekelezaji wa maamuzi hayo:

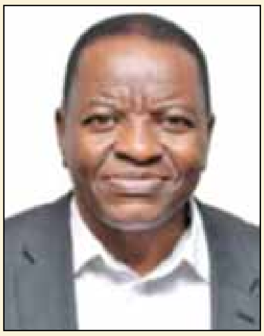
UAMUZI/MAELEKEZO	UTEKELEZAJI
11.2.3 Kuhusiana na swala la kuandaa vitabu vya ripoti ya mfuko maalumu kwa ajili ya watu wasio na uwezo wa kuona, Mkurugenzi Mtendaji alieleza kuwa pendekezo hilo litafanyiwa kazi na kwamba majadiliano zaidi yatahusisha wataalamu wa kuandaa vitabu hivyo na kuona ni namna gani ujuzi huo utatumika katika uaandaji wa vitabu hivyo maalumu kwa ajili wa watu wasio na uwezo wa kuona.	Suala hili linafanyiwa kazi. Ripoti kwaajili ya wawekezaji wenye shida ya uoni zitaanza kuandaliwa na kutolewa katika vikao vijavyo.
11.2.8 Ufafanuzi ulitolewa kuwa, kwa sasa katika kupiga namba ya msimbo ya UTT AMIS (*150*82#) ili kupata huduma za UTT AMIS ni lazima uwe na salio la kawaida katika mtandao husikia, lakini maongezi yatafanyika na makampuni ya simu kwa lengo la kuondoa gharama hizo.	Menejimenti itaendelea kufuatilia suala hili.

ANNUAL REPORT FOR HATIFUNGANI UNIT TRUST SCHEME (BOND FUND)

4 Chairman's Letter

CHAIRMAN'S LETTER TO INVESTORS OF BOND FUND

Dear Investors,



On behalf of the Board of Directors, I am pleased to welcome you all to the 6th Annual General Meeting (AGM) of the Bond 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 previous year's return with annualised return of 13.4% compared to 12.5%. The rate of return achieved is in line with market development but below the benchmark return of 14.2%. During the year under review, the Fund increased in size from Shillings 670.3 billion on 30th June 2024 to Shillings 942.7 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% to 5% and consistent with the EAC convergence criteria of not more than 8% and SADC range of 3% to 7%. 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 Bond 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 Bond 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 HATIFUNGANI UNIT TRUST SCHEME

As Custodian of **Bond 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 **Bond 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 **Hatifungani Unit Trust Scheme (Bond 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 HATIFUNGANI UNIT TRUST SCHEME (BOND 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 the summary statement of other comprehensive income, the summary of 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 Hatifungani Unit Trust Scheme (Bond 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.

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.

Auditor's 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 Hatifungani Unit Trust Scheme are available upon request by contacting UTT Asset Management and Investor Services Plc.

7 Report of 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
Interest income at effective interest rate	101,417,651	68,788,113
Other income	26,079,154	15,258,468
Total income	127,496,805	84,046,581
Management Fee	(14,015,844)	(9,836,645)
Custodian Fee	(778,658)	(546,480)
Brokerage Fee	(512,151)	(309,308)
Audit Fees	(62,016)	(61,523)
Agent Commission	(5,558,708)	(3,833,649)
Other Administration expenses	(1,481,673)	(942,307)
Total Operating Expenses	**(22,409,050)**	**(15,529,912)**
Operating income before income distribution to unit holders	**105,087,755**	**68,516,669**
Income distribution to Unit Holders	(79,314,322)	(57,243,416)
Increase in Net Assets attributable to unit holders before tax	**25,773,433**	**11,273,253**
Withholding Tax Expense	(1,052,759)	(277,322)
Increase in net assets attributable to unit holders, net of tax	**24,720,674**	**10,995,931**
Other comprehensive income	-	-
Total increase in net assets attributable to unit holders, net of tax	**24,720,674**	**10,995,931**

