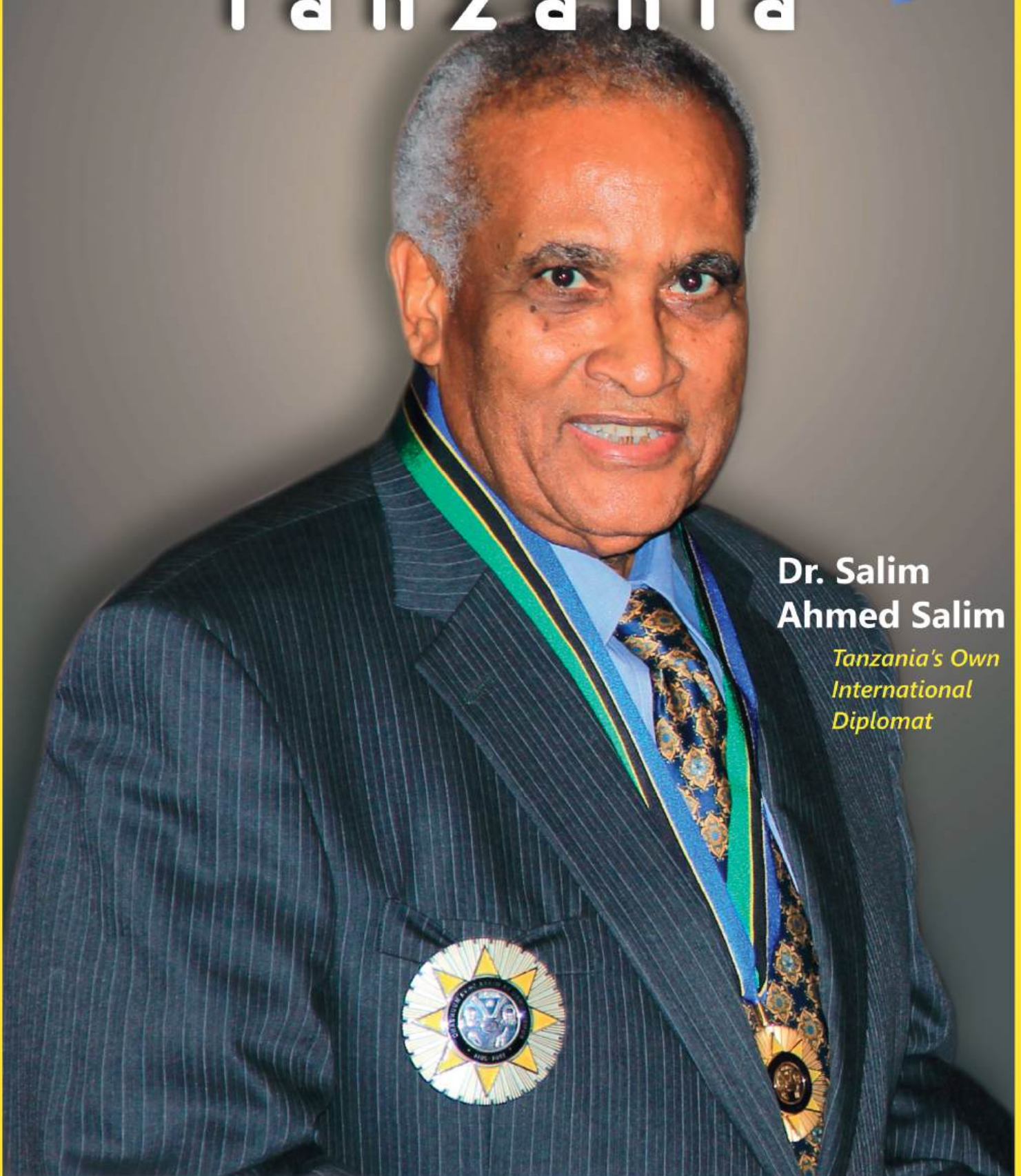


WHO'S WHO Tanzania

2019 / 2020
Third Edition



**Dr. Salim
Ahmed Salim**

*Tanzania's Own
International
Diplomat*

Tanzania's Reference Guide

Price:
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SHOPPING MALL

SafariCity, Arusha

SafariCity is an exquisite satellite town located in Mateves with in Arusha City Council, design on 559.4 acres land, conveniently connecting to the major facilities such as 3km from Arusha Airport, 15 Km from Arusha City Centre, 50 Km from Kilimanjaro International Airport (KIA), 165Km from Ngorongoro Creater, and 225 Kilometers from Nairobi. Satellite city is a smaller city near a large city that is the center of a metropolitan area. Satellite Cities are different from suburbs and subdivisions because they have their own center.

SafariCity has an excellent view of Mount Meru and Mount Kilimanjaro. It is artistically designed to envisage the vast needs of tourism in northern circuit. The development of a modern Satellite town within the Heart of Tanzania's Safari industry virtually everyone visiting Tanzania's Northern parks will travel through this town. Safari City is where the Safari experience is endless.

SafariCity is designed as a combination of life style experiences, Nature, Wild Life, and Luxury. SafariCity proposes diverse and flexible layout offering alternatives investment opportunities for different income groups and Institutions (Asset Class)

This city is to be executed in 5 phases. The first phase of execution shall be through sale of serviced plots to construct affordable, duplex villa and mid-rise housing. The provision of graded roads, electricity (high tension) and water connection will be available at SafariCity. Roads will be graded to provide access to every plot within SafariCity. Electricity (high tension) shall be provided on the main service corridors (main roads) of the SafariCity. Water shall be supplied to the main line of the city including infrastructures (i.e. boreholes, underground water tanks and pumps).

In the upcoming phases there are various designed developments for SafariCity to provide diverse and flexible design opportunities for various income groups and institutions:

The developments include:

- **Residential Housing Schemes:** (Affordable Villas, Apartments, Duplex Villas for different income group).
- **Commercial Developments;** Shopping mall, Commercial Centers, Convenient Stores, and Office Developments (Tour Guide and Operators), Hospitality and leisure, and mixed used development.
- **Social Amenities;** Educational Centers & Schools, Hospitals, Public Green Parks, Play Grounds, Sports Arenas, Police Station and Fires Station,
- **Infrastructure and Utilities;** timeless and vast area for public infrastructure and utilities designed on a perfectly landscaped surroundings city which make SafariCity to be one of the greatest metropolitan lifestyle destinations in Tanzania.
- **Light Industries;** such as provision for Handcraft, Textiles, Art, Craft Assembling Centers, Car Showrooms, and Tourist Vehicles Service Centers.
- **SafariCity Square;** is Eye of the City that gives opportunities for business exchange platform for art and craft, Festival and Exhibition Stands.

The developments will be governed by Building Control Codes. Building control codes are a set of building guidelines that have been formulated during Master Planning of SafariCity. The role of building control is to help ensure that all relevant building work accords the objectives of the Master Plan but at the same time this service should be effective and efficient.

The objective of building control codes is to enable the application of the decisions of SafariCity Master Plan with regard to functions and uses; building densities, building development criteria and methods and to provide explanations and definitions to the areas subject to planning and building development. These Codes are complementary to the Master Plan and Master Plan should be considered together as a whole with these Building Codes that define the conditions for plan implementation.

NHC has decided to sell plots of land instead of selling complete houses to give customers the chance to build their own houses up to the standards of their liking in an organized environment. As part of our mandate as Master Developer selling serviced plots falls under this job description. We are also creating opportunities for customers to own a piece of land in a prime location at an affordable price. A customer may not be able to afford a fully constructed house at this time; we are giving customers the chance to build at their own pace.

Forewords



On 12th April, 1961 Yuli Gagarin blasted off Kazakhstan into space to make history. Then as part of Soviet Union, Kazakhstan is the same place where ballistic missiles were developed to give the west world sleepless nights. Also the very famous sputnik satellite, the Vostok, Voskhod, Soyuz etc. were all developed there.

Today Kazakhstan is an independent state and her Capital city is Astana. To me Astana is a more beautiful city than New York City. In 2011, I was honoured to represent my Secretary General as a special guest for President of Kazakhstan. What surprised me most is a handful Africans visit Kazakhstan but Kazakh people are very much aware of Africa. Before my official engagement I was given a city tour. My guide, a highly valued government official spoke much about someone named Julius Nyerere, the leader of Africa. The same was echoed at the Nazarbayev University where Nyerere was referred to as African's most loved leader.

During the welcoming dinner at Ramada hotel, Kazakh leaders one after another, reminiscence on Nyerere as an international leader who loved his people and died a poor man.

Prior to this, I remember almost similar sentiments towards Mwalimu Nyerere were expressed by the Secretary General of Catholic bishop's conference in Africa known as Symposium of Episcopal Conference of Africa and Madagascar (SECAM) in Accra Ghana. I still vividly remember that day. I was having a meeting with the then chairman of Catholic Bishop Conference in Africa, His Eminence John Cardinal Onaiyekan of Abuja, Nigeria and His Eminence Peter Cardinal Tucsón, the then Treasurer of SECAM and current a President of

the pontifical council for justice and peace at the Vatican. These two Cardinals are the most brilliant Roman Catholic Church intellectuals on the continent. We were joined by the then Secretary General Fr Peter Lwaminda. I was asked to talk about rights and responsibility in the daily life of a believer.

Knowing that I am talking to the most intelligent men of cloth on the continent, I decided to provoke them and here I am reproducing what I told them on that day.

'...Your eminences to me a simple and fundamental rule of ethical behavior which accordingly plays the role of rights and responsibility, is to Judge and treat others as if they are equal in worth or value to yourself. In the words of great traditions "Do unto others as you would have them do unto you" "what you would not like done to you do it not to others" love for your brother what you love for yourself...'

Despite statement in many faith systems and ethical codes globally which aspire to equality, to me something remains amiss. In the end the way we understand these notions is restricted by our conscious or unconscious application of a preface or an appendage to the Universal something like, Do unto others when it is convenient or after you have done what you like to have done to yourself. In the human race for realization and daily substance, conditions are not always generous. Sometimes so many mouths struggle to be fed from few spoons or too many hands struggle to acquire the little assistance that is provided. How do we, as human beings dedicate ourselves to reflect unconditionally what is being sought after in those universal statements?

How do we remember in the words of a recent popular lyric that "we must give more than we take in the circle of life" how do we respond to these limitations realistically speaking and still aspire to the best that we have to offer as human beings?

It is towards the need for exemplary spiritual quality, that I will address your eminences on rights and responsibility. Global discourses on human rights slip heavily into the arena of "right" with little or no focus on responsibility. We need a shift in our discourse so that we can inspire people to fulfill responsibility. Rights are not something given to someone on a voluntary basis like extra gift. Rights are fundamental. One reason why so many infractions occur is because we are not raising humanity in a mode of collective global responsibility.

Such a shift in focus could greatly change the circumstance. I think in our current mindset it could work on something like this: If today I have food enough for 8 meals the extra 7 are saved for one week's consumption. However if the emphasis was on responsibility towards others (and not just self preservation) then I should find other 7 to feed. At the end of the day I have fairly satisfied my responsibility. When we reach tomorrow, I might have nothing. I then become the one whose needs are responsibility of others if they were also actively engaged in addressing responsibilities then they would be busy in satisfying the need of others such as I myself would have become. What a fantastic ideal pro- active fulfillment of responsibility towards others.

Such a notion does not occur to us or at least seems hopelessly idealistic because we operate on the basis of self preservation. We will see to the right and well beings of others only after we have seen to our own. Since our well being is not restricted to the immediate then everything we get is considered necessary for our well being. Everything we acquire is already delegated towards fulfilling some present or future personal need.

This is the result of such over individualism and selfishness in our world view. The victims of this are not only those with no means to fulfill their needs immediately and little hope for the future, but all who think this way:-

That was my take on rights and responsibility. I think our leaders who recently completed a campaign and were elected to lead us for the next five years may learn something from my idea on rights and responsibility. A good leader after has seen all kinds of suffering of our people in the village should be taking responsibility of reducing poverty and other forms of suffering of our people as the highest priority in his/her leadership. Not always fighting for his rights like getting huge allowances.

Anyway, back to our meeting with the men of cloth after my short presentation, Fr. Peter Lwaminda, the Secretary General of SECAM said the only person who qualify to lead people towards that kind of the world you want to see is the Late Mwalimu Julius Nyerere, the former President of Tanzania. To him that man was a saint and people of Tanzania are exceptionally a good example when it comes to the concept of responsibility. They postponed their rights of economic development just to fulfill their responsibility of liberating their fellow Africans especially in Southern and East Africa.

From that day I started a programme of asking friends of Tanzania what they say about Nyerere and Tanzania. Believe me when you hear people in highest authority in different countries what they say about Tanzania, you feel like celebrating and thanking God for creating you a Tanzanian. I was so excited when the management of who's who Tanzania accepted to introduce a section in the magazine to let friends of Tanzania speak. The first person who wanted to speak about Tanzania and Mwalimu Nyerere was President Kenneth Kaunda, former president of Zambia. He wants to tell a special story about Tanzania. He is working on it and expects it the next issue. The one who gripped faster the opportunity to talk about Nyerere and Tanzania is President Sam Nujoma of Namibia. President Sam Nujoma is a good friend of mine and I am very proud to call him a friend. Sam loves Tanzania. In fact Sam regards himself a Tanzanian. Go ahead and read his story about Tanzania. Sam Nujoma a freedom fighter from Okahao in Ovamboland who became a Sam Mwakangale from Dodoma, Tanzania and led the liberation of the most beautiful land in Africa. The land of the Brave Namibia.

Mwalimu Nyerere was not simply a player on the national terrain. He was indeed a Pan Africanist and an internationalist in thoughts, writings and crucially, in his practice. As expressed by retired president Sam Nujoma, Mwalimu was a giant of the liberation movement who spoke out loud against injustices across the world. But most importantly, Mwalimu Nyerere left a legacy of honest integrity. And his thoughts and vision about a people centered development and about cutting loose from the perpetration of dependency syndrome in most African countries, is today still as true as it has ever been.

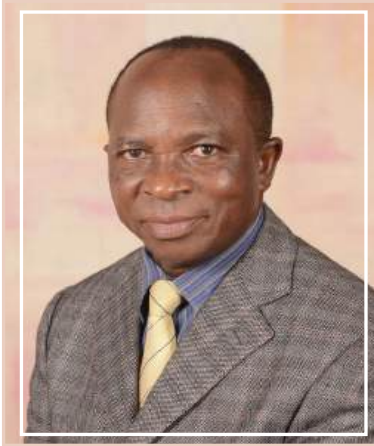
This legacy, need to be handed down from one generation to the next. Tanzania has done a lot to honor Mwalimu Nyerere including naming giant infrastructures like roads, bridges and high rise buildings after this inspiring personality. However it is my view that a lot more need to be done to put on record Mwalimu's thoughts and visions for the benefit of the current and the coming generations across the globe.

Recently I visited Mwalimu Nyerere Resource Centre in Dar es Salaam and had a privilege to meet one of the few remaining Pan Africanist Prof Issa Shivi, who is the centre's director. Prof Shivi knows Mwalimu Nyerere very well and the centre is trying to put together what Mwalimu Nyerere did for Tanzania, Africa and the world.

I however, wish to urge that this challenging work should not be left in the hands of the few alone. It is time for the government as well as local and international organizations that cherish Mwalimu Nyerere's contribution to come in and offer support. This project will result in creating "Nyerere the institution," where people from all over the world will come to Tanzania for Nyerere pilgrimage and sit in Nyerere Library, read his ideas and visit his museum. Nyerere is bigger than many Tanzanians think and will remain so for many years to come. Think about that.

A. F. Kabwogi
Chairman.
Who's who Tanzania

Message from the desk of CEO



On behalf of Who's Who Tanzania team, I wish to invite our dear readers on board this new issue of this magazine. Please read this magazine deeply and encourage others not to miss it so that they may be inspired by what the interviewed inspirational icons have achieved.

Dear reader, the secret behind the success of our inspirational icons sends one major message to you, and that is you too can make it. It impels you to have the courage, confidence and belief in a better future. But it is not an easy ride. Read this publication and be inspired.

But also this publication is a guide for those who want to invest and do business in Tanzania where to start. That is why we have given you contacts in all major sectors such as agriculture which is the backbone of Tanzania's economy, energy and minerals in which the country is endowed with enormous resources, trade and industry in which Tanzania has resolved to be an industrial nation, infrastructure and construction where the sky is the limit and many others.

This publication is an opportunity to make Tanzania your ultimate choice. You're welcome.

I will be failing in my duty if I do not thank all those who have supplied us with the necessary material and support to make this publication possible. These include government departments, public agencies and corporations and also the private sector. I dedicate my thanks also to my entire team that has worked tirelessly with me to make sure that this magazine reaches our esteemed readers.

Again I appeal to you to spare a bit of your precious time to go over this magazine and see what we have for you in the Who's Who Tanzania.

Alfred B. Kinswaga
CEO.

Who's who Tanzania

Editorial



There are many lessons we can learn from the secret behind the success of the inspirational icons published in this issue. These include the passion and vision for success, discipline, commitment to work and inquisitiveness to mention just a few. One of the icons never went beyond four years in primary school but is a successful businessman with dreams for greater achievement.

This shows that the icon missed the opportunity for further education not because he was not intelligent, but due to the economic background and lack of understanding on the importance of education. When the opportunity emerged, he grabbed it, quickly adopted the requisite skills and through discipline and the spirit of never giving up he made wonders. You too can.

But this should in no way make us underrate the importance of education, especially the type of education that will enable Tanzania youths acquire right skills through which they can employ themselves and become self-reliant.

As Tanzania aspires to become an industrial country and mid-income economy, this is the right time to revive the education for self-reliance, which was Tanzania's education standard shining during the First Phase Government of Mwalimu Julius Kambarage Nyerere. This was the era when Tanzanians aspired to be self-employed instead of all clinging to be employed by the government.

The desire to have the Tanzania education policy, has been made loud and clear for a long time. This is because under the current policy, the country is producing graduates who are not only well prepared to be employed in the public and private sectors but also not well prepared to be entrepreneurs or self-employed.

Technical colleges such as the Dar es Salaam Technical college, which were producing technicians ready for the market, have now been graduated to Universities producing graduates with no technicians to command. The Vocational Education Training Authority (VETA) colleges are producing lower level technicians without technicians to supervise them. This is an anomaly that needs to be addressed quickly if our dream to become an industrial nation is to materialize.

To this end we need to intensify our efforts to strengthen public private sector partnership. Yes, this is the era of high technology, but for the industrial sector to be among the major creators of youth employed, there is need to encourage local and foreign partners to invest in labour intensive industries. Youth employed is globally reaped to as a time bomb.

We must do all we can, not to reach that awful stage. And we can so long as we make it our resolve as a nation.

God bless Tanzania.

Mkumbwa Ally
Editor in Chief.
Who's who Tanzania

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Country information

Tanzania

Country Profile

The United Republic of Tanzania is located in Eastern Africa. It is bordered by Kenya and Uganda to the North, Rwanda, Burundi and the Democratic Republic of Congo to the West and Zambia, Malawi and Mozambique to the South.

The country's eastern border lies in the Indian Ocean which has a coastline of 1,424 km. Zanzibar is a part of the United Republic of Tanzania and consists of two main islands of Unguja and Pemba and a number of small islands. The Islands are located 40 km off the mainland coast of East Africa in the Indian Ocean. The two main islands are 40 kilometers apart, separated by 700 meters deep Pemba Channel.

Climate

Tanzania has a tropical type of climate and is divided into four main climatic zones notably: the hot humid coastal plain; the semi-arid zone of the central plateau; the high-moist lake regions; and the temperate highland areas. In the highlands, temperatures range between 10°C and 20°C during cold and hot seasons respectively.

The rest of the country has temperatures usually not falling lower than 20°C. The hottest period spreads between November and February (25°C - 31°C) whereas the coldest period is often between May and August (15°C - 20°C).

The climate of the islands of Zanzibar is tropical and humid. Average maximum temperature is about 30°C recorded during the hot season November to March, while average minimum temperature is 21°C, recorded during the cool season of June to October. Humidity rate is high ranging from 50's to 80's and slightly higher in Pemba than Unguja.

Population in Tanzania

The last Population and Housing Census (PHC) for United Republic of Tanzania was carried out on the 26th August, 2012.

This was the fifth Census after the Union of Tanganyika and Zanzibar in 1964. Other Censuses were carried out in 1967, 1978, 1988 and 2002

The population of Tanzania has more than tripled from 12.3 million in 1967 to 44.9 million in 2012.

The 2012 Population and Housing Census results show that, Tanzania has a population of 44,928,923 of which 43,625,354 is on Tanzania Mainland and 1,303,569 is in Zanzibar.

In Tanzania, the population growth rate has declined from 3.3 percent in 1967 to 2.7 percent in 2012. Tanzania Mainland shows a decline from 3.2 percent in 1967 to 2.7 percent in 2012. In Zanzibar, the growth rate increased from 2.7 percent in 1967 to 3.1 in 2002 and then declined to 2.8 percent in 2012.

Tanzania is sparsely populated with population density of 51 persons per square kilometre with variation across regions.

Dar es Salaam and Mjini Magharibi are densely populated regions with population densities of 3,133 and 2,581 persons per square kilometre respectively

The average household size in Tanzania has remained almost constant between 2002 and 2012 Censuses. Average household size was 4.9 persons per household in 2002 and 4.8 in 2012.

The sex ratio of Tanzania Mainland was 95 males per 100 females while that of Zanzibar was 94. In most regions, the sex ratios range from 92 to 95 males per 100 females.

Facts

- Dar es Salaam accounts for 10 percent of the total Tanzania Mainland population.
- In ten years (2002 to 2012), the population of Tanzania increased by 30 percent from 34.4 million to 44.9 million.
- At the current growth rate of 2.7 percent, the population of Tanzania will double in the next 26 years.
- Average Annual Intercensal Growth Rates range from 0.8 percent for Njombe to 5.6 percent for Dar es Salaam. Nine regions have annual growth rates above the national average of 2.7 percent.
- The 2012 Census results revealed that, 51 percent of Tanzanians were females and 49 percent were males.

The Capital City

The official capital of Tanzania is Dodoma, which is located 451 km west of Dar es Salaam the country's commercial capital and major seaport for the country and landlocked neighbouring countries.

Other big urban centres include Arusha, Moshi, Tanga, Mwanza, Morogoro, Mbeya, Iringa, Tabora, Kigoma, Shinyanga and Zanzibar.

Economy

Tanzania is a developing country and its economy depends heavily on agriculture.

The sector accounts for more than 40% of GDP, provides 85% of the country's exports and employs 80% of the total workforce. Apart from the agricultural sector, tourism, mining and small scale industries are increasingly contributing to the national economic growth.

Culture

Tanzania has been described as one of the most diverse countries in Africa and this is reflected in the fact that there are more than 120 local languages spoken in the country.

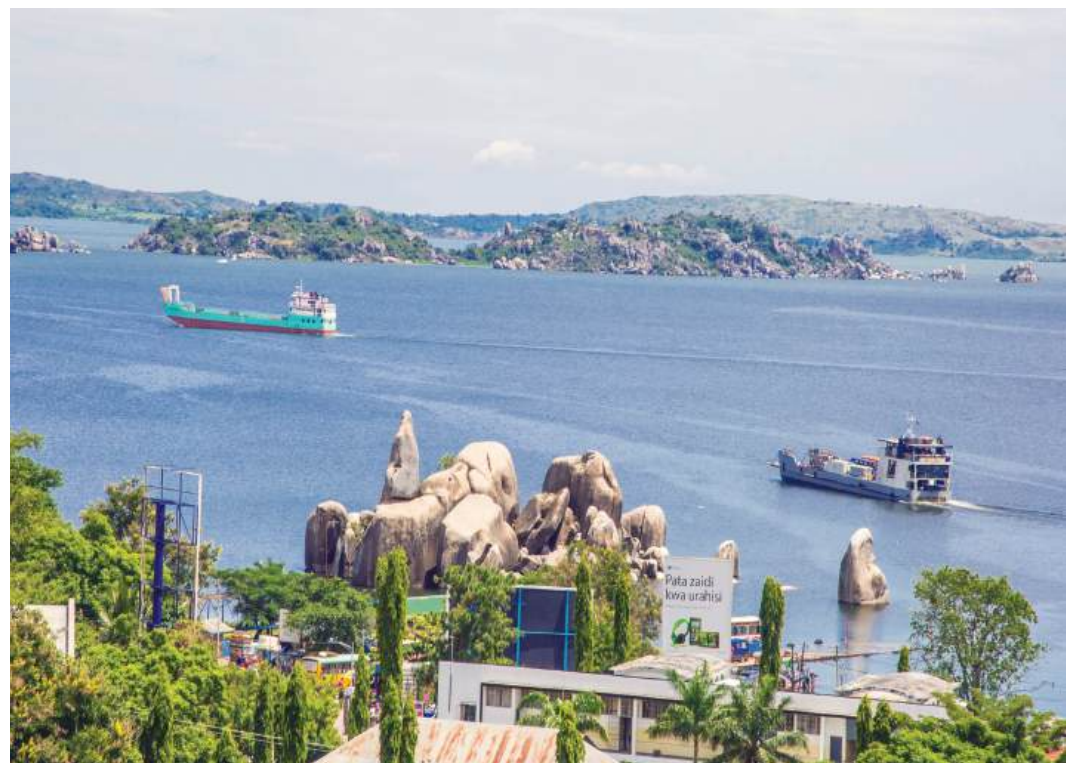
Swahili is the national language that is widely spoken while English is the official language of education, administration and business.

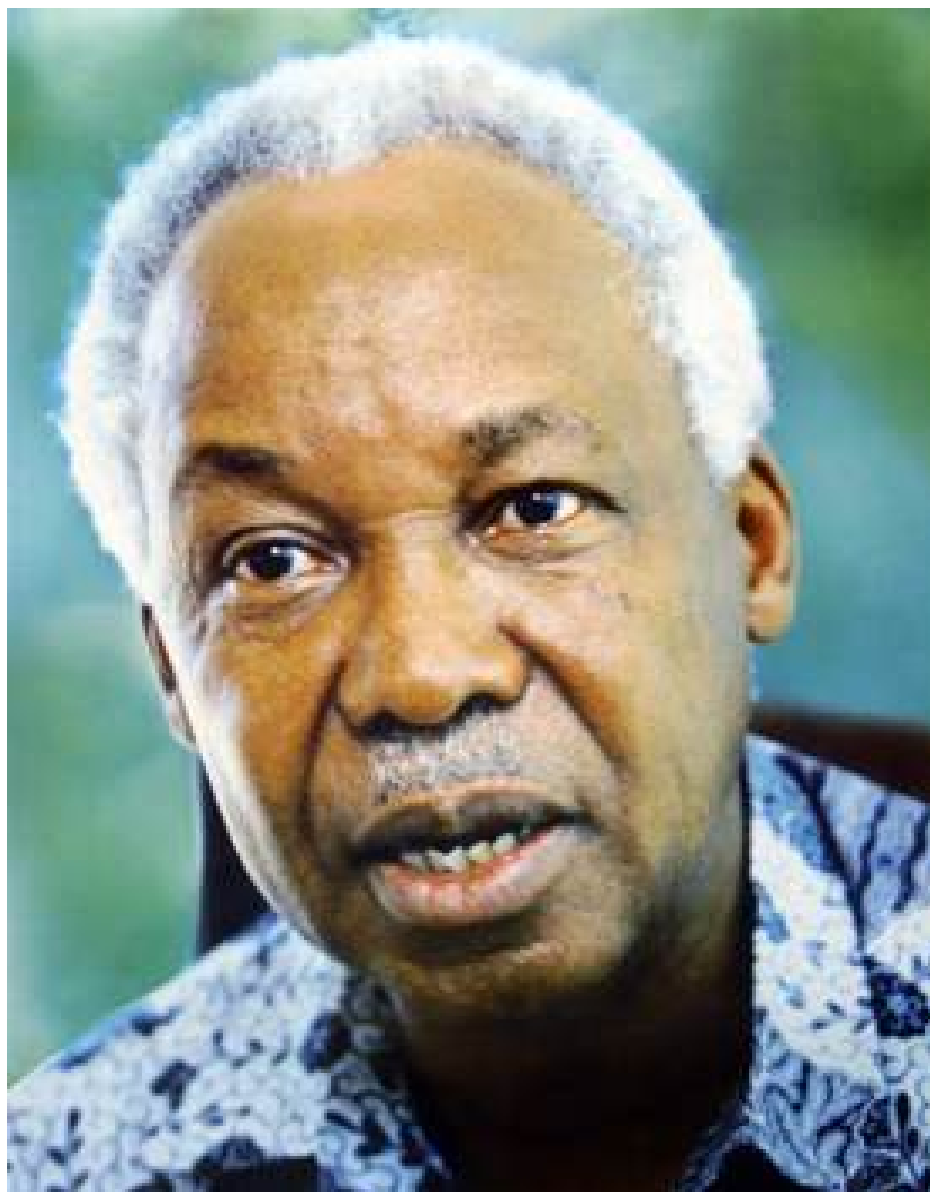
Local people are native African 99% (of which 95% are Bantu consisting of more than 120 tribes) and the remaining 1% consisting of Asians, Europeans, and Arabs.

Most of the population belongs to Christianity and Muslim religions though there is a small number of Hindus and atheists. Generally, Tanzania culture is a product of African, Arab, European and Indian influences.

Traditional African values are being consciously adapted to modern life, although at a much slower pace among the Maasai.

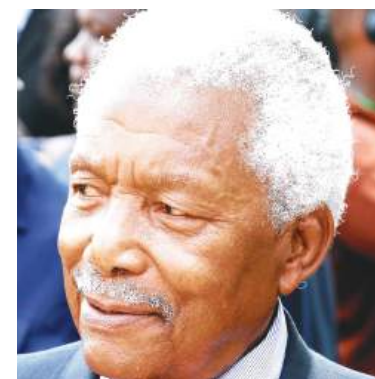
Lake Victoria, Tanzania





FATHER OF THE NATION
MWALIMU JULIUS KAMBARAGE NYERERE

The
Second
President
of the
United
Republic
of Tanzania



H.E. Al Hajj Ali Hassan Mwinyi

The
Third
President
of the
United
Republic
of Tanzania



H.E. Benjamin William Mkapa

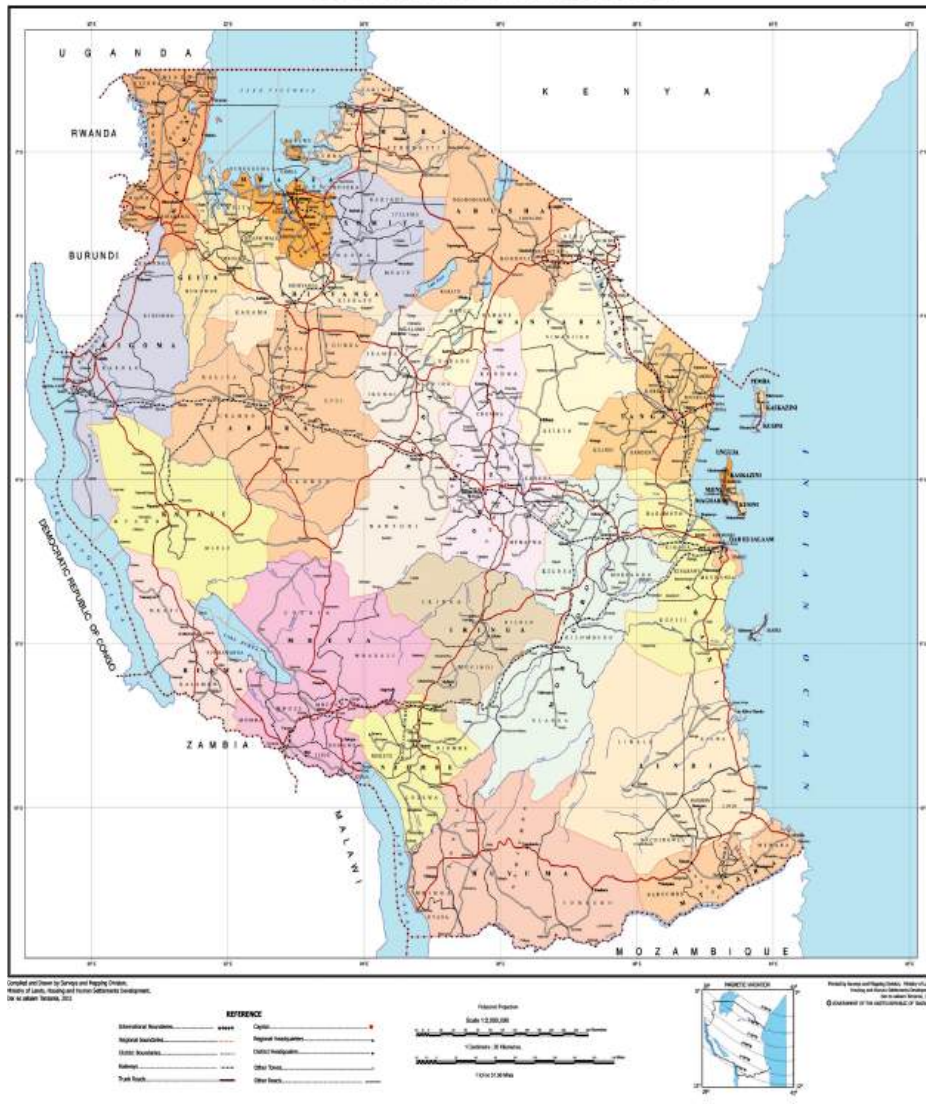
The
Fourth
President
of the
United
Republic
of Tanzania



H. E. DR. Jakaya Mrisho Kikwete

Country Map

TANZANIA ADMINISTRATION



Source: Ministry Lands, Housing and Human Settlement Development

The Government

Introduction

The United Republic of Tanzania was formed out of the Union of two sovereign states, namely Tanganyika and Zanzibar. Tanganyika became independent and a sovereign state on 9th December, 1961 and became a Republic the following year. Zanzibar became independent on 10th December, 1963 and the people Republic of Zanzibar was established after the revolution of 12th January, 1964. The two sovereign republics formed the United Republic of Tanzania on 26th April, 1964.

The government of the United Republic of Tanzania is a unitary republic consisting of the Union Government and the Zanzibar Revolutionary Government. The Government of the United Republic of Tanzania has authority over all Union Matters in the United Republic and over all other matters concerning Tanzania Mainland, and the Revolutionary Government of Zanzibar has authority in Tanzania Zanzibar over all matters which are not Union Matters.

The Political System

The Government of the United Republic of Tanzania is a unitary republic based in multiparty parliamentary democracy which was re-introduced in 1992. The Political System is based on a parliamentary system. By the terms of the Constitution as amended in 1992, executive power is in the hands of the President, elected in a separate vote held at the same time as the General Elections.

The President must be a member of a Political Party. If the President comes from one part of the Union, the Vice President must be from the other. The President is elected by direct popular vote for a term of five years that may be renewed once. The Parliament is based on the model of Westminster and is composed of members elected for five years in accordance with the simple majority principle. The Opposition is officially recognized and has official status in Parliament. Currently there are 17 registered Political Parties.

The Organization Of Government

Government is total activities of State in the exercise of political powers including the action of the legislature, judicial and executive. In order to carry out its activities, the Government (as an organization) has an organization structure that depicts division of roles and functions amongst its components. Organizational structure also puts in place operational relationships vertical and horizontal.

The Government also has routines, standard operating procedures and rules that enable standard behaviour and decisions.

Rules and regulations are means to prevent or overcome personalization and uncertainties in the behaviour of staff. They prescribe the conduct of Government business.

In accordance with the provisions of the Constitution of the United Republic of Tanzania (1997), the composition of State administration is in three organs of the State: the Executive, the Parliament and the Judiciary.

The Executive

The Executive is comprised of the President and his subordinate organs. These include the Vice President, the Prime Minister, Ministers, Regional Commissioners, District Commissioners and other statutory organs, which perform delegated functions and authorities by the President.

The President

In accordance with Articles 35 (1) of the Constitution "all executive functions of the Government of the United Republic of Tanzania shall be discharged by officers of the Government on behalf of the President". The President is the Head of State, the Head of Government and the Commander in Chief of the Armed Force of the United Republic of Tanzania. The President is responsible for the leadership of the Nation and direction of its affairs in accordance with the law governing the land.

The Vice President

The Vice President is the principal assistant to the President in respect of all matters in the United Republic generally. Specifically, the Vice President is responsible for:

- Assisting the President in following-up on the day to day implementation of Union matters.
- Performing all duties assigned to him by the President; and
- Performing all duties and functions of the Office of the President when the President is out of Office or out of the country.

The Prime Minister

The Prime Minister is the leader of Government Business in the National Assembly. In addition, the Prime Minister controls and supervises the execution of the day to day functions and affairs of the Government of the United Republic.

The Cabinet

There is the Cabinet which is the principal organ for advising the President on all matters of the Government and concerning the exercise of his powers in accordance with the provisions of the Constitution of the United Republic of Tanzania. The cabinet comprises the Vice President, the Prime Minister, the President of Zanzibar and all the Ministers, and is presided over by the President. The Attorney General attends all meetings of the Cabinet, has the rights of a member of those meetings except that he does not have the right to vote at such meetings.

All Cabinet Ministers are appointed by the President after consultation with the Prime Minister. The President may also, after consultation with the Prime Minister, appoint Deputy Ministers. Deputy Ministers are not members of the Cabinet. All Ministers and Deputy Ministers are appointed from among Members of Parliament.

Ministries

Ministries are headed by Ministers appointed by the President. Ministers are assigned functions by the President through Presidential Instruments issued in accordance with provisions of law (Act No. 10 of 1980. The Ministers (discharge of Ministerial Functions) Act, 1980). The President has the discretion to determine the number and functions of ministries. The current ministerial responsibilities were issued on Presidential Instrument of 17th December, 2010 vide Government Notice No. 494. The Chief Executive Officers of Ministries are Permanent Secretaries who are assisted by Directors or Commissioners who head functional areas in the Ministries. The functions of a ministerial organization structure fall into line (or core) and support functions.

Regional Administration

Regional Administration forms the second level of Government administration. The state administration is divided into 30 Regions (25 under Mainland Tanzania and 5 Regions under Zanzibar). Each is headed by a Regional Commissioner appointed by the President. Every Regional Commissioner has the duty to supervise the discharge of all the functions and duties of the Government in the Region.

District Administration

Districts are the third level of Central Government administration. They are headed by District Commissioners.

The District Commissioner

Assists the Regional Commissioner within his/ her district. That includes the maintenance of law and order and creating political and administrative environment for the local authority to perform efficiently and effectively.

Local Government Authorities

Local Government Authorities are classified into two categories: Urban and Rural Authorities. Urban Authorities are responsible for the administration and development of urban areas. These range from townships, municipalities and cities. Rural Authorities form the second category and these are commonly known as District Councils. In any such categories.

Local Government Authorities are mandated to play two main functions in their respective areas of jurisdiction. These are administration, law and order; and economic and development planning. Currently there are 164 Local Government Councils.

The Tanzania Public Service

The public service of the United Republic of Tanzania includes all full time, non military personnel working for the Government. It therefore constitutes of the following:

- i. The Political Service
- ii. The Civil Service
- iii. The Operational Service
- iv. The Local Government Service
- v. The Health Service
- vi. The Teachers Service
- vii. The Police, Prisons and Immigration Service
- viii. The Executive Agency and other Public Institutions Services
- ix. The judiciary Service
- x. Parliamentary Commission service

The Chief Executive Officer of the Tanzania Public Service is the Chief Secretary who is appointed by the President. The Chief Secretary is the head of the Public Service and the Secretary to the Cabinet

Public Institutions

Public Corporations are established by the statute or acts of the parliament in pursuance of the government policy. In accordance with the Public Corporations Act Cap.257 R.E. 2002 there are non commercial and commercial institutions. The president may by order publish in the Gazette for establishment of a public institution for the function or purpose which he may specify in the order.

The Parliament

The Parliament of the United Republic of Tanzania is the Supreme Legislature of the country. It derives its mandate and functions from the Constitution of the United Republic of Tanzania of 1977, the laws of Tanzania and its own rules of procedures. It consists of two parts: The President and the National Assembly.

The President as one part of Parliament exercises authority vested in him by the constitution in so far as his assent of the law is a necessary aspect in the completion of the enactment process.

The National Assembly is the principal representative organ of the United Republic and has authority on behalf of the people to oversee and advise the Government of the United Republic of Tanzania.

The National Assembly performs the following functions:

- (i) To put any question to any Minister concerning public affairs in the United Republic which are within his /her responsibility.
- (ii) To debate on the performance of each Ministry during the annual budget session of the National Assembly.

SN.	Members of Parliament	Total Number
1.	Members elected from the same number of constituencies	264
2.	Special seats women members	113
3.	Members elected by the Zanzibar House of Representatives	5
4.	Attorney General.	1
5.	Members appointed by the President.	6
Grand Total		389

- (iii) To deliberate upon and authorize any long or short term plan which is intended to be implemented in the United Republic and to enact law to regulate the implementation of that plan;
 - (iv) To enact legislation where implementation requires legislation and
 - (v) To deliberate upon and ratify all treaties and agreements to which the United Republic is party to and the provisions of which require ratification.
- In accordance with Article 68 of the Constitution of the United Republic of Tanzania (1997), the National Assembly consists of the following categories of Members:-
- (i) Members elected to represent constituencies
 - (ii) Women Members whose number shall increase progressively starting with thirty percent of the members named in sub-para-graphs (a), (c), (e) and (f) of Article 66 with qualities / qualifications given in Article 67 of the constitution, to be elected by the Political Parties that are represented in the National Assembly in terms of Article 78 of the constitution and on the basis of proportional representation amongst those Parties.
 - (iii) Five members elected by the Zanzibar House of Representatives from among its Members;
 - (iv) The Attorney General; and
 - (v) Not more than ten Members appointed by the President:-

Njombe, Tanzania



Tanzania National Flag



Tanzania National Anthem

Mungu Ibariki Afrika, (God Bless Africa)
 Wabariki Viongozi Wake, (bless her leaders)
 Hekima, Umoja na Amani (wisdom, unity and peace)
 Hizi ni Ngao Zetu, (these are our shields)
 Afrika na Watu Wake. (Africa and her people)

Chorus
 Ibariki, Afrika, (Bless, Africa)
 Ibariki, Afrika, (Bless, Africa)
 Tubariki, Watoto wa Afrika, (Bless, Children of Africa)

Mungu Ibariki Tanzania, (God Bless Tanzania)
 Dumisha Uhuru na Umoja, (sustain independence
 and unity)
 Wake kwa Waume na Watoto, (Women, Men and
 Children)
 Mungu, Ibariki, (God, Bless,)
 Tanzania na Watu Wake (Tanzania and her people)

Chorus
 Ibariki, Tanzania, (Bless, Tanzania)
 Ibariki, Tanzania, (Bless, Tanzania)
 Tubariki, Watoto wa Tanzania (Bless, Children of
 Tanzania)

Official Public Holidays in Tanzania

01st January	New Year's Day
12th January	Zanzibar Revolution Day (Anniversary of the 1964 overthrow of the Sultan of Zanzibar)
7th April	Karume Day (Commemoration of the assassination of Vice President Sheikh Abeid Karume)
26th April	Union Day (Commemoration of the unification of Zanzibar and Tanganyika into the United Republic of Tanzania, in 1964)
1st May	Labour Day
7th July	Saba Saba Day (A day to mark the Dar es Salaam International Trade Fair)
8th August	Nane Nane (Farmer's) Day
14th October	Mwalimu Nyerere Day (Commemoration of the Father of Nation Julius Kambarage Nyerere)
9th December	Independence Day
25th December	Christmas Day
26th December	Boxing Day

Maulid Day / Eid El Fitr / Eid El Haj
 Islamic holidays change from year to year depending on the sighting of the new moon.

Good Friday / Easter Sunday / Easter Monday
 Christian holidays that changes each year according to the calendar

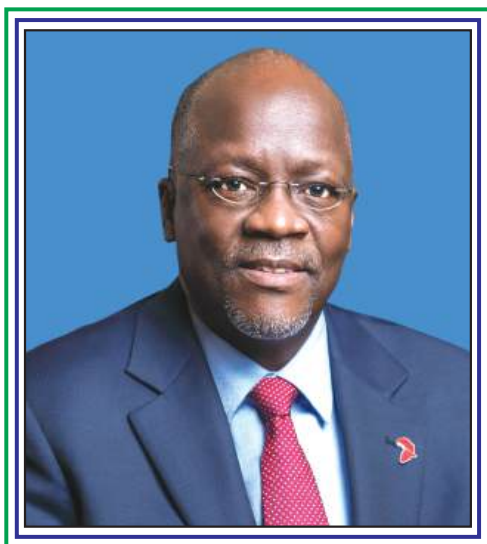
Mwanza Town, (Tanzania)



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National Park, Tanzania



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The Father of the Nation Mwalimu Julius Nyerere with Children



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The Parliament 2016 - 2020



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53	Hon. CAN.RTD Ali Khamis Masoud	Mfenesini	Constituent Member	CCM	+255 715 412 233

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54	Hon. Capt. (Mst). George H. Mkuchika	Newala Mjini	Constituent Member	CCM	+255 713 245 300
55	Hon. Catherine Valentine Magige	Special Seats	Special Seats	CCM	+255 754 440 444
56	Hon. Cecil David Mwambe	Ndanda	Constituent Member	CHADEMA	+255 754 364 730
57	Hon. Cecilia Daniel Parezzo	Special Seats	Special Seats	CHADEMA	+255 784 475 752
58	Hon. Charles John Mwijage	Muleba Kaskazini	Constituent Member	CCM	+255 787 335 454
59	Hon. Charles Muhangwa Kitwanga	Misungwi	Constituent Member	CCM	+255 754 787 918
60	Hon. Conchesta Leonce Rwamlaza	Special Seats	Special Seats	CHADEMA	+255 754 071 376
61	Hon. Constantine John Kanyasu	Geita Mjini	Constituent Member	CCM	+255 767 643 322
62	Hon. Cosato David Chumi	Mafinga Mjini	Constituent Member	CCM	+255 784 272 411
63	Hon. Daimu Iddi Mpakate	Tunduru Kusini	Constituent Member	CCM	+255 783 500 200
64	Hon. Daniel Edward Mtuka	Manyoni Mashariki	Constituent Member	CCM	+255 767 227 257
65	Hon. Daniel N. Nsanzugwako	Kasulu Mjini	Constituent Member	CCM	+255 754 071 015
66	Hon. David Ernest Silinde	Momba	Constituent Member	CHADEMA	+255 767 985 444
67	Hon. Deo Kasenyenda Sanga	Makambako	Constituent Member	CCM	+255 754 565 678
68	Hon. Deogratias Francis Ngalawa	Ludewa	Constituent Member	CCM	+255 762 241 124
69	Hon. Desderius John Mipata	Nkasi Kusini	Constituent Member	CCM	+255 757 730 080
70	Hon. Devotha Methew Minja	Special Seats	Special Seats	CHADEMA	+255 713 695 917
71	Hon. Doto Mashaka Biteko	Bukombe	Constituent Member	CCM	+255 786 802 523
72	Hon. Dr. Abdallah Saleh Possi	Nominated	Nominated	CCM	+255 675 783 848
73	Hon. Dr. Ally Yusuf Suleiman	Mgogoni	Constituent Member	CUF	+255
74	Hon. Dr. Ashatu Kachwamba Kijaji	Kondoa	Constituent Member	CCM	+255 789 415 954
75	Hon. Dr. Charles John Tizeba	Buchosa	Constituent Member	CCM	+255 766 603 141
76	Hon. Dr. Christine G. Ishengoma	Special Seats	Special Seats	CCM	+255 754 337 770
77	Hon. Dr. Dalaly Peter Kafumu	Igunga	Constituent Member	CCM	+255 689 648 800
78	Hon. Dr. David Mathayo David	Same Magharibi	Constituent Member	CCM	+255 752 222 220
79	Hon. Dr. Elly Marko Macha	Special Seats	Constituent Member	CHADEMA	+255 754 892 174
80	Hon. Dr. Faustine E. Ndugulile	Kigamboni	Constituent Member	CCM	+255 762 241 124
81	Hon. Dr. Godwin Oloyce Mollel	Siha	Constituent Member	CHADEMA	+255 764 59 4078

SN.	Name	Constituency	Member Type	Party	TEL: NO.
82	Hon. Dr. Haji Hussein Mponda	Malinyi	Constituent Member	CCM	+255 783 003 635
83	Hon. Dr. Hamisi A. Kigwangalla	Nzega Vijijini	Constituent Member	CCM	+255 782 636 963
84	Hon. Dr. Harrison G. Mwakyembe	Kyela	Constituent Member	CCM	+255 788 812 207
85	Hon. Dr. Hussein Ali Mwinyi	Kwahani	Constituent Member	CCM	+255 754 995 555
86	Hon. Dr. Immaculate S. Semesi	Special Seats	Special Seats	CHADEMA	+255 766 619 284
87	Hon. Dr. Jasmine Tiisekwa Bunga	Vyuo Vikuu	Special Seats	CCM	+255 755 970 711
88	Hon. Dr. Mary M. Mwanjelwa	Mbeya Mjini	Special Seats	CCM	+255 787 032 800
89	Hon. Dr. Mary Michael Nagu	Hanang	Constituent Member	CCM	+255 784 773 636
90	Hon. Dr. Philip Isdor Mpango	Nominated	Nominated	CCM	+255 787 570 714
91	Hon. Dr. Pudenciana W. Kikwembe	Kavuu	Constituent Member	CCM	+255 759 457 879
92	Hon. Dr. Raphael M. Chegeni	Busega	Constituent Member	CCM	+255 782 886 644
93	Hon. Dr. Shukuru J. Kawambwa	Bagamoyo	Constituent Member	CCM	+255 759 457 879
94	Hon. Dr. Susan Alphonce Kolimba	Special Seats	Special Seats	CCM	+255 758 316 588
95	Hon. Dr. Tulia Jackson Mwansasu	Nominated	Nominated	CCM	+255 784 763 144
96	Hon. Dr. Augustine Philip Mahiga	Iringa Mjini	Nominated	CCM	+255 654 164 280
97	Hon. Dr. Medard Matogolo Kalemani	Chato	Constituent Member	CCM	+255 754 562 366
98	Hon. Dua William Nkurua	Nanyumbu	Constituent Member	CCM	+255 784 925 094
99	Hon. Dunstan Luka Kitandula	Mkinga	Constituent Member	CCM	+255 713 610 340
100	Hon. Edward Franz Mwalongo	Njombe Mjini	Constituent Member	CCM	+255 755 065 511
101	Hon. Edwin Mgante Sannda	Kondoa Mjini	Constituent Member	CCM	+255 784 700 612
102	Hon. Elias John Kwandikwa	Ushetu	Constituent Member	CCM	+255 684 000 856
103	Hon. Elibariki Emmanuel Kingu	Singida Magharibi	Constituent Member	CCM	+255
104	Hon. Emmanuel A. Mwakasaka	Tabora Mjini	Constituent Member	CCM	+255 753 444 444
105	Hon. Emmanuel Papian John	Kiteto	Constituent Member	CCM	+255 784 604 153
106	Hon. Eng. Atashasta Justus Ndiitiye	Muhambwe	Constituent Member	CCM	+255 713 304 395
107	Hon. Eng. Edwin A. Ngonyani	Namtumbo	Constituent Member	CCM	+255 754 466 108
108	Hon. Eng. Gerson Hosea Lwenge	Wanging'ombe	Constituent Member	CCM	+255 754 410 363
109	Hon. Eng. Hamad Yussuf Masauni	Kikwajuni	Constituent Member	CCM	+255 787 555 099

SN.	Name	Constituency	Member Type	Party	TEL: NO.
110	Hon. Eng. Isack Aloyce Kamwelwe	Katavi	Constituent Member	CCM	+255 767 605 551
111	Hon. Eng. Joel Makanyaga Mwaka	Chilonwa	Constituent Member	CCM	+255 766 925 816
112	Hon. Eng. Ramo Matala Makani	Tunduru Kaskazini	Constituent Member	CCM	+255 784 349 994
113	Hon. Eng. Stella Martin Manyanya	Nyasa	Constituent Member	CCM	+255 787 050 050
114	Hon. Ester Alexander Mahawe	Special Seats	Special Seats	CCM	+255 784 373 958
115	Hon. Ester Amos Bulaya	Bunda Mjini	Constituent Member	CHADEMA	+255 767 418 501
116	Hon. Ester Michael Mmasi	Special Seats	Special Seats	CCM	+255 715 538 708
117	Hon. Esther Lukago Midimu	Special Seats	Special Seats	CCM	+255 764 501 176
118	Hon. Esther Nicholus Matiko	Tarime Mjini	Constituent Member	CHADEMA	+255 759 865 786
119	Hon. Ezekiel Magolyo Maige	Msalala	Constituent Member	CCM	+255 754 779 907
120	Hon. Faida Mohammed Bakar	Special Seats	Special Seats	CCM	+255 715 727 282
121	Hon. Fakharia Shomar Khamis	Special Seats	Special Seats	CCM	+255 655 418 699
122	Hon. Fatma Hassan Toufiq	Special Seats	Special Seats	CCM	+255 715 786 371
123	Hon. Felister Aloyce Bura	Special Seats	Constituent Member	CCM	+255 754 033 426
124	Hon. Platei Gregory Massay	Mbulu Vijijini	Constituent Member	CCM	+255 767 695 492
125	Hon. Frank George Mwakajoka	Tunduma	Constituent Member	CHADEMA	+255 768 846 386
126	Hon. Freeman Aikaeli Mbowe	Hai	Constituent Member	CHADEMA	+255 784 779 944
127	Hon. George B. Simbachawene	Kibakwe	Constituent Member	CCM	+255 763 770 831
128	Hon. George Malima Lubeleje	Mpwapwa	Constituent Member	CCM	+255 784 609 205
129	Hon. George Mcheche Masaju	Non	Attorney General	Ex-Officio	+255
130	Hon. Gibson Blasius Meiseyeki	Arumeru-Magharibi	Constituent Member	CHADEMA	+255 784 448 813
131	Hon. Gimbi Dotto Masaba	Special Seats	Special Seats	CCM	+255 753 617 646
132	Hon. Godbless Jonathan Lema	Arusha Mjini	Constituent Member	CHADEMA	+ 255 773 104 576
133	Hon. Godfrey William Mjimwa	Kalenga	Constituent Member	CCM	+255 759 693 255
134	Hon. Goodluck A. Mlinga	Ulanga	Constituent Member	CCM	+255
135	Hon. Grace Sindato Kiwelu	Special Seats	Special Seats	CHADEMA	+255
136	Hon. Grace Victor Tendega	Special Seats	Special Seats	CHADEMA	+255 784 509 176
137	Hon. Hafidh Ali Tahir	Dimani	Constituent Member	CCM	+255 766 066 666

SN.	Name	Constituency	Member Type	Party	TEL: NO.
138	Hon. Haji Ameir Haji	Makunduchi	Constituent Member	CCM	+2557 846 09 205
139	Hon. Haji Khatib Kai	Micheweni	Constituent Member	CUF	+255 778 404 242
140	Hon. Halima Abdallah Bulembo	Special Seats	Special Seats	CCM	+255 753 829 062
141	Hon. Halima Ali Mohammed	Special Seats	Special Seats	CUF	+255 773 335 990
142	Hon. Halima James Mdee	Kawe	Constituent Member	CHADEMA	+255 783 345 598
143	Hon. Hamadi Salim Maalim	Kojani	Constituent Member	CUF	+255 777 478 256
144	Hon. Hamida Mohamedi Abdallah	Special Seats	Special Seats	CCM	+255 682 597 411
145	Hon. Hamidu Hassan Bobali	Mchinga	Constituent Member	CUF	+255
146	Hon. Hamoud Abuu Jumaa	Kibaha Vijijini	Constituent Member	CCM	+255 7152 87 182
147	Hon. Haroon Mulla Pirmohamed	Mbarali	Constituent Member	CCM	+255 784 727 555
148	Hon. Hasna Sudi Katunda Mwilima	Kigoma Kusini	Constituent Member	CCM	+255 784 662 037
149	Hon. Hassan Elias Masala	Nachingwea	Constituent Member	CCM	+255 713 516 566
150	Hon. Hassan Selemani Kaunje	Lindi Mjini	Constituent Member	CCM	+255 652667 444
151	Hon. Hassanali Mohamedali Ibrahim	Kiembesamaki	Constituent Member	CCM	+255
152	Hon. Hawa Abdulrahiman Ghasia	Mtwara Vijijini	Constituent Member	CCM	+255 782 110 088
153	Hon. Hawa Mchafu Chakoma	Special Seats	Special Seats	CCM	+255 784 714 673
154	Hon. Hawa Subira Mwaifunga	Special Seats	Special Seats	CHADEMA	+255 715 185 135
155	Hon. Hussein Ibrahim Makungu	House of Representatives	Member from House of Representative	CCM	+255 777410 208
156	Hon. Hussein Mohamed Bashe	Nzega Mjini	Constituent Member	CCM	+255 762 138 204
157	Hon. Hussein Nassor Amar	Nyang'hwale	Constituent Member	CCM	+255 784 270 578
158	Hon. Ignas Aloyce Malocha	Kwela	Constituent Member	CCM	+255 754 404 097
159	Hon. Innocent Lugha Bashungwa	Karagwe	Constituent Member	CCM	+255 687 840 591
160	Hon. Innocent Sebba Bilakwate	Kyerwa	Constituent Member	CCM	+255 754 275 748
161	Hon. Issaay Zacharia Paulo	Mbulu Mjini	Constituent Member	CCM	+255 784 712 312
162	Hon. Jacqueline K. Ngonyani (Msongozi)	Special Seats	Special Seats	CCM	+255 755 513 204
163	Hon. Jaffar Sanya Jussa	Paje	Constituent Member	CCM	+255 774 750 650
164	Hon. Jaku Hashim Ayoub	House of Representatives	Member from House of Representative	CCM	+255 777 413 413

SN.	Name	Constituency	Member Type	Party	TEL: NO.
165	Hon. Jamal Kassim Ali	Magomeni	Constituent Member	CCM	+255 777 574 730
166	Hon. James Francis Mbatia	Vunjo	Constituent Member	NCCR-Mageuzi	+255 754 318 812
167	Hon. James Kinyasi Millya	Simanjoro	Constituent Member	CHADEMA	+255 754 840 004
168	Hon. Janet Zebedayo Mbene	Ileje	Constituent Member	CCM	+255 755 067 594
169	Hon. January Yusuf Makamba	Bumbuli	Constituent Member	CCM	+255 767 783 996
170	Hon. Japhet Ngailonga Hasunga	Vwawa	Constituent Member	CCM	+255 754 292 686
171	Hon. Jasson Samson Rweikiza	Bukoba Vijijini	Constituent Member	CCM	+255 754 282 583
172	Hon. Jenista Joackim Mhagama	Peramiho	Constituent Member	CCM	+255 754 374 697
173	Hon. Jerome Dismas Bwanausi	Lulindi	Constituent Member	CCM	+255 755 067 594
174	Hon. Jesca David Kishoa	Special Seats	Special Seats	CHADEMA	+255 718 362 604
175	Hon. Jesca David Kishoa	Special Seats	Special Seats	CHADEMA	+255 718 362 604
176	Hon. Jitu Vrajjal Soni	Babati Vijijini	Constituent Member	CCM	+255 754 424 474
177	Hon. Job Justino Ndugai	Kongwa	Constituent Member	CCM	+255 762 605 951
178	Hon. John John Mnyika	Kibamba	Constituent Member	CHADEMA	+255 784 222 222
179	Hon. John Peter Kadutu	Ulyankulu	Constituent Member	CCM	+255 754 646 707
180	Hon. John Wegesa Heche	Tarime Vijijini	Constituent Member	CHADEMA	+255 786 261 668
181	Hon. Joram Ismael Hongoli	Lupembe	Constituent Member	CCM	+255 757 009 818
182	Hon. Joseph George Kakunda	Sikonge	Constituent Member	CCM	+255 758 436 565
183	Hon. Joseph Kasheku Musukuma	Geita	Constituent Member	CCM	+255 784 141 000
184	Hon. Joseph Kizito Mhagama	Madaba	Constituent Member	CCM	+255 767 132 139
185	Hon. Joseph Leonard Haule	Mikumi	Constituent Member	CHADEMA	+255 784 919 192
186	Hon. Joseph Michael Mkundi	Ukerewe	Constituent Member	CHADEMA	+255 786 138 372
187	Hon. Joseph Osmund Mbilinyi	Mbeya Mjini	Constituent Member	CHADEMA	+255 769 464 602
188	Hon. Joseph Roman Selasini	Rombo	Constituent Member	CHADEMA	+255 754 580 201
189	Hon. Josephat Sinkamba Kandege	Kalambo	Constituent Member	CCM	+255 754 271 944
190	Hon. Josephine J. Genzabuke	Special Seats	Constituent Member	CCM	+255 755 861 930
191	Hon. Josephine Tabitha Chagula	Special Seats	Special Seats	CCM	+255 763 693 920
192	Hon. Joshua Samwel Nassari	Arumeru-Mashariki	Constituent Member	CHADEMA	+255 767 225 758

SN.	Name	Constituency	Member Type	Party	TEL: NO.
193	Hon. Joyce Bitta Sokombi	Special Seats	Special Seats	CHADEMA	+255 784 509 511
194	Hon. Joyce John Mukya	Special Seats	Special Seats	CHADEMA	+255 786 008 400
195	Hon. Juliana Daniel Shonza	Special Seats	Constituent Member	CCM	+255 714 669 850
196	Hon. Julius Kalanga Laizer	Monduli	Constituent Member	CHADEMA	+255 784 153 030
197	Hon. Juma Hamad Omar	Ole	Constituent Member	CUF	+255 777 420 870
198	Hon. Juma Kombo Hamad	Wingwi	Constituent Member	CUF	+255 777 429 664
199	Hon. Juma Othman Hija	Tumbatu	Constituent Member	CCM	+255 777 488 744
200	Hon. Juma Selemani Nkamia	Chemba	Constituent Member	CCM	+255 768 711 707
201	Hon. Jumaa Hamidu Aweso	Pangani	Constituent Member	CCM	+255 718 631 366
202	Hon. Jumanne Kibera Kishimba	Kahama Mjini	Constituent Member	CCM	+255 784 539 067
203	Hon. Kabwe Zuberi Ruyagwa Zitto	Kigoma Mjini	Constituent Member	ACT	+255 767 777 797
204	Hon. Kangi Alphaxard Lugola	Mwibara	Constituent Member	CCM	+255 759 300 805
205	Hon. Kassim Majaliwa Majaliwa	Ruangwa	Constituent Member	CCM	+255
206	HHon. Kasuku Samson Bilago	Buyungu	Constituent Member	CCM	+255 764 163 234
207	Hon. Katani Ahmadi Katani	Tandahimba	Constituent Member	CUF	+255 713 141 499
208	Hon. Kemirembe Rose Julius Lwota	Special Seats	Special Seats	CCM	+255 789 935 954
209	Hon. Khadija Hassan Aboud	Special Seats	Special Seats	CCM	+255 784 969 161
210	Hon. Khadija Nassir Ali	Special Seats	Special Seats	CCM	+255 656 735 155
211	Hon. Khadija Salum Ally Al-Qassmy	Special Seats	Special Seats	CUF	+255 789 935 954
212	Hon. Khalifa Mohammed Issa	Mtambwe	Constituent Member	CUF	+255 777 420 750
213	Hon. Khalifa Salum Suleiman	Tunguu	Constituent Member	CCM	+255 777 411 449
214	Hon. Khamis Ali Vuai	Mkwajuni	Constituent Member	CCM	+255 777 430 357
215	Hon. Khamis Mtumwa Ali	Kiwengwa	Constituent Member	CCM	+255 773 563 508
216	Hon. Khamis Yahya Machano	Chaani	Constituent Member	CCM	+255 777 434 724
217	Hon. Khatib Said Haji	Konde	Constituent Member	CUF	+255 713 887 788
218	Hon. Kiswaga Boniventura Destery	Magu	Constituent Member	CCM	+255 754 464 442
219	Hon. Kiteto Zawadi Koshuma	Special Seats	Special Seats	CCM	+255 752 008 114
220	Hon. Kunti Yusuph Majala	Special Seats	Special Seats	CHADEMA	+255765283725

SN.	Name	Constituency	Member Type	Party	TEL: NO.
221	Hon. Lameck Okambo Airo	Rorya	Constituent Member	CCM	+255 777 444 305
222	Hon. Lathifah Hassan Chande	Special Seats	Special Seats	CHADEMA	+255 758 888 222
223	Hon. Lazaro Samuel Nyalandu	Singida Kaskazini	Constituent Member	CCM	+255 784 273 272
224	Hon. Leah Jeremiah Komanya	Special Seats	Special Seats	CCM	+255 764 310 738
225	Hon. Leonidas Tutubert Gama	Songea Mjini	Constituent Member	CCM	+255 784 337 077
226	Hon. Livingstone Joseph Lusinde	Mtera	Constituent Member	CCM	+255 755 453 327
227	Hon. Lolesia J. Maselle Bukwimba	Busanda	Constituent Member	CCM	+255 713 418 096
228	Hon. Lucia Ursula Michael Mlowe	Special Seats	Special Seats	CHADEMA	+255 752 472 865
229	Hon. Lucy Fidelis Owenya	Special Seats	Constituent Member	CHADEMA	+255 788 067 660
230	Hon. Lucy Simon Magereli	Special Seats	Special Seats	CHADEMA	+255 784 440 485
231	Hon. Lucy Thomas Mayenga	Special Seats	Special Seats	CCM	+255 713 260 926
232	Hon. Luhaga Joelson Mpina	Kisesa	Constituent Member	CCM	+255 759 278 388
233	Hon. Machano Othman Said	House of Representatives	Member from House of Representative	CCM	+255
234	Hon. Maftaha Abdallah Nachuma	Mtwara Mjini	Constituent Member	CUF	+255 654 493 849
235	Hon. Magdalena Hamis Sakaya	Kaliua	Constituent Member	CUF	+255 754 820 798
236	Hon. Mahmoud Hassan Mgmwa	Mufindi Kaskazini	Constituent Member	CCM	+255 716 338 866
237	Hon. Maida Hamad Abdallah	Special Seats	Special Seats	CCM	+255 716 955 024
238	Hon. Makame Kassim Makame	Mwera	Constituent Member	CCM	+255 777 802 265
239	Hon. Makame Mashaka Fom	Kijini	Constituent Member	CCM	+255 777 706 034
240	Hon. Mansoor Shanif Hirani	Kwimba	Constituent Member	CCM	+255 282 500 950
241	Hon. Margaret Simwanza Sitta	Urambo	Constituent Member	CCM	+255 787 095 656
242	Hon. Maria Ndilla Kangoye	Special Seats	Special Seats	CCM	+255 718 099 019
243	Hon. Mariamu Ditopile Mzuzuri	Ilala	Special Seats	CCM	+255 717 560 700
244	Hon. Mariamu Nassoro Kisangi	Special Seats	Constituent Member	CCM	+255 787 712 234
245	Hon. Martha Jachi Umbulla	Special Seats	Special Seats	CCM	+255 784 815 090
246	Hon. Martha Moses Mlata	Special Seats	Special Seats	CCM	+255 754 535 611
247	Hon. Martin A. Mtonda Msuha	Mbinga Vijijini	Constituent Member	CCM	+255 787 449 004
248	Hon. Marwa Ryoba Chacha	Serengeti	Constituent Member	CHADEMA	+255 783 113 619

SN.	Name	Constituency	Member Type	Party	TEL: NO.
249	Hon. Mary Deo Muro	Special Seats	Special Seats	CHADEMA	+255 715 450 349
250	Hon. Maryam Salum Msabaha	Special Seats	Special Seats	CHADEMA	+255 773 190 207
251	Hon. Mashimba Mashauri Ndaki	Maswa Magharibi	Constituent Member	CCM	+255 782 999 650
252	Hon. Masoud Abdalla Salim	Mtambile	Constituent Member	CUF	+255 773 104 576
253	Hon. Mattar Ali Salum	Shaurimoyo	Constituent Member	CCM	+255 777 433 603
254	Hon. Maulid Said Abdallah Mtulia	Kinondoni	Constituent Member	CUF	+255
255	Hon. Mbaraka Kitwana Dau	Mafia	Constituent Member	CCM	+255 652 277 771
256	Hon. Mbaraka Salim Bawazir	Kilosa	Constituent Member	CCM	+255 714 997 777
257	Hon. Mbarouk Salim Ali	Wete	Constituent Member	CUF	+255 773 421 694
258	Hon. Mboni Mohamed Mhita	Handeni Vijijini	Constituent Member	CCM	+255 714 990 000
259	Hon. Rev. Peter Simon Msigwa	Iringa Mjini	Constituent Member	CHADEMA	+255 754 360 996
260	Hon. Mendard Lutengano Kigola	Mufindi Kusini	Constituent Member	CCM	+255 755 029 323
261	Hon. Mgeni Jadi Kadika	Special Seats	Special Seats	CUF	+255 777 467 095
262	Hon. Miza Bakari Haji	Special Seats	Special Seats	CUF	+255 773 187 409
263	Hon. Mohamed Juma Khatib	Chonga	Constituent Member	CUF	+255 778 175 984
264	Hon. Mohamed O. Mchengewa	Rufiji	Constituent Member	CCM	+255
265	Hon. Muhammed A. Muhammed	Bumbwini	Constituent Member	CUF	+255 772 474 788
266	Hon. Munde Abdallah Tambwe	Special Seats	Special Seats	CCM	+255 759 808 080
267	Hon. Munira Mustafa Khatib	Special Seats	Special Seats	CCM	+255 776 005 858
268	Hon. Musa Rashid Ntimizi	Igalula	Constituent Member	CCM	+255 754 777 994
269	Hon. Mussa Bakari Mbarouk	Tanga Mjini	Constituent Member	CUF	+255 652 515 788
270	Hon. Mussa Hassan Mussa	Amani	Constituent Member	CCM	+255 716 110 259
271	Hon. Mussa Ramadhani Sima	Singida Mjini	Constituent Member	CCM	+255 784 623 910
272	Hon. Mwanne Ismail Mchemba	Tabora Mjini	Special Seats	CCM	+255 754 467 374
273	Hon. Mwantakaje Haji Juma	Bububu	Constituent Member	CCM	+255 777 438 289
274	Hon. Mwantum Dau Haji	Special Seats	Special Seats	CCM	+255 777 493 515
275	Hon. Mwigulu Lameck N. Madelu	Iramba Magharibi	Constituent Member	CCM	+255 688 008 888
276	Hon. Mwita Mwikabe Waitara	Ukonga	Constituent Member	CHADEMA	+255 767 221 344

SN.	Name	Constituency	Member Type	Party	TEL: NO.
277	Hon. Naghenjwa L. Kaboyoka	Same Mashariki	Constituent Member	CHADEMA	+255 715 036 922
278	Hon. Najma Murtaza Giga	Special Seats	Special Seats	CCM	+255 715 316 636
279	Hon. Nape Moses Nnauye	Mtama	Constituent Member	CCM	+255 684 070 581
280	Hon. Nassor Suleiman Omar	Ziwani	Constituent Member	CUF	+255 777 419 569
281	Hon. Neema William Mgaya	Special Seats	Special Seats	CCM	+255 715 626 262
282	Hon. Nimrod Elirehemah Mkono	Butiama	Constituent Member	CCM	+255 786 900 000
283	Hon. Njalu Daudi Silanga	Itilima	Constituent Member	CCM	+255 754 282 830
284	Hon. Oliver Daniel Semuguruka	Special Seats	Constituent Member	CCM	+255 767 204 061
285	Hon. Omar Abdallah Kigoda	Handeni Mjini	Constituent Member	CCM	+255
286	Hon. Omari Mohamed Kigua	Kilindi	Constituent Member	CCM	+255 786 511 175
287	Hon. Omary Ahmad Badwel	Bahi	Constituent Member	CCM	+255 685 557 512
288	Hon. Omary Tebweta Mgumba	Morogoro Kusini Mashariki	Constituent Member	CCM	+255 784 302 298
289	Hon. Onesmo Koimerek Nangole	Longido	Constituent Member	CHADEMA	+255 767 385 920
290	Hon. Oran Manase Njeza	Mbeya Vijijini	Constituent Member	CCM	+255 784 332 324
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Dar es Salaam City at Night



Presidents of Zanzibar

The First
President
of Zanzibar
12 Januari
1964 to 7
Aprili 1972



The Late SHEIKH ABEID AMAN KARUME

The Second
President
of Zanzibar
7 April 1972
to 27 January
1984



The Late ABOUD JUMBE MWINYI

The Third
President
of Zanzibar
31 January
1984 to 17
October 1985



H.E AL-HAJJ ALI HASSAN MWINYI

The Fouth
President
of Zanzibar
17 October
1985 to 25
October 1990



The Late SHEIKH IDRISA ABDULWAKIL

The Fifth
President
of Zanzibar
25 October
1990 to 8
November 2000



H.E DR. SALMIN AMOUR JUMA

The Sixth
President
of Zanzibar
8 November
2000 to 3
November 2010



H.E DR. AMAN ABEID AMAN KARUME

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Hon. Zubeir Ali Maulid
Speker House of Representative



Hon. Mgeni Hassan Juma
Deputy Speker House of Representative



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Zanzibar House of Representatives





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13.	Hon. Amb. Amina Salim Ali	MBM / Minister of Trade, Industry and Marketing	Selected by President	CCM	
14.	Hon. Amb. Ali Abeid Karume	MBM / Minister of Construction, Communication and Transportation	Selected by President	CCM	
15.	Hon. Rashid Ali Juma	MBM / Minister of Information, Constituency Tourism, Culture and Sports	Amani	CCM	
16.	Hon. Hamad R. Mohammed	MBM / Minister of Agriculture, Natural Resources, Livestock and Fisheries	Selected by President	ADC	
17.	Hon. Moudline Castico.	MBM / Minister of Empowerment, Adults, Youth, Women and Children	Selected by President	CCM	
18.	Hon. Salama Aboud Talib.	MBM / Minister of Lands, Water, Energy and Environment	Selected by President	CCM	
19.	Hon. Juma Ali Khatib	MBM / Minister Without Portfolio	Selected by President	TADEA	
20.	Hon. Said Soud Said	MBM / Minister Without Portfolio	Selected by President	AFP	

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23.	Hon. Mmanga M. Mjawiri	Deputy Minister of Education and Vocational Training	Mkoani Constituency	CCM	
24.	Hon. Chum Kombo Khamis	Deputy Minister of Information, Tourism, Culture and Sports	Special Seat	CCM	
25.	Hon. Mohamed A. Salum	Deputy Minister of Construction, Communication and Transportation	Malindi Constituency	CCM	
26.	Hon. Lulu Msham Abdalla	Deputy Minister of Agriculture, Natural Resources, Livestock and Fisheries	Special Seat	CCM	
27.	Hon. Juma Makungu Juma	Deputy Minister of Lands, Water, Energy and Environment	Kijini Constituency	CCM	
28.	Hon. Said Hassan Said	Attorney General Selected by President			
29.	Hon. Abdalla Ali Kombo		Mwanakwerekwe Constituency	CCM	
30.	Hon. Abdalla Maulid Diwani		Jang'ombe Constituency		CCM
31.	Hon. Ali Khamis Bakari		Tumbe Constituency	CCM	
32.	Hon. Ali Salum Haji		Kwahani Constituency	CCM	
33.	Hon. Ali Suleiman Ali (Shihata)		Kijitoupele Constituency	CCM	
34.	Hon. Ali Salum Haji		Kwahani Constituency	CCM	
35.	Hon. Amina Iddi Mabrouk		Special Seat	CCM	
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38.	Hon. Bihindi Hamad Khamis		Special Seat	CCM	
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41.	Hon. Hamza Hassan Juma		Shaurimoyo Constituency	CCM	
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49.	Hon. Makame Said Juma		Kojani Constituency	CCM	
50.	Hon. Maryam Thani Juma		Gando Constituency	CCM	
51.	Hon. Masoud A. Masoud		Bububu Constituency	CCM	
52.	Hon. Mihayo Juma N'hunga		Mwera Constituency	CCM	
53.	Hon. Miraji Khamis Mussa		Chumbuni Constituency	CCM	
54.	Hon. Moh'd Mgaza Jecha		Mtambile Constituency	CCM	
55.	Hon. Mohammed Said Mohamed		Mpendae Constituency	CCM	
56.	Hon. Mohamedraza Hassanali Mohamedali		Uzini Constituency	CCM	
57.	Hon. Mtumwa Peya Yussuf		Bumbwini Constituency	CCM	
58.	Hon. Mtumwa Suleiman Makame		Special Seat	CCM	
59.	Hon. Mussa Ali Mussa		Ole Constituency	CCM	
60.	Hon. Mussa Fom Mussa		Kiwani Constituency	CCM	
61.	Hon. Mwanadi Kassim Mussa		Special Seat	CCM	
62.	Hon. Mwantatu Mbaraka Khamis		Special Seat	CCM	
63.	Hon. Dr. Mwinyihaji Makame Mwadini		Dimani Constituency	CCM	
64.	Hon. Nadir Abdul-latif Yussuf Alwardy		Chaanu Constituency	CCM	
65.	Hon. Nassor Salim Ali		Kikwajuni Constituency	CCM	
66.	Hon. Omar Seif Abeid		Konde Constituency	CCM	
67.	Hon. Panya Ali Abdalla		Special Seat	CCM	
68.	Hon. Rashid Makame Shamsi		Magomeni Constituency	CCM	
69.	Hon. Saada Ramadhan Mwendwa		Special Seat	CCM	
70.	Hon. Said Omar Said		Wingwi Constituency	CCM	
71.	Hon. Salha Mohamed Mwinjuma		Special Seat	CCM	
72.	Hon. Salma Mussa Bilali		Special Seat	CCM	

SN.	Name	Member Type	Constituency	Party	TEL: NO.
73.	Hon. Shadya Mohammed Suleiman		Special Seat	CCM	
74.	Hon. Shaib Said Ali		Chonga Constituency	CCM	
75.	Hon. Shamata Shaame Khamis		Micheweni Constituency	CCM	
76.	Hon. Simai Mohamed Said		Tunguu Constituency	CCM	
77.	Hon. Suleiman Makame Ali		Ziwani Constituency	CCM	
78.	Hon. Suleiman Sarahan Said		Chakechake Constituency	CCM	
79.	Hon. Tatu Mohamed Ussi		Special Seat	CCM	
80.	Hon. Ussi Yahya Haji		Mkwajuni Constituency	CCM	
81.	Hon. Viwe Khamis Abdalla		Special Seat	CCM	
82.	Hon. Wanu Hafidh Ameir		Special Seat	CCM	
83.	Hon. Yussuf Hassan Iddi		Fuoni Constituency	CCM	
84.	Hon. Zaina Abdalla Salum		Special Seat	CCM	
85.	Hon. Zulfa Mmaka Omar		Special Seat	CCM	

Iringa, Tanzania



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Hon. Omar Othman Makungu
Chief Justice of Zanzibar

LIST OF JUDGES AND REGISTRARS

1	Hon. Chief Justice Omar O. Makungu	2	Hon. Justice Abraham M. Mwampashi
3	Hon. Justice Abdul-Hakim A. Issa	4	Hon. Justice Mkusa I. Sepetu
5	Hon. Lady Justice Fatma H. Mahmoud	6	Hon. Lady Justice Rabia A. Mohammed
7	Hon. George J. kazi	8	Hon. Yesaya Kayange
9	Hon. Khamis Ramadhan	10	Hon. Haji Omar Haji
11	Hon. Ali Ameir		



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Source: Ministry of foreign affair and East African cooperation

Kalambo Lake Tanganyika



FRIENDS OF TANZANIA SPEAK

Samuel Nujoma Daniel “Shafiishuna” Nuyoma; The prophet of education.