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

	2025	2024
	TZS'000	TZS'000
Assets		
Cash and cash equivalents	1,442,181	75,278,457
Term Deposits with Banks	125,236,704	5,000,000
Government Securities	823,761,225	595,871,541
Other Receivables	226,152	303,768
Total assets	**950,666,262**	**676,453,766**
Liabilities		
Other Liabilities	(12,423,474)	(10,025,951)
Total liabilities	**(12,423,474)**	**(10,025,951)**
Net-assets attributable to unit holders	**938,242,788**	**666,427,815**
Represented by:		
Net assets attributable to unit holders	**938,242,788**	**666,427,815**
Outstanding number of units	**7,757,773,851**	**5,685,741,558**
Net Asset Value per units	**120.94**	**117.21**

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

	2025	2024
	TZS'000	TZS'000
Opening balance of net assets attributable to unit holders	666,427,815	420,756,101
Increase in net assets attributable to unit holders	24,720,674	10,995,931
	691,148,489	**431,752,032**
Transactions with unit holders during the year		
Sales of units during the period	530,582,682	405,804,664
Repurchase of units during the period	(283,488,383)	(171,128,881)
Net transactions with unit holders during the year	**247,094,299**	**234,675,783**
Closing balance of net assets attributable to unit holders	**938,242,788**	**666,427,815**

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 redeemable unit holders, net of tax	**24,720,674**	**10,995,931**
Adjustment for:		
Income distribution to unit holders	79,314,322	57,243,416
Withholding tax Expenses	1,052,759	277,322
Interest income - effective interest method	(101,417,651)	(68,788,113)
Gain on disposal of government securities	(23,130,972)	(13,368,245)
Cash flow generated from operations before working capital changes	**(19,460,868)**	**(13,639,689)**
Change in:		
Government Securities	(196,388,408)	(161,940,691)
Term deposits with Banks	(120,236,704)	3,000,000
Other Liabilities	318,012	1,558,721
Other Receivables	77,616	(859,298)
Cash used in operating activities	**(335,690,352)**	**(171,880,957)**
Withholding tax paid	(1,052,759)	(277,322)
Interest income received	**93,047,347**	**66,045,322**
Net cash used in operating activities	**(243,695,764)**	**(106,112,957)**
Cash flows from Financing activities		
Sale of Units	530,582,682	405,804,664
Repurchase of Units	(283,488,383)	(171,128,881)
Income Distribution Paid	(77,234,811)	(55,227,217)
Net cash inflow from financing activities	**169,859,488**	**179,448,566**
Net (decrease)/increase in cash and cash equivalents	**(73,836,276)**	**73,335,609**
Cash and cash equivalents as at 1 July	**75,278,457**	**1,942,848**
Cash and cash equivalents at the end of the year	**1,442,181**	**75,278,457**

Board Chairman
Date: November, 2025

Director
Date: November, 2025

8 Manager's Report

Fund Manager's Message to the Scheme Members

Bond Fund is an open–ended fixed income fund that invests in Treasury Bonds, listed corporate bonds, and money market investments. The Fund was Launched in September 2019. The Scheme offers investment options under three plans: (a) Reinvestment Plan; (b) Monthly Income Distribution Plan; and (c) Semi-annual Income Distribution Plan.

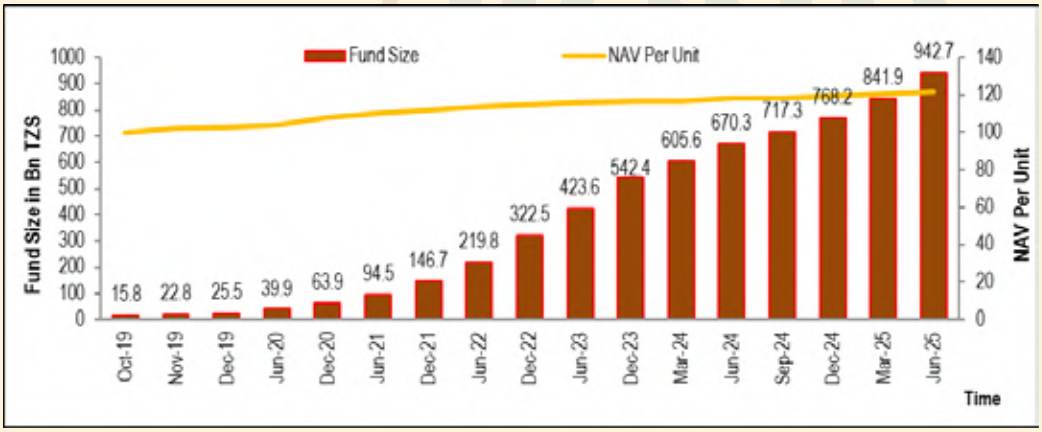
The scheme requires an initial investment of TZS 50,000, with subsequent investments not less than TZS 5,000. It also provides flexibility to withdraw funds at any time without incurring exit load, making it a competitive investment opportunity for a wide range of investors.