That is moderately a better way of describing the founding father of the Republic of Namibia, Dr Sam Nujoma.

He is well known for being an architect of the liberation struggle to unfetter Namibia from the Apartheid regime of South Africa. He is the founder of SWAPO Party; the party that took a decision to wage an armed struggle against apartheid.

Dr Sam Nujoma physically participated in the war. He headed the struggle until Namibia achieved independence in 1990. Namibians overwhelmingly elected him to become the first President of free Namibia.

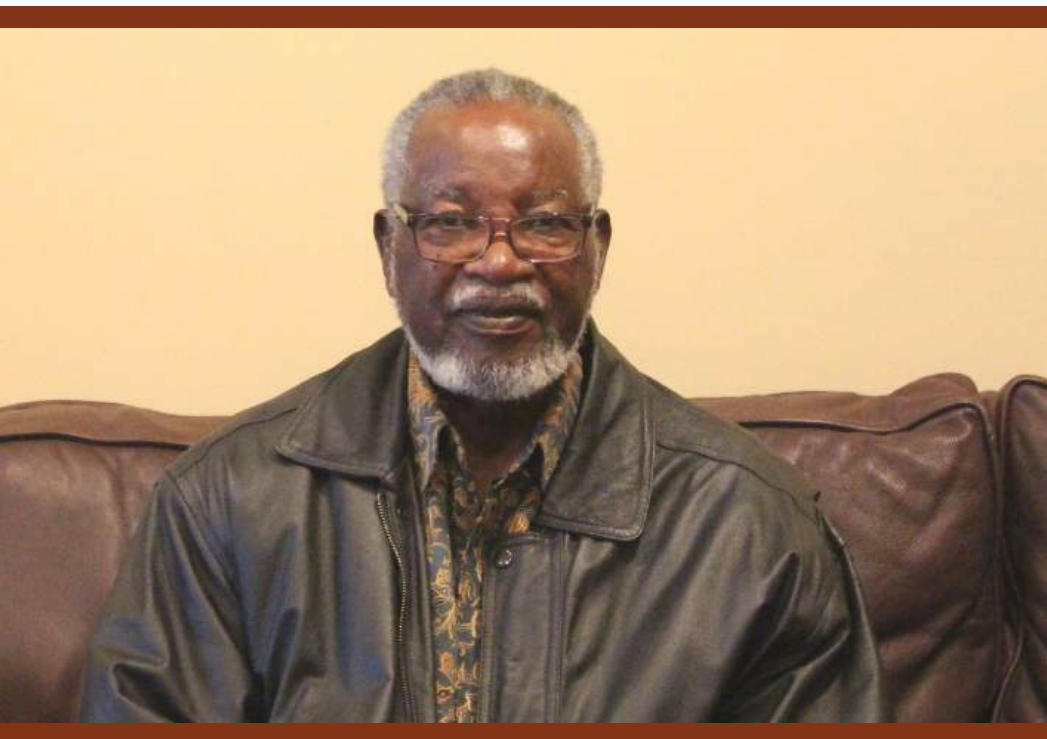
He retired as President of the Nation and was conveyed the title of father of the Nation. After such a hectic struggle, hard work, and leading the country for 15 years, President Nujoma decided to go back to school to study Geology. That move makes him unique and a different leader from the others.

He believes if you have to succeed, you have to invest in Education.

Dr. Sam Nuyoma has scooped many International honor and recognition awards from Lenin peace prize (Russia), Medaglia pontifical (the popes medal, Vatican), Ho chi Minh peace award in (Vietnam), Indira Gandhi Peace Prize (India), Order of Jose Marti (Cuba), Order of the Nation flag (Korea), Order of Liberty (Portugal) and Order of good hope (South Africa), to mention but a few. And above all that, Dr. Sam Nuyom has attained fifteen honorary Doctorates from different Universities around the world.

His Excellency, President Dr Sam Nujoma has a second home in his heart. That second home is Tanzania. He is not only a friend of Tanzania but a person who once upon time travelled around the world as a Tanzanian citizen in the names of Sam Mwakangale.

Who's who Tanzania is grateful to Dr Almas Shikongo of the Department of psychology University of Namibia for travelling from Windhoek to Otavi to conduct this interview for us. Always stay blessed Doctor.



Dr. Armas Shikongo:

Please tell us about your journey to Tanzania?

Dr. Sam Nujoma:

I arrived in Dar-es-Salaam around June 1959. The late Mwalimu Julius Nyerere had just returned from New York where he had gone to petition the United Nations on Independence matters for Tanganyika.

The British had agreed that Tanganyika should proceed with Independence towards the end of 1960 or 1961.

Mwalimu briefed me on how to petition the United Nations since I was also on my way to New York to appeal to the then Committee of South West Africa. President Nyerere briefed and also assisted me. He arranged accommodation for me next to his residence.

First of all, I managed to reach Dar es Salaam without a passport or any kind of travel papers. By that time Tanganyika was still under British protectorate so Mwalimu Nyerere went to the British Governor and told him that I was in Dar-es-Salaam, and the British Governor asked how I had entered the country and Mwalimu's reply was that he didn't know. The British Governor was kind enough and allowed me to stay but advised me to find a way out as I had come in.

Mwalimu Nyerere assisted me to buy an air ticket from Dar-es-Salaam to Ghana via Nairobi and Khartoum, where I stayed for about a week. From Khartoum I flew with Air Lebanon to Lagos then Accra where I attended a Pan Africa conference organized by Nkwame Nkrumah. From Accra, I went to New York to petition before the Committee of South West Africa; a committee of the United Nations which was dealing with decolonization issues.

I stayed in New York for six months, and then in January 1961, I returned to Dar-es-Salaam to establish SWAPO's operational headquarters with the assistance of Mwalimu Nyerere.

In fact, all the freedom fighters from Namibia (the then South West Africa), from South Africa, from Zimbabwe and Zambia were in Tanzania at the time. We all centralized our freedom activities in Dar-es Salaam and Mwalimu Nyerere supported us.

I must say that Mwalimu Nyerere was a far sighted revolutionary leader of our time. He told us that some of us will not get freedom easily and peacefully like they had done in Tanganyika because of the colonial systems in our countries.

For example the Boers such as Malan, Verwoerd really wanted to make Southern Africa a white man's colony; a permanent colony for themselves. President Mwalimu Nyerere later provided for us a training ground at Kongwa, near Dodoma, as our Military Training Camp to prepare ourselves to fight for our liberation. President Nyerere invited the Chinese to train our people and cadres in modern guerilla warfare tactics.

This is how we started training our freedom fighters.

Tanzania was the only country that got its independence peacefully, the rest of us were accommodated there as our base for the liberation struggle, this is the unique role that Mwalimu Nyerere played in the struggle for the liberation of Africa as a whole, particularly Southern Africa.

Dr. Armas Shikongo:

How long have you been in contact with Tanzania; because, one of the questions that is asked here is how come people in Tanzania seem to have so much love for you?

Dr. Sam Nujoma:

I have been in Tanzania since mid 1959, though was in and out. I have been just like a Tanzanian, I acquired the citizenship of Tanzania, my name was Sam Mwakangale, and the name Mwakangale is for an ethnic group in Mbeya, a region in southern Tanzania that borders Zambia.

Dr. Armas Shikongo:

The most common language in Tanzania is Kiswahili. Did you learn some Swahili?

Dr. Sam Nujoma:

Yes, yes, "habari gani", or "unataka wapi", Swahili is a mixture of Bantu languages so I easily learnt Swahili.

Dr. Armas Shikongo:

How did you find and experience the people of Tanzania?

Dr. Sam Nujoma:

I was in and out of Dar-es-Salaam, our capital and I had many friends so I was welcomed well, I was like a half Tanzanian and half Namibian.

Dr. Armas Shikongo:

What was the role of Nyerere and Tanzania in the struggle for pan africanism?

Dr. Sam Nujoma:

President Nyerere was a Pan Africanist, he believed in the unity of Africa and he did everything to ensure that the total liberation of the continent of Africa is achieved, so Tanzania spent more money in assisting the national liberation movements, such as in Zambia, Zimbabwe, Mozambique, Angola as well as Kenya and Uganda that were not independent by that time, but all of them were assisted practically and financially by the Tanganyika Government and when the Organization of African Unity was formed in 1963, Mwalimu offered the Headquarters for the OAU liberation Committee to be based in Dar-es-Salaam and it operated from there and President Nyerere and his Tanzanian Government provided free buildings for them and free accommodation.

There was total commitment on the part of President Nyerere and the Tanzanian Government towards the total liberation of the African Continent. This made Tanzanians treat us as brothers.

Dr. Armas Shikongo:

This is quite important, even for us in Namibia, we need to know about this history for us to know and be informed about it as much as possible, because this connection is critical for us to understand the support and the commitment that different African leaders really gave to our freedom fighting in Namibia. Your Excellency, would you also tell us about SWAPO Tanga Conference?

Dr. Sam Nujoma:

We needed the Tanga conference to organize ourselves. By that time, we in SWAPO were not well organized and so we needed that kind of gathering to prepare ourselves in a more structured way to liberate our country by using armed struggle.

Dr. Armas Shikongo:

Tanga was a place where the Conference was held or the name Tanga came from what?

Dr. Sam Nujoma:

It is a name of a town in Tanzania. In that conference we re-organized SWAPO, we decided that if apartheid regime of South Africa does not grant us freedom and independence, we will launch the armed liberation, so our Secretary of Defense was tasked with responsibility of training SWAPO cadres at Kongwa in Tanzania and this is where we trained our freedom fighters, then later in Egypt and Algeria.

I got from Algeria two PPSH machine guns, two TT- pistols and brought them by plane from Algiers to Cairo, Cairo to Nairobi, to Dar-es-Salaam and from Dar-el-Salaam I took them by road through Zambia across the Zambezi River, Kwando River into Namibia and our freedom fighters took these weapons to Omugulugwoombashe where we launched the armed liberation struggle on 26th August 1966.

Without Tanzania assisting us we would not have probably found the weapons to launch the armed liberation struggle to carry out the liberation struggle continuously without President Nyerere helping us with the training and all the facilities until we achieved our independence.

Dr. Armas Shikongo:

Yes, I remember reading about this part also in your autobiography and recently there is a documentary called the Paths to Freedom, and for me it was moving to see the vision and the commitment especially the first group that came with these weapons, was for me very touching and in fact I showed it to my students and some of the students did not even know about this history and they were so moved and they really wanted more of this history.

Dr. Sam Nujoma:

Yes, our freedom fighters walked from Tanzania, Indian Ocean to the Atlantic Ocean where we launched the armed liberation struggle at Omugulugwoombashe with weapons that I took from Algiers.

Dr. Armas Shikongo:

In Kongwa-Dodoma, there is a graveyard of some of the sons and daughters of Namibia freedom fighters. Now we are asking how Namibia makes sure that Namibians know about these graves and basically keeping in touch, visiting them, honoring them.

Dr. Sam Nujoma:

From time to time we do visit Tanzania and also visit Kongwa, to honour those fallen comrades who are laid to rest there.

Dr. Armas Shikongo:

Okay, is it more like from the Party's side (SWAPO) or the Government's side?

Dr. Sam Nujoma:

Well, normally it is from the Government, especially from our High Commission in Tanzania.

Dr. Armas Shikongo:

What message do you have for the people of Tanzania?

Dr. Sam Nujoma:

I would like to express our profound gratitude and appreciation to the revolutionary thought of Mwalimu Julius Kambarange Nyerere, the first President of Tanzania. We will always remember when he said: "Let us fight for the liberation (of Africa), for nobody will fight for us if we don't fight and liberate ourselves". We remember him, and when we achieved our independence, President Mwalimu Nyerere came to Windhoek and addressed University of Namibia.

Dr. Armas Shikongo:

Yes, I remember, I attended that address it was my first time to see him live and hear him directly speaking, very humorous man, he liked to make jokes.

Dr. Sam Nujoma:

Tanzania played a very vital role for the liberation of the African Continent, without writing the history properly I don't think we do justice to the history of the liberation of the African Continent. In the region of SADC, Congo, the Democratic Republic of Congo achieved independence in June 1960 before Tanzania, but there was confusion at the beginning, the Belgians did not want to leave and they killed Lumumba in that process and that confusion started but President Nyerere made it clear that the African Continent is liberated. And we are grateful to Tanzania for having committed itself to the total liberation of the African Continent.

Dr. Armas Shikongo:

Your Excellency, we are wondering when you will next visit Tanzania. It is like they are missing you a lot.

Dr. Sam Nujoma:

I just visited Tanzania on the 50th Anniversary of the Tanganyika Zanzibar Union in Dar-es-Salaam, but I am looking forward to visiting Tanzania very soon, because I have many friends there. Some of them like Ambassador John Malichera, who was Tanganyika's and later Tanzania's Ambassador to the United Nations.

Dr. Armas Shikongo:

He is still alive?

Dr. Sam Nujoma:

Yes, he is still alive although many of the colleagues have departed, but some of them are still alive. So Tanzania is still my second home in my mind.

Dr. Armas Shikongo:

Yes, I definitely imagined, and can now understand why. Well, anything else you would want to say in addition to what you have already told us? May be some extra words with regard to Tanzania?

Dr. Sam Nujoma:

I just wish that the total achievement of Africa under one government under one flag, will be achieved, that is why here in Namibia we still fly the African flag along the National flag and we sing our National Anthem alongside the African Union's anthem.

Dr. Armas Shikongo:

And for me now, if I can also reflect back home and I am sure 100% certain that it was mainly because of you and your influence that some of these Pan Africanist messages and activities are coming from.

Dr. Armas Shikongo:

You know, you made me curious to find, to want to know how Tanzania got its independence because I do not think I am very well informed about that.

Dr. Sam Nujoma:

Tanzania achieved independence because the British agreed that former Germany colony which became United Nations Trusteeship territory to be prepared towards self-determination; it is when President Nyerere and other politicians in Tanzania, under Tanganyika African National Union demanded the British to give them independence.

Dr. Armas Shikongo:

Did they fight an armed struggle or it was through negotiations?

Dr. Sam Nujoma:

No. it was just political mass mobilization, ooh yes, Nyerere was a very organized political leader, they started with political parties, through Pan Africanism; we learned much from President Nyerere that is why even at our University of Namibia you still find Professor Mwandemele.

Dr. Armas Shikongo:

Now that you have spoken about Prof. Mwandemele, would you please briefly tell us about Professor Mshingeni.

Dr. Sam Nujoma:

Mshingeni is a true pan Africanist, the one who founded the (University of Namibia) UNAM and from time to time, he is still coming to Namibia. He is the brainchild of that University.

Dr. Armas Shikongo with former President Dr. Sam Nujoma of Namibia



INSPIRATIONAL ICONS

"[A] man is developing himself when he grows, or earns, enough to provide decent conditions for himself and his family; he is not being developed if someone gives him these things."
Julius Kambarage Nyerere



Joseph Mfugale

I thank God that I was able to learn to write and count at the standard four level. When my father said he could no longer take me to school, I was very confused and wondered if there was any meaning to life anymore.

Joseph Kusaga

I did not go to this college by a mistake but as a matter of choice because when I was young electronics was everything to me. I was very naughty when it came to playing with electronic gadgets of all kind, and later realised that through electronics I would realise all my dreams.



Margareth M. Chacha

I remember telling myself that while I suffered during my advanced level studies, I would not allow myself to experience similar suffering during compulsory National Service upon completion of Form Six.

Edmund Mkwawa

"A banking career is a very noble career, but it requires a committed, dedicated and an honest person. I see a lot of young men with false ideas that once employed in the banking sector; he or she will steal and be rich."



Simon Sayore

He has a word to the youth of today: "They have to change; they have to work very hard, they have got to understand that this society is composed mostly of youth, the largest segment of the country's population is the youths."



Joseph Mfugale

Who's who Tanzania:
What is your family background?

Joseph Mfugale:

Let me say I am the oldest in my family after losing my brothers who passed away.

I grew up in the Kihanga village, which is nearby the Kiponzelo Village, in Iringa rural district. In that village, there are only subsistent farmers and the people did not have a vision to see beyond that.

I thank God my life has been a struggle and fortunately in 1954, my father granted me an opportunity to go and study. I went to Kanimombe Mission School. The school is just over 20Km away from the Kihanga village, where I grew up.

Having no means of transport, I had to walk to and from School over the weekend. I continued at Kanimombe for four years only until 1959 when I departed.

I did well in class, but unfortunately my father did not have sufficient means for me to continue with school. He therefore asked me to return home, which I did but with great sadness.

Who's who Tanzania:
Can you remember how much was the tuition fee at that time?

Joseph Mfugale:

I cannot remember, how ever it was a very small amount.

For my father who was just a subsistent farmer in the village, who at times even struggled to buy uniform, it was a problem.

Looking at the times we grew up, most of the young people did not go to school.

I thank God that I was able to learn to write and count at the standard four level. When my father said he could no longer take me to school, I was very confused and wondered if there was any meaning to life anymore.

He then told to come back home and be given an acre or two and you can farm. Being a young man with no family, I decided to look for other means of survival. For the first time I made a decision to go to Mufindi, in the Mufindi District at the tea farms.

Who's who Tanzania:

What caused you to go to mufindi, where there people who used to go to the tea farm or where you amongst the first ones to go there or was there an established system where people would go to Mufindi?

Joseph Mfugale:

No, from my village, I went alone, no one ever persuaded me to go there to seek employment.

Who's who Tanzania:

How did you know about Mufindi?

Joseph Mfugale:

I knew there were tea farms in Mufindi. I have a cousin, the son to my uncle, who is also a namesake, Jose, who used to stay at a village very far from ours. I used to hear that he is in Mufindi.

I decided to go and see what he was doing there. You won't believe but I walked on foot all the way from the village to Mufindi, having no bus fare.

I was accompanied by my young brother by the name of Casto. We left our village Kihanga passed through Kiponzelo, which was the first village where there were services such as primary court (mahakama ya mwanzo), hospital and shops.

To us this place was known as a "town". This was 7kms from our village. From Kiponzelo we journeyed for 9kms up to Ifunda and then continued to Usokami and we could no longer continue.

We then went to an elderly man who stayed there, whom we knew from our village. Unfortunately, he was not there at that time. We then entered the house and after sometime his wife came back.

There was a misunderstanding and she chased us out of the house.

We were now stranded. We then went and found shelter at a neighbour's house. The next morning we continued with our journey up until Mufindi.

It was raining and we struggled to find our way until we reached Lugoda factory. I was fortunate to get employed and my brother had to return home.

Who's who Tanzania:

What was the criteria of you being preferred to your brother?

Joseph Mfugale:

It was simply because I was slightly older than him. My cousin then loaned him bus fare which I was to repay at the end of the month.

Who's who Tanzania:

What means of transport was available by then?

Joseph Mfugale:

There were trucks and buses, though buses were not so many.

I worked at Mufindi for a month and a half, when I was told there was no more tea to harvest and thus had to stop after receiving my pay.

Who's who Tanzania:

Can you remember how much was your pay?

Joseph Mfugale:

It was so small, maybe around TZS 200 or 300. I then returned to the village. As you know village life, when you come from work having bought a shirt and short you are seen as a person of a higher class.

I stayed in the village for about 6 months or more with no work but as you know you must go to the farm and work at father's or mother's farm.

We would compete to see who would farm the most compared to others. It was a difficult thing to do.

Who's who Tanzania:*What crops did you grow at that time?***Joseph Mfugale:**

We grew maize solely for food. If money was needed, for example, to get clothing mom would have to make local brew and sell to get money for a shirt.

Who's who Tanzania:*Was there nothing sold at all?***Joseph Mfugale:**

If it happens that the harvest surpassed the home consumption, a bag of maize was sold for approximately TZS 30. For ten bags that was TZS 300.

Having spent much time in the village, I got used to the village life style, such as sitting around the local brew table with fellow men, though I was not taking alcohol. In 1963 I got married at the age of 19 and started a family.

I would go play football having left a wife at home. In comparison to my play mates, I was seen to be the most educated in the village of Kaningombe, where I lived for some time.

In 1964, Bishop Trokke came to the village. He requested that I become a teacher at a pre-primary school in the Ibegesi village which was a bit far from Kaningombe where I was.

I went to visit the school however, I was not able to take the offer as the conditions were not favourable to me. Because I enjoyed to be independent, I went to Idodi. Idodi is an area where the land was very fertile and people had very big farms. If one grew maize, the harvest would be very great.

Who's who Tanzania:*How far was Idodi?:***Joseph Mfugale:**

It was about 10 Kms away from Kaningombe. I went there and cleared the land about 1 acre and planted. I was along with one elderly man who guided me through the planting process. However I had to sleep in the bush and avoid being bitten by snakes.

I remember one particular day when we had set the fire at night to keep animals such as lions and snakes away, we heard a roar of a lion. It was very scary. We had no arrow or gun to protect ourselves. It was very late at night and the man suggested we look for a tree so that we climb.

Fortunately the lion passed far from where we were. The fire we had lit helped us. The outcome was a harvest of about 7 bags which were not enough.

I then decided to leave the maize with the old man under the instruction that he should combine with his harvest and sell altogether. I then left and went back home. The man was faithful enough to send me about TZS 200.

Being a Christian, during holidays, one is expected to buy new clothes for the occasion. When it was time for Easter, I did not even have a trouser.

A friend of mine had to borrow me his to wear. This was my first time to ever wear a trouser. This experience challenged me to really consider how I was going to carry on with life. It was now necessary that I find something to do.

I went to my neighbour who was a carpenter. I told him I was willing to be his assistant so that I learn the skill. I spent a year with him learning. In 1965, I went to Tosamaganga, there was a technical college offering carpentry courses where a brother of mine by the name of Theodeus, was learning.

However they did not take me in for various reasons including age. I stayed with my brother for 2 months and because I had acquired some carpentry skills before, I continued practicing.

Having realized that I was not receiving the treatment I deserved at Tosamaganga, I decided it was better to die poor in the village than to continue there.

Therefore after 2 months, I went back to my neighbour in the village where I had learned carpentry. I borrowed his equipment, found an axe and set up my own workshop just nearby his.

Who's who Tanzania:*So where did you really learn carpentry?***Joseph Mfugale:**

I did not have official training apart from the time I spent as an assistant at my neighbour's workshop and the 2 months stint at Tosamaganga with my brother. Fortunately my mother who loved me so much decided to sell a bull to help me. The money from the sold of bull I used to buy a saw, just one.

As I did not have the capital to buy wood, I had to go to the forest to search for dry tree logs. I would then have to carry them on my head back to the village which was a distance of about 10kms. There was no polish during that time, therefore I would use cooking oil to make the furniture shine.

The first furniture I made was an office chair. I made the first 3 chairs and took them to Mr Mnoga Pawamu who owned the shops in Kiponzelo.

He liked the chairs and bought them for TZS 100. Other furniture that I made and sold to him included tables, windows and doors.

In 1967, I received a contract to make doors and windows for the warehouse that belonged to Usavila Farmer's Cooperative Society. The contract value was TZS 800.

This contract was granted by the Chairman of the society, Mr Paulo Kiwuyo, who was impressed with my work after visiting Mr Mnoga Pawamu residence in Kiponzelo. I was then required to go to the forest to search for and prepare dry tree logs.

These had to be taken all the way to the warehouse which was about 15kms. Later on I engaged an assistant by the name of Clemence Mwanyenza who helped me to speed up the work. I was able to complete this work within the same year.

Who's who Tanzania:*What did you do with the money?***Joseph Mfugale:**

After being paid the TZS 800, I stopped the carpentry business and went back to my village in Kihanga and instead opened a retail shop.

This was through the support of my brother in law, who introduced to an Indian businessman in Iringa town.

I liked the retail shop business as it had a good status in those days.

I mostly sold clothing of a kaniki type. Hence my shop was well known as "Kaniki shop". From the opening of the business I ran out of stock after 3 days and thus had to run to town to buy more stock.

This business brought about many blessings to me. However, it was not an easy business venture either, especially when it came to transportation of goods from Iringa town to the Kihanga Village.

Transport was only available from Iringa town to Ifunda. From Ifunda I used a bicycle up to Kiponzelo and from there I had to carry the goods on my head for about 6 kms until Kihanga.

In 1968, I was granted a contract to supply 10 bags of maize to the Kiponzelo Primary School. If received about TZS 300 from this contract. With this money I bought a bicycle.

At that time having a bicycle, you were considered to be rich. With the bicycle I would carry the bicycle from the village to Kiponzelo and ride from there to Iringa town. After sometime I had build a good relationship with the Indian businessman.

I learned that one very important aspect in order to succeed is to be faithful. For if you are faithful you are bound to succeed and if otherwise you will not reach anywhere.

Due to the trust I had built, they started giving me merchandise on credit.

In 1969 due to the transportation problems, I relocated my business from Kihanga to Welu village. At Welu there was good transportation network to Kiponzelo and very few shops.

Therefore in general life was good in Welu as my business was successful. This enabled me to build my house, which still stands to this day. In this house, I was able to set up a much bigger shop and did tailoring of clothes as well.

In late 1974, I bought a plot in the Kijiweni suburb in Iringa at a cost of TZS 5,000. A year later I sold the plot for TZS 10,000 after receiving an offer to buy a house in the Uhindini suburb, Jamaat Street also in Iringa for TZS 30,000. The proceeds from the sale of the plot was used as a deposit for the house.



The remaining balance was paid off in instalments of TZS 7,000. The house had 2 shops in front and could also be extended to a storey house. I took over one of the shops and set up my own shop. Therefore I now had 2 shops, in Welu and in Iringa town.

By the end of 1975 half of my business in Welu had been moved to my house in Iringa town. By that time I was running a business of selling shoes and clothes. I was buying the clothes from the regional RTC office. Later I was able to move all business from Welu and also constructed an additional floor to my house which is used as family residence till today.

As it is in life, things will not always work out as planned. One of the problems I encountered which threatened my clothing business was the Socialism policy in 1975. This policy required that the shops that were operated under socialism policy be given a priority in getting goods before shops owned by private individuals. This led to the closure of my shop in Iringa.

From there I ventured into the transportation business whereby by the end of 1978 I bought a Scania truck. This was made possible through the money I had made from the shop and a loan from Karadha Company Limited. In order to have reliable transportation business, I joined the Kwacha Transport Association and paid membership fee of TZS 4,000.

The transportation business was good to the extent that in 1979 I was able to buy a second Scania Truck through Karadha Company Limited and also enlisted this truck in Kwacha Transport Association. These trucks operated mainly in Mwanza, Iringa, Mbeya and Dar es Salaam.

In 1979 during the war between Tanzania and Uganda, there was an order from the government of Tanzania for all cars and trucks to be enlisted for the purpose of transporting food and other necessities for the Tanzanian soldiers who were involved in the war in Kagera.

Therefore both my trucks were taken to Uganda for this purpose. I thank God that Tanzania emerged the Victor in this war and both my trucks were safely returned to me and continued with business.

In 1981 I bought a Scania bus, also through Karadha Company Limited. This bus became very famous in the

areas of Iringa, Mbeya and Songea commonly known as Kwacha TZ 59500.

In the same year I moved to Dar es Salaam and bought a plot in Masaki and started construction of my house. In 1983, following completion of my house, I was able to move in and started life in Dar es Salaam.

The purpose of moving to Dar es Salaam was to see how I could expand my business considering the size of the city and its population.

After sometime the government paid me TZS 300,000 as the last payment for the use my trucks during the war. I used the money received to buy a plot where Peacock Hotel stands today.

The idea to build a hotel came about from my stay at Mwananchi Guest House. This was the guest I stayed in during my visits to Dar es Salaam. In my view the hotel business was much easier to manage than a transportation business.

Who's who Tanzania:

Why did you decide to locate your business in Dar es Salaam?

Joseph Mfugale:

Dar es Salaam was the centre of business with many opportunities compared to other regions. Building a hotel requires a significant investment.

Who's who Tanzania:

How did you raise the required capital to do so:?

Joseph Mfugale:

Well, I did not have all the capital upfront to build.

I would therefore use the money I collected from the transportation business.

Construction progressed at a slow pace as the trucks and bus were worn out and thus no longer generating as much income as before. In 1986, I took a loan from National Bank of Commerce Ltd of TZS 30m.

The loan was secured by title deed of the land where the hotel was being constructed. However, the loaned amount was not sufficient to complete the construction of the hotel.

By this time the hotel had reached the 3rd floor. With all this achievement, I reached a stage where I had completely run out of money to continue with the hotel construction. It is said in Swahili, "kimfaacho mtu chake", meaning that which you have is what will help you. Likewise, I decided to sell my family house in Masaki.

Actually before selling the house, I was able to get someone to rent the house. Hence I relocated the family back to Iringa and rented the house.

From the rentals earned, I was able to buy a plot in Msasani.

A month later I was able to construct a single bedroom house and brought my family back from Iringa. Shortly thereafter I was able to find a buyer for the Masaki house and thus sold it for TZS 30m.

All this took place in 1987. Unfortunately the person that bought the house did not pay the full amount at the same time, but in instalments.

This affected my finances negatively and thus could not complete the hotel as planned. From the instalments received, I progressed with the hotel construction, repairing and maintaining the trucks and bus as well as settling the bank loan.

During this difficult time, some of my friends and other people advised that I should sell the house and go back to Iringa. Some even went further to mock me saying, "He is a Mhehe, what can he do, when did you see a Tanzanian owning a tourist hotel". Nevertheless I did not despair by their words.

I asked myself, if I sell the house and go back to Iringa what will I do:?

I realised their advice was not of help to me. I therefore encouraged myself to face the financial difficulties in order to see the hotel opening for business.

I then sold the bus and used the proceeds to complete construction of the hotel. I was also able to get a customer to buy one of the trucks and the money was used to extend the house in Msasani.

Who's who Tanzania:

When was the hotel opened for service?

Joseph Mfugale:

The hotel was officially opened in July 1992. I recall the first guest was a Korean man, by the name of Hann.

After a short while, many people were impressed by the hotel and came to stay there.

We also had customers who moved from other hotels to Peacock.

As a result some areas of the hotel had to be expanded, such as the restaurant.

Mr Hann played a key part in designing the new restaurant. By this time the hotel had 27 rooms. Three months later the demand for rooms was more than we could cater for. Consequently we had to increase our rate from TZS 4,000 to TZS 7,000 per room.

The income received was applied in increasing the number of rooms and improving our services.

This is where we learned that in order to attract customers, there must be high quality services at affordable prices. The official opening of the hotel was 17 Julai 1993. This was done by the then Prime Minister, John Samweli Malecela. By this time the hotel had 36 rooms. The hotel Manager was Benny Mtemi. By 1997 we added another 18 rooms to reach 54. Since then we have been able to add more rooms to reach 93.

Who's who Tanzania:

You named the hotel Peacock. Why Peacock?

Joseph Mfugale:

I chose the name Peacock because I love the bird. Moreover, most hotels were using names of animals, such as Rhino Hotel, Lion Hotel e.t.c.

I therefore thought to be a little different and use a bird's name. Interesting enough is that on the opening day a Peacock was seen on one of the hotel's balcony.

Who's who Tanzania:

This was a big project to accomplish, what was the total project cost?

Joseph Mfugale:

This hotel is owned by my family. We did not have any special investment set aside for this project. It was rather build through accumulation of funds with the help of a loan from NBC.

Therefore I cannot really say what the cost of the full project was. All I know I can say is that, I thank God who enabled me to have this modern hotel.

Who's who Tanzania:

What expansion have you done ever since?

Joseph Mfugale:

Between 2001 and 2003, I was able to acquire another 3 nearby plots where we have additional 53 rooms, parking lot, swimming pool and gymnasium. There are also 2 conference centres that can take up to 80 people in total. We also have 2 bars and a restaurant that can accommodate 100 people at a go.

Who's who Tanzania:

What are your future plans?

Joseph Mfugale:

I have a sizeable area in Kigamboni which is earmarked for future developments, including a hotel and golf course. Apart from Dar es Salaam, I also have an ongoing hotel construction project in Iringa.

Who's who Tanzania:

Who would you consider as the pillars of your success?

Joseph Mfugale:

First of all I thank God for all the achievements. I would not forget my parents and family who have been by my side all the way. The government of Tanzania has also been very supportive including The Tanzania Investment Centre.

Who's who Tanzania:

What is your message to Who's Who?

Joseph Mfugale:

I would advise that you expand to have more than one version of the publication. You have started well, as you focus on Tanzanians and thus very useful to Tanzanians.

Who's who Tanzania:

What is your message to the youth?

Joseph Mfugale:

I recall Barack Obama emphasized that the youth should become self employed as Africa has opportunities for the youth. What I see is that there is great fear among the youth in becoming entrepreneurs.

Especially for those who have gone through formal education system to University level.

I have been asked before in an interview before, what do I regret for not being educated. I replied I really do not regret as it was the lack of education that pushed me to be an entrepreneur. However if he/she received education and becomes a disciplined entrepreneur will become very successful.

The entrepreneurs that succeed are they that have humble beginnings.

A number of successful business people today, started from small enterprises. Someone who starts with a capital of TZS 10,000 and maintains financial discipline in building capital thereon has a greater chance of becoming successful than someone who gets TZS 50,000,000 from his father and has no financial discipline.





Joseph Kusaga

Joseph Kusaga: From self employed disco entertainer to giant media company owner.

With 35 years in the entertainment and media business now, his dream is to retire as a farmer

"When I was young, electronics was everything to me," says Joseph Kusaga. From a naughty boy fond of playing with electronic gadgets of all kinds, the young Joseph started disco entertainment while in secondary school giving a good time to his fellow students at various halls in Dar es Salaam.

Even after completing his technical education at the Morogoro based technical college, then owned by the Tanzania Electricity Supply Company (TANESCO), he did not want to be employed.

He went full throttle into disco entertainment business starting in Dar es Salaam and expanding to other urban centres in the country.

With only TShs 40 million capital, Kusaga started Clouds Media Group 17 years ago developing it from a Radio Station to one of the most vibrant TV stations in the country known as Clouds TV and now in the process of expanding into entertainment production in areas such as movies, series, talk shows and others.

The giant company is expanding beyond Tanzania's borders to countries such as United Arab Emirates and Rwanda. Kusaga says, he is aiming high and the sky is the limit. What is the secret behind his success? It is "discipline, focus and passion in what you do". Luckily WHO's WHO Tanzania met him and this is what he had to say:

Who's who Tanzania:

Please can you tell us about your early childhood and your educational journey?

Joseph Kusaga:

I was born in 1966. I started school when I was seven years old, that was in 1973.

Actually I went to Forodhani Primary School and from there, I went to Mzizima Secondary School and all of them in Dar es Salaam.

I completed my Form Four in 1983 and then went to the Morogoro-based technical college owned by the Tanzania Electric Supply Company (TANESCO) where I majored in electronics.

I did not go to this college by mistake but as a matter of choice because when I was young electronics was everything to me. I was very naughty when it came to playing with electronic gadgets of all kind, and later realised that through electronics I would realise all my dreams. Upon completion of my studies in 1987, I went straight to business and did not want to be employed but almost all my classmates joined TANESCO.

Who's who Tanzania:

Can you remember some of your teachers and friends?

Joseph Kusaga:

Yes. At the technical college there was a teacher from Germany called Mr. Joseph Schut who inspired me a lot especially in my learning career. I also had a personal friend Mr. Alex Kalanje who was my roommate and a very smart guy. Mr. Kalanje now works with Tanesco.

Who's who Tanzania:

When did you start thinking of becoming what you are today?

Joseph Kusaga:

Since when I was in secondary school. I started operating some business at that stage, and my key area of business was entertainment. So I had my first Disco unit when I was in secondary school and I was entertaining my fellow students once a month at a place called Hellenic Club which attracted most city teenagers.

I was not doing this for free. I was earning some good money out of it.

But my love for music was in my blood since I was young. Actually, the whole of my family used to love music, especially my late father Mr. Alex Kusaga. Therefore I had made a firm decision while I was still at school that I would go into music entertainment as my prime business.

Who's who Tanzania:

Briefly tell us about your journey from the time you left school to become one of the few successful people in the country?

Joseph Kusaga:

My first entertainment business centre was a night club in the Dar es Salaam city at Bahari Beach Hotel where we played disco music on Saturdays. From there we expanded to other places. I thank my father who was by then in the government because he helped me to be connected to other business entities. I think my father was eager to help me simply because he believed in me. From Bahari Beach we opened another entertainment centre at the then Kilimanjaro Hotel, also in Dar es Salaam; followed by Club 77 in Hotel Arusha, Morogoro Hotel in Morogoro and then Twiga Hotel in Dar es Salaam. All these clubs were under one management, meaning that all were running at the same time but under one management.

Who's who Tanzania:

This was quite a challenging task to you! How did you manage it?

Joseph Kusaga:

I can't forget some of my close friends who gave me a helping hand at this tender stage in the business. They include Jesse Malongo, Bonny Love, Alex Mwahiji, Stuart Chiduo, Ruge Mutahaba and Richard Mazula to name but a few. All my friends were performing as disco jockeys while at the same time managing the business. This is because we did not want to employ many people in a move to minimise costs. We had centres catering for special age groups.

For example, we opened an entertainment centre at Tazara again in the city, specially for people of mid-age and above. We indeed realised some good money at that time.

Who's who Tanzania:

After this impressive success what followed?

Joseph Kusaga:

We launched Clouds Radio. 17 years ago but not as a replacement of the disco entertainment business. The vision from the beginning was to develop the biggest entertainment company under one roof. So from the discos, we went into smaller events, first focussing local artists in Tanzania followed by regional artists in East Africa before going for artists in other African countries and world title artists.

So from events, we decided to launch several companies in the entertainment business. We started by launching the first modelling agency in Tanzania called Faces International. Then from modelling agency we formed the first record label in Tanzania to manage and record artists called Smooth Vibes and then from there we formed the first digital recording studio in Tanzania called Mawingu Studios which was based at Mwenge in Dar es Salaam. After assuring ourselves that the companies were being managed successfully, we decided to go into radio broadcasting. It was in 1989 when we launched Clouds Radio station.

Who's who Tanzania:

You must have faced some challenges on this particular journey. Did you at any one time or day think of giving up?

Joseph Kusaga:

First of all let me say that I never thought of giving up despite the many challenges. We encountered a hard time right from the beginning. We were very young and the government did not take us seriously. I even remember that when we went for interview at the Tanzania Communications Regulatory Authority (TCRA), it was only the TCRA Board Chairman, Mr Mark Bomani who ruled that we be given a chance to prove ourselves. Most of the other members of the board remained sceptical as at our young age they thought we were wasting time. But we proved them wrong. At that time, Radio One was the first private station, followed by Radio Free Africa (RFA) and we came in third.

Who's who Tanzania:

How did you manage to get the funds to start your business?

Joseph Kusaga:

You need financial discipline which I know I have. I started my business with only TZS 40 million. I know

you cannot believe it, but the same business is now supporting other businesses. I got the 40m/- as a loan from CRDB and it is so far the only loan over the past 17 years since Clouds Media Group was established to its now current stage. Through this zeal and constancy, we have been able to achieve our goals both in our vision and financial discipline.

We now own our building at Mikocheni in Dar es Salaam and we are building another office close to where we are. At the same time, we plan to expand by building more studios in fast developing Kigamboni.

We want to have a full-fledged studio where we can do most of our production. Our strength lies in local production, as most of the local TV stations at the moment depend on material from outside, but we do 65 to 70 per cent of local production. We want to expand into movies, series, talk shows and other areas. We now have five stations altogether but the sky remains the limit to us.

Who's who Tanzania:

What makes you happy?

And what motivates you in doing what you do?

Joseph Kusaga:

As I have said I believe it's discipline, focus and passion in what you do. You see I was young but I had both passion and vision in what I was doing. I also had the determination to fulfil that vision.

But let me be honest. My dad was also behind me and he fully supported me. Also Mr. Ruge Mutahaba has been with me for all the 17 years starting with the radio station. We wanted to have everything under one basket. Radio station, TV and entertainment company all under one roof. Therefore it was simply a process. TV was also in our plan since the early stages, so the radio side has funded the TV side.

I must admit it is expensive, but we believe the content is going to change the game in the next few years because right now content is in digital migration as you have seen. As such content is needed left, right and centre. And that is why we are giving it the emphasis it deserves. Clouds TV has been in operation for four years now, so both the TV and Radio operate from our Mikocheni building.

Who's who Tanzania:

What challenges did you face starting the TV station?

I think the biggest challenge was the migration from Analogue to Digital TV because during analogue era, it was free to air with nine million viewers, and even the advertisers were ready to put in their money. But when we went digital, things changed as some people could not buy digital decoders. At the same time some people were just waiting to see how the whole new system was to operate. Therefore most of the advertisers have pulled out as a result overheads are too high while the income is very low. But we believe this situation will change after some time.

Who's who Tanzania:

Tell us about Clouds Media expanding outside Tanzania?

Joseph Kusaga:

I believe with the talents that we have, especially in Tanzania, we have a great chance of doing well across our borders. However, it was very difficult to move directly from Tanzania to other markets in Africa because as a developing country, people still do not believe that Tanzania has more local talents in comparison to some other African countries and beyond. Therefore we decided to find a hub outside the country to put our headquarters and attack the African market from there.

We therefore decided to apply for a license in the United Arab Emirates (UAE) which is developing very fast and also becoming a home to many Africans. There are an estimated two million people speaking Kiswahili in the Middle East. We were lucky to get the licence and we launched the first African TV station last year. Apart from that, we are also using that hub to market ourselves in other African countries and we have already managed to get a number of licenses.

The first market we have captured is Rwanda, where we are ready on air as I am speaking to you right now. We have therefore launched Rwanda Clouds TV. We are also working on launching our operations in Botswana, Democratic Republic of Congo (DRC), Zambia and other African countries.

The stations in those African countries will be operating as local stations but we (Clouds) are the original owners. We, however, have to abide by the laws of respective countries whereby we have to partner with locals.

I know you cannot believe it, but our business partner in Rwanda is a Rwandese who previously worked with Clouds TV as station manager, Mr. Olivier Lee Ndayisaba.



He saw the opportunity and came to me asking whether he could come on board. I had no reason not to accept his request for I was sure he knew the rules of the game with sufficient experience in the TV industry and we gave him the chance.

Who's who Tanzania:

Any difference in the way some other countries do business in comparison with Tanzania?

Joseph Kusaga:

Yes for instance, what is most fascinating about UAE, is that they are straight forward people. If you qualify, you qualify. Before they gave us the licence, they carried out a vetting process, which included coming here and satisfying themselves about our operations. And we were subsequently cleared by "Interpol" as demanded by set procedures.

So the system there is purely straightforward. If you have the required qualifications, then you qualify to do business, and if you have your capital to do business, they will support you. They are therefore supporting us and we are in the media zone of Abu Dhabi which is Kalifa Park owned by the government of Abu Dhabi.

Who's who Tanzania:

I know you are a busy and dedicated man. But, do you have a social side of life? What are your hobbies?

Joseph Kusaga:

You cannot believe it, but I am a farmer and I want to retire into farming. I have about 500 acres in Bagamoyo just before Saadani Game Reserve. We already have about 150 acres of pineapples. Actually one of the projects that we have our eyes on is a fruit canning factory for pineapples. We will definitely have to increase the acreage so that we can grow more pineapples to meet the needs of the factory.

We are also working on a land in Morogoro which is 3000 acres, but as I told you, that is where I want to retire as a farmer. It is over 35 years since I have been doing what I'm doing. I think time will come when I will say it's high time I let other people do it as well. So I think the other best thing for me to do is farming.

Who's who Tanzania:

Tell us about your family?

Joseph Kusaga:

I spend more time with my family as well. We have two children. A boy and a girl. That is very balanced.

My wife Juhayna Kusaga manages one of my companies, Prime Time Promotions as CEO. It deals with managing big events. We started the company in 2007 even before Clouds Radio went on air. My brothers Gody Kusaga and Andrew Kusaga are part of Prime Time Promotions team.

Who's who Tanzania:

We see you as an inspirational persons in this country. What is your advice to Tanzanians, especially the youths?

Joseph Kusaga:

Let me say this, whatever you do, you have to make sure that you are disciplined in what you do. Apart from that, do something you like. Do not jump into any business just because you want to be a entrepreneur. You have to have passion in what you do. I had the passion when I was very young in what I do now. I love what I do, I enjoy what I do. Therefore, discipline has to be one of the major guiding principle followed by passion in what you do.

Who's who Tanzania:

Any final word to us?

Joseph Kusaga:

You are doing a comandable job of making people know Who's Who in Tanzania. Thank you very much for giving me a chance to appear in your magazine and wish you all the best.





Margareth Mataba Chacha

Margareth Mataba Chacha: Her long journey to founding CEO of Tanzania Women's Bank

"Believe in yourself and people will believe in you," This is the secret behind her success

She is fourth born in the then typical African family where numbers mattered – 12 siblings from the same mother and the same father. Her father was son of a chief of Ukeru, one of the many islands in Lake Victoria that together form what is known as Ukerewe. That is where the young Margareth was raised in the traditional African way before moving to Tabora where her uncle was employed thus giving her the opportunity to pursue her education. Her career path has been tantalizing, to say the least. From being the first female to open a new branch together with other five males and to

hold the post of Branch Manager with the then Co-operative and Rural Development Bank (CRDB), Margareth rose to become the bank's Eastern Zone Director covering Dar es Salaam, Morogoro, Lindi and Mtwara regions. In the next two years (1998/99) she was promoted to Banking Director at the CRDB Headquarters before joining UNDP Tanzania and later the first United Nations mission in South Sudan where she served for two years. Upon coming back to Tanzania after serving with UNDP for eight years, the Fourth Phase Government under President Jakaya Kikwete was scouting for someone with the requisite qualifications and experience to head the country's first women's bank. She was the suitable choice. What has motivated her throughout her successful and worth emulating career? Read on:

Who's who Tanzania:

Can you start by telling us about yourself and your early childhood?

Margareth Mataba Chacha:

Well as you know my name is Margareth Mataba Chacha. Mataba is my father's name and Chacha is my husband's name. I am fourth born from a family of 12 children, on the girls side I am third born. Yes we are a team plus a reserve (a smile), same mother same father. As you can see when you are coming from a big family you tend to compete, you have to shout loud to be seen or else you are swallowed. It is a good family and my childhood was good.

What I remember or what I was told was that I was big and too heavy to the extent that everybody would run away from carrying me. Otherwise we came from a loving family, our upbringing was very fair as we were being taken care of by our loving mum and dad and we never went without food. In 1960, my uncle came home to marry and wanted his sister to give him one of her kids to go with him and give company to his wife because as a Railway Ticket Officer, my uncle travelled a lot and therefore feared that his wife would stay at home lonely. As usual mum wanted her son to go with his brother, knowing that the brother would take care of the son and the son would be able to go to a good school. But my grandfather refused, insisting that he wanted his family, especially boys, to remain and be raised home by no one else except himself. My brother who was the first boy in our family was a darling to our grandfather.

Who's who Tanzania:

It sounds that your grandfather was a very authoritative person?

Margareth Mataba Chacha:

My grandfather was the chief of Ukeru Island in Lake Victoria, one of the many islands that form Ukerewe District. Actually, we used to joke that Ukerewe Island had chief Lukumbuzya who thought he was big enough to command the other chiefs but my grandfather refused saying: "there is no way, I have my territory, you have your territory, we are equal". He used to use a Kikereye saying: 'Mtayo gundi kutaitaya manji mumtayo tayagundi', meaning in Kiswahili: 'Kata moja haichoti maji ndani ya kata nyingine'. In English it means that it's impossible for a person of equal rank in a group of equals to behave as if he is superior or more important than his equals.

He therefore commanded with power, and I am told even the Germans couldn't push him around, he would wait for them to sit before he appeared for a meeting.

Who's who Tanzania:

Kindly tell us about your educational journey?

Margareth Mataba Chacha:

I was happy to be in Tabora where I started my schooling when I was 7 years old. Fortunately or unfortunately, my school was one of those then known as Tapa schools, those owned by the Parents' wing of the then only ruling party TANU. We didn't have even desks, so we were seating on the floor.

However, and in view of my overall outlook towards school, that did not bother me at all. But when I got to Standard Four - remember in that at that time it was not an easy task to pass the Standard Four examination and proceed to Standard Five I was already old enough and I understood well what I was doing. We did the Standard Four exams but - the results/selection were not released. This was because the government had decided to abolish the Standard Four exams. To me it was a painful decision.

Who's who Tanzania:

Then what happened after this abolition?

Margareth Mataba Chacha:

I really wanted to go to school. I went to scores of government offices, including the office of the regional education officer requesting to be allocated to another school.

He laughed! Actually he couldn't believe the zeal for education I displayed at such young age. What was more paining was the fact that by then I was late as most of the government schools were already full, so he had to ask if my uncle or my dad could pay for a private school. I said yes, because I knew my uncle was working, he loved me and I knew he would not hesitate to pay for me. So the regional education officer gave me a note to go to one of the private schools HR Primary School. But he gave me one advice saying I shouldn't proceed to Standard Five because the school was English medium, and that I should instead repeat Standard Four to be able to catch up on the language. I obliged.

Upon admission, I was soon to realize that the type of discipline I was used to in my previous public school and what I found at the private school was akin to entering another world.

I however, managed to cope and even became the school head-girl. From there I passed my exams and went to another Tabora-based Kazima Secondary School which was a core education.

The school had a student hostel but I opted to stay at home and for the next four years I had to abide by a tight schedule. I would wake up very early in the morning, clean-up the house and prepare the kids to go to school before running to go to school myself. During lunch time I would go back home whereby sometimes I would find the dishes not done, and I would therefore wash the dishes and cook. But when time was up, some days I would just run back to school without eating. Then after classes I would come back to the familiar routine which I didn't find difficult to cope with.

But whoever came to visit our family could not believe how I was managing the situation.

Who's who Tanzania:

Being such an extremely busy kid did it not affect your performance in class?

Margareth Mataba Chacha:

My school performance was neither bad nor very good but I maintained my single digit position. I didn't go below 10 and of course I was not number one but I was lucky and happy to be in that position with all those challenges.

Actually it was quite a challenge because when I went to my ancestral home, I realized all my family members were very brilliant. Going through their school reports shocked me as their performance was excellent, making me realize that if I was to fail whom would I talk to. I made a firm decision that there was no other way out except to work hard and pass.

Besides this resolve, I was appointed class prefect and I remember how I used to challenge the boys. There is one Member of Parliament whose name I can't mention, who had to beat me up because I challenged him in Mathematics! He used to pass all the time but this time I passed and he couldn't take it and he started beating me up. I remember two girls came to help me. He was very much annoyed, a man being beaten by girls (laughter).

It is clear that it was not easy for girls to cope with boys at times!

Yes, but I was a person not afraid of anybody. I remember those days boys were scared to come to us to ask for friendship. They would just send someone but we knew the psychology of our boys by then, they were kind of cowards. The trick I used was: If someone is sent to me I would say:

"Go and tell him I actually love him so much.

I just don't know how to start". Such a statement used to make boys run away and never come to you (laughter). That made my life very easy because I did not want to be diverted from my classes.

And for my advanced level studies I went to Tabora Girls Secondary School. This was a boarding school and it was a culture shock for me. Worse, the school had been elevated to an army school whereby they made us run and sweat while going to eat. But after a short time I got used to it and it became part of us. There was Tabora Boys School which was also a military school and both schools were very close to each other. Yes, it was fun and good.

Who's who Tanzania:

What did you gain from a military school?

Margareth Mataba Chacha:

I remember telling myself that while I suffered during my advanced level studies, I would not allow myself to experience similar suffering during compulsory National Service upon completion of Form Six. This is what I did. I pretended to be sick so they put me in the farm to feed the chickens.

I was even asking boys to carry the bag containing chicken feed pretending to be very sick. One day when my classmates were being trained to use the gun they said: 'no, no, even the sick ones should come. We want them also to know how to use the gun.'

And there was one funny military trainer who wanted to use me like a laughing stock of the class, he didn't know that I knew guns. So he said, ok now you line up and compete. First they dismantled the guns for us and we had to put it together. So I was the first one to cock the gun, and he couldn't believe what he was seeing. Do it again, he ordered and I was again the first to cock the gun. But everybody was shouting except me. I dismantled and re-assembled it, then people started saying she is coming from a military school (laughter). He couldn't believe it, and wondered why I did not tell him. Then he even started doubting that I was sick. Also, during the one year of national service there is one incident I can't forget.

This was in 1977 at Ruvu camp where authorities there did not want me to be relocated to another camp. They wanted me to stay there and cook for the army mess. But I didn't want. I just said no. I didn't come for national service to cook, so I told my friend - her name is Margareth Mziray, she's now in Mwanza as the registrar of land for the Lake Zone.

I said to Margareth, carry my bag and put it in your truck. As the truck was about to leave, I said this is the chance for me to jump into the truck as we were used to those big trucks with a rope. So as they were warming up the truck ready to leave, I jumped into the truck and there I was. From there I went to Itende camp in Mbeya where I completed my six months of compulsory national service.

Who's who Tanzania:

What followed after your National Service?

Margareth Mataba Chacha:

During those days there was a government directive that upon completion of A Level studies, one could not proceed to university before working first. So I was posted to the Kivukoni Ideological College in Dar es Salaam where I worked as a research assistant.

I earned good money and I'm lucky that the teachers really liked my work and at times they were even sending me to President Julius Nyerere, the Founding President of Tanzania, when he was writing his books.

They were sending me to deliver the draft for proof reading and I would take the draft back to college. It was at this college that I had the opportunity to meet many prominent personalities, such as Wilson Mukama, who rose to become Secretary General of the ruling party CCM and the late Ambassador Daudi Mwakawago who was the head of the College by then. Surely, the time that I spent at the college between 1978 and 1980, earned me a lot of experience.

I then joined the University of Dar es Salaam in 1980 and chose to pursue a degree in Sociology Industrial Relations. My choice of the course was based on the fact that it was covering a mixture of disciplines like economics, research, statistics and legal practice.

Who's who Tanzania:

Can you briefly tell us about your journey from the time you left the university to become one of the few successful and inspirational icons in the country?

Margareth Mataba Chacha:

In my final year at the university, my dissertation paper was on the subject: "Life in Tanzania after retirement."

That prompted authorities to decide that I was suitable for employment in the area of Social Security and was therefore posted for employment with the National Provident Fund (NPF) now National Social Security

Fund (NSSF). There I was head of the Penalty Unit which was responsible for penalizing employers who were late to submit workers' contributions.

I was the one who proposed that we visit the employers and sensitize them on the need to deliver workers' contributions on time as I did not believe in penalizing people. It worked well as the response was good. I was then transferred to the Planning Section which was responsible for giving out loans and access projects.

It was while I was in that section when the Co-operative and Rural Development Bank (CRDB) put up an advertisement for the post of a Project Officer. That is how I crossed over to CRDB in 1987 after working with NPF for four years. There I was recruited as management trainee with a promise to be given a managerial post after two years. However, it took me seven years to be given the managerial post. I did not complain because it was a time when I was taking care of a young family and I thought that if I demanded for a higher post I would not perform to the expected level, so I kept quiet.

But by 1992, CRDB underwent massive restructuring whereby the posts we held were abolished and we had to apply afresh. Luckily, I got the Branch Management post. What helped was that most of the time I carry a positive spirit, I always think positively even when I am in difficult situations. That's how I manage most of the time. So when they were trying to restructure my colleagues totally refused. But I don't know where I got the courage because I managed to convince everyone to sign the contract. But I remember one thing that I can now share with other people.

When we were asked to apply afresh, I was at first hesitant because I thought I was going to compete with my Manager. I therefore went to my husband and told him my fears that if I applied for the Branch Managerial post my Manager was going to be offended, but my husband gave me the support and said, "No no no! You know you have been waiting, and now this is the chance for you to be a Manager." Well, I submitted my application on the deadline date but I was surprised to see that I was shortlisted. I went for the interview and got the job.

Who's who Tanzania:

Were you the first female Branch Manager at CRDB?

**Margareth Mataba Chacha:**

Yes, I was the first female Branch Manager to open a new branch at Holland House in Dar es Salaam. That was my baby. In CRDB by then I was the first female to hold a post as Branch Manager and especially opening a new branch followed by Vijana branch. It is easy to find a branch and you run it but it is not easy to be given a new branch to open. I am happy to say after two years, the branch was doing very well as the second best among 12 branches. It was a model branch for CRDB as every new product or system had to be tried at Holland House branch before being rolled over. It was indeed an exemplary trust to the branch and its staff.

Who's who Tanzania:

It appears you had a very good team?

Margareth Mataba Chacha:

Oh yes, the team was very good and I had actually created it, because I was not tired of teaching or inviting teachers for help. I remember even on Sundays I was training my staff and whatever competition was introduced into the bank we were branch number one. I remember when we sold shares we were placed number one to sell shares, when we were told to mobilize deposits following the bank restructuring, we were number one to mobilize more deposits. It was all team work and we were doing very well.

Who's who Tanzania:

Did you get any rewards out of that?

Margareth Mataba Chacha:

Yes, I should say so because after two years, I went for my Masters in United Kingdom (UK), Northern Ireland. When I came back, I was given another assignment to help the bank migrate from one system to another. So when we completed the assignment, I was asked to apply for a vacant post which was Zonal Director as the one holding the post was due to retire. I did not want to apply but they bluntly told me that the IT assignment was now over and I should apply, and so I applied and got the job. But as usual I was very inquisitive. I went to one of the interviewers and asked: 'Did you give me the job because I am a woman or did you give me because of my ability?' He said, "No Margareth, you did very well."

Out of five candidates, I was the only female and I became Eastern Zone Director in the bank, managing Morogoro, Lindi, Mtwara and Dar es Salaam. However, the post of zonal director did not last long and was abolished. At the

same time, the manager who was managing my previous post at Holland Branch had unfortunately died.

I was therefore asked to go back and manage the branch. I found the branch doing badly and it took me six months to resurrect it. I stood firm to make sure the anomalies were corrected and we became the best again. One day I just received a call from the MD informing me that the board had appointed me director for banking. It was a surprise and a shock to me because the bank's policy was that one had to apply for any higher post. For that one I didn't apply and I was shocked because I didn't apply. The Managing Director told me that it was the Board's decision and not his.

Therefore I moved to the bank's headquarters to hold what I saw to be a challenging post. I was heading marketing, bank Operations and E-banking - because we were the first bank to bring ATM's and introducing debit cards. We even introduced the micro-finance unit and an insurance wing. Bringing in the ATM's was not easy as it needed a lot of marketing.

Who's who Tanzania:

Where did you go after that?

Margareth Mataba Chacha:

By then new banks, mostly foreign, were coming in, and for me - having been in the banking business for more than 20 years - I thought maybe I didn't have much exposure to compete with foreign banks, so I wanted to have exposure. So I joined the United Nations Development Programme, (UNDP) hoping to get foreign experience so that I could impact my people. I therefore requested to go to Sudan to work as International Staff because working in Tanzania, I would be considered as a local staff.

Who's who Tanzania:

How did you get the job?

Margareth Mataba Chacha:

The post was advertised and I applied. I was later shortlisted before going for an interview. I went through two interviews; first with Coopers and Lybrand, then I went to face the UNDP panel.

I got the job and then requested the UN Headquarters to give me an opportunity, serve outside my station. The procedure is that you are given a maximum of two years to be out of your station but you maintain your salary back home. It was in 2004 when I went to Sudan where I stayed for two years.

I was lucky to serve as a member of the first team to establish the UN office in Sudan and I was the

Budget Officer although in actual fact I was supposed to be the Head of Budget. Because my arrival in Sudan was inadvertently delayed, someone else a man from UK had to come in for the post.

But when I reported I never demanded back my post and the man was left in disbelief. For me my belief was that since it was my first time to work in an international arena, it was good to learn from someone before you take up the office. I liked it because we were both getting the same pay and I learnt a lot, and for the first time I was able to approve a lot of money. We were buying planes, putting up airports and the first radio station for the UN.

Who's who Tanzania:

Now tell us your journey from the UN to what you are now?

Margareth Mataba Chacha:

I worked for UN for about eight years before coming back to the banking industry. It was funny but encouraging that after all those years, people still remembered me as a banker. One day I was at Shoppers Plaza in Dar es Salaam.

My friend, Dora Ngaliga - she is still at CRDB came to me and informed me that some people were looking for me. She said there was a good opportunity for me. I thought she was joking and I didn't take her seriously. But then someone called me and I found out that he was a consultant for the government looking for someone to establish a bank the Tanzania Women's Bank. He wanted me to go for an interview so they could establish if I was suitable for this post. I went and I did the interview. When they informed me that they had accepted me as a Director it was quite a surprise. I knew it was a challenge because they couldn't pay me as good as I was being paid at the UN.

But after a deeper soul-searching I said let me take back my experience to the society because money is not everything. I finally concurred with them that they were right.

At first I thought it was easy maybe because I was comparing opening a bank with a branch but when I started I realized it was a big challenge because you have to put up all the business plans yourself when your team is inexperienced, put up all the policies and write all the requirements for the Bank of Tanzania which is the central bank, taxations and the government. It was really overwhelming but I am happy to see that my team supported me very well.

Who's who Tanzania:*Who do you attribute the success of this bank to?***Margareth Mataba Chacha:**

First and foremost, I dedicate my appreciation to the government because without it I am sure the bank would have taken much longer to be established because then it was not easy to raise the capital. But under our President Jakaya Mrisho Kikwete who really turned around and said ok, we are giving the bank seed capital from the government.

That was really clever because so many governments do not have that plan, and that is why many are still struggling to have such a bank.

Secondly I should dedicate my thanks to my board which did a lot to support me. It was not that easy. I remember we were sometimes going wrong and the board would be there for me trying to make it work. I also thank my team because without a team I wouldn't have done anything. We worked overnight. I remember even when the President was coming to inaugurate the bank, we even had no leaflets and we had to conceptualize to have the concept that could lead us to determine what products we wanted to promote. While banks have almost the same products, we had to determine what products would make us different thus making customers come to us instead of going to another bank. So we had long brainstorming sessions, and in most cases working up to midnight.

But most importantly, I thank my family for their tolerance because it was almost like they had lost me as I seemed to be in the bank all the time. Even when I went home, I had to carry my assignments and they were helping me. I remember the commendable work done by my daughter Bella during this trying period. She was virtually with me everywhere saying: 'mum, don't worry, you don't have money to place advertisements, I will do it for you'. She was adding her voice in our advertisements when we started and sometimes even when I was calculating spreadsheet, cash flows and plans she was giving a helping hand.

Who's who Tanzania:*Where is your daughter now?***Margareth Mataba Chacha:**

She is now in South Africa, but by then she was still in school, she is brilliant! My son also recently, found some investors and I was there on the computer talking to the whole group

in United States (US) because of him. He would help saying what do you think I should help? And I would tell him, I want a concept, I want you to prepare a profile for the bank, sit and read and prepare a profile for the bank.

My young one a girl is always helping me to put up some pictures. She is a graphic specialist and she would put all the images together even now she's still doing it. Whenever I am presenting she puts pictures in my presentation.

As for those US investors they want to see which corner they can come in and help the Small Medium Enterprises (SME's). My husband too has been of great help to me.

I thank them all.

Who's who Tanzania:*Which of your workers has been very close to you?***Margareth Mataba Chacha:**

It has been tough actually to all of us but in the end we deliver. That is the most important. We meet deadlines, we argue, we agree and sometimes we agree to disagree but this is what I want. I want people who will challenge my way of thinking and when I see logic, which is great, because a team is a team when they contribute. Actually they are very happy because they see themselves as part of the process.

Who's who Tanzania:*Do you have any branches?**How well have you been able to cover the country?***Margareth Mataba Chacha:**

It is a challenge because the Central Bank monitors the level of Capital before they allow you to have a branch.

So far from when we started they gave us permission to have one more branch. Therefore we have two main branches, but my team and I resolved that we could not just sit and cry because we did not have enough capital. We decided to adopt a branchless module which even the Central Bank was very happy about, and we were allowed to go ahead. So we are in Mwanza, Dodoma, Mbeya, Iringa, Ruvuma, Makambako and even Coast region using branchless module.

Branchless means we neither have strong rooms nor counters. What we have are offices using a big branch network. For instance, we open an account in a big bank that we call it "Collection Account", our customers use that account to bank with us and for us. Whenever they bank we remove the money from our account to their accounts, and also we are using mobile/telephone banking.

You can bank and take money out of your account using your mobile phone such MPESA, Tigo pesa, Airtel Money and others.

We also allow our customers to use ATM machines to cash. They therefore do not need to come to the branch. They can bank anywhere, and in this way we have touched so many lives without us having any strong room or being extensive. I can say with confidence that we are very well as we are training and giving out loans using this branchless module.

Who's who Tanzania:*You are a successful and inspirational icon.**But we believe you also have someone who has inspired you. Can you please tell us some of the most inspirational figures in your life?***Margareth Mataba Chacha:**

I should say first is my mother. My mother was a motivator and my mentor. She would talk to be, literally putting a brain in my head to the extent that even when I was not with her I remembered what she had told me. She was not a person to do things for you, she liked you to do things for yourself. You should believe in yourself, trust yourself, have discipline and be self motivated. Therefore through her principled and unwavering spirit, my road to this level has been possible

through believing in myself. If I know, I know. Even when I was going for exams I don't remember going to an exam shaking.

I am a person who does not believe in planning to fail. I always plan to pass. Whenever I meet challenges, I normally see them as opportunities. I learnt to respect time and to respect everything. Actually I have a passion for whatever I do, and if under any circumstances I want to part ways with a company or institution, I always strive to leave in a clean way. And that is why I am always remembered because I always do my best up to the end. I never believe in giving up.

Who's who Tanzania:*You are a busy and dedicated person.**Do you have a social side of life?**What are your hobbies?***Margareth Mataba Chacha:**

I have hobbies. I like travelling and sightseeing.

I like experiencing and I always say so as there are always other ways of doing things. You could be used to doing things in such a way but when you see other people doing things in a different way it excites me. I also like reading.



I read a lot because I had a unique zeal for literature as I am still in love with literature up to now. I have the capacity to read between lines to understand the unspoken, so I watch movies a lot, documentaries, and I like dancing (laughter) very much too.

Who's who Tanzania:

What are your plans for retirement?

Margareth Mataba Chacha:

As they say, whatever you know, and most important, the experience you have, offers you the best chance of doing it very well. But I want to write books. I want to leave behind a legacy for other young girls, especially because I don't believe in girls being frustrated to the extent of being married as a second wife. They can do a lot. I want to encourage them and inspire them that if you believe in yourself people will believe in you. This is very important: No one will be convinced if you are not convinced first.

I also see myself managing another company and teaching my family to employ others instead of them running around looking for employment. I believe that way I will have a very good retirement time. I will manage my time and also manage my life. Right now, I see someone managing me instead of me managing myself.

Who's who Tanzania:

As an inspirational figure in this country, what is your advice to the society and specifically the young upcoming citizens?

Margareth Mataba Chacha:

Actually talking to girls, especially mothers and family people, because we have this multiple tasks for a woman to be successful or to be seen or even to be recognized you have to work almost twice as much. But I want to tell women first to shake it off and believe in themselves because you have to build your capacity, and I always use this terminology: "you have to build your shock-ups very well", because if you end up in a ditch you will stay there and you will never come out, but if you have good shockups like a car you will just bounce back and continue. This is what they need to be, tears will never give you answers or solve any problem, but think very fast, look for options.

I always tell my staff, if you come to me with a problem also come to me with options. What do you think we should do? So I am also telling women to also look at challenges as an opportunity, ok there's this, What do I do? How do I do it? And how good am I going to manage it? Today, I was talking to someone, she owns a school.

So she was saying; 'huh, I'm giving up because registration is giving me a problem'. So I said to her, you know what? Never plan to fail. Never! So I am telling women never plan to fail, always plan to win and always plan big, think big, never think small because when you think small you remain small, but when you think big you will struggle to attain your dream. I always say; you will never avoid things from happening, they happen but most important is the way you handle the situation.

Who's who Tanzania:

Any final word to us?

Margareth Mataba Chacha:

When I am driving around with my family I always ask them, 'what do you think this week strikes you?' So when I ask myself this question this week or next time around, I should say Who's Who.

I am pleased to have your time and actually I am pleased to have your trust, coming to me and interviewing me. I am very much blessed because I believe in print as print has one special characteristic; it stays. When you have a book or a magazine basically any print even our kids or siblings will read, they will realize and they will see the picture.

I therefore believe in print and I respect print. In this Who's Who Tanzania, I am sure you are making history because this magazine is going across borders. You are particularly making Tanzania known to the world. You are also enabling Tanzanians to be recognized by others because no one knows us. You are making us sit in someone else's sitting room without you being there and someone talking about you without you being there. Thank you very much!





Edmund Mkwawa

A seasoned banker with 45 years of experience in the banking industry is no other person than Edmund Mkwawa who says, "A banking career is a very noble career, but it requires a committed, dedicated and an honest person."

I see a lot of young men with false ideas that once employed in the banking sector; he or she will steal and be rich.

I have worked in the banking industry for about 45 years now, and I have not seen even one who stole and became successful. With this reality in mind, he rose from a bank-clerk to various managerial levels in the National Bank of Commerce (NBC), which was the biggest bank in then Socialist Tanzania. When the wind of change blew and exposed Tanzania to the market economy, he became the first Managing Director of Dar es Salaam Community Bank (DCB). The post that he still holds to date. Through his leadership, he has pioneered this bank to become one of the few successful micro-finance banks in Tanzania.

Who initiated the establishment of this bank and why tread the story below that Mkwawa had to tell WHO'S WHO Tanzania.

Who's who Tanzania:

Kindly tell us about your educational journey?

Edmund Mkwawa:

I was born at Iringa town Mshindo Street on 30th October 1947 I attended a four years Primary School at Consolata Primary School. Then I went to Kalenga, a Native Authority Middle School from Standard Five to Eight and completed in 1962. I joined Tosamaganga Secondary School in 1963 and completed Form Four in 1966.

I joined the National Bank of Commerce in 1968 as a Bank Clerk. I have also been fortunate to pursue various studies in my banking carrier. I went for a MA Degree in Community Economic Development at the Southern New Hampshire University in USA.

I also attended a course of Principles and Best Practices of Micro-finance in 1997, at the Economics Institute, Colorado USA. In 1981, I went for an Executive Development Programme Management Skills and International Bank Operations at the Bankers Trust London.

In 1993 I attended a course International Trade Finance given by Euro-Money Institute of Finance Johannesburg, South Africa. I attended a Management Course in Dublin Ireland "Effective Chief Executive Programme" in 2003.

Who's who Tanzania:

Tell us about your time at NBC Bank?

Edmund Mkwawa:

In 1969 The National Bank of Commerce (NBC) was the only Commercial bank in Tanzania, and was by then the biggest bank South of Sahara. Initially it was very well managed.

It had structures and proper training but later on, it became too big to be managed with branches in every district with determination to reach every division challenges of manpower affected efficiency and good service delivery to customers.

I joined the National Bank of Commerce in 1968 from the position of a clerk. I remember the first course that we all used to go through, was the Junior Bankers Course. At that time when you join the bank there was a career path.

You start as a clerk and after five years, you become a supervisor grade B. After another two years you would become a supervisor grade A. And that was a clear scheme of service. There were courses for one to attend and exams to pass. So there were clear distinct career paths that I had to go through. Through this career training process, in 1972 I was successfully awarded a Diploma in Banking.

Who's who Tanzania:

Briefly how did you rise to become an icon in the banking sector?

Edmund Mkwawa:

After my initial training and experience in the bank, in 1973 I became a Branch Manager Grade Five in Babati District, Arusha Region. The bank branches were graded from grade five to grade one. The Babati one was grade five.