1.0 Fund Size and Net Asset Value (NAV) per unit

As of 30th June 2025, the scheme's fund size was TZS 942.7 billion, compared with TZS 670.3 billion in the preceding year. This reflects fund size growth of TZS 272.4 billion in 2025, compared to TZS 246.7 billion in 2024.

The Net Asset Value (NAV) per unit increased by TZS 15.7, closing at TZS 121.7, compared to growth of TZS 14.3 per unit in the previous year. Additionally, the Fund distributed income totalling TZS 36.2 billion, equivalent to TZS 12.0 per unit.

Chart I: Bond 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 position as of 30th June 2025 was as follows:

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

From Chart II, it can be seen clearly that Treasury bonds of various tenures accounted for the largest share of the portfolio by 86.80% followed by fixed deposit (13.19%) and call account at 0.01%. The high allocation to government securities helps ensure portfolio stability and consistent income through predictable cash flows and attractive yields.

PERFORMANCE

(30TH JUNE 2025)

- **IPO PRICE TZS 100.0**
- **NAV PER UNIT TZS 121.7**
- **FUND SIZE TZS 942.7 BILLION**
- **ANNUAL ID PAID PER UNIT TZS 12.0**
- **ANNUAL ID PAID TZS 36.2 BILLION**
- **ANNUAL RETURN 13.4%**

3.0 Returns

For the financial year that ended in June 2025, the Fund delivered annual return of 13.4%, marking an improvement from 12.5% in the preceding year (refer to Table I).

As indicated in Table I, the current year's return surpassed that of the prior year but remained slightly below the benchmark of 14.2%. Despite this shortfall, the scheme demonstrated strong performance relative to comparable instruments in the market. The variation was primarily driven by market developments during the second half of the 2024/25 financial year, which led to changes in the coupon and interest rate structure of treasury securities. These changes introduced a temporary lag between investment realignments and prevailing market conditions.

As income-distributing Fund, the scheme successfully declared and paid monthly distributions of TZS 1.0 per unit, resulting in total annual distribution of TZS 12.0 per unit.

Table I: Annual Returns and Fund Size for Bond Fund from June 2021 to June 2025

SN	Financial Year	Fund Size, TZS Billion	Performances	
			Returns	Benchmark
01	2024/25	942.7	13.4%	14.2%
02	2023/24	670.3	12.5%	12.3%
03	2022/23	423.6	12.3%	9.7%
04	2021/22	219.8	14.9%	9.3%

Note: 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 [Annual Basis]

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%

Source: BOT

Apart from the rate of return shown above, several key differences should be considered when comparing Bond Fund with other financial investment avenues:

- No entry or exit load: Bond Fund does not impose any entry or exit charges.
- Tax-adjusted returns: Returns from Bond Fund are net of tax.
- Year-round liquidity: As an open-ended fund, Bond Fund offers liquidity throughout the year with no minimum balance required to earn returns. This ensures uniform returns for all investors, whether small, medium, or high-net-worth.
- Savings account convenience with enhanced returns: Investing in Bond Fund provides ease of a savings deposit account, combined with the potential for returns that exceed those of a typical savings account.
- No lock-in period: Unlike other instruments with fixed tenures, the Bond Fund allows access to funds without the need for premature withdrawal or discounting at a lower value during emergencies.
- Flexible transactions: Investors can subscribe to or redeem units on any business day, offering convenience and control over their investments.

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 3,272.7 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

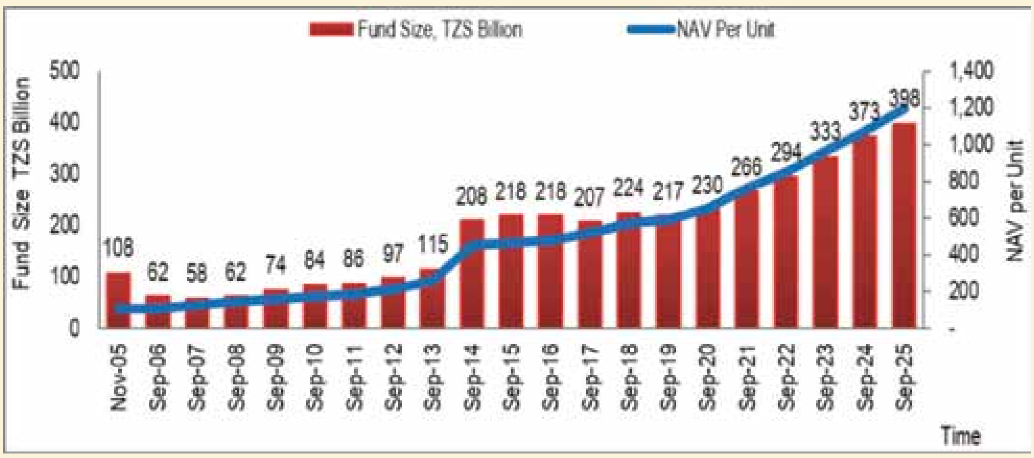
SN	DESCRIPTION	DETAILS
2.1	Umoja Fund	The Scheme was launched on 16th May 2005. Umoja Fund is an open-ended balanced scheme, it was the first scheme launched by UTT AMIS. The Fund aims to offer investors an investment that provides medium to long-term capital growth with less volatility in investment 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



Wekeza Maisha

— Invest Life —

"Kamilisha Ndoto Yako"

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.

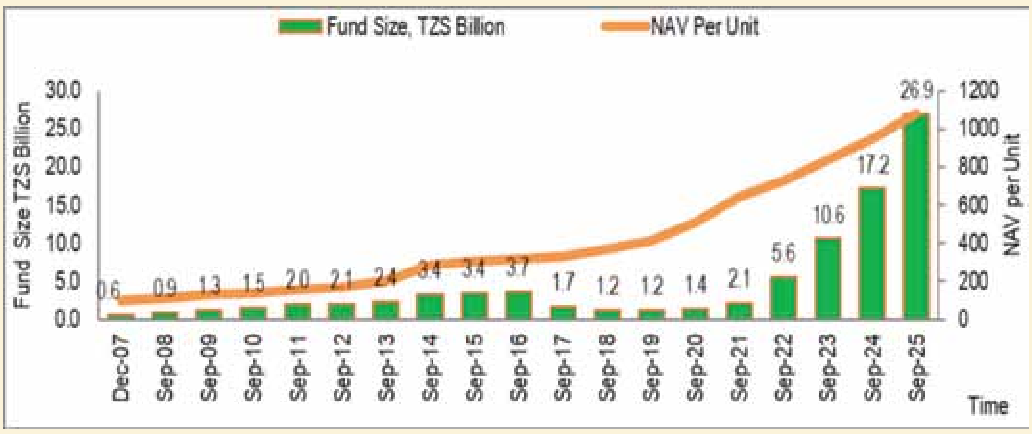
This Scheme was launched on 16th May 2007 with the following important features:

- 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]