All the district's banks that you knew that were established during the decentralization in those days were grade five. That is the position level which any new manager would start and deal mostly with current and savings accounts, General Ledger and some Lending.

If you prove to be good and honest, you will be moved to a grade four branch. In that respect, I was promoted to head Arusha NBC Mount Meru Branch in 1977. Actually I was given that position to open a newly established branch, to commemorate the birth of ruling party of Chama Cha Mapinduzi (CCM). By then, I had about 10 years of experience in the NBC. So it was a great honor to me

being given a branch that was established as a CCM symbol. I worked at the Mt. Meru Branch for two years. Then in 1979, I was promoted to head the Lumumba Street NBC grade three branch; in Dar es Salaam.

Later, I was transferred to Jamhuri Street Branch which was a grade two branch in the same capacity. Again after another two years there, in 1984 I was promoted to become an NBC Chief Manager of grade one branch known as Foreign Branch. The Foreign Branch was the biggest branch in Tanzania that controlled all import and export business for the country and I was privileged to work there for two years. Later, I became a Chief Manager again at the Bank House Branch along Samora Avenue also in Dar es Salaam from 1986 to 1987.

From 1987 to 1995, I was lucky to be a Corporate Branch Director of Samora Avenue Branch and the City Branch both in Dar es Salaam. For a period of one year from 1995 to 1996, I was the Regional Manager of the Dar es Salaam Zone. And lastly my top post I held with NBC, was that of a Zonal Director of Dar es Salaam, Zanzibar and Morogoro regions for a period of two years upto 1997.

Who's who Tanzania:

What circumstances made you to become the Managing Director of the Dar es Salaam Community Bank (DCB)?

Edmund Mkwawa:

In June 1997, I was sent to the United States of America (USA) Colorado to study Micro-finance. This was in anticipation to be one of the Senior Managers in the NMB to be formed after the breakup of NBC. I retired in September 1997 and stayed at home in Dar es Salaam.

In September 1998 I saw an advertisement in the newspapers where Dar es Salaam City Council was looking for a Managing Director of the proposed Dar es Salaam Community Bank.

I applied and several applicants came up for the interview, I was successful in the interview and was recruited as a Project Manager to establish the Dar es Salaam Community Bank in September 1999.

As a Project Manager, with a duty to establish the Bank we carried out, a feasibility study which we did for two months. We came up with a feasibility report. The report featured on One, whether the bank was viable? Two, how much capital should be injected into this bank? Three, what kind of organizational structure should the bank have, such as what kind of personnel, how many branches and so forth. We submitted the report to the then City Director Mr. Charles Keenja in January 2000 and the Bank took off in 2002.

Who's who Tanzania:

Why did you have to submit the study to City Director?

Edmund Mkwawa:

The first shareholders were the three municipalities, i.e. Temeke, Ilala, Kinondoni and the City Council. It was therefore proper to handover the feasibility study to them. We started to implement the contents of the report first by asking all the Municipalities to raise capital of shs. 1.1 billion which took along time at least 2 years to raise this amount from the Municipalities.

The First branch Arnautoglu took off in April 2002.

We now have 8 branches in Dar es Salaam, we are going to open the 9th branch at the City Hall in the next two months. Our capital has risen from TSHS 1.1 billion now to TSHS 16.9 billion. We have 250 employees. We became a profitable bank after three years, and we started paying dividends five years after its inception.

The current Shareholders are as follows:-

No.	Name	No of shares	Values of shares	% of holding
1.	Umoja Unit Trust Scheme	8,874,262	2,218,565,500	13.08%
2.	Dar es Salaam City Council	6,832,094	1,708,023,500	10.07%
3.	Ilala Municipal	6,357,426	1,589,356,500	9.37%
4.	Kinondoni Municipal	6,250,022	1,562,505,500	9.21%
5.	Unit Trust of Tanzania	5,703,754	1,425,938,500	8.41%
6.	Temeke Municipal Council	4,685,892	1,171,473,000	6.91%
7.	National Health Insurance Fund	4,000,000	1,000,000,000	5.90%
8.	Other 4,580 members (2012: 4,617)	25,124,447	6,281,111,750	37.04%
TOTAL SHARE CAPITAL		67,827,897	16,956,974,250	100%

Who's who Tanzania:

What measures has your bank further taken for its prosperity and better service to your clients?

Edmund Mkwawa:

In 2008, as per Bank of Tanzania (BOT) central bank regulations, we had to double the capital structure after two years of operation, from our own sources.

Once you start a bank you start lending and once you start lending the risks get higher. So you need a strong capital base to bail out yourself in case of trouble. In that respect, central banks all over the world are very strict on the capital of a bank.

As we grew, it was then decided that we go for listing, in the Dar es Salaam Stock Exchange (DSE). At that time most people were not aware exactly what DSE meant. There was a lot of confusion within my shareholders as to why we should go to the DSE.

Some people thought going to DSE meant selling the bank to the capitalists. So we took a lot of effort to educate them on what it is, why we have to do so and finally it was agreed. Even though, I still hear that people are still questioning as to why we went to the DSE. But I believe that later they will understand why we had to be listed in DSE. And that is because without a strong capital, you can't have a good bank.

Due to this decision, our bank has become very strong compared to some of our competitors who started earlier than us.

Who's who Tanzania:

What was the Initial Purchase Offer (IPO)?

Edmund Mkwawa:

We went into the DSE at a price of TSHS 275 per share, we had a target but actually it was oversubscribed. We were initially looking for TSHS 1.5 billion and we got Tshs. 5.1 billion. We had to struggle with BOT and the Capital Market to agree that we keep all the money, fortunately they agreed. That was the beginning of a very strong capital base for our bank. We were able to open 8 branches including the building housing DCB Headquarters at Magomeni Mwembechai which we built in partnership agreement with Anglican Church.

Who's who Tanzania:

Any future plans to improve the DCB operations?

Edmund Mkwawa:

I am glad to say that DCB, has adopted most of the modern banking practices such as internet-banking, mobile-banking, and we introduced agency-banking under third-party model. We are using agents in collaboration with "Maxmalipo", and we think we can improve more if we can have our own Point of Sale (POS).

This will enable us to deal directly with agents and also through the third-party.

We visited Brazil recently to study how branchless banking works there. Following this study-tour, we believe we are now armed and fully prepared to start our own POS agency banking. Gone are the days when "brick and motor" banking was prevalent. The whole world is now moving out of this system of banking and going into mobile-internet banking and agency-banking. So with agency-banking that we have seen, you can do your banking through agents without going to the bank as agents are engaged to collect deposits.

They also take applications for your lending and do mobile banking for fund transfer via cell phones. So you don't have to have a brick and motor branch everywhere. We are getting out of this "brick and motor banking."

Who's who Tanzania:

Presently you are mainly in Dar es Salaam. Any plans for expansion to the rest of the country?

Edmund Mkwawa:

We have a license to operate in the whole country, if we want we can open branches around the whole country but we prefer to use this agency banking rather than brick and motor banking everywhere. The BOT has visited Brazil. The Tanzania Postal Bank (TPB) and the Cooperative and Rural Development Bank (CRDB); have also been to Brazil. The BOT has already designed regulations for agency banking. So there is already a platform where commercial banks can do agency banking and be regulated by the Central Bank.

Who's who Tanzania:

At DCB do you have any employees or workmates that you started off with and are still with you?

Edmund Mkwawa:

There are several, the Chief of Finance who started as a Finance Manager is still with me Ms. Consolata Lalika. I have about 10 staff who started the bank with me and are still there to date.

Who's who Tanzania:

What do you hate to recall in your banking life?

Edmund Mkwawa:

I hate frauds in the Bank. When they happen they destroy the image of the Banks and we are forced to take unpleasant actions.

Who's who Tanzania:

What are your views on the Internal Controls of Banks?

Edmund Mkwawa:

Controls are crucial for the success and safety of any Bank. They assist banks to detect and prevent frauds to take place. Once fraud takes place you know that some internal controls were not exercised, and the perpetrators of the fraud and those who did not do their job properly will be taken to task. If you steal sooner than later you will be caught

Who's who Tanzania:

What are your other positions in regard to your recognizable ability of leadership?

Edmund Mkwawa:

I am the Board Chairman of Rural Electricity Agency (REA). At the same time I am the Chairman of Tanzania Microfinance Association (TAMFI) since 2007 to date and I have served as the Continental Chairman of African and Agricultural Credit Association (AFRACA) for four years.

Who's who Tanzania:

You are among the very few inspirational bankers in this country. What is your advice to people in this country mostly the young upcoming citizens?

Edmund Mkwawa:

A banking career is a very noble career, but it requires a committed, dedicated and honest person. I see a lot of young persons with negative thinking that once employed in a bank; he or she will steal and be rich. I have worked in the banking industry for about 45 years now; I thank God that I have survived for so long. Young persons are encouraged to join the banking profession but they have to be patient and stick to banking ethics and practices.

Who's who Tanzania:

What is the success story of your bank for the period of 13 years down the lane?

Edmund Mkwawa:

DCB Commercial Bank Plc is one of the fastest growing bank in Tanzania. It has a capital base of TZS. 16.9 Billion which enabled the bank to spread its operations country wide. Today we have more than 236,932 total clients (Loans and deposits) who benefit with our banking services and improve their living standards through loans by building houses, paying school fees etc. Since its establishment, DCB has registered an impeccable track record of profit, paying its shareholders dividend for consecutive eight years since 2006. The profit has grown from loss making, TZS. 535.19 million in 2002 to a profit before tax of TZS. 3.7 billion in 2014. As the first bank to be listed in Tanzania, many Tanzanians have opportunity to own DCB bank by buying shares at DSE. DCB emerged the best-performing African stocks of 2011, by emerging the fifth among the top ten best performing stocks in Africa and the first best performer in the stock market in East Africa.

Who's who Tanzania:

Any final word for us?

Edmund Mkwawa:

I think having the idea of Who's Who in Tanzania, is a very good innovation first of all. I must congratulate you for that. I am sure you know it better yourselves from the returns that you get out of this and I am sure it is a very good thing that you did and if you improve it from the first edition to the next, I'm sure it will be a very popular magazine.



Simon Sayore

Now at the age of 68, Simon Sayore was born and raised in a typical nomadic Masai environment. But he was somehow lucky.

This is because he grew up in a sub - urban area not far from Tanzania's northern town of Arusha, now famously known as "The Geneva of Africa" where in those days there was some sort of civilization around and children were going to school albeit at an elderly age.

He was lucky because out of his polygamist father's 13 children, it was only him and his elder brother, Retired General Gideon Sayore, who went beyond primary school, and the majority never saw the inside of a classroom. His father died while he was still young, but his mother managed to send the young Simon to school at the age of seven in 1955 using the little wealth – mainly a few farms and cattle she had inherited. He showers praise to his mother as a courageous, hardworking and intelligent woman.

Right from the start, he had the zeal for education. After primary school, he performed brilliantly in his Standard Eight Examination in 1962 and went for his Ordinary Level education to Old Moshi Secondary School from 1963 to 1966.

He again performed very well and was selected to continue with his Advanced Level studies at the same school from 1967 to 1968 where he scooped a First Class Cambridge Certificate – quite a remarkable fit at that time.

He went for compulsory National Service and after a six-month stint which included military training as well as ideological and nationalistic awareness, an opportunity opened up to pursue further studies abroad under government sponsorship.

And because he had the required qualifications, he was selected to pursue studies that would make him attain the highest level in Accountancy that is Association of Certified Chartered Accountants (ACCA).

About 50 Tanzanians were selected to pursue the studies at various colleges in London but his class at South West London College had 12 Tanzanians. He was the first to complete the course after four years returning to Tanzania in December 1973 as a qualified ACCA.

Upon returning home, he was immediately employed by Tanzania Audit Corporation (TAC) starting at the level of State Auditor and in 1976 he was promoted to Assistant Chief Auditor and was again promoted to Chief Auditor in 1978.

He later rose to the position of Deputy Director General before becoming TAC's Director General in 1988, the position he held for 14 years. All in all, Simon Siyore worked for TAC for 32 years.

But when the policy of privatization was ushered in during the early 90's, TAC was among the first casualties. Instead of waiting to be sold off, the TAC management came up with a creative formula that saw the firm being privatized through a management buy-out by a number of the qualified staff.

The process took five years leading to the birth of a private entity under the name Tanzania Audit Corporation Associates (TACA) in January 2003. He concedes that the tough decision was not taken very well by the supporting staff most of whom had to be retrenched.

But since TAC had acquired a lot of property, including buildings, some of them were sold off in order to give the retrenched workers a golden handshake. He has over the past 12 years been leading TACA through a hoard of challenges, including stiff competition among private firms in the same business.

Simon Sayore has been ardent sports lover since his early years in school. While in secondary school, he was an athlete, specializing in running short distances like 100m and 200m. He was also good at throwing the Discus, the Javelin, the Short Put, High Jump and Long Jump. While studying in London, he was playing Basketball and Table Tennis.

But since 1983, he joined Dar es Salaam Gymkhana Club (DGC) and in 1985 he was elected treasurer of the club, and continued to be elected in the position during the annual elections for ten consecutive years while he was playing squash.

He then served for five years as the club's trustee before being elected the club chairman in 1986. Simon Siyore says he has been playing golf regularly for the past 17 years, to the extent that he has developed some sort of mild addiction for the game.

Apart from the social side of his life, he has served in the boards of several institutions, including the Institute of Financial Management (IFM), Institute of Accountancy Arusha, Faculty of Commerce and Management, Dar es Salaam, the National Board of Accountancy and the Electricity, Water and Utilities Regulatory Authority (EWURA) where he is board chairman.

He has a word to the youth of today: "They have to change; they have to work very hard, they have got to understand that this society is composed mostly of youth - the largest segment of the country's population is the youths.

The society looks upon them to contribute to the country's development. They should work very hard to improve on what their predecessors have accomplished." Follow us along the path of Simon Sayore's unique experience...

Who's who Tanzania:

Possibly tell us about you and your early childhood?

Simon Sayore:

Thank you very much for coming to see me and I must say I feel privileged. I was born on a Sunday on the 22nd of February 1948. That is a very long time ago, at a village called Namdere in Arusha, Meru District. My father was a polygamist and he unfortunately passed away when I was very young. He had a total of about 13 children and two wives. The first wife had six children, three boys and three girls and my mother, the second wife, had seven children, six boys and one girl.

Out of these 13 children I was 12th. Sometimes being last born may not seem advantageous, because I had a brother who took everything that our father had left. My father at his time was well off, he had cattle, he had farms. When I grew up my brothers sold off most of the cattle and they remained with few of the farms which were eventually shared amongst us, small portions not in terms of thousands of acres like you would have today. Now when my dad died my mother was left to take care of us and as you know life in the village at that time was very tough.

Who's who Tanzania:

Kindly tell us about your educational journey?

Simon Sayore:

So as a child, I grew up in a rather tough life; most of my brothers had not gone to school properly, my immediate elder brother when I was young he had not even gone to school, my immediate elder brother went to school, I think in 1953, it was late.

My other elder brothers some of them did not even go to school. I was lucky to go to school early just before the age of seven in 1955, that is when I started primary school.

My mother was a peasant farmer, the few cattle she inherited from my father and a few farms, so it was peasant farming, but she was intelligent enough to let us go to school.

My older brother, Retired General Sayore, started school two years before me, and in those days it was probably just the two of us who went to school. I loved school and our home was very close to the city of Arusha and therefore, we lived in a typical nomadic Masai environment but there was some sort of civilization around and children were going to school but at an elderly age.

That is why I say, I was lucky, maybe I was inspired at that time because my elder brother had gone to school but the other elder brothers had gone to school very late and I don't think none of them went beyond primary school. So I went to primary school which I liked and performed extremely well. In primary school I would never be worse than Number Two. From 1959 to 1962, I was in secondary school where again my performance continued to be excellent as was the case in primary school.

During those years, students used to repeat school, but I never repeated a class, and I passed my Standard Eight Examination in 1962 and went to Old Moshi Secondary School which was in Moshi and was one of the very few famous secondary schools in Tanzania and I had performed very well at that time. I was there from 1964 and completed in 1966 and was brought back in 1967 to 1968 when I completed my High School. My performance was very good as I scooped a First Class Cambridge Certificate which at that time was quite a fit.

While at school I enjoyed some positions of leadership, particularly secondary school before reaching Form Four I was selected to be incharge of the school shop, so I started keeping some accounts when I was quite young. But later on in high school I was selected to be the Head Prefect of the school and I was probably one of the youngest in our class and I literally cried because I didn't like the idea because I thought all these old men how was I going to handle them, but I managed, and during that time I happened to be the leader of the Christian Students Fellowship and the same time within the school but there was a regional fellowship association of which I was the vice president.

At the same time, this was particularly while in Form Five and Six I was choir master. I also played several music instruments, including the piano and organ and was able to teach people how to sing. That is how it went up to secondary school.

After secondary school I had to go for compulsory National Service and at that time it was for six months, which I did. I went to Ruvu in early 1969. While we were in National Service some government officials from the Treasury (I think) came to the National Service to recruit people which at that time there was a dire need of Accountants in the country.

The government decided they were going to send people to the United Kingdom to study accountancy, targeting those who had good passes. So these people came from the treasury, and I was told to report to the treasury in Dar es Salaam. When I went there I was told that with my passes I was qualified to go directly to study accountancy in the United Kingdom.

I was very happy but it was, indeed, a surprise because I had never thought of that. This is because when I was in Form Four I wanted to become a civil aviation pilot and that was my passion back then and I even went to do an aptitude test with the East African Airways at that time, and passed. The only hindrance was my mother who totally refused. At that time my brother, General Sayore was already in the army, and my mother felt that if I became a pilot we were going to leave her alone. She said NO.

After Form Four I studied Physics, Chemistry and Mathematics and I did not have a clear thinking, I thought could I be an engineer? could I be an architect?

It was not very clear. But I could have ended up an architect or engineer until this opportunity came earlier to go abroad. we left for London on the 13th of August which is exactly 46 years ago. That was the first time I ever got into a plane, the then East African Airways and I went with other people including one of my current partners Mr. Malik whom we met in town while we were arranging to

get passports. So I went to the United Kingdom to study accountancy ACCA (Association of Certified Chartered Accountants).

There were several of us from Tanzania, I think about 12 of us in the class at South West London College and others went to other colleges in London. Now out of all those I think about 50 who went to London I was the first one to complete ACCA and I came back to Tanzania in December 1973 after four years which was quite a record for people who went to study this profession from zero.

Others went after University but pursuing the course after Form Six and completing successfully was quite a fit. The others joined me in 1974 when they started coming back after successfully completing the course. Somehow, someone had identified me even before I came back. One time when I was in London, a friend of mine by the name Isaac Mohuo who was working with Tanzania Cigarette Company, which was at that time British American Tobacco, came to London and we met, but when he came back he met with the Director of Tanzania Audit Corporation (TAC) and told him there was someone in London studying accountancy who was likely to be coming back soon.

He requested if he could consider recruiting me as I was studying Accountancy under government sponsorship. So I got a letter from the TAC Director while I was still in London asking me to report to the institution as soon as I came back. When I came back in December 1973, I contacted my friend Mr. uhua and we went together to see the TAC Director who advised me not to report to the civil service division and that he would do it himself. So he went to the Civil Service Division and told them that there was student they had sponsored who was already back whom they wanted to employ in their institution.

They immediately issued a formal letter allocating me to the organization. I remember TAC was an established public institution after the massive nationalization in 1967. Apart from the Director (the late Alex Safi Maridadi) himself with ACCA, I was probably the second African qualified to join TAC.

So I joined and that is how my working life started as an Accountant. I was the next person to spread the gospel at TAC and I contacted my friends Mr Malik and Mr Kilala who were yet to complete their studies, and Mr Kilala came back in September 1974 and I enticed him to join TAC and later on in 1975 Mr Malik joined us in the same manner.

Who's who Tanzania:

Could you please briefly tell us about the challenges you encountered and how you managed to overcome them?

Simon Sayore:

Tanzania Audit Corporation was an audit institution and during those days our job was to verify accounts maintained by other institutions, which we did. Now we didn't have experience in accounting, we had some theoretical knowledge in accounting but not practical knowledge. It was therefore quite a learning process. We had to try and establish that the accounts maintained by other

accountants were true and fair as we call it in the accountancy language and it was quite a challenge.

During that time the corporation used to recruit expatriates from India, Pakistan and occasionally from Sri Lanka and these were people working in firms of chartered accountancy in their own countries but they were recruited as expatriates.

So we worked with them and learned quite a lot. But later on more expatriates came from Sweden and such other countries. I remember one of them who later became a professor, Mr Sharma who was a Director of Audit and I worked directly under him, subsequently I took over his position.

First of all, let me tell you the ladder in which I passed. When I joined TAC I started as a State Auditor and after two years I was promoted to Assistant Chief Auditor in 1976, after another two years I was promoted to Chief Auditor in 1978 that time also we had a new Director General Mr Sukoro (from National Development Corporation - NDC) to replace Mr Alex Maridadi.

I was still a young man at that time, and believe you me I worked for Mr Sukoro for 14 years.

I rose to the rank of Deputy Director General and just before he left I took over as Director General in 1988 as he left to join Tanzania Development Finance Company Limited (TDFL). I stayed in that position myself for 14 years, so I worked in TAC for not less than 32 years.

Who's who Tanzania:

What challenges did you face at TAC?

Simon Sayore:

The accounts were in a mess at that time, a huge mess. There were no adequate accountants in the country at that time so many of them that were around were expatriates and accounts were in a mess in most of the institutions. We used to qualify most of the accounts at that time so it was a challenge. In many of the occasions we had to assist the institutions to update the books to make them auditable, otherwise we had nothing to audit and that was a big challenge.

As it happened many more other corporations were established, I think at one time there were more than 500 state corporations and companies and many of them had problems maintaining proper accounts. But over the years and because of our way of accounts we had a very good way of doing our job. We identified weaknesses and we reported them, but we also made recommendations for remedial measures.

These were taken very well by many institutions and this went a long way to recruit accountants in the parastatals while at the same time TAC undertook massive training of its staff and many accountants that you will find in the country today might have at one time gone through TAC or have been trained by TAC.

At one time, TAC had about 40 fully employed qualified accountants with additional 400 supporting staff all serving a huge number of parastatals. But the number started to plunge when the privatization policy was implemented in the 1990's. I remember a point when

recruitment was on a day-to-day basis. In fact, I don't think we ever reached a stage where staff was optimal to meet the business demand, because when you train your staff they will be poached by the very institutions they are auditing.

So they offered them better salaries, better facilities and better opportunities, and therefore recruitment became a continuous process. We never had enough staff. Recruit, train then they go, it was a vicious circle.

That time pay was not very good as well so qualified staff had to look for other means of making money, like staff working secretly in other institutions on a part time basis helping other organizations update their accounts and so forth. These were the challenges we faced at that time.

While I was Director General the challenges I faced include the fact that recruitment was an ongoing process and qualified staff were scarce, so we had to do two things: recruit and train. Now on training, you had to have funds because much of the training was done abroad and we had to source funds mostly from donor institutions and here I must mention the Swedish International Development Agency (SIDA) which was very instrumental in allocating a lot of funds for training to TAC for many years, for training as well as developing technical capabilities as well as supplying working equipment like computers.

We were one of the first institutions to use personal computers at that time. We also had very modern photocopiers given to us by SIDA, and therefore it made our work a little bit easier. Also a lack of appreciation of the work that we did for the institutions that we audited, they just thought you were a nuisance rather than someone who was going to assist to put their books in order.

Secondly, during that time the country was too political. There was too much politicking everywhere including in the public institutions. We had branches of the ruling party and those of the workers' union, and all these were quite a challenge working with and you had to follow party norms some of which were not conducive or were not compatible to hardworking.

You could not take drastic action on a lazy worker easily and to me that was a huge problem because I do not like people who do not work hard, so I was never in good terms either with the party branch or the workers' union branch. There was always some friction but I stood on my feet and said, people are here to work not to do politics and this is not a trade union, and I must say I was not the most popular of persons at that time.

Who's who Tanzania:

TAC at that time was not getting help (funds) from the government, how were you making ends meet?

Simon Sayore:

We were allowed to charge audit fees and we never received funds from the treasury as such, so all of our expenses and salaries were paid out of the audit fees we made. Some clients were paying while some were not because they were getting exemption from the government but we were able to charge audit fees and meet our expenses and pay salaries and occasionally it was not possible to pay very high salaries although accountancy at that time was

considered as a rare profession. But we never received funds from the treasury, on the contrary we paid out dividends to the treasury for any surplus we made.

After meeting our expenses the treasury would demand money, like say, they would demand TZS10 million and that sum at that time was a lot of money.

We also managed to build a lot of properties, including staff houses. At that time remember government employees were given subsidized housing so we managed to construct and buy properties in Dar es Salaam, Moshi and Mwanza where many of our senior employees were housed, so we accumulated quite a lot of properties at that time from the surplus fees that we charged our clients.

Who's who Tanzania:

We know you are a busy and dedicated man.

Do you have a social side of life? What are your hobbies?

Simon Sayore:

There is a saying that "too much work and no activities make Tom a dull boy".

As a person throughout my life I have been an adept sportsman apart from other social activities. When I was in secondary school I used to be an athlete.

I used to be good at running short distances like 100m and 200m, I used to be good at throwing the discus, the javelin, the short put, high jump, long jump, I was not a hefty person but I was very good at throwing and I was a winner and at sometime I used to participate in what they call a decathlon. I also used to play basketball and table tennis.

When I went to the UK, a good stretch of the four years there the thing I did most was only play table tennis, with Chinese from Singapore and Malaysia but when I came back I did nothing but work, just work work work! That made me advance in my career very quickly. Even when I got married I would go home, have lunch around 4.00pm then go back to work up to about 8.00pm.

Eventually I thought that was not good for life and in the 80's I joined Dar es Salaam Gymkhana Club (DGC) specifically 1983 but before that we used to play with my friend Malik.

We would play a bit of squash at the back of Tanzania Club in Kurasini, then we asked ourselves but why don't we join this club (DGC)?

So we were able to join, apparently some of the staff we had who were under us from Sweden were members of the club and they are the ones who assisted us become members of the club.

Soon after joining in 1985, I was elected treasurer of the club. At that time they used to have elections every year and you could be elected twice for the various positions, so I was elected treasurer in 1985 and continued to be elected for the following 10 years while playing squash.

Then I said, enough was enough I am no longer standing and when I left within two years I was elected chairman of the club and I tried to resist. When I was treasurer, the finances of the club improved very well so they said now we are going to make you chairman.

First year I resisted, but second year they used some very influential

people to convince me, saying the club was not just a club, it had a national identity so when people say you must become a chairman it is a national requirement you must.

But I said no, and they said if it is a matter of campaigning we will do the campaigning for you. In 1997 we had the largest attendance to the Annual General Meeting more than 500 people because there was a contest for the position as chairman between myself and one member by the name of Retired Colonel Kashmiri.

It was very competitive and historical to the club and I came out with an overwhelming win.

Then I said, looking back the previous Chairman served for 10 years and the one before him 10 years as well, which meant I am going to serve for another 10 years, I don't think this is a good thing to do.

So I instigated a change in the constitution so that a term is for two years and only redeemable for another two years, it was met with resistance, but I said NO "you can't have one person serving for a very long time". So they finally agreed on condition that my first one year in that position would not be counted.

Therefore I was elected for two years, then another two years and ended up serving a total of five years before exiting happily.

As I was exiting, they got me and said: now you can become a trustee, so I continued to serve as trustee for six years and that was it. But when I was a chairman, they said the chairman of this club must play golf, because the chairman before me was a golfer so they actually forced me to play golf. My brother who was a member of the club and joined the golfing facility actually gave me a free set.

They said: here is the set and it's upon you to choose on the time, even the person who was training, said we will give you free lessons. Now I did not have a lot of excuses and I started playing golf in 1988 that was the second year of my chairmanship.

So this is 17 years of playing golf, and I have been playing ever since and I do play regularly. There was a time I was a small addict and I even reached a handicap of nine but in subsequent years there was a lot of things to do, a lot of work, a lot of engagements and my handicap went up again and I continue to play golf, and I don't regret because it is the one exercise that is left for me.

I not only belong to DGC but also TPDF Lugalo golf club, were I now play golf regularly. I also used to be a church elder for the church I served for eight years and others. I don't know if you call this social but I have been a member of many boards as Director (EWURA), Institute of Financial Management, Institute of Accountancy Arusha and Faculty of Commerce and Management Dar es Salaam.

I was a board member of the National Board of Accountancy for a very long time and eventually became the chairman for two terms of three years. Again during my time we limited terms because before that the terms were too long. I also served as a Trustee of the Loans and Advances Realization Trust, I also served as a Commissioner of PRC in its last years and at the very end I was the Vice Chairman and the very last one Energy Water and Regulatory Authority (EWURA), were I was the founding chairman in 2006.

Who's who Tanzania:

Which of the Boards did you find to be challenging?

Simon Sayore:

The latest one, the Electricity, Water and Utilities Regulatory Authority (EWURA), fortunately this has got in its act restriction in terms, you serve as chairman for a term of four years and you can serve a subsequent term if appointed or elected for another four years.

I served as chairman of EWURA for two terms in June 2015.

If you count, it has been nine years since EWURA was established, so what happened in between is that when I completed my first term, the position remained vacant for one year and there was no chairman for a period of one year. Then I was brought back after that one year and continued for another 10 years.

At one time I served in three boards at the same time - National Board of Accountancy, PRC and EWURA - that was in 2006, all these made me extremely busy, but EWURA was particularly challenging. People were asking me how I was managing to serve in three boards at the same time. I said: you have to cut your sleep the number of hours to sleep otherwise you can't manage. I can assure you during those times and more recently I wouldn't sleep more than four hours a day.

As a chairman I believed when you go to a meeting you must be thoroughly briefed and you must have more knowledge than everybody else - at least on what is being presented.

Therefore, I leave no paper or page unread unless it is not necessary. I would read everything and in a meeting I would not want people to start listening being given briefs. I would assume that everybody has read and people would start contributing on the issues before the respective board, not to listen to lectures being given by someone reading a paper. That is my belief and that is how I conducted my business in most of the organisations.

Who's who Tanzania:

What day in your life do you love to remember?

And possibly what day do you hate to recall in your life?

Simon Sayore:

There are many incidences during my 14 years as Director General, but what I can recall are incidents when members of staff used to write secret letters either to the President or the minister with allegations accusing either the boss or other senior officers of being unfair. Fortunately, they did not accuse us of stealing any money but they thought that we were somehow rough when it came to dealing with workers.

They sometimes accused us of lavish spending meaning you have a company car or you are living in a good house. There were times they came to my residence and took a photograph and it appeared in one of the local newspapers with a caption:

Look where the Director General is living!

But it was just a very modest property, and I remember its photo appeared in one tabloid by the name of "Michapo", and I just wondered why all this is? Those were the kind of things that were happening at that time but apart from that nothing really big.

Who's who Tanzania:

When TAC was winding up, after the government decided to pull you out of business and the market economy came in, can you tell us about this transition?

Simon Sayore:

Remember during the time of Socialism, we had a socialist economy in the country. The government used to do almost everything in the country; trading companies then known as regional trading companies (RTCs), marketing boards belonged to the government, even TAC, TISCO, Legal Corporation, Engineering and Designing (NEDCO) all these were government institutions and naturally the government was not able to take care of these entities while at the same time manage social services as it was supposed to do.

Therefore, during the 70's and 80's up to early 90's the situation was not very good. I remember in 1980's the country started to change into a mixed economy rather than a purely socialist economy. It was in the early 90's that the policy to privatize was pushed forward by the government and at that time a number of institutions were starting to collapse.

I remember they started what I recall Loans and Realization Trust which was basically to collect bank loans and debts owed by collapsing parastatals and later on PPRC the Presidential Parastatal Reform Commission to privatize most of these ailing parastatals and it was at that time when massive privatization began, at least I realized that our main function is to audit parastatal accounts but parastatals are being privatized, so what happens when all of them are privatized? What shall we be?

So I thought let us get TAC also privatized before the end of the privatization process and it was a very difficult idea sending this message to the staff of the corporation, because our idea was to establish a firm owned by the employees or some of the employees because this was a professional accountancy firm and everybody could not be a shareholder.

Typically professional accountancy firms would have a few partners so we made a proposal that TAC should be privatized through a management buy-out by a number of the qualified staff.

So this was a very tough decision to take and it was not taken very well by the staff because they thought the amount of clients getting privatized meant the amount of work started to get low and we started retrenching some of the many support staff we had and retrenchment were a very nasty exercise to undertake.

In fact at one time we were taken to court and we were given a temporary injunction to stop the process, eventually we won and we retrenched staff, we saw this process coming in so we thought the best way for us was for ourselves to privatize through a management buy-out. So we started the process to institute a management buy-out.

Now, this was difficult because I and the senior personnel would always be seen by junior staff as wanting to take over the organization ourselves.

So we requested the board to employ an external consultant to study the situation and recommend on the best way that we could privatize TAC. It was therefore done by a company by the name of Auther Anderson which is not in operation anymore. This was a South African branch in Tanzania. So they came and carried out the survey and recommended on how TAC should be privatized.

The recommendation was to identify senior people within the firm and you sell the entity to them whatever you have to sell and you retrench the rest of the staff. This was not taken very well by the staff and we appointed an internal audit to study the report and make another report along that report to the board.

They came out basically with the same results and what we did in this case was to involve the workers.

That is how we did it. The process took five years and then we became Tanzania Audit Corporation Associates (TACA) in January 2003. So TAC effectively ended on the 31st of December 2002, with an optimum number of partners of six and not less than three.

The retrenched staff were compensated but at the same time it was a difficult thing, because a huge chunk of the money had to come from government as a result of which most of those retrenched were given just statutory pay while a few were given a small golden handshake. Now the government, particularly the Treasury Registrar, wanted the staff to be retrenched and be paid just statutory benefits, which was basically a month's notice which was very little and other benefits like if you had unpaid leave and so on.

They thought this was very unfair because we had acquired a lot of property through retained surplus, instead of squandering the money we built up properties and we requested the government to allow us to pay a proper golden handshake to the retrenched staff. So we sold some of the properties not all.

I remember we also spent some money expanding the office we are operating from along Samora Avenue which during privatization was given away to the Controller and Auditor General (CAG).

So after tough negotiations we were allowed to sell the properties and we were able to pay a reasonably good handshake to all the retrenched staff and therefore not one single staff complained during the retrenchment.

Some of the houses were sold to the staff but it was a tough negotiation because apparently there were people in government who wanted those houses, and therefore they wanted to sell the houses but not to the staff who were occupying the houses, but to staff in government.

So we fought very hard and the houses, I think about a year later were sold to those members of staff who were occupying them.

Who's who Tanzania:

What challenges did you face as TACA?

Simon Sayore:

The challenges we faced since TACA had become privatized now, people had thought that these people (TACA) have no more right to continue having a monopoly of auditing accounts of parastatals and of course at that time all of the clients reverted to the Controller and Auditor General (CAG) who as per the constitution is the Auditor of all Public Institutions and public entities.

So we had to fight hard, firstly to continue auditing some of the institutions most of which were eventually allocated to other firms. Now we found ourselves facing competition with others.

Eventually it was the CAG who was allocated all these institutions, the ones which were left and the few ones which are now around and others were subsequently established such as regulatory authorities.

So we now had to fight in the market to get clients. It has been a big challenge which we have, fortunately been able to overcome over the past 12 years of our existence.

I think we are one of the best established firms.

We are a company with a workforce of about 60 members of staff and we continue to strive to build up a strong private clientele. Our biggest challenge now is competition and of course staff retention as some of our workers are now able to cross to other institutions which can offer higher pay and it's very difficult to retain good staff. These are the challenges.

Who's who Tanzania:

You are among the very few inspirational persons in this country. What is your advice to people in this country mostly the young upcoming citizens?

Simon Sayore:

Today's youth are lucky, if I can call it luck or unlucky. They have got parents who know the values of education, who know the values of looking after children and in many cases who are well-off. That was not the case in our time.

We grew up in difficult conditions, in impoverished conditions. I had told you earlier that my father passed away when I was small and I was under the care of my mother who was extremely hard working and we used to work with her in the peasant farms or go look after cattle. It was all hardwork, no pocket money and sometimes you supplement what you eat in the house.

Now today's youth don't know much about that, everything is laid on the table. Very few of today's youth know how to work hard.

Discipline is not among the culture that exists today. So to the youths, I say, they have to change; they have to work very hard, they have got to understand that this society is composed mostly of youth the largest segment of the country's population is the youths.

The society looks upon them to contribute to the country's development, they should work very hard to improve on what their predecessors have accomplished, and we have a lot of things to do in this country.

We are one of the poorest yet we have the most abundant resources. And in terms of education we are not the best.

Education is extremely important and youths must not rush to work. Therefore apart from education, entrepreneurial skills are necessary, but hardwork, education and discipline among the youths are extremely important without which I don't think even the old can succeed.

Who's who Tanzania:

Do you have any final word to us?

Simon Sayore:

You have started on a good job, to expose the youth eventually and other people on success or possible success of other people. This may shape other people and your book may be instrumental in moulding some characters. It is difficult at the beginning but keep it up. I therefore wish to congratulate you on the initiative and of course, as I said earlier, you will need to expand this unique and timely undertaking, which I believe you will in due course.



Nyerere Bridge, Dar es Salaam



Agriculture



Agriculture Sector, with annual growth rate of 6%, accounts for nearly half of national GDP contribution, 70% of rural household income, and absorbs 80% of the entire workforce.

Lately, the government introduced a special agricultural revolution initiative, namely "Kilimo Kwanza", with the aim of commercializing agriculture and improving cultivation methods of peasant farmers to supplement agribusiness and assure the country of self-sufficiency in food supplies.

Agricultural and livestock development is the leading economic sector in Tanzania and remains critical for achieving sustained growth, poverty reduction, and rural development.

Several reforms have been undertaken in this sector, such as review of land laws to allow for long term leases for foreign companies and redefining the role of government and the private sector that allow for the latter to participate in production, processing, and marketing, while the former retain regulatory and public support functions. Tanzania has enormous water resources potential.

Water for irrigation can be obtained in flood basins of rivers and lakes as well as from underground sources. Potential irritable farmland in Tanzania is approximately 29 million hectares, out of which only 280,000 hectares are under irrigation farming.

This provides for high agricultural investment opportunities.

In addition to the following specific investment opportunities available, this sector offers varying business avenues, such as importing modern-and-efficient farming equipment, for instance tractors and power tillers; providing training of modern farming, for example, how to use appropriate irrigation technology, etc.

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Business



EXPORT PROCESSING ZONES AUTHORITY (EPZA)

Tanzania: unrivaled investment destination of choice.

Tanzania, endowed with abundant natural resources, offers the most conducive environment for investors to realize their entrepreneurial ambitions. EPZA is an investment promotion agency of choice with an investor centred culture to help investors achieve their aspirations.

Tanzania's enabling policies, unmatched peace and stability coupled with readily available natural resources and strategic geographical location will enable investments to grow speedily. The Government of Tanzania, through its export zones' promotion agency, the Export Processing Zones Authority (EPZA), assures that, in addition to attractive incentive packages, investors enjoy uninterrupted access to serviced industrial parks and professional services for, at EPZA, we believe in supporting our investors' aspirations.

As one of the leading East African investment destination, Tanzania is keen to cultivate a suitable investment climate

that will help investors to capitalize on untapped opportunities in East Africa and the whole of the African continent. We warmly welcome you, through EPZA, to invest in Tanzania.

EPZA in a nutshell

The Government of Tanzania established the Export Processing Zones Authority (EPZA) an autonomous government agency under the Ministry of Industry and Trade in 2006 for the purpose of administering the Export Processing Zones (EPZ) programme following the amendment of the EPZA Act of 2006. But, the amendments of the Export Processing Zone and Special Economic Zone (SEZ) Acts of 2011 gave EPZA additional mandate to supervise the SEZ programme.

The key objectives of EPZA are to attract and promote export oriented investments through EPZ and SEZ programmes, facilitate investors under EPZ and SEZ programmes as well as issue EPZ and SEZ licences to investors.

SEZ programme explained

The government of Tanzania established SEZ programme in 2006 strategically to achieve her mini-tiger plan by 2020, the objective being to promote quick and significant progress in economic growth, export earnings and employment creation as well as attract private invest

ment in the form of Foreign Direct Investments (FDIs) and Domestic Direct Investments (DDIs) from all productive and service sectors.

The special economic zone, a geographical area that has more liberal economic laws than the country's typical laws, is a development tool that promotes rapid economic growth using fiscal and business incentives to attract investments and technologies.

The zones act as investors' magnet, attracting investments towards specially designated areas with quality infrastructure, attractive fiscal packages, business support services, cluster formation and minimal regulations.

As the SEZ programme accommodates a wider range of activities than EPZ does, it's evident that SEZ will immensely contribute to the achievement of the 2020 Vision that seeks to transform Tanzania into a globally competitive country.

Special economic zones include: Export Processing Zones, Free ports, Free Trade Zones, Industrial Parks, Regional Headquarters, Science and Technology Parks, ICT Parks, Agricultural Free Zones, Tourism Development Zones and Business Incubation.

Major SEZ projects

BAGAMOYO SEZ

EPZA has earmarked 9,000 hectares at Bagamoyo's Mbegani area for the mega project, which is expected to transform the historical district into a busy commercial hub.

A modern port and international airport are planned to support the envisaged SEZ that lies 40 kilometres from Dar es Salaam. The authority has allocated 2,908 hectares for social infrastructure residences, schools, hospitals

and entertainment centres while the 6,000 hectares are for industries.

The government will develop the off-site and major on-site infrastructure for the investors.

The government of Tanzania through EPZA is inviting investors to lease plots of 100 hectares and above to develop SEZ industrial parks for own use or lease.

The port, airport, EPZ or SEZ industrial, commercial, tourist and ICT parks as well as hotels, warehouses, banks, schools and housing estates are the facilities required at the area.

MTWARA SEZ

The Special Economic Zone, planned for set up near Mtwara Port, will be built on a 2,650-hectare land to support the Mtwara Corridor that links Mozambique, Malawi, Zambia and Congo. The Mtwara SEZ is an integrated project comprising the Freeport, Industrial Parks, Technological Parks, Tourism Parks and Logistics Centres. True, the oil and gas endowed Mtwara has become a centre of attraction to investors with burning desires to set up businesses in the southern region.

EPZA therefore invites companies providing services and supplies to the oil and gas exploration companies to relocate to the Mtwara Freeport facility.

KIGOMA SEZ

With a port on Lake Tanganyika, Tanzania's Kigoma region that borders Burundi, Democratic Republic of Congo and Zambia, has earmarked 3,000 hectares for the SEZ project whose feasibility study and the first phase of the Master Plan are already complete.

The area on western Tanzania will be developed into an industrial cum commercial complex to serve as a trade hub for the neighbouring countries. Investors are therefore invited to develop Kigoma Port, SEZ/EPZ industrial, commercial, tourist and ICT parks as well as warehouses, hotels, banks, schools, hospitals and housing estates. Detailed information land use plan and feasibility study report on the project can be obtained from EPZA offices or website www.epza.co.tz.

SEZ incentives

Investors under SEZ programme enjoy a pack of lucrative investment incentives depending on the nature of the investment operations.

The SEZ Act 2006 puts the available incentives into three categories:

Category A: Infrastructure Development

Investors in the development of infrastructure are entitled to exemptions from:

- Taxes and duties on all capital goods related to SEZs
- Corporate tax for 10 years.
- Withholding tax on rent, dividends and interests for 10 years.
- Property tax for 10 years.
- VAT on utility charges.
- Pre-shipment or destination inspection requirements.

Category B: Production for sale into the customs territory

Investors who produce for sale into the customs territory enjoy:

- Remission of custom duty, VAT and other taxes on raw materials and goods of capital nature related to production in zone.
- Exemption from withholding tax on interest on foreign sourced loans.
- Exemption from pre-shipment or destination inspection requirements.
- On-site inspection of goods in the Zone.
- Unconditional transferability of profits, dividends and royalties.
- Provision of visa to key personnel at the point of entry.
- One stop service centre in the zone.

Category C: Investors producing for export market

- Exemption from corporate tax for 10 yrs.
- Exemption from withholding tax on rent, dividends and interests, for 10 years.
- Remission of custom duty, VAT and other taxes on raw materials and goods of capital nature related to production in SEZs.
- Exemption from taxes and levies imposed by Local Government Authorities on products produced in SEZs.
- Exemption from VAT on utility and wharfage charges.
- Exemption from pre-shipment or destination inspection requirements.
- Unconditional transferability of profits, dividends, royalties, etc.
- On-site customs inspection in the Zones.
- One stop service centre in the zone.

- Eligibility for SEZ
- All investors qualify to invest under the SEZ scheme provided they fulfill the below simple requirements:
- The investment must be new.
- Annual turnover of at least 100,000 US dollars for local investors and at least 500,000 US dollars for foreigners
- Adequate environmental protection systems.
- Utilisation of modern production machinery and process.
- Investments be located in SEZ industrial parks.

Procedures to join SEZ programme

There are few and simple steps that investors interested to operate under the SEZ scheme have to follow:

- Make an inquiry on the programme and its operation by visiting EPZA offices or website - www.epza.co.tz.
- Submit an investment proposal detailing the type of business to be conducted, type of goods to be produced or processed, production volume, markets, business location and production process
- EPZA evaluates the project and provides the investor with a letter of approval within 14 days.
- Investor incorporates the SEZ company, locates a zone and secures an environmental approval certificate, if required.
- For stand alone and Zone developers, EPZA facilitates declaration of land by the Minister for Industry, Trade and Marketing.
- Investor pays license fees and gets license. Once the company gets the SEZ licence it directly goes into business as there is no requirement for any additional paper work.

Priority sectors for SEZ investments

- Agriculture and agro-processing
- Industrial manufacturing
- Tourism
- Commerce
- Forestry
- ICT
- Banking and Financial Centres

EPZ programme explained

The government of Tanzania established the Export Processing Zones (EPZ) scheme in 2002 following the enactment of the Export Processing Zones Act of 2002

to promote export oriented investments in the designated zones, with the views of boosting the country's international competitiveness in export led economic growth.

Objectives of EPZ scheme

The objectives behind establishment of EPZ programme are to:

- Attract and encourage transfer of new technology,
- Attract and promote investment for export-led industrialisation,
- Create and expand foreign exchange earnings,
- Develop skilled labour, create and increase employment,
- Foster linkages of the local economy with the international market
- Promote processing of local raw materials for export

Eligibility for EPZ programme

- Be a new investment.
- At least 80 per cent of goods produced/processed be exported.
- Annual export turnover should be at least 100,000 US dollars for local investors and at least 500,000 US dollars for foreign investors.

EPZ incentives

Investors under Tanzania's EPZ programme are automatically entitled to benefit from incentives, which the government has intentionally designed to create business-friendly environment and profitable operations.

The incentives, as provided under the EPZ Act 2002 (amendments), are:

- Remission of customs duty, VAT and any other tax charged on raw materials and goods of capital nature.
- Exemption from payment of corporate tax for an initial period of 10 years.
- Exemption from payment of withholding tax on rent, dividends and interest for first 10 years.
- Exemption from payment of all taxes and levies imposed by local government authorities for goods and services produced in the EPZs for the period of 10 years.
- Access to the export credit guarantee scheme.
- Exemption from pre-shipment or destination inspection requirements.
- On-site customs inspection of goods in the EPZs.
- Provision of temporary visas at point of entry to key technical, management and training staff for a maximum period of 60 days.

- Remission of customs duty, VAT and any other tax payable in respect of importation of one administrative vehicle; ambulances; firefighting equipment vehicles; and up to two buses.
- Treatment of goods destined into EPZs as transit cargo.
- Exemption from VAT on utility and wharfage charges.
- Access to competitive, modern and reliable services available within the EPZs.

EPZ investment procedures

The investor must submit applications accompanied by a copy of the company's memorandum and articles of association, certificate of incorporation, environmental clearance certificate and a business plan indicating the type of goods to be produced or processed, production volume of exports, location and EPZ area where the business is intended to be carried on as well as type and raw materials to be used in production.

EPZ investor categories

Investors under EPZ programme are classified into three categories: developer, operator and service provider depending on the nature of business they undertake.

Developer's license

This is provided to investors who are investing in infrastructure development like construction of industrial buildings and warehouses, development of internal roads, landscaping and fencing as well as provision of utilities power, water, sewerage systems and telecommunications.

Operator's license

Investors undertaking manufacturing operations under EPZ get operator's licence.

Their operations may include manufacturing or processing, commercial activities like breaking bulk, repackaging, re-labeling and trading, export-oriented services brokerage, information, consultancy and repair services.

Service Provider's license

This is for investors providing services and utilities to EPZ and SEZ investors within the zones, with their services ranging from banking, insurance and ICT.



EXPORT PROCESSING ZONES AUTHORITY MANAGEMENT TEAM



Director General
Col. (rtd) Joseph Simbakalia



**Director of Planning
and Development**
Mr. Lamau Mpolo



**Director of Investment
Promotion and Facilitation**
Ms. Zawadia Nanyaro



**Director of Finance
and Administration**
Mr. Desidery Kalimwenjuma

Our Vision

is to become a world class investment promotion and facilitation agency, and a regional leader in attracting Foreign Direct Investments.

Our Mission

is to attract investment in Tanzania's Special Economic Zones by creating a suitable business environment through the development of world class industrial and commercial infrastructure as well as the provision of competitive investment incentives and efficient investor facilitation services.

Our Objectives

- To promote investments in designated Special Economic Zones
- To attract and encourage transfer of new technologies
- To promote processing of local raw materials
- To create and increase employment opportunities
- To increase foreign exchange earnings

Export Processing Zones Authority,
Benjamin William Mkapa SEZ, Mabibo, External
P.O. Box 12112, Dar es Salaam, Tanzania.
Tel : +255 (0)22 245 1827-9 / Fax : +255 (0)22 245 1830
E-mail: info@epza.go.tz - Website www.epza.go.tz

EPZ set ups

There are two set ups industrial park and stand alone under EPZ scheme from which investors can choose to operate. The EPZ Industrial Parks allow investors to locate their operations within the designated zone together with other investors, sharing common infrastructure facilities and utilities. There are about six EPZs industrial parks in Tanzania.

Benjamin William Mkapa Special Economic Zone, Hifadhi EPZ, Millenium Business Park, Kisongo EPZ, Kamal Industrial Park and Global Industrial Park. The EPZ Stand Alone is where EPZA allows single factory units not located within the zones to operate their businesses elsewhere outside the EPZ industrial parks, with EPZA facilitating the declarations for such areas.

EPZ joining procedures

Procedures for joining EPZ programme are short, simple and streamlined to make it easier for prospective investors to begin operations within the shortest time possible. The investors have to follow the

- Utilisation of modern production machinery and process.
- Investments be located in SEZ industrial parks.

Procedures to join SEZ programme

There are few and simple steps that investors interested to operate under the SEZ scheme have to follow:

- Make an inquiry on the programme and its operation by visiting EPZA offices or website - www.epza.co.tz.
- Submit an investment proposal detailing the type of business to be conducted, type of goods to be produced or processed, production volume, markets, business location and production process
- EPZA evaluates the project and provides the investor with a letter of approval within 14 days.
- Investor incorporates the SEZ company, locates a zone and secures an environmental approval certificate, if required.
- For stand alone and Zone developers, EPZA facilitates declaration of land by the Minister for Industry, Trade and Marketing.
- Investor pays license fees and gets license. Once the company gets the SEZ licence it directly goes into business as there is no requirement for any additional paper work.

Priority sectors for SEZ investments

- Agriculture and agro-processing
- Industrial manufacturing
- Tourism
- Commerce
- Forestry
- ICT
- Banking and Financial Centres

EPZ programme explained

The government of Tanzania established the Export Processing Zones (EPZ) scheme in 2002 following the enactment of the Export Processing Zones Act of 2002 to promote export oriented investments in the designated zones, with the views of boosting the country's international competitiveness in export led economic growth.

Objectives of EPZ scheme

The objectives behind establishment of EPZ programme are to:

- Attract and encourage transfer of new technology,
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- Provision of temporary visas at point of entry to key technical, management and training staff for a maximum period of 60 days.
- Remission of customs duty, VAT and any other tax payable in respect of importation of one administrative vehicle; ambulances; firefighting equipment vehicles; and up to two buses.
- Treatment of goods destined into EPZs as transit cargo.
- Exemption from VAT on utility and wharfage charges.
- Access to competitive, modern and reliable services available within the EPZs.

Steps below to join EPZ scheme:

- Inquire about the programme and its operation by visiting EPZA offices or website www.epza.co.tz
- Submit an investment proposal detailing the type of business to be conducted, type of goods to be produced or processed, production volume, volume of exports, location from where the business is expected to operate and production process to be used:
- EPZA evaluates the project and gives the investor a letter of approval within 14 days.
- Incorporate EPZ company, locate a zone and obtains environmental approval certificate, if required.
- Investor pays license fees and gets license.
- Once the company acquires the EPZ license it directly goes to operations as there is no any additional paper work.
- Investor begins operations.
- For stand alone and Zone developers, EPZA facilitates declaration of land by Minister for Industry, Trade and Marketing.

SEZ, EPZ compared

While EPZ scheme promotes export oriented investments in manufacturing within designated zones to create international competitiveness for export led economic growth, the SEZ programme, on the other hand, promotes

multi-sectoral investment for domestic and foreign markets. Unlike EPZ that requires export of 80 per cent of all goods produced, there is no such restriction on SEZ investors under SEZ, investors can offload 100 per cent of the products on the domestic market.

Designated EPZ, SEZ areas in Tanzania mainland

- Mbegani - Coast region
- Malula - Arusha
- KIA - Kilimanjaro
- Kiyegaya - Morogoro
- Bunda, Tairo - Mara
- Mtwara Port - Mtwara
- Ujiji - Kigoma
- Kitengule - Kagera
- Luwawasi Mkuzo - Ruvuma
- Neema - Tanga
- Usagara, Nyang'omango - Mwanza
- Iwambi - Mbeya
- Manyoni - Singida
- Kahama - Shinyanga
- Kilolo, Viwengi - Iringa
- Mererani/Simanjiro - Manyara
- Ngongo - Lindi

Opportunity to invest in existing SEZ and EPZ industrial parks

Investors are welcome to establish manufacturing units in the existing industrial parks. The SEZ/EPZ parks below offer serviced land, industrial buildings and warehouses to investors.

1. Benjamin William Mkapa SEZ (Dar es Salaam)
2. Millennium Business Park (Dar es Salaam)
3. Hifadhi EPZ Park (Dar es Salaam)
4. Kisongo EPZ Park (Arusha)
5. Global Industrial Park EPZ (Mkuranga)
6. Kamal Industrial Estate EPZ (Bagamoyo)
7. Kigoma SEZ

Opportunity to construct Single Factory Unit

Investors are also invited to construct EPZ factories at any geographical location in Tanzania, Stand Alone EPZs. Tanzania too invites investors to provide utility services; power, water and telecommunications in EPZs on commercial basis.

WORLD CLASS INDUSTRIAL PARKS AVAILABLE FOR LEASE IN TANZANIA

Millennium Business Park Dar es Salaam Located 13 kilometres from the port and 15 kilometres from the airport, the Business Millennium Park that boasts of superior infrastructure offers factory space for lease at 6 US dollars per square metre.

Hifadhi EPZ Dar es Salaam

The park is located within 12 kilometres from the port and 14 kilometres from the airport, with superior infrastructure and provides factory space for lease at 4 US dollars per square metre.

Kamal Industrial Estate EPZ Bagamoyo

The 279-acre park in Bagamoyo, which boasts access roads, power, water and gas, has serviced plots for sale at 59 US dollars per squaremetre. The park is located in Bagamoyo, 40 kilometresNorth of Dar es Salaam.

Global Industrial Park EPZ Mkuranga

The 25-acre park located in Mkuranga, some 25 kilometres South of Dar es Salaam has access roads, power, water and gas and offers serviced plots for sale at 60 US dollars per square metre.

Why invest in Tanzanian SEZs/EPZs

Tanzania, with unrivaled attractive investment climate to investors, is the precise choice for investors looking for low cost, efficient production and appropriate service location for international competitiveness.

There are many reasons to why investors should opt for Tanzanian SEZs/EPZs over other competing countries with similar services:

- Abundant natural wealth that offers immense investment opportunities to investors; arable land, availability of raw materials and its strategic location, with a number of landlocked countries relying on Dar es Salaam Port.
- Access to preferential trade markets US's African Growth and Opportunity Act (AGOA), European Everything But Arms (EBA), Japan, SADC and East African Community.
- Political stability of over 50 years.
- Simplified bureaucracy as all the activities are streamlined through EPZA
- World Class infrastructure in the zones.
- Lucrative incentive packages.
- Investment guarantees and settlement of disputes

Tanzania being a member of the International Council for Settlement of Disputes (ICSID), investments in the country are guaranteed against political risks of nationalisation and expropriation.

- Full protection to investment and property through the constitution.
- Bunda, Tairo - Mara
- Mtwara Port - Mtwara
- Ujiji - Kigoma
- Kitengule - Kagera
- LuwawasiMkuzo - Ruvuma
- Neema - Tanga
- Usagara, Nyang'omango - Mwanza
- Iwambi - Mbeya
- Manyoni - Singida
- Kahama - Shinyanga
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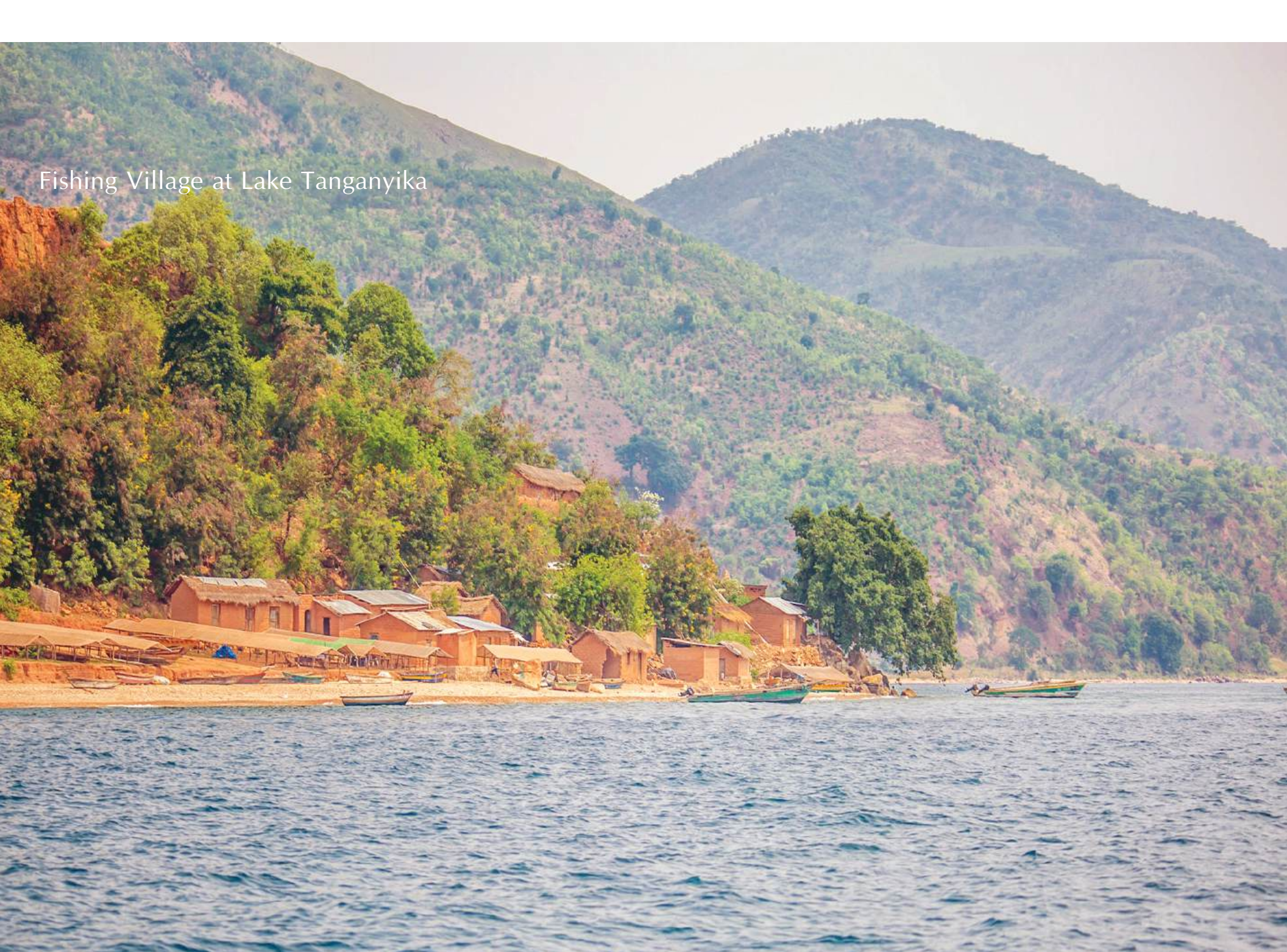
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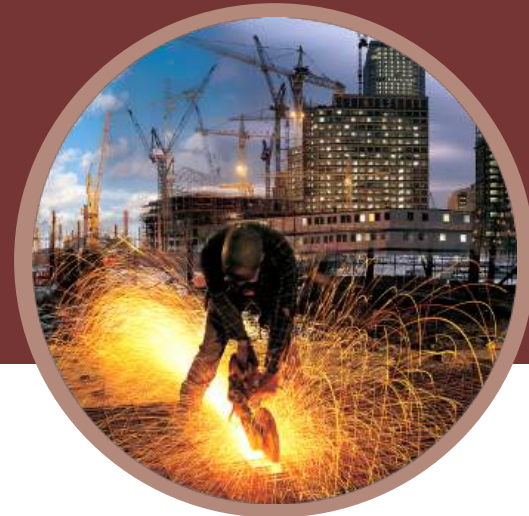
Source: www.epza



Fishing Village at Lake Tanganyika



Construction



With Tanzanians' intent to improve roads, the demand for constructing roads is very high. Good trunk roads are needed not only to connect regions but also the demand is increasing in also connecting district headquarters.

New skyscraper construction in Dar es Salaam.

The demand therefore is huge in investment in road construction even if to facilitate transport of produce from rural to district markets, and to facilitate economic activities.

While the Government reserves a substantial amount of its budget for road construction each year, there is also a room for those construction companies that source funds in special arrangements from their native countries.

Civil construction is also booming for both commercial and residential buildings to accommodate for the high demand for office premises as well as residential houses.

Some specific investment areas in the construction sector involve to:

- Construct tarmac and non-tarmac roads to connect districts, regions, and other nations
- Build housing estates
- Construct residential apartments
- Build office buildings
- Construct conference and banquet facilities
- Build shopping malls
- Construct movie theatres and entertainment facilities
- Build hotels
- Construct mixed use real estate properties
- Offer construction support services, such as financing and provision of construction materials.

Source: www.tic.co.tz

Advent Construction Limited
Registration Number: B1/0096/03/2009
NKURUMAH STREET
P.O. BOX 8702 / Dar es Salaam / Tanzania
Tel: +255 22 260 0640
+ 255 784 406 840 / 0774 271 684
NO. 2243/201
Email:info@adventconstructions.com
Website:www.adventconstructions.com

African Real Estate Company Limited
Registration Number: B1/0067/03/2004
P.O.BOX 5297 / Dar es Salaam / Tanzania
Tel: +255 22 213 7528 / 22 212 1953
+255 715 901 303
Town/Village:DSM
Plot No. 2080 / 148, Jamhuri
Kitumbini Street
East African Apartment Building
Email:areco@cats-net.com

Al Hussein Construction Limited
Registration Number: B1/0117/11/2011
P.O. Box 8772 / Dar es Salaam / Tanzania
Nyerere Road , Vivunguti
13F Sido Industrial Complex
Tel: 022 286 2795 / 0714 002 266
Email:gohamt@hotmail.com
Registration Number: B1/0102/10/2009
PLOT NO. 3 , MANDELA ROAD
BUGURUNI - DSM
P.O.BOX 10761 / Dar es Salaam / Tanzania
Tel: +255 22 286 0405 / 6 / +255 732 992 373
Email:info@badreaafrican.com
infobadrea@gmail.com

Afriq Engineering
Registration Number: B1/0081/07/2007
Plot No 5, Block A , Shekilango Road Sinza
Makaburini - Sinza
P.O. Box 9591 / Dar es Salaam / Tanzania
Tel: +255 22 266 8501 / +255 754 336 415
+255 754 313 625
Email:afriq_engineering@yahoo.com

Beijing Construction Engineering Group Co. Ltd
Registration Number: C1/0065/08/2010
National Stadium , Mandela Road
P.O. BOX 80208 / Dar es Salaam / Tanzania
Tel: +255 22 285 0722 / 285 0900
+255 762 890 896
Email:jiajianhuibceg@gmail.com

BOYA BUILDING CONTRACTOR COMPANY LIMITED
Registration Number: B1/0101/08/2009
P.O. BOX 13038 / Dar es Salaam / Tanzania
BUGURUNI ROZANA, UHURU ROAD
Tel: 0787 336 030 / 0714 630 151
Email:sekela2001@hotmail.com

Caspian Construction Ltd.
Registration Number: B1/0060/02/2003
P. O. BOX 40954 / Dar es Salaam / Tanzania
PLOT 77 , NYERERE ROAD , KIPAWA
Tel: +255 22 286 6877
Email:main@caspien.com

CSI Construction (1997) Ltd.
Registration Number: B1/0024/11/89
P.O. BOX 10795 / Dar es Salaam / Tanzania
PLOT 127 NYERERE ROAD , KIPAWA, DSM
Tel: +255 22 284 2164 / 844080 / 100
Email:construction@coastal.cc

Estim Construction Co. Ltd
Registration Number: B1/0058/10/2002
Plot No 40 Off To New Bagamoyo , Sukari
Road , Light Industrial Area , Sam Nujoma
Road
P.O. BOX 19716 / Dar es Salaam / Tanzania
Tel: +255 22 277 4253 / 277 1075
Email:estim@acexnet.com

Holtan Builders Ltd.
Registration Number: B1/0088/03/2008
Plot No. 960 Block J. Mbezi , Makonde
P.O. Box 21046
Dar es Salaam / Tanzania
Tel: +255 22 261 8062 / 0754 784 067
Email:holtan@africaonline.co.tz
Website:www.holtanbuilders.com

Herkin Builders Ltd.
Registration Number: B1/0133/07/2013
Mbezi Beach Industrial Area , Bagamoyo
Road
P. O. BOX 22271 / Dar es Salaam / Tanzania
Tel: +255 754 269 287 / 262 8040

J. E. Construction Co. Ltd.
Registration Number: B1/0128/01/13
Plot 21 , Mikochei Light Industrial Area
P. O. BOX 3577
Dar es Salaam / Tanzania
Tel: +255 713-218689 / 22-2775387
Email:jecotz@yahoo.co.uk

J. W. Ladwa (1977) Ltd.
Registration Number: B1/0036/11/78
Nyerere Road , Plot No. 31/32 , Ilala Area
P. O. Box 20200 / Dar es Salaam / Tanzania
Tel: +255 22 22 286 6677 / 8 / 286 0537
/ 286 0538
Email: jwl@raha.com

Mac Contractors Company Ltd.
Registration Number: B1/0071/07/2005
Mikochei Light Industrial Area , Plot No. 2
Block R , Kinondoni Area
P.O.Box 31895
Dar es Salaam / Tanzania
Tel: +255 22 270 0720 / +255 732 993 163
Email: macon@ud.co.tz

Masasi Construction Co. Ltd.
Registration Number: B1/0038/3/89
Plot No 25, Uhuru Street , Mnazi Mmoja Dsm
P.O. BOX 9580 / Dar es Salaam / Tanzania
Tel: +255 22 2185401/+255 787 888 890
Email: masasi.tz@gmail.com

Mwananchi Engineering and Contracting Company Limited
Registration Number: B1/0042/4/75
Plot 2 & 3 B , Monnovian Road, Nyerere Rd
P.O.BOX 720 / Dar es Salaam / Tanzania
Tel: +255 22 286 0386
Email: mecco@raha.com

Namis Corporate Limited
Registration Number: B1/0115/10/2011
Mwenge
P.O.BOX 31777 / Dar es Salaam / Tanzania
Tel: +255 754 / 0784 261 496 / 022
+255 277 5940 / 277 2188 / 0754 261 496
Email: contactus@namiscorporate.com
Website: www.namiscorporate.com

National Housing Corporation
Registration Number: B1/0123/08/2012
Mandela Road Opposite , National Stadium
Old Airport Street
P.O.Box 2977 / Dar es Salaam / Tanzania
Tel: +255 022 285 1590 / 285 1135

Prisons Corporation Sole
Registration Number: B1/0091/09/2008
Ukonga Prisons Premises , Nyerere Road ,
P. O. Box 9190 / Dar es Salaam / Tanzania
Tel: +255 22 211 0314 / 6
Email:prisons@raha.com

Rural & Urban Contractor Limited
Registration Number: B1/0002/10/74
Nyerere Road , Mtava Area , Dsm
P. O. BOX 2357 / Dar es Salaam / Tanzania
Tel: +255 22 212 4132 / 8
+255 773 138 668
Email: riyaadharde@hotmail.com

Skol Building Contractors Ltd
Registration Number: B1/0127/10/2012
Plot.Livingstonest.,Karikoo, Dsm
P.O.Box 7963 / Dar es Salaam / Tanzania
Tel: +255 22 2182 809 / +255 754 298 888 / 4

Samcat (T) Ltd.
Registration Number: B1/0109/09/2010
P. O. Box 13029
Dar es Salaam / Tanzania
Tel: +255 22 260 1078 / 260 0046
+255 767 706 060
Email: info@samcatgroup.com
Website: www.samcatgroup.com

Shibat Enterprises Ltd.
Registration Number: B1/0105/05/2010
Plot No 63/68 , Uda Building , Bandari Street
P. O. Box 34067 / Dar es Salaam / Tanzania
Tel: +255 22 211 0833 / 0784 250 120
0767 250 120
Email: shibat.kbs@bol.co.tz
info@shibatel.com

Southern Link Ltd.
Registration Number: B1/0072/07/2005
Plot No. 16, Sam Nujoma Road
Kijitonyama / Mwenge, Dsm
P.O. Box 35561
Dar es Salaam / Tanzania
Tel: +255 22 270 0571 / 0754 377 098
Email: info@southernlink.co.tz
Website: www.southernlink.co.tz

Stefnat Engineering & Technical Services Ltd.
Registration Number: B1/0079/11/2006
P.O. Box 3384 / Dar es Salaam / Tanzania
Tel: 022 286 4023 / 286 3134
Email: setstz@bol.co.tz

Super Construction Company Ltd.
Registration Number: B1/0106/07/2010
Room 66 , Nelson Mandela Express Way
P.O. Box 6350 / Dar es Salaam / Tanzania
Tel: +255 22 244 3349 / +255 713 326 641
Email:supercons@yahoo.com

Tanzania Building Works Ltd.
Registration Number: B1/0044/11/89
Plot. 188A, Mwakalinga, Changombe, Dsm
Nelson Mandela / Nyerere Road
P. O. Box 2962
Dar es Salaam / Tanzania
Tel: +255 22 286 5238
Email:tz-buildingworks@hotmail.com
Registration Number: B1/0104/05/2010
Kijitonyama , Plot No. 31 And 35 Block 45C
P.O. Box 31829 / Dar es Salaam / Tanzania
Tel: +255 22 732 991 526
Email: yongshunjiangshe@163.com
Website: www.ysconstruction.com

Wesons Tanzania Ltd.
Registration Number: B1/0065/10/2003
Plot No. 3, Mbezi Industrial Area
Bagamoyo Road , Dsm
P. O. Box 10854 / Dar es Salaam / Tanzania
Tel: +255 22 262 7663 / 0784 388 440
Email:wesons_engineer@yahoo.com

Varsani Dewji Ramji & Company Ltd.
Registration Number: B1/0048/1/93
Plot No 67 , Mandela Road - Ilala , Dsm
P.O.Box 1371 / Dar es Salaam / Tanzania
Tel: +255 22 240 0355 / 240 0351 / 4
Email:info@varsanitiz.com

Super Construction Company Ltd.
Registration Number: B1/0106/07/2010
Room 66 , Nelson Mandela Express Way
P.O. Box 6350 / Dar es Salaam / Tanzania
Tel: +255 22 244 3349 / 0713 326 641
Email:supercons@yahoo.com

National Service Construction Department
Registration Number: B1/0069/07/2004
Jkt Mlalakuwa , Old Bagamoyo Road , Dsm
P.O.Box 1694 / Dar es Salaam / Tanzania
Tel: +255 22 278 0068/27609992/0715 286749
Email:jktz@intafica.com

Elerai Construction Company Ltd.
Registration Number: B1/0076/07/2006
Plot No. Ff 82 , Nairobi Road, Sakina
Industrial Area
P.O.Box 7026 , / Arusha / Tanzania
Tel: +255 27 250 6000 / +255 27 250 8936
+255 784 511 144
Email:newltd@habari.co.tz
Website:www.eleraiconstruction.co.tz

Skywards Construction Co. Limited
Registration Number: B2/0056/09/2011
Plot No. 171 Block Z , Mpwapwa/Mlandizi St.
Magomeni Makuti
P. O. Box 38230 / Dar es Salaam / Tanzania
Tel: +255 71 688 0468 / +255 712 846 050
+ 255 22 2183 681

Yuetan Engineering & Construction Ltd.
Registration Number: B2/0028/09/2004
Tegeta , Bagamoyo Road
P. O. Box 79830 Dar es Salaam / Tanzania
Tel: +255 22 2152222/26 / +244 754 474 249
+255 22 284668

Emirates Construction Limited.
Registration Number: B2/0049/10/09
Plot No 160 Nkuruma Street
P.O.Box 70846 Dar es Salaam / Tanzania
Tel: +255 22 286 5974 / +255 713 335 312
Email:emirates@snppumps.com

1St Contractors Limited.
Registration Number: B2/0067/02/2012
Plot No. 65 Block T , Taifa Road, National
Stadium Area , Dsm
P.O.Box 80181 / Dar es Salaam / Tanzania
Tel: +255 718-857485 / +255 713 808 022

Source: www.crbtz.org



Dar es Salaam, Tanzania Commercial City



Education



The demand for investment in educational services is also enormous.

The government endures the most of providing education to most of schooling population.

Lately, the private sector has been involved to a certain extent, but the fact remains that, the capacity of educational institutions from elementary to college levels can only accommodate just a proportion of the huge supply of prospective students.

Despite the achievements made in this sector, in order to meet the demand for skilled labour by 2015/16, institutions of higher education need at least 80,000 skilled graduates each year, which implies almost two times of the current enrolment.

In addition, Vocational Training schools shall need to produce approximately 635,000 compared to current 116,000.

These educational goals are in line with the Government's objective to have 26,000 physical scientists; 88,000 architects and engineers; 22,000 life scientists; 64,000 medical, dental, and veterinary scientists; 30,000 economists; 63,000 accountants; etc.

In order to cope with globalization and local skill needs in knowledge based economy, the education sector plays

a huge role hence opportunities to establish "centres of excellence" in the hospitality industry, agriculture, trade, manufacturing, financial services, engineering and information technology, to produce high skilled manpower.

In summary, investment opportunities in the education sector may be explained by referring to the government objectives [as laid down in 2011-16 development plan], which involves:

- Improve availability of skilled labour
- Train diploma and grade A teachers in Teachers' colleges
- Improve learning and teaching environment for Folk Development Centres/Colleges
- Provision of scholarships for targeted skills (development of natural gas, uranium, iron and steel and petroleum)
- Improve and increase the number of training centres and programmes as suggested in the strategic interventions and/or activities/projects of each of the core priority sector
- Improve accessibility and equity at all levels of education
- Improve quality at all levels of education
- Increase student enrolment in science and engineering, education, agriculture and health profession.