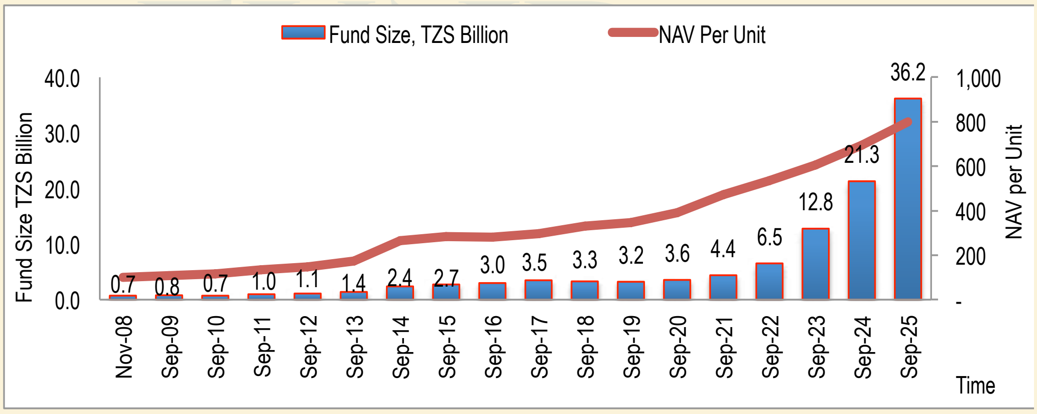
A child benefit-oriented plan, Watoto Fund was the third scheme launched by UTT AMIS as an investment platform aimed at creating a bright future for the young generation through investing in listed equities and debt instruments. The Fund is aimed at children and investments are done in the name of a 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:

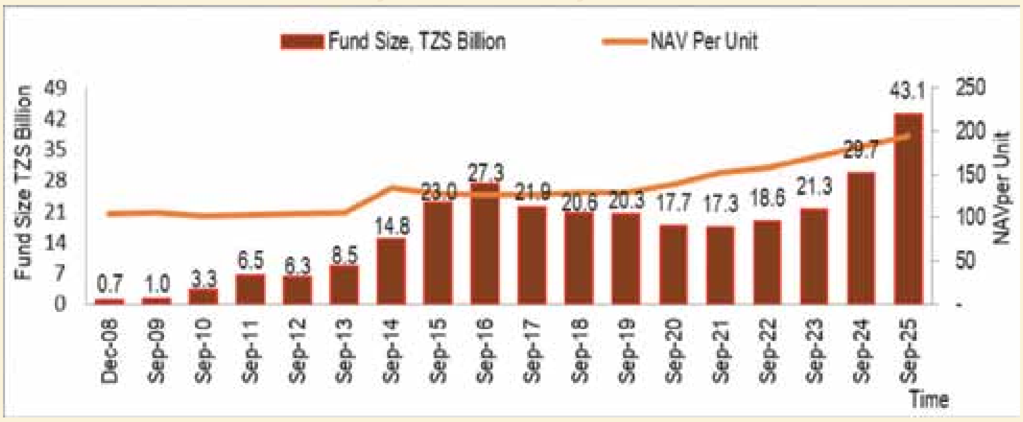
- Investment Plans and Minimum Amount: (a) Quarterly Income Distribution Plan [TZS 2 million] (b) Annual Income Distribution Plan [TZS 1 million] and (c) Annual Re-investment Plan/ Growth [TZS 5,000];
- Units are sold at NAV [meaning no entry load]; and
- Exit Load on Repurchase: (a) 2% for repurchase 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**	