HUBERT KAIRUKI MEMORIAL UNIVERSITY "for a brighter future"



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Chancellor



Prof. Keto E. Mshigeni
Vice Chancellor



Prof. Boniface C. Msamati
Acting Deputy Vice Chancellor
Academics



Prof. Godwin D. Ndosii
Deputy Vice Chancellor
Finance, Planning and Administration

About Us

Hubert Kairuki Memorial University (HKMU), is a fully accredited and chartered University, recognized by the Government of United Republic of Tanzania, through the Tanzania Commission for Universities (TCU). HKMU is part of a Non- Governmental Organization, known as the Mission Mikocheni Health and Education Network (MMHEN), incorporating the Kairuki Hospital (formerly known as Mission Mikocheni Hospital). The University is named after its founder, The Late Prof. Hubert C.M. Kairuki, who was also the institution's first Vice Chancellor.

Our Vision

Is to become a model private University in Tanzania, and in Africa: a University that provides highest quality education, conducts cutting edge research, and provides exemplary services to society.

Our Mission

Is to educate liberally and broadly, qualify men and women to advance frontiers of knowledge through research, and provide consultancy and advisory services to the public.

Core Values

- **Professionalism:** We strive to adhere to the highest professional ethics and standards and impart these to our students.
- **Excellence:** We are ever committed to quality. We will continue to recruit the most promising students, faculty, and staff, and provide them with resources to excel.

• **Adaptability:** We will lead Tanzania and the region in embracing the latest scientific and technological advancements, and seek to adapt them to our local situation.

• **Collaboration:** We are young and dynamic. We will seek to learn from the available best practices and to grow together with peers. We will encourage interdisciplinary courses, colloquia, and research, forming new alliances for innovation in the new sciences. We will provide an interface where students, administrators and staff work together for a common goal.

HKMU has a wide range of teaching, learning and research facilities, including several well equipped teaching laboratories, and library. The University library has a large number of major reference works, textbooks and journals, and maintains a computerized catalogue. There is also an internet facility with full time internet access available for staff and students. In addition, there is a book bank through which students can access books through a loan system or direct purchase.

The University Teaching Hospital: Kairuki Hospital (formerly known as Mission Mikocheni Hospital), serves as the teaching hospital for HKMU. The hospital has direct access to state -of- the art diagnostic and treatment facilities including, among others: a modern CT scanner, Laparoscopy, Mammography and Ophthalmology units, operating theaters, and in and out patient facilities. Practical training is also carried out at Amana Hospital, Mwananyamala Hospital, Magomeni RCH, Muhimbili National Hospital, Muhimbili Orthopaedic Institute (MOI), Ocean Road Cancer Institute (Dar es Salaam), Mirembe Hospital (Dodoma) and through field studies, to give students further exposure to a wide range of patients and conditions.

Our Quality Assurance and Control System

For the past few years, the University has succeeded in putting up Quality Assurance and Control System. Sound admission, examination and certification system and overall quality management are now in place, but there is still a room for improvement. In future, the university will enhance a comprehensive quality assurance and control framework for the academic and administrative functions as well as a structured feedback system from academic peers and employers in the initiation, review and redesign of programmes.

Collaboration and Partnerships

HKMU realizes the significance of research towards contributing to national socio-economic development through its tripartite mission of teaching, research, and consultancy and advisory services. Currently, the thrust has been directed towards establishing research partnerships with sister Universities, and working together towards seeking solutions to the key health challenges afflicting society: malaria, HIV/AIDS, goitre, and related micronutrient deficiency disorders. HKMU has productive collaborative research activities with other institutions globally (e.g. Harvard University School of Medicine, Yale University, Connecticut University, Duke University, the University of Utah, Chinese University of Hong Kong, Guangdong Institute of Microbiology, and the Global Health Alliances of Western Australia, etc. HKMU also collaborates with various institutions in Tanzania.

Our Focus

- Teaching and Learning
- Research and Information Dissemination
- Strategic Delivery of Services and Consulting
- Cooperation, Partnership and Strategic Alliances
- Organizational Development and Sustainability

Background

Hubert Kairuki Memorial University (HKMU) has come a long way to become a force to reckon with in East Africa. Established in 1997, the institution is named after its founder, Prof. Hubert C.M. Kairuki. He was also its first Vice-Chancellor.

Prof. Kairuki, who was a medical doctor by profession, was worried by the slow pace at which Tanzania was producing medical doctors and nurses. Rather than sit back and watch, he decided to do something. He joined hands with his wife (a trained professional nurse and midwife), Mrs. Kokushubila Kairuki, and set up HKMU.

The doctor-to-patient ratio in Tanzania is currently among the lowest in Sub-Saharan Africa. There is one doctor for every 25,000 to 30,000 patients. The World Health Organisation recommends a ratio of one doctor to every 5,000 patients. The nurse-to-patient ratio in Tanzania, indeed in our entire region, is also far from ideal! In 2014 the number of trained nurses in Tanzania (with a population of 45 million) is only 34,700! Given this small number of registered and enrolled nurses, one nurse is bound to serve 50 patients. This is far below the international standard ratio of one nurse to six patients.

The very first training development at HKMU in 1997 was the Diploma in Nursing programme. In 1998 the Bachelor of Science in Nursing and the Doctor of Medicine programme followed. Over the years, the institution has grown in leaps and bounds to become one of the best privately-owned health training institutions in the region. Since its inception, HKMU has seen more than 590 qualified medical doctors, 370 qualified Nurses (73 with Bachelor of Science in Nursing degrees), and 40 Master of Medicine Specialists: in all 1279 health professionals.

Students are drawn not only from Tanzania but from across the East and Central Africa region as well (and beyond).

Today, HKMU is in second place in Tanzania, according to the 2014 Webometrics University rankings, a survey by a university ranking web site. It is the 48th in the Social Capital Gateway's Top100 universities in Africa. According to the Vice Chancellor Prof Mshigeni, the good rankings are as a result of the institution's efforts to identify an important niche, and striving to be the best.

HKMU has hitherto run programmes in health and medical sciences only. It has been offering Master of Medicine, Doctor of Medicine, BSc in Nursing degree courses, Diplomas and Certificates in Nursing (in-service and pre-service), and several post-graduate Diploma programmes in health sciences. Recently (with effect from 2013/2014) it also introduced a Master of Science in Public Health (MScPH) degree programme, as well as a Master of Social Work (MSW) programme.

HKMU has a symbiotic relationship with a referral teaching hospital, the Kairuki Hospital (KH), where students get their hands-on training, and where the lecturers also offer their services. KH is increasingly becoming equipped with latest medical equipment, including new CT-Scanners, mammograph equipment, and modern laparoscopic surgery technological advances.

"In the science and technology arena, and especially in the medical field, you cannot afford to entertain mediocrity. We want to introduce into the job market graduates with a tested hands-on experience, with sound exposure to latest medical knowledge, as well as robust work ethics," emphasizes the Vice-Chancellor, Prof. Keto Mshigeni.



HKMU Mushroom Research Laboratory located at Boko, Kinondoni district, Dar es Salaam



HKMU Hostel located at Plot No. 282, Kairuki Road Regent Estate, Mikocheni, Kinondoni district, Dar es Salaam



HKMU Main Building located at Plot No. 322 Kairuki Road Regent Estate, Mikocheni, Kinondoni district, Dar es Salaam



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Ranking Web of Universities in
United Republic of Tanzania 2014

★ Ranked No. 48
by Social Capital Gateway's
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Energy



Tanzania is endowed with diverse energy sources including biomass, natural gas, hydro, coal, geothermal, solar and wind power and uranium, much of which is untapped. Commercial energy sources i.e., petroleum and electricity, account for about 8% and 1.2%, respectively, of the primary energy used. Coal, solar and wind account for less than 1%.

Tanzania has per capita electricity consumption of 46 / KWh per annum, which is growing at the rate of 11 - 13 per cent. Hence the government is encouraging investment to expand generating capacity, distribution system and developing indigenous sources of energy.

At present, 21% of the population with about 7.4 percent in the rural areas has access to electricity. Considerable scope exists for accelerating the production of electricity to meet the growing demand especially in the rural areas through off-grid solutions.

The Tanzania power sector is dominated by a single vertically integrated national utility, Tanzania Electricity Supply Company Ltd (TANESCO). The total grid installed generation capacity of both TANESCO's power plants and private producers is currently at 1,438.24 MW, whereby 561 MW is generated from TANESCO owned hydro power stations and thermal 658 MW.

National electricity connectivity is about 14%.

The contribution of non-hydro renewable energy for power generation is less than 5%.

The following investment opportunities exist in the energy sector:

- Generation, transportation and distribution of energy from various sources
- Power infrastructure development, rehabilitation and expansion
- Extraction of biofuels Ethanol from sugar; Biodiesel from palm oil and jatropa
- Construction of Petroleum pipeline and Petroleum products off loading terminals and development of upcountry storage and distribution facilities
- Geothermal exploration and development
- Rural Electrification
- Development of new and renewable energy resources, and
- Promotion of energy efficiency and conservation initiatives

Tanzania is a participating member to Southern African Power Pool and Eastern Africa Power Pool. Tanzania plans to join various regional interconnectors to countries like Zambia, Mozambique, Kenya, Ethiopia, Uganda, and Rwanda. These interconnectors provide opportunities for power trading in the Tanzania is endowed with diverse energy sources including biomass, natural gas, hydro, coal, geothermal, solar and wind power and uranium, much of which is untapped.

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Wood-fuel accounts for up to 90% of total national energy consumption, with about 2% from electricity and 8% from petroleum products. Whereas Tanzania has plentiful natural

Electricity

The electricity sector in Tanzania is dominated by the Tanzania Electric Supply Company Limited (TANESCO) in a vertically integrated structure carrying out generation, transmission, distribution and supply. TANESCO operates the grid system and isolated supply systems in Kagera, Kigoma, Rukwa, Ruvuma, Mtwara and Lindi.

Due to slow development in the sector and the general global trend in the electricity supply industry, the government in 1992 through the National Energy Policy, lifted the monopoly by the public utility to allow involvement of the private sector in the electricity industry.

This major policy reform enabled Independent Power Producers (IPPs) to operate in the generation segment.

Private players include the e Independent Power Tanzania Limited IPTL (100MW), Songas (190MW) and Artumas Inc. operating a gas to power scheme in Mtwara and Lindi regions (18MW).

Others are the leased emergency plants namely Aggreko (40MW), Dowans (100MW) and Alstom (40MW). Further, interconnections with Zambia and Uganda enable imports of relatively small amounts of electricity.

The generation capacity was on a 60:40 hydro/thermal proportion before 2005.

Following introduction and expanded use of natural gas usage in power generation, the hydro-thermal mix is now standing at 51:49 (including the emergency plants).

The installed capacity is currently at 1095MW including 180MW from temporary sources. Private capacity account for 480MW (44%) including the temporary sources. The network consists of a total of 2624 km of 220 kV, 1442 km of 132 kV, and 486 km of 66 kV transmission line.

The electricity is supplied to consumers at 33kV, 11 kV and 415/230 V. The Maximum demand of electricity on the TANESCO grid system recorded in May 2007 was 607MW. With about 660,000 customers, electricity was available to only about 11% of the population by first quarter of 2007, with more than 80% supplied in the urban areas.

Efforts are being made to increase access in rural areas, and the Rural Energy Agency has been established to oversee the implementation of rural electrification projects, using Rural Energy Fund as provided in the Rural Energy Act, Cap 131

Petroleum

Petroleum sector is categorized into two categories namely upstream and downstream. Upstream activities involves exploration and production activities, while downstream includes importation, storage, transformation, export, inland transportation of crude oil and refined petroleum

products, wholesale and retail distribution of petroleum products including liquefied petroleum gas.

In the context of The Energy and Water Utilities Regulatory Authority Act, Cap 414 the petroleum downstream is referred to as the regulated petroleum sub-sector.

Tanzania consumes about 1.54 million cubic metres per annum of petroleum products wholly imported from Mediterranean, Arabian Gulf and sometimes from Durban, South Africa.

Effective from January 2000, petroleum downstream sub-sector was liberalized enabling Oil marketing companies to individually procure and trade petroleum products in accordance to their market requirements and setting pump prices based on the prevailing market forces.

Natural Gas

Tanzania has so far made five onshore and shallow water discoveries of natural gas fields in the vicinities of Songo Songo Island, Mnazi Bay, Mkuranga, Kiliwani North and Nyuni. Out of five discoveries, only two gas fields, Songo Songo and Mnazi Bay are producing. Mkuranga and Nyuni gasfields have not been assessed substantively to determine the commerciality of both reservoirs.

BG Group has discovered natural gas bearing sands at a depth of approximately 1,400 metres in Blocks 1, 3 and 4 of the Mafia Deep Offshore Basin and the North Eastern portion of the Ruvuma Basin, approximately 80 km offshore South-East Tanzania.

Three exploratory wells (Pweza-1, Chewa-1, and Chaza-1) have been drilled so far, further work to ascertain the commerciality of deep sea discoveries is underway.

Available data indicate that the proven and probable reserves in the Songo Songo gasfield are estimated at 810 billion standard cubic feet (BCF), while the proven, probable and possible reserves stand at 1.10 trillion standard cubic feet (TCF).

The proven, probable and possible gas reserves in Mnazi Bay vicinities are estimated at 2.2 TCF.

As soon as BG Group finalises its assessment for the commerciality of the deep sea discoveries, the proven reserves will change.

Once Tanzania Petroleum Development Corporation (TPDC) is issued with a Development Licence and enters into agreements with an International Oil Company (IOC) to deliver regulated services, they automatically become regulated entities.

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TDFL Building
Ohio Street
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Tel: +255-513-0545
Fax: +255-512-3871
Website: www.shell.com

Tanzanian & Italian Petroleum Refining Company Ltd

P O Box 2608,
Dar es Salaam / Tanzania
Tel: +255-51-24106 / 7 / 8 / 9

Orca Exploration Group Inc.

Barclays House, 5th Floor
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Fax: + 255 22 2138938
Email: rwynne@orcaexploration.com

Engen Petroleum Tanzania Ltd

Mandela Road
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+255 22 211 0905
Email: info@engen.co.tz

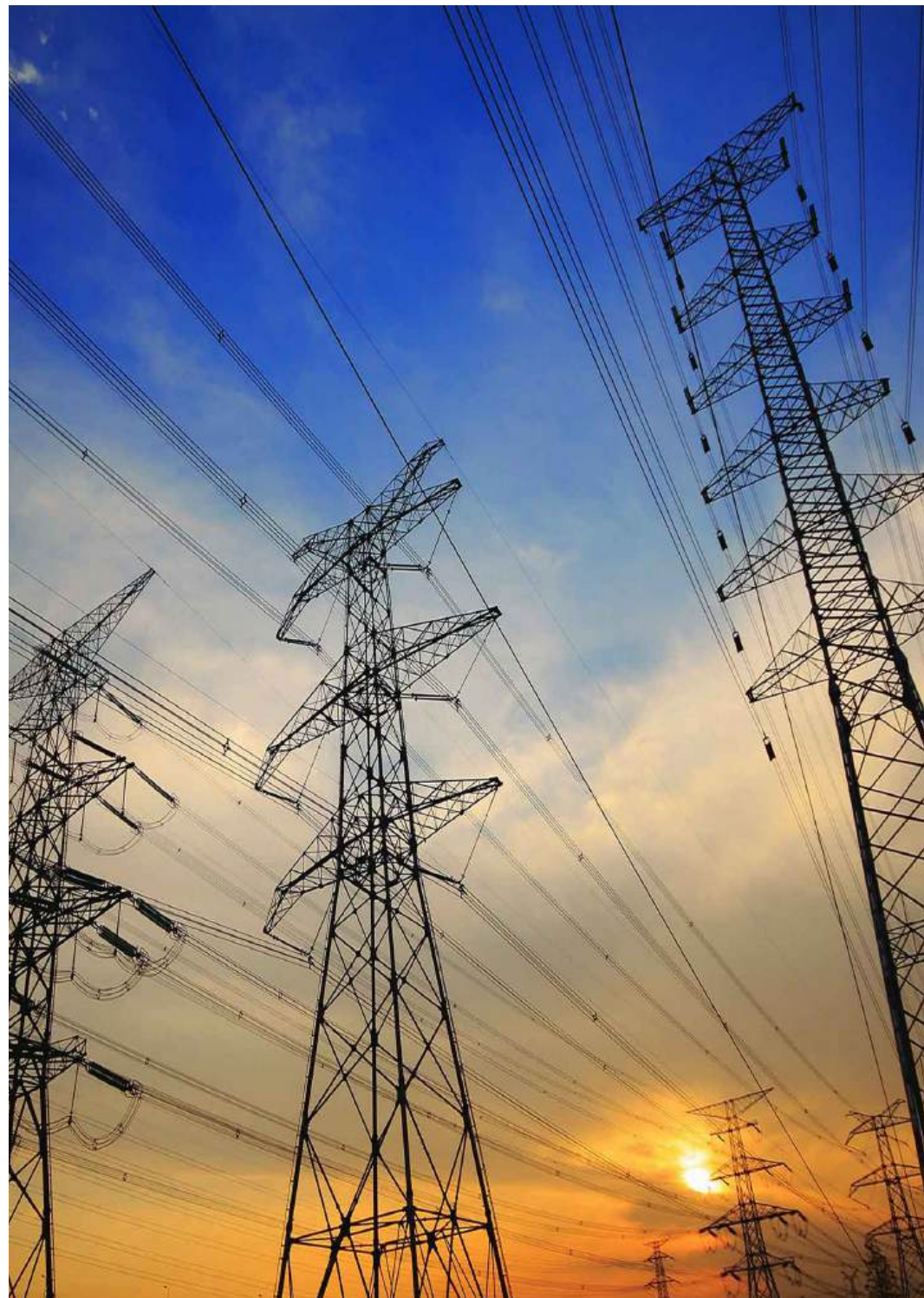
Puma Energy Tanzania Limited

Bandari Road, Kurasini,
P.O. Box 9043
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Tel: +255 22 211 1269
Email: enquiries@pumaenergy.com

TANESCO

Ubungu Head Office. "Umeme Park".
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Tel: +255 022 2451130 / 3 8
+255 022 2451148
Email: info@tanESCO.co.tz

Sources: www.tpd-tz.com



Mkoani Port, Pemba



Finance



The banking system in Tanzania (which dominates the financial system) is liquid and resilient to most of the shocks.

Despite some indications of progress resulting from the reforms, the system falls short of what is needed to support economic growth.

This results in high interest rates on loans, currently 12% to 20%, while the interest rates on deposits are at 2%. The banking sector in Tanzania has been booming, growing in assets and in profits.

Because of this, new merchant banks, commercial banks, bureau de change, insurance companies, a stock exchange and related financial units, have entered the market.

There are four categories of banks, oriented towards different markets and clientele operating in Tanzania: local private banks, regional banks, international banks and multinational banks. Overall, the outlook for the banking industry in Tanzania is very positive and there are appealing opportunities for newcomers to the sector.

Tanzania's higher-than-average economic growth rate is fuelling the emergence of an educated middle class that aspires to achieve a more affluent lifestyle in which traditional depository, credit, insurance, and investment products play an important role.

The expansion of this middle class is expanding national demand for financial services from established providers and could represent a new opportunity for financial services companies looking for growth.

Currently, there is a positive trend in lending to SMEs that is producing greater confidence in their growth potential among financial institutions and, more generally, in the economy as well, which is generating a positive spiral.

In addition, the government is also introducing new laws that are expected to enhance lending activities.



Bank of Tanzania

BOARD MEMBERS



Prof. Benno Ndulu
Governor and Chairman of the Board



Mr. Julian Banzi Raphael
Deputy Governor
Administration and
Internal Controls (AIC)



Dr. Natu E. Mwamba
Deputy Governor
Economic and
Financial Policies (EFP)



Lila H. Mkila
Deputy Governor
Financial Stability and
(Financial) Deepening



Mrs. Esther Mkwizu
Director



Prof. H. Amani
Director



Mr. O.S. Mussa
Director



Mr. Yona Killagane
Director



Ms. Amina K. Shaaban
from the Treasury (URT)



Mr. K. M. Omar
Principal Secretary to the
Treasury (RGZ)



Mr. Yusto E Tongola
Secretary to the Bank

BANK OF TANZANIA

The Bank of Tanzania was established under Bank of Tanzania Act of 1965, which empowered it to perform all central banking functions. The Bank was officially opened on June 14, 1966. Currently the Bank of Tanzania operates under the Bank of Tanzania act of 2006.

OBJECTIVE AND FUNCTIONS OF BANK OF TANZANIA

(1) To maintain price stability:

The primary objective of the Bank of Tanzania is to formulate, define and implement monetary policy in order to attain price stability conducive for sustainable economic growth of the nation.

(2) Other functions are:

To issue currency,
The Banker's Bank
The Government's Bank
Advisor to the Governments
The Guardian of the Country's International reserves
Supervision of Banks and Financial Institutions
Promotion of Financial Development

For inquiries contact:

Bank of Tanzania Head Office

2 Mirambo Street

11884 Dar es Salaam

Dar es Salaam,

Telephone +255-22 2234494-97

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Fax: +255 27 2548722/2544748

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Fax: +255 28 2500277/2500318/2503059/2503058

Mbeya: P.O. BOX 1203,

Tel: +255 25 2503321-3,

Fax: +255 25 2502844/2502602/2503325

Zanzibar: P.O. BOX 568,

Tel. +255 24 2230803/2238234-5/2236369/70,

Fax: +255 24 2230415

BoT Training Institute - Mwanza: P.O. BOX 131,

Tel. +255 28 2500983/2500709

Fax: 028 2500984





HOW WE STARTED

In 1999, a group of women entrepreneurs from all across Tanzania voiced their idea of having a "Women's Bank" to the then President of the United Republic of Tanzania, Honourable Benjamin William Mkapa, at the Dar es Salaam International Trade Fair organized by the Equal Opportunities for All Trust Fund (EOTF) and Federation of Association of Women Entrepreneurs in Tanzania (FAWETA).

FOCUS

With a focus on interests and policies that favoured women empowerment, these women's wishes were granted by the government, who partnered with the Ministry of Community Development, Gender and Children (MCDGC); Ministry of Finance and the Bank of Tanzania (BOT) to facilitate the establishment of the "Women's Bank".

In 2007, eight years later, the Tanzania Women's Bank (TWB) was created, incorporated and registered as a limited liability company with a shareholding structure comprising of 97% Government and 3% private individuals and entities.

TWB officially opened its doors to the public on the 28th of July 2009. With a passion and commitment towards female entrepreneurs, the Bank's aim is to empower women economically and socially. TWB strives to provide high quality services all across the board, thus the Bank's recognition and appreciation for the presence of low income earners, small businesses, the corporate clientele base, and Small and Medium Enterprises (SMEs).

OUR AIM

At TWB we aim to deliver outstanding banking services and financial solutions. We aspire to appropriately address a range of problems and challenges faced by women entrepreneurs in accessing loans in various banking and financial institutions due to a range of reasons which include but are not limited to: high interest rates, lack of collateral and unavailability of financial services in rural areas

Head Office:

Tanzania Women's bank PLC
Old Post Office Building
P.O.Box 72604 – Dar es Salaam

Mkwepu Branch – Kivukoni Front
Dar es Salaam,

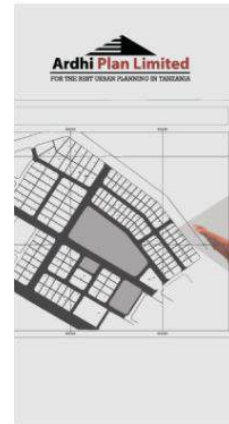
Kariakoo Branch – Aggrey/Likoma
Dar es Salaam

Regional Commissioner Office Block
Songea
P.O. Box 832 – Songea
Tel: +255 754 63 29 82/+255 714 93 75 14
www.womensbank.co.tz

"We want to cover the whole country because it is only 12 per cent of Tanzanians who access banking facilities minority of whom are women in both urban and rural areas."



Managing Director
Margareth Chacha



TWB Plot Loans

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Call +255 718 823851

AREAS

- Kigamboni
- Kibaha
- Mlandizi
- Mitendewawa
- Namanyigu
- Mshangano

Tanzania Women's bank in partnership with Ardhi Plan Limited makes it easy for you to access bank loan to buy surveyed plots for individuals, SACCOS, VICOBA and groups at a very low and affordable rate.

- **Open your account with TWB**
- **Select the plot(s) suiting your ability and capability to pay. (Please liaise with the bank for more guidance and plot selection.**
- **In line with your comfort – credit your account MILIKI MALI with savings not less than 30% of the plot value (the amount will be held by the bank till you have cleared the loan in full)**
- **Loan Contracts and Agreements will be signed with TWB equal to the selected plot price**
- **Repayment duration is within three to twelve month**
- **After full repayment, bank officer will guide you on ways to obtain your plot title deed**
- **You will be obliged to pay all Government charges and dues for land and for the title deed processing**
- **The title deed will be handed over to you after have cleared all Government and TWB liabilities**
- **In case monthly payments/instalments are delayed for three months consecutively, the bank will have the right to sell the plot to another interested person**
- **The 30% savings/deposit held by the bank will be released after all Government and TWB's liabilities are fully cleared**
- **You could also buy the plots on cash bases**



Head Office

Tanzania Women's bank PLC – Old Post Office Building – P.O. Box 72604 – Dar es Salaam
Mkwepu Branch – Kivukoni Front Dar es Salaam, Kariakoo Branch – Aggrey/Likoma Dar es Salaam
Tel: +255 754 63 29 82/+255 714 93 75 14





DCB Commercial Bank Plc

Board of Directors



Amb. Paul M. Rupia
Chairman



Deusdedit Rutazaa
Board Member



Prof. Lucian A. Msambichaka
Vice Chairman



Flora E. Nyanana
Board Member



Stephen D. Mulisa
Board Member



Beng'i M. Issa
Board Member



Edmund P. Mkwawa
Managing Director

OUR VISION
is to be the leading micro-finance
Bank in Tanzania"

OUR MISSION
is to contribute to the economic and
social development in Tanzania"



DCB Commercial Bank Plc

Mortgage Loan

DCB Mortgage Loan scheme is designed to suit all Natural persons and legal entities with capacity to enter into a binding contract i.e. individuals, sole proprietorship for residential properties only.

Repayment
period: Up to
15
Years



Terms and
Condition
Applies

House Construction Loan
House Purchase Loan
House Renovation

Individuals in formal Employment
Self-Employed Individual

For More Information Please Contact our Branches

Head Office

P.O. Box 19798, D'Salaam.
Tel: +255-22-2172201
Fax: +255-22-2172199
Email: info@dcbb.co.tz

Magomeni Branch

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Fax: +255-22-2172199
Email: magomeni@dcbb.co.tz

Arnaotoglu Branch

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Tel: +255-22-2180693;
Fax: +255-22-2170754
Email: arnaotoglu@dcbb.co.tz

Tabata Branch

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Tel: +255-22-2171632
Fax: +255-22-2171633
Email: tabata@dcbb.co.tz

Ukongu Branch

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Fax: +255-22-2843147
Email: ukongu@dcbb.co.tz

Temeke Branch

P.O. Box 45590, D'Salaam.
Tel: +255-22-2856279
Fax: +255-22-2856278
Email: temeke@dcbb.co.tz

Chanika Branch

P.O. Box 41070, D'Salaam.
Tel: +255-22-2172201
Fax: +255-22-2172199
Email: chanika@dcbb.co.tz

Mabibo External Branch

P.O. Box 5427, D'Salaam.
Tel: +255 737 217787/8
Fax: +255 736 502866
Email: mabibo@dcbb.co.tz

Paul Rupia

Kariakoo Branch
P.O. Box 16533, D'Salaam.
Tel: +255 22 2185346
Fax: +255 22 2185399
Email: kariakoo@dcbb.co.tz



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Dar es Salaam

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Fax: +255 22 2129013

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Nyerere Branch
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Lumumba Branch
Kariakoo
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Fax: +255 22 218410

Mbagala Branch
Mbagala Zakhem
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Arusha Branch
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Mwanza Branch
Kenyatta Road
Tel: +255 282 541 921
Fax: +255 282541922

Tanga Branch
Tanga
Tel: +255 22 2129014
Fax: +255 22 2129013

Coming Soon

**Islamic
Bank**

Banks

Accessbank (Tanzania) Limited

Kijitonyama / Opst.Kijiji cha Makumbusho,
P. O. Box 95068
Dar es Salaam / Tanzania
Tel: +255 22 2774355
Fax: +255 22 2774340
Website: www.accessbank.co.tz

Advans Bank (Tanzania) Limited

Chief Executive Officer Mr. Peter Moelders
Manzese Darajani.
P. O. Box 34459,
Dar es Salaam / Tanzania
Tel: +255 22 2401174/6
Fax: +255 2401175
Website: www.advansbanktanzania.com

African Banking Corporation (Tanzania) Limited

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Dar es Salaam / Tanzania
Tel: +255 22 2137089
Fax: +255 22 2119301
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Akiba Commercial Bank Limited (Tanzania) Limited

Managing Director Mr. John Lwande
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Dar es Salaam / Tanzania
Tel: +255 22 2118344
Fax: +255 22 2114173
Website: www.acbtz.com

Amana Bank Limited

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Fax: +255 22 2129013
Website: www.amanabank.co.tz

Azania Bank Limited

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Fax: +255 22 2412028
Website: www.azaniabank.co.tz

Bank M (Tanzania) Limited

Chief Executive Officer Mr. Sanjeev Kumar
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Fax: +255 22 2127824
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Fax: +255 22 2116422
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Managing Director Mr. Deba P. Gayen
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Fax: +255 22 2124457
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Bank Of India (Tanzania) Limited

Managing Director Mr. Ramesh Kadam
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P. O. Box 7581
Dar es Salaam / Tanzania
Tel: +255 22 213 5358
Fax: +255 22 2135363
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Barclays Bank (Tanzania) Limited

Managing Director Mr. Kihara Maina
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P. O. Box 5137
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Fax: +255 22 2129757
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Citibank (Tanzania) Limited

Managing Director Mr. Joseph Carraso Junior
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Fax: +255 22 2113910
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Commercial Bank of Africa (Tanzania) Limited

Limited Managing Director Mr. Yohane Kaduma
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P. O. Box 9640 / Dar es Salaam / Tanzania
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Fax: +255 22 2130116
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Crd Bank Plc

Managing Director Dr. Charles Kimei
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Fax: +255 22 2116714
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Dcb Commercial Bank Plc

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Fax: +255 22 2172199
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Diamond Trust Bank (Tanzania) Limited

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Fax: +255 22 2114210
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Ecobank (tanzania) limited

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Exim Bank (Tanzania) Limited

Managing Director Mr. Anthony Grant
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Equity Bank (Tanzania) Limited

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FBME Bank (Tanzania) Limited

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Fax: +255 22 2126006
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First National Bank (Tanzania) Limited

Chief Executive Officer: Mr. David Wayne Aitken
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Habib African Bank Limited

Managing Director Dr. Hassan S. Rizvi
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I & M Bank (Tanzania) Limited

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International Commercial Bank (Tanzania) Limited

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Mkombozi Commercial Bank PLC

Managing Director Mrs. Edwina Lupembe
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Fax: +255 22 2161361
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NIC Bank (Tanzania) Limited

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Fax: +25522 2116733
Website: www.sftz.com

Peoples' Bank Of Zanzibar Limited

Managing Director Mr. Juma Mohamed
Darajani, Zanzibar
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Tel: +255 24 2231118-20
Fax: +255 24 2231121
Website: www.pbzltz.com

Stanbic Bank (Tanzania) Limited

Ag. Managing Director Mr. Paul Omara
Ali Hassan Mwinyi/Kinondoni Road
P. O. Box 72647
Dar es Salaam / Tanzania
Tel: +255 22 2666430
Fax: +255 22 2666301
Website: www.stanbicbank.co.tz

Standard Chartered Bank (Tanzania) Limited

Managing Director Ms. Elizabeth Lloyd
Garden Avenue/Shaaaban Robert Street
P. O. Box 9011
Dar es Salaam / Tanzania
Tel: +255 222113785
Fax: +255 22 2113770
Website: www.standardchartered.com

United Bank For Africa (Tanzania) Limited

Managing Director Mr. Daniel W. K. Addo
Nyerere Road
P. O. Box 80514
Dar es Salaam / Tanzania
Tel: +255 22 2763452/3
Fax: +255 22 2863454
www.ubagroup.com

UBL Bank (Tanzania) Limited

Chief Executive officer, Mr. Muhammad Tanveer
Mkwepu/ Kaluta Street
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Dar es Salaam / Tanzania
Tel: +255 22 5510 200 26

Financial Institutions

Covenant Bank for Women Tanzania Limited

Managing Director Mrs. Sabetha M. J. Mwamberia
LAPF Building Ali Hassan Mwinyi Road
P. O. Box / Dar es Salaam / Tanzania
Tel: +255 22 2773982/3 / +255 22 2773985,
+255 22 2775079
Website: www.covenantbankforwomen.co.tz

Efatha Bank Limited

Ag. Managing Director Mr. Chemo Mutani
Ali Hassan Mwinyi Road
P. O. Box 32050 /Dar es Salaam / Tanzania
Tel: +255 22 2775578 / +255 22 2775477
+255 22 2775347
Fax: +255 22 2775347
Website: www.efathabank.co.tz

EFC Tanzania Limited

Managing Director Martin Villemure
Letsya Tower – New Bagamoyo Road
P. O. Box 11735 / Dar es Salaam / Tanzania
Tel: +255 22 2701319/20
Website: www.efctz.com

Finca (Tanzania) Mfc Limited

Chief Executive Officer, Mr. Tom Kocsis
Magomeni - Mwembechai
P. O. Box 78783 / Dar es Salaam, Tanzania
Tel: +255 22 2172452 / +255 22 217 2453,
Fax: +255 22 2172459
Website: www.finca.org

Kagera Farmers' Cooperative Bank Limited

Ag. General Manager Ms. Alden Kilaja
P. O. Box 1656 / Kagera / Tanzania
Tel: +255 28 2220018/ 2220041
Fax: +255 28 2220239
Email: kfcbltd@yahoo.com

Kilimanjaro Cooperative Bank Limited

General Manager Mrs. Elizabeth C. Makwabe
P. O. Box 1760 / Moshi , Kilimanjaro / Tanzania
Tel: +255 27 2754470/1
Fax: +255 272753570
www.kilicobank.com



Mbinga Community Bank Limited
General Manager Mr. Optati E. Shedehera
P. O. Box 290
Mbinga, Songea / Tanzania
Tel: +255 25 2640760
Fax: +255 25 2640719

Meru Community Bank Limited
Mr. Jofram xMbinga
P. O. Box 365
Arusha / Tanzania
Tel: +255 0272541190
Fax: +255 0272541190
Website: www.mecob.com

Mufindi Community Bank Limited
General Manager Mr. Danny Mpogole
P. O. Box 147
Mafinga, Iringa / Tanzania
Tel: +255 26 2772165
Fax: +255 26 2772075
Website: www.mucoba.co.tz

Mwanga Rural Community Bank Limited
Managing Director Mr. Abby Y. Ghuha
P. O. Box 333
Mwanga, Kilimanjaro / Tanzania
Tel: +255 27 2757830
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Website: www.mwangabank.co.tz

Njombe Community Bank Limited
Managing Director Mr. Michael Ngwira
P. O. Box 547
Njombe, Iringa / Tanzania
Tel: +255 26 2782797 / 2782771
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Tandahimba Community Bank Limited
General Manager Mr. Suleiman A. Mombo
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Tanzania Investment Bank Limited
Managing Director Mr. Peter Noni
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Tel: +255 22 2411101/9
Fax: +255 22 2411121/ 2411095
Website: www.tib.co.tz

Tanzania Mortgage Refinance Company
Managing Director Mr. Oscar Mgaya
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Tel: +255 22 2235560
Website: www.tmrcc.co.tz

Tanzania Postal Bank Limited
Chief Executive Officer Mr. Sabasaba K. Moshing
Samora Avenue
P. O. Box 9300 / Dar es Salaam / Tanzania
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Fax: +255 22 2114815
Website: www.postalbank.co.tz

Tanzania Women's Bank PLC
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Twiga Bancorp Limited
Chief Executive Officer Mr. Hussein Mbululo
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Fax: +255 22 2112350
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Uchumi Commercial Bank Limited
General Manager Mrs. Angela G. Mushi
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Tel: +255 27 2750491
Fax: +255 27 2750492
Website: www.uchumibank.com

Stock Brokers

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Wiscon Associates
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P. O. Box 78999
Dar es Salaam / Tanzania

AC Associates
PF 150
P. O. Box 580
Dar es Salaam / Tanzania

Ernst & Young
PF 151
P. O. Box 2475 / Dar es Salaam / Tanzania

Horwath Tanzania
PF 146
P. O. Box 22731
Dar es Salaam / Tanzania

Quintex Financial Services
PF 139
P. O. Box 11201
Dar es Salaam / Tanzania

Mhasibu Consultants
PF 109
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Dar es Salaam / Tanzania

Bdo East Africa
PF 101
P. O. Box 9912
Dar es Salaam / Tanzania

Bdo East Africa
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Atekey Accountants, Auditors & Income Tax Consultants
PF 082
P. O. Box 55040
Dar es Salaam / Tanzania

Globe Accountancy Services
PF 086
P. O. Box 7794
Dar es Salaam / Tanzania

Reliable Consultants
PF 079
P. O. Box 72502
Dar es Salaam, Tanzania

Financial Consultants & Services
PF 044
P. O. Box 72534
Dar es Salaam / Tanzania

Brahmbhatt & Co.
PF 046
P. O. Box 1658
Dar es Salaam / Tanzania

Price Water House Coopers
PF 047
P. O. Box 45
Dar es Salaam / Tanzania

A. I. Khatri & Co.
PF 008
P. O. BOX 2291,
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Baker Tilly Dgp & Co.
PF 009
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Dar es Salaam / Tanzania

Sbc Consultancy Services
PF 012
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KPMG
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Co-Operative Audit & Supervision Corporation
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Dodoma / Tanzania

TPA Auditors
PF 117
P. O. Box 10488
Arusha / Tanzania

Ndamaliya & Co.
PF 083
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Arusha / Tanzania

Mwema & Co.
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Group of Companies



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Mohammed Enterprises Tanzania Ltd

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Email: info@wellworthgroup.com

Dorian fruit, Pemba



MOHAMMED DEWJI
CHIEF EXECUTIVE OFFICER



GULAMABBAS DEWJI
CHAIRMAN



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OUR VISION

A VISIONARY ORGANIZATION, THE MeTL GROUP CONTINUES TO PAVE THE PATH TO INDUSTRIAL DEVELOPMENT IN TANZANIA, BY CONTINUOUSLY STRIVING FOR EXCELLENCE AND ETHICALLY SOUND GROWTH. TODAY WE CONTRIBUTE THREE PERCENT OF THE GDP OF THE COUNTRY AND WE ARE USD ONE BILLION GROUP COMPANY AT PRESENT.