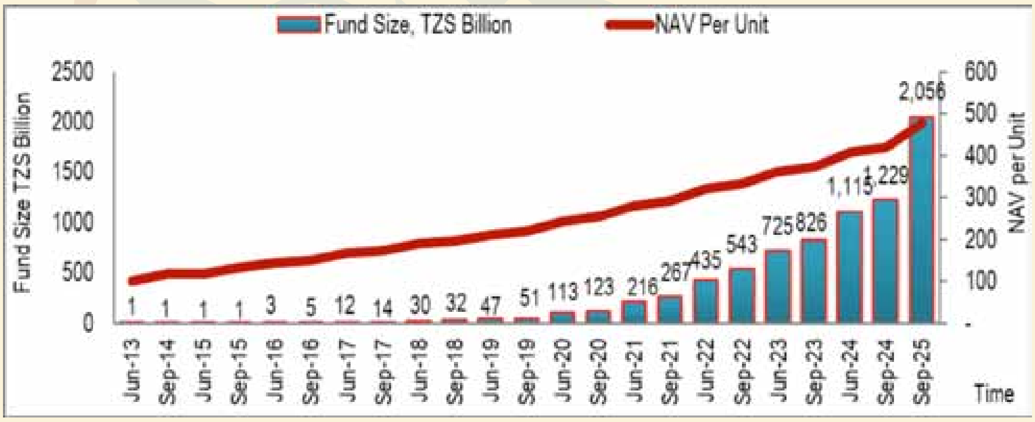
Liquid Fund was the fifth open-ended scheme to be launched by UTT AMIS on 1st March 2013, aimed at providing a high level of liquidity coupled with low risk. The Fund suites Investors seeking short, medium to long-term capital growth through exposure to a broadly diversified portfolio of debt instruments.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



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

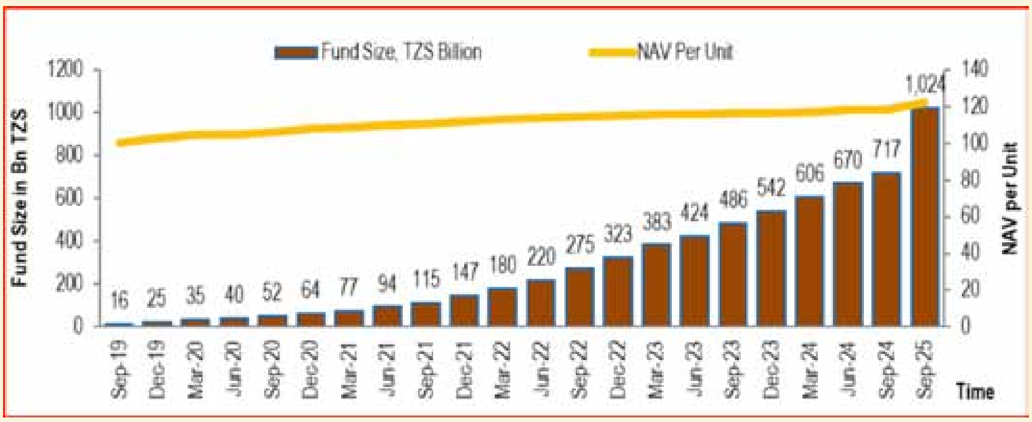
(a) TZS 50,000 for reinvestment option.

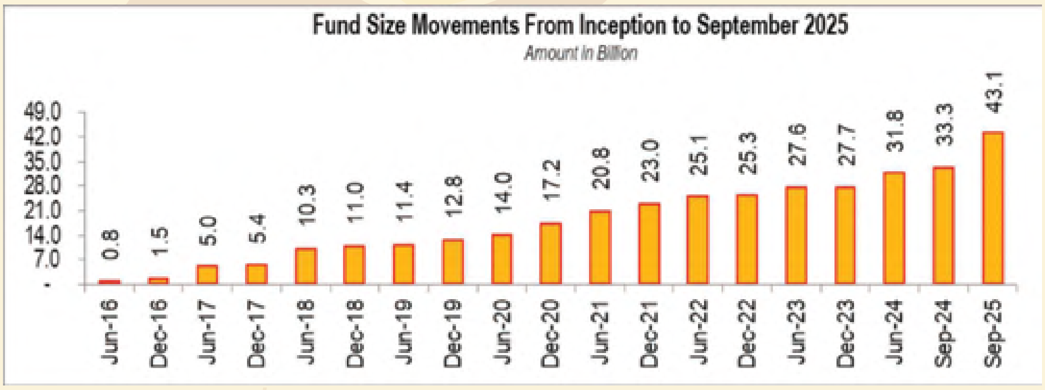
(b) TZS 10 million for monthly income distribution; and (c) TZS 5 million for semi-annual income distribution.

'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 Compounding'?**

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

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