MeTL Group is a leading economic force in Tanzania with major investments and successful operating companies in all key business sectors. The Group employs more than 27,000 people across the country and has diverse interests in trading, agriculture, manufacturing, energy and petroleum, financial services, mobile telephony, infrastructure and real estate, transport and logistics and distribution.

The MeTL Group began as a small trading business and its growth is largely attributable to strong vision, experience, knowledge and skills derived from over forty years of experience in Tanzania's industrial and commercial sectors. Private industry in the country is a huge and positive force for growth and development and for realizing the benefits of globalization. The MeTL Group plays a lead role in this endeavor and is in a unique position to offer assistance and advice to all those who wish to invest profitably in the future of Tanzania.

OUR MISSION

MeTL GROUP RESOLVES TO ACHIEVE A DOMINANT PRESENCE IN ITS CORE BUSINESS AREAS, IN AN ETHICAL AND SOCIALLY RESPONSIBLE MANNER, BY MANUFACTURING AND SUPPLYING QUALITY PRODUCTS AND SERVICES THAT PROVIDE VALUE FOR MONEY TO BUYERS AND CONSUMERS AT LARGE.



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Health



Tanzania Government in association with several stakeholders has continued to pursue improvements on availability along with the standards of health services.

Reproductive and child health services are among key priority areas with an intention to reduce maternal and child mortality rate. As of 2010, there were 6,321 health facilities in the country with a total number of 45,241 beds.

The health care continues to show some improvements, in particular by looking at health indicators. The achievements in health care were mostly due to some specific Government interventions.

Besides the achievements made, there are still some areas that need further improvements, such as the number of health care facilities and skilled health care workforce.

As evidence, only 35% of required skilled health care personnel were active in rural areas (2009 estimates).

For those who wish to invest or give a hand into the health care sector, there are numerous opportunities, especially as demonstrated in Tanzania's Five Year Development Plan (2011-2016) with emphasis on improving health services and strengthening the management of health care system.

By the end of 2016, the government intends to reduce the burden of Malaria by 80%, increase and strengthen services for the care and treatment of those with HIV/AIDS down to 800,000, reduce prevalence and death rates associated

with tuberculosis by 50% and increase the percentage of deliveries attended by skilled health care workers from 46% in 2004 to 80%.

Obviously, these government objectives infer opportunities in establishing more private health centres and dispensaries, additional medical training facilities, modern diagnosis and health service equipment, extra ambulances and other lifesaving items, plus other amenities that will enhance government capacity in its objective to improve the accessibility and quality of health services.

Some specific investment areas involve:

- Creating mechanisms and methods for care and rehabilitative treatment services at all levels.
- Providing resources to facilitate the construction and rehabilitation of health facilities at all levels.
- Offering housing and other incentives for public health workers.
- Providing training for health personnel (medical doctors, nurses and paramedical graduates, laboratory technicians).
- Offering health tools and equipment at all levels.
- Establishing pharmaceuticals and offering drugs for curative and preventive measures.
- Providing health information systems to facilitate efficient health planning and programmes.

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"We aim to provide Tanzanians with whatever healthcare services they need, right here in Tanzania"



SANITAS is the brainchild of entrepreneur Krishnamurthy Venkateswaran (aka 'Murthy') a citizen of Australia, India and New Zealand. Murthy is an engineer with an MBA from the University of Otago in New Zealand. He has worked in a variety of industries all over the world and led organisations of all sizes and complexity to excellence in their fields.

Having observed the challenges of healthcare from the inside of the Tanzanian medical care industry, he determined to take on the issues and create a quality healthcare facility, with an aim to provide world class health care at prices affordable to all Tanzanians.

Murthy has founded SANITAS with the assistance of local medical specialists and national and international investors. He now heads SANITAS as the CEO.

Take one visit to SANITAS Mikocheni and you will be convinced of the professional and comprehensive world class medical and customer services offered.

SANITAS staff are fully qualified, experienced and talented in their fields of expertise. The multiple diagnostic and treatment departments are equipped with the latest in diagnostic machines, automated tools and technology.

SANITAS have doctors and specialist practitioners in every field - internal medicine, cardiology, obstetrics, ENT, gynaecology, paediatrics, ophthalmology, dermatology, nephrology, urology, endocrinology, orthopaedics, dentistry, Physiotherapy, nutrition, psychology and many more.

SANITAS prices are extremely competitive and we have a variety of corporate and industrial health care plans and accept a full range of payment methods.

SANITAS, Level 2 Baraka Plaza, 168 Mwai Kibaki Rd
P O Box 60255, Dar es Salaam, Tanzania

Mob: +255 688 86 30 35 PH: +255 222 70 14 10
www.sanitasmedics.com info@sanitasmedics.com



DIAGNOSTICS

Our diagnostic units include one of the finest laboratory facilities in Tanzania, equipped with the best European diagnostic machines including, Roche, Schiller, Thermo, Cole Palmer, Nuve, Optika, Vacuette, Eppendorf and more. Our laboratory staff are highly skilled and follow strict international protocols in sampling and processing.

Our Imaging department is equipped with a digital X-ray, Mammogram and an Ultrasound machine. Our imaging team are fully qualified and professional in their care and understanding of their patients.

Our Cardiology unit and resident Cardiologist combine the use of ECG, ECHO, Stress testing and lab investigations to provide the most precise diagnosis.

CARE AND TREATMENT PROFESSIONALS

Our Nursing, Physiotherapy, Pharmacy and Dialysis units compliment our diagnostic departments by providing ongoing care and treatments with skill and compassion.

Our nursing team are very experienced and accompany our patients with care through their out-patient or in-patient services.

The Dialysis unit is equipped with new Fresenius German technology and our head technician is amongst the most experienced and professional in Tanzania.

SANITAS Pharmacies are fully stocked and our team of pharmacists are friendly and informative.

MOTHER & CHILD EXPERTS

Our Gynaecology, Paediatrics, Nutrition and Cervical cancer screening units combine to provide the most comprehensive diagnosis, treatment and care possible for mother and child.

The Maternity unit is fully equipped for natural deliveries and we have experienced midwives on every shift in case of any emergency. SANITAS participates in all national programmes and provides all government scheduled vaccinations for children free of charge.

SURGERIES & SUPER SPECIALISTS

In addition to our own team who perform complex surgical procedures daily, SANITAS hosts international super specialist surgeons on a regular basis to provide our patients with the best possible options for their surgical consultations and procedures. These international specialists bring technology and skill not yet common in Tanzania and allow our patients to have access to services only previously available by travelling overseas.

"Providing world class health care at affordable prices for all"



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Insurance



Both present and future market environment offers enormous opportunities for growth of the insurance industry.

Data obtained from the Insurance Supervisory Department (ISD) indicate that, insurance market size (with respect to premiums) increased by 33.6% to TZS 154 billion in 2007.

The projected average annual growth rate was 15% for subsequent five years. According to the ISD, there was a growing demand for insurance.

The growing demand was due to several factors, such as regained public confidence in insurance services and government's efforts to create wealth.

Regulatory environment creates great opportunity for success to industry, for example, section 111 of insurance act of 1996 and insurance regulation 33 that requires all insurances for locally based risks must be placed within Tanzanian insurers in order to boost the market.

An increasing number of individuals and institutions who need insurance services is a clear indicator of the potential insurance market. Currently, there is a huge population of individuals, groups, and institutions, which is not covered by any insurance plan.

This untapped segment may offer a significant potential market if appropriate strategies are carried out to reach them. Insurance sector in Tanzania offers plenty of assurance, reinsurance, and reinsurance, business opportunities.

To be specific, some areas of investment available in the business of providing insurance services include:

- Accident
- Sickness
- Land vehicles
- Railway rolling
- Aircraft
- Ships
- Goods in transit
- Fire and natural forces
- Damage of property
- Motor vehicle liability
- Aircraft liability
- Liability for ships
- General liability
- Credit
- Suretyship
- Miscellaneous
- Legal expenses
- Assistance
- Life insurance
- Pension
- Permanent health

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AAR Insurance

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Milembe Insurance Co. Limited

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Phoenix Of Tanzania Assurance Co. Ltd

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Source: www.tira.go.tz



ICT



Tanzania has made remarkable progress in deploying Information and Communication Technology ICT.

This progress has been well received by the citizens and service providers who are striving to address unmet demand and competition in newly opened markets.

Development of science, technology and innovation capabilities are critical in bolstering the country's competitiveness. The goals and targets discussed in Vision 2025 that are especially relevant to competitiveness are promotion of science and technology; education; and promotion of ICTs.

The fact unquestionable by many is that productivity growth is driven by the adoption of technology.

Utilizing latest technology in new media ICT will play a crucial role in the transformation process from a resource-based to a

skill based and technology-based economy in order to transform the country's production structure.

The ICT sector in Tanzania offers plenty of investment opportunities. Some of the opportunities include:

- E- Business
- Provision of media services
- Supply of digitization equipment
- Software development
- Business process outsourcing
- Rural communication (internet villages)



There are so many Elephants in the field.
We are the leading Payment Aggregator

With over **15000 Agents** across Tanzania, presence in east africa.

+255 757 244 424

Improving Lives Through Technology

MaxMalipo

MEET MAXCOM AFRICA

In this Era transaction processing and handling has been a big issue in most of emerging and established organizations.

The volumes, technology, consumer behavior and security have been a challenge in transaction processing where by proven stories shows that not most none of established organizations have managed to meet all their transactions in their portfolio.

In Africa among other challenges faced on transaction and payment processing is technology, security, culture, regulations and reach. All this becomes a bottleneck to growth of Telecoms, Banks, social security funds, utility service providers, transporters and revenue collectors. Government institutions have lost a lot in revenue in collections since technology evolution and nature of transaction handling have been in old fashion Model (using receipt books).

In banking industry, most of banks growth is limited in OPEX related to branch operations and customer actuations.

This is technology era, a smart era for smart communities

In struggle to answer challenges faced in transactions and payments processing a company called Maxcom Africa Limited came in picture in 2010, led by Eng. Juma Rajabu (among Founders).

The journey of Maxcom Africa limited began in response to challenges faced in accessing prepaid electricity tokens in Tanzania, by that time prepaid electricity tokens were sold/distributed via appointed points around the country, to access them a person had to travel miles and que for hour to be served. It was hustle to have this service in night since most of these stations operated during the day.

Then, Maxcom Africa thought of a need to specialize in transaction processing solutions, they saw the need, then invested and they introduced solution to integrate the prepaid electricity service in Mobile Money Services, POS Agents, Mobile Banking services and E-Wallets where a customer can easily purchase electricity from his/her Mobile phone without a hustle to cue in appointed stations. This became the greatest achievement in introduction of Electronic transaction processing in Africa.

By the success of the first solution, Maxcom kept investing on a massive transaction processing switches, banking switches and customer management systems, then kept on attracting other service providers and government organizations. At the moment, people pay taxes, social security contributions, insurance and other utilities via mobile platforms, agents and banks who are integrated by Maxcom Africa.

On the same Maxcom Africa engaged itself in supporting financial inclusion agenda by investing in technology to introduce agency banking services across Africa.

"A major success achievement of Maxcom Africa is crafted by its innovation, commitment and superior solutions offered in the African Market. The giants who are humble and keen. to change Africans life style though technology"



The Giants in Transaction Processing!

In Tanzania at the Moment Maxcom Africa have managed to sign up the major banks to support their expansion in urban and rural via Maxcom's agents who are using Points of Sale devices to perform banking transactions including (cash in/cash out/Mini Statement and Withdrawals). Customers life have been made easy since service have been made closer to them (Accessible and reliable).

The Electronic payment solution system for rapid Transport is another success for Maxcom Africa which is among the Local owned African companies who participate in making Dar es Salaam Rapid Transport (DART) a success by introducing a fully electronic solution payment and gates management; by acquiring RFD cards and allowing mobile payments for transport card top-ups. DART is among the world bank funded projects in Africa for rapid transport operations in the Dar es Salaam City where Maxcom is a contracted fare collector.

"Now days Police force in Tanzania is Like New York" admiring quote from one of Tanzanians met by our editor. Maxcom Africa invented a mechanism for police officers to instantly charge driving offences to drivers via driving licenses and vehicle registration data, this enables police to view vehicle/driver details via electronic devices supplied by Maxcom, at the same time enabling drivers to be issued with Electronic receipts on each offence charged to them, by doing this a driver can pay the offence via Mobile Money or via Banks or via Maxmalipo agents



Some of Our Partners:



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Source: www.tanzanian-tanzania.com



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Source: www.legal500.com / www.usembassy.gov/list_of_lawyers2



Dar es Salaam City



Manufacturing



The manufacturing sector is at its infancy stage with few exploited areas whereby unprocessed agricultural commodities have dominated major exports.

The manufacturing sector has shown steady growth over the years, registering 4% annual growth rate and a small contribution of 8% to the GDP.

The sector employs around 140,000 workers mainly in the urban areas, making 48% of monthly paid employees.

The sector contributes to the Tanzania economy through revenue collection of import and export sales, corporate tax, and income tax, contributing about 20% foreign exchange to the government, third after agriculture, and tourism.

The activities consist of manufacturing simple consumer goods like food, beverages, textiles, tobacco, wood products, rubber products, iron, steel, and fabricated metal products.

This sector offers a wide range of opportunities to both potential local and foreign investors.

Even though the Government puts emphasis on few manufacturing areas, which are textile, leather, and food processing, there are plenty of manufacturing areas that offer attractive returns on investments.

Investors are advised to acquaint themselves with " Sustainable Industrial Development Policy" that envisages industrialization of Tanzania during the first quarter of 21st century to become a semi industrialized country to the tune of contributing 40% of GDP.

The potential for investment in this sector is great. Major players of this industry include Tanga (Holcim), Mbeya (Lafarge), and Portland (Heidelberg) cement companies, Tanzania Breweries Ltd (SABMiller), Tanzania Cigarette Company (JTI) and Kilombero

www.tic.co.tz

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Source: www.cti.co.tz

Media & Advertising



Broadcasting sector constitutes few players who own multiple TV stations and or radio channels. IPP Media, for instance, owns three TV channels, namely ITV, EATV, and Capital.

Africa Media Group owns four TV channels, known as DTV, Channel 10, CTN and C2C, whereas Tanzania Broadcasting Corporation owns two TV channels, TBC1 and TBC2.

Most current information available from TCRA indicated that, there are now 29 television stations and 47 radio stations nationwide.

With regards to radio broadcasting, FM radio stations dominate the airwaves, most of them focusing on musical entertainment.

As of December 2012, TCRA managed to perform a digital broadcast switch, which entails the end of analogue broadcast as most broadcasting is now digital, the fact that improved the signal quality and increased the coverage area.

Given the amount of broadcasting players in addition to the nature of products, this sector offers an attractive environment for further investments.

Some specific areas of investment are mentioned in the next bullet paragraph.

Radio broadcast media also presents lucrative areas of investing, thanks to TCRA's digital switch over initiative.

The broadcasting sector [both TV and radio] presents plenty of investment opportunities, such as:

- Establishment of television production companies
- Creating mainstream television programmes for international market
- Provision of local content television channels for local market
- Management of the programmes data stream
- Service of programmes guide
- Channel capacity and reconfiguration management
- Transmission path redundancy and fail safe systems
- News systems [for gathering and processing news]
- Digital audio equipment (for production and processing)
- Archiving (for the storage of audio and text)
- Automation (for scheduling & control), etc.

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OUR STORY

The Clouds Media Group story is one that is highlighted by imagination, aspiration, and innovation and that perfect mix has made Clouds Media Group the most dynamic media organization in Tanzania and one of the leading media houses in all of East and Central Africa.

Clouds which stands for (Cool Loveable Outstanding Unique Dynamic Sound) started 15 years ago with one radio station studio the size of a small closet and over time we have grown into one of East Africa's most loved brands. From that very same tiny studio we have

blossomed into a dynamic organization that spans all broadcast mediums, events, marketing, and digital platforms.

Today, CLOUDS is a household name in East & Central Africa and in 2014, made the move to the GCC, partnering with Abu Dhabi's Media Authority, twofour54. Now, we have extended our services and products to the Caribbean and are very excited as this new chapter unfolds.



OUR REACH

The Clouds brand is well respected and trusted by some of the biggest companies both globally and locally to deliver their messaging with high ROI while providing outstanding content to our listeners and viewers.

At Clouds we are always future focused and this is apparent. Clouds Media Group delivers value for our clients and outstanding content for our listeners and viewers.

Clouds TV First TV station in Tanzania to deploy a OTT platform www.CloudsTV.com

Clouds FM The People's Station. The #1 radio station in Tanzania 16 years running. The First radio station in East Africa to deploy the Vidigo Visual Radio System.

Choice FM Tanzania's favorite English only radio station.

Coconut FM The first commercial radio station in Zanzibar. The market leader amongst the youth segment.

Coconut Digital The first DTT operator on the Island

of Zanzibar. The biggest OTT subscriber base on the Island of Zanzibar.

Primetime Promotions East & Central Africa's premier concert production company. Producers of Serengeti Fiesta, the largest and longest running music festival in East & Central Africa.

Clouds TV International First TV license in the UAE issued to an African entity. First TV station in the Middle East targeting the African Diaspora

Clouds Media International First African company to attain partner status with the Media Zone Authority of Abu Dhabi.

The African Box East and Central Africa's biggest OTT platform

RAIN Digital First VAS company in East Africa to deploy the Evolve rich media platform.

Setup Is a full service creative & digital solutions agency, serving local and international brands ranging from SME (Small and Medium Enterprises) to multinational companies, all from various industries.



THE MESSAGE

On behalf of the nearly 300 employees across Clouds Media Group, East Africa's leading media organization, I want to thank you for taking the time to learn more about our organization. I think that you will find that we are a group of companies comprised of top notch professionals well-versed in our trade and all focused on one vision; to provide our clients with exceptional service in the delivery of world class content and entertainment across all of our platforms. In this fast paced media landscape you need a partner that is robust enough to deliver your message effectively and economically while paying acute attention to detail while allowing you to gain a competitive edge. I think that you will find that this is very much a way of life at Clouds Media Group.

Asante Sana (Thank You)

Joseph Kusaga
CEO - Clouds Media Group



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Source: www.mct.or.tz



Mining



The Tanzania Mining industry is highly important due to the fact that it accounts for a significant share of the country's export revenues. The Government's plan is to have this sector contribute 10% of GDP by 2025.

Besides a few major companies, such as African Barick Gold, AngloGold Ashanti, Williamson Diamonds Limited (WDL), etc., this sector contains several medium scale companies and a cluster of small-scale mining companies. Key mineral deposits include coal, copper, diamonds, gold, nickel, silver, uranium, and Tanzanite gemstone, which is found nowhere in the world other than Tanzania.

Even though the current discoveries of huge deposits of gas may change the equation, the Government had a long view that coal should become one of the fastest growing areas in Tanzania, mainly because the country planned to deploy coal-fired power to offset the shortage of energy.

This sector presents plenty of investment opportunities, such as:

- Establishment of gold refinery activities
- Establishment of value added activities:
- Gemstone cutting & polishing (lapidary);
- Rock and mineral carvings;
- Jewelry manufacturing utilizing gold and gemstones;
- Mineral processing industry e.g. smelters (amount of Cu – Concentrates)
- New areas in mineral exploration:
- Industrial minerals beneficiation for local consumption & export – e.g. lime production, soda ash, kaolin, gypsum, coal, iron ore, dimension stones etc.
- Base metals including platinum group metal (PGMs)
- Service industry:
- Supply equipment & materials e.g. explosives, grinding media, mill liners etc. under JVs with Tanzanian entrepreneurs
- Drilling

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TANZANIA MINERALS AUDIT AGENCY (TMAA)

OUR AIM

To facilitate maximization of Government revenue from the mining industry through effective monitoring and auditing of mining operations and ensuring sound environmental management in the mining areas.

OUR MISSION

To conduct financial and environmental audit as well as auditing of quality and quantity of minerals produced and exported by miners in order to maximize benefits to the Government from the mining industry for sustainable development of the Country.

OUR VISION

To be a centre of excellence in monitoring and auditing of mining operations.

CORE VALUES

Integrity

We believe in integrity and treat our customers and each other with confidentiality, trust and honesty.

Excellence

We undertake our activities objectively; maintain the highest degree of professionalism and ethical standards, building value-added relationships with customers and stakeholders to deliver quality services.

Customer Focused

We always treat our customers and colleagues with courtesy. We are dedicated to the Vision and Mission and we pride ourselves on our extraordinary responsiveness to the needs of our customers.

Teamwork

We value teamwork, putting together diverse expertise to achieve our goals. We believe in effective delegation, enabling employees to make decisions and take challenges commensurate with their own levels of responsibility.

TMAA LABORATORY SERVICES

TMAA also provides laboratory services to mineral explorers, miners, mineral traders, buyers and exporters. TMAA Laboratory has modern equipments and machines for analysing all sorts of mineral ores, concentrates, bullions, rock and soil samples from individuals as well as corporate entities at affordable prices.

LABORATORY SERVICES HOTLINE

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Source: www.tome.or.tz



House of Wonders, Zanzibar



Real Estate



It is projected that as half of Tanzania's 45 million population will have moved to urban centres in the next 20 years, more has to be done in terms of offering more housing loans and constructing homes to meet the evergrowing housing needs. As evidence, the major urban areas, namely Dar es Salaam, Mwanza, Tanga, Arusha and Mbeya, continue to experience a rapid population growth, as do dozens of smaller towns and townships.

For over three decades, the urban population has been growing faster than the supply of decent living homes for the urban dwellers.

Accommodation in Dar es Salaam and other cosmopolitan areas is in acute shortage due to, among other reasons, the rapid growth of economic projects, which have attracted a huge population of persons (international and local) with the need of residence.

Investors may form a synergy with National Housing Corporation (NHC) or Tanzania Building Agency (TBA), or other private firms and provide commercial building solutions for residential and commercial purposes.

Some specific opportunities in this sector include:

- Development and management of housing estates
- Erection and management of residential apartments
- Development and management of office buildings
- Building and management of conference and banquet facilities
- Creation and management of shopping malls
- Setting up and managing movie theatres and entertainment facilities
- Development and management of hotels
- Establishment and management of mixed use real estate properties
- Provision of home financing, etc.

www.tic.co.tz

MANAGEMENT TEAM



Nehemiah Mchechu
Director General

OUR VISION

"To be a leading Real Estate Development and Management Firm."

OUR MISSION

"To provide and facilitate the provision of quality housing and other buildings for use by the general public while operating on sound commercial principles."



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Hamir Mpinda
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Fatuma Chillo
Head of Internal Audit

Juran Omari
Head of Corporate Affairs and C/S

NHC PROFILE

The current National Housing Corporation is the outcome of the decision of the Government to dissolve the Registrar of building (RoB) through the Act of Parliament No.2 of 1990, which vested its responsibilities with the NHC. The former NHC was established by Act of Parliament No.45 of 1962, while RoB was established by Act No.13 of 1971. This amalgamation formed NHC which, under the new Act, is charged with the responsibility of providing and facilitating provision of houses and other buildings for use by the members of the public for residential, business, industrial and other purposes. NHC is a state owned corporation, under the Ministry of Lands, Housing and Human Settlements Development. The Ministry is represented by the Board of Directors which is responsible for the corporate policies and strategies. The day to day management of NHC's business is overseen by the Director General who is responsible to the Board of Directors.

NHC Act No. 2 of 1990, with its subsequent miscellaneous amendments of 2005, mandate it to undertake an array of businesses which include:

- Construction of houses for sale and letting.
- Construction of buildings as part of approved scheme.
- Provision of facilitating the provision of building materials, components, concrete articles and other related articles.
- Business of building contractors, planners and consultants.
- Renting out and managing houses or properties built by the corporation and those acquired by the government.
- Carrying out other activities related to construction of houses or other buildings built or acquired by the corporation.

NHC Place Located at 6 Ufukoni Street, P.O. Box 2977, 11101 Dar Es Salaam, Tanzania.
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Transport & Logistics



There has been a sustained effort on the part of Government to create essential transport infrastructure and services to improve access to jobs, education and health facilities and also to facilitate domestic and international trade as well as strengthen regional integration and attract foreign investment.

Transport services grew by 6.0% in 2009 compared to 6.9% in 2008, based on latest figures available. However, the subsector's contribution to GDP grew from 4.2% in 2008 to 5.2% in 2009.

Institutional Sector Reforms

The Ministry of Infrastructure Development oversees the development of the transport sector in the country. It has instituted several reforms aimed at improving transport infrastructure development and management.

Among the reforms is the transforming into semi-autonomous agencies whose functions are of operational or service delivery nature.

Operational Agencies are Tanzania National Roads Agency (TANROADS), Tanzania Airports Authority (TAA), Tanzania Meteorological Agency (TMA), Tanzania Government Flight Agency (TGFA), and Tanzania Electrical, Mechanical and Electronic Services Agency (TEMESA).

Reforms have also resulted into the establishment of transport regulatory authorities that include Surface and Marine Transport Regulatory Authority (SUMATRA) and the Tanzania Civil Aviation Authority (TCAA).

The reforms include increasing private sector participation in the transport sector through management contracts and/or outright sale of parastatal.

Government's 5 Year Development Plan.

The Government has set various specific goals towards achieving the Vision 2025 and the Five Year Development Plan.

Such goals include:

1. Maintaining and upgrading existing railway lines in order to increase the current tonnage of cargo that is transported within and through Tanzania to neighbouring countries.
2. The specific goal is to strive to reach the 2.3 million tons by 2018 and then increasing that tonnage to 4.0 million per annum by 2023.
3. Expanding cargo volume handling capacity at sea ports and lake ports from the present 10.0 million tons handled annually to 20.0 million by 2020.
4. Development of effective modal interfaces on the sea and inland water ports, and inland cargo and passenger terminals to promote inter-modal transport thereby reducing tariff, travel and delivery times for up-country and transit traffic.
5. Expanding Tanzania's air cargo and passenger freight handling capacities and specifically developing Julius Nyerere International Airport into a hub by 2020.
6. Developing and strengthening institutions to implement strategic PPPs in transport Infrastructure

www.tic.co.tz



Emmanuel B. Mallya
GROUP CEO

EB MARITIME GROUP LTD (EBM) is a leading total logistic group in Eastern Africa. EBM is headquartered at the heart of the central business district in Dar es salaam, Tanzania. The group has 7 logistics subsidiaries and a hospitality subsidiary. We have *branches* in Dar-es-Salaam, Mombasa, and Mwanza.

Our *vision* is to continue being one of the leading logistic providers in the region while continually growing.

Our *mission* is to offer the client, no matter their size, the best and safest efficient total logistics services while allowing the client to enjoy unbeatable economies and discounts throughout the supply chain.

EBM offers a range of services covering the key services in a complete logistics supply chain:

- Shipping Agency and Brokerage Services
- Port Agency
- Bonded Inland Cargo Depot of 6400 TEUs capacity
- Container Freight station services
- Consolidation of Exports and Imports
- Cargo Survey and tallying
- International Freight Forwarding
- Customs Brokerage
- Sea, Land, Air Transportation
- Logistics & Door to Door Delivery Service
- Management and advisory in logistics
- Restaurant and conference facility

As an active member of UFO –Universal Freight Organisation, a worldwide network of credible logistics companies in over 120 countries, EBM is in a unique position to provide services in all of the 120+ countries through the member network to ensure the supply chain is complete. In a nutshell EBM can move cargo between the whole world and East Africa. We are branched strategically in logistics centres to better serve our clientele. Mwanza office caters for the populous and mineral rich lake zone.

Mombasa office serves to coordinate cargo to and from Kenya and the land linked countries of Uganda, Burundi, Rwanda, D. R. Congo and South Sudan. We offer you premium world class service at unbeatable rates and economies no one else can match. We believe in partnerships that work and welcome ventures that add value to - our portfolio of services.

The group has a team of more than 300 experienced professional in various disciplines across its subsidiaries. The client satisfaction is our drive.

Group Chairman and CEO, Mr. Emmanuel B. Mallya, has over 30 years experience in Maritime and Multimodal Transport Logistics and Port Management. He is a graduate in Business Administration and Post Graduate in Port and Shipping Management from University of Wales College of Cardiff (UK).

He has held various positions in the Government and Private sectors such as Shipping Manager in the NASACO –National Shipping Agency Company Limited; Country Representative for ZIM Integrated Shipping Services Co. Ltd and Laurel Navigation Incorporated; Managing Director of Zim Tanzania Ltd, as agents of Zim Integrated Shipping Services, Laurel Navigation Incorporated and Gold Star Line Ltd.

The chairman is one of the founders and current chairman of the highly influential Tanzania Shipping Agents Association (TASAA). An avid entrepreneur and investor, always open minded to new opportunities.

- **Excellence:**
We have passion for producing unbeatable service, satisfaction across our clients and entire business.
- **Speed:**
To lead the market we ensure that we don't compromise on speed. We ensure that our services are within time frame.
- **Quality:**
We commit ourselves to establish a benchmark quality in everything we do.
- **Responsibility:**
By ensuring the quality of life and environment we subscribe to various environmental standards i.e. Geographical Society.
- **Customer Focus:**
Our expectation is to deliver superior quality service to our clients. Ours is to make them happy, as their satisfactions our major concern.
- **Teamwork:**
We capitalise in diversity and co-operation. We believe in togetherness as united we stand, divided we fall.
- **Inspiration:**
We have established a working environment that inspires individuals and team performance.
- **Innovation:**
A challenging style that encourages creativity and calculated risk taking in pursuit of even higher goals while learning from experience.

Our Subsidiaries



EB Maritime Tanzania Ltd as ships' agent



ISUMBA is a road haulier with modern trucks



JEFAG is a modern bonded ICD for 2800 TEUs



DICD is a bonded ICD for 1200 TEUs



FANTUZZI is a 2400 TEUs empty box depot



TASHICOL marine surveys, cargo tallying, ancillary services, auxiliary port and shipping services



SEABRIDGE is customs Clearing and Forwarding Company



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Surface And Marine Transport Regulatory Authority (SUMATRA)
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City Couriers Ltd
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Source: www.tanzanian-tanzania.com

Lake Rukwa



MV Liemba, Lake Tanganyika



Tourism



Tanzania has many tourist attractions. More than 44 per cent of the country's land area is covered with game reserves and national parks. There are 16 national parks, 29 game reserves, 40 controlled conservation areas and marine parks. Tanzania is also home to the famous 'Roof of Africa', Mount Kilimanjaro. On 6 January 2012, The New York Times newspaper awarded Tanzania the 7th position among 45 top destinations to visit.

The tourist industry currently supports 27,000 jobs and generates 25% of Tanzania's foreign exchange.

Tanzania received over 800,000 tourists in 2011.

Tanzania has six World Heritage Sites. Only three countries in Africa have more:

Tunisia (8) and Algeria and Ethiopia (7) and only Morocco has as many sites as Tanzania.

The sites in Tanzania comprise two cultural and four natural sites:

1. Ngorongoro Conservation Area
2. Ruins of Kilwa Kisiwani and Ruins of Songo Mnara
3. Serengeti National Park
4. Selous Game Reserve
5. Kilimanjaro National Park
6. Stone Town of Zanzibar.

Tanzania's most well-known tourist attractions are located in north of the country and include Mount Kilimanjaro, Africa's highest mountain. Serengeti National Park is world famous and has spectacular seasonal migrations of animals.

The Ngorongoro Reserve is an extinct volcanic caldera with excellent game viewing from the crater rim.

The reserve has large herds of wildebeest and zebra, and lions and the endangered black rhinoceros.

Tourism is also focused on the coast, especially the islands of Zanzibar, Pemba and Mafia. Game fishing and diving are the main attractions in these islands.

There is also a wide variety of destinations for cultural tourism such as Maasai boma and Bushmen settlements. All these present high value investment opportunities.

Provision of Accommodation and Tourist Services

The development of Tanzania as a multi centre tourism destination offers considerable potential growth prospect and provides ideal opportunities for investment.

New accommodation, entertainment facilities, camping, lodges and guesthouses of international standards are needed in Tanzania.

Joint venture opportunities are available in Kilwa, Zanzibar, Mafia, Dar es Salaam, Mwanza, Arusha, Iringa, Kilimanjaro, Selous, Katavi, Saadani, Serengeti, Babati and Bukoba.

Locations ranging from historical, cultural and archaeological sites to unspoiled beaches offer investment opportunities that cannot be matched anywhere in eastern and central Africa. Historical buildings that can be leased to private operators exist in towns such as Bagamoyo, Pangani, Tabora and Kilwa.

Opportunities for man-made tourist attractions like theme parks and gambling resorts are still untapped. Others include establishing amusement parks, deep-sea fishing and sea and lake cruising.



MANAGEMENT TEAM

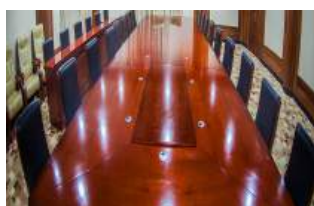


Chief Executive Officer
JOSEPH MFUGALE



EXECUTIVE CHEF ALBERT DZUYA
SALES EXECUTIVE ALLY KANJU
RESERVATION AGREY MAMUYA
H.R. MANAGER AUGUSTINO IJANI
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DIRECTOR ALEX MFUGALE

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Peacock Hotel Tanzania Ltd - Bibi Titi Mohammed St, Dar es Salaam, Tanzania,
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Welcome to Peacock

A warm and personal calm will greet you as you walk into your home-away-from-home in Dar es Salaam, Tanzania. Offering authentic Tanzanian hospitality, the hotel originally commenced operations in 1992, and stands as one of the city's premier hotel for both business and leisure travelers. Ideally situated in the heart of Dar es Salaam,

Peacock Hotel – City Centre offers a great location with excellent value. It is strategically located in the city's dynamic business, financial, government offices, shopping, entertainment and educational hubs and within walking distance of connection by boat to Zanzibar.

Classic and contemporary describe both the décor and the food in the New Tausi Restaurant. The restaurant incorporates various design elements, including creative lighting, vivid colors, and intriguing culinary features, creating an inviting dining environment. Beautifully furnished in tropical style, New Tausi restaurant is a choice of fine dining which boasts a sophisticated, yet lively, atmosphere. We present buffet-style breakfasts, lunches and dinners, with a range of both international and local cuisines.

We are proud of our seafood, which we purchase fresh every morning from the Kigamboni fishermen's market. Our desert selection always includes a choice of fresh selected fruits.

After a busy day there's no better place to relax and unwind while enjoying fine wine or an ice cold beer with friends or clients than the Kasuku Bar and Restaurant. Kasuku Bar and Restaurant is a contemporary and stylish hotel bar offering a selection of drinks and light meals throughout the day, a favorite rendezvous for locals and guests alike. The bar presents a unique blend of Authentic Tanzanian hospitality coupled with contemporary refreshments and service. The restaurant stocks an extensive range of white and red wines, decoratively arranged in a transparent wine display wall which offers a distinguished atmosphere.

It is the ideal meeting place to relax and enjoy a selection of cocktails and whiskies or simply soak up the great atmosphere in this fine bar and restaurant.

Be sure to leave some room for your swimsuit as this hotel features an outdoor pool, a nice way to unwind. There is also a poolside bar and a bar/lounge so guests can sip a refreshing drink by the pool or indoors.



Peacock Hotel Tanzania Ltd - Bibi Titi Mohammed St, Dar es Salaam, Tanzania,
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Opportunities for man-made tourist attractions like theme parks and gambling resorts are still untapped. Others include establishing amusement parks, deep-sea fishing and sea and lake cruising.

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www.tanzaniatouristboard.com



Top 10 Destinations

Ngorongoro Crater



Serengeti National Park



Zanzibar



Tarangire National



Lake Manyara National Park



Mount Kilimanjaro



Selous Game Reserve



Mt. Meru



Mafia Island



Ruaha National Park



Art & Culture

MUSIC Industry



Abdullah Fereshi

TAARAB MUSIC

It is difficult to dissociate a music genre from an influence by another music genre. What characterizes though the uniqueness of music and consequently termed as indigenous is the extent of the local culture's contribution. This is the case for TAARAB which is the dominant coastal music that has now spread all over East Africa and beyond borders.

Taarab was introduced first in Zanzibar during the colonial period by then the Sultan of Zanzibar Seyyid Barghash bin Said (ruled Zanzibar from 1870 to 1888) when he brought in a music group from Egypt to perform at his palace, Beit el Ajab. During that time the leading instrument was the qanun and intentionally the Sultan sent one Mohamed Ibrahim to Egypt to

learn music and particular how to play the qanun. When this man returned he formed Zanzibar Taarab Orchestra.

Other instruments used at that time included oud (lute), dumbak (From the Middle East), tabla from India, violins, ney (flute), accordion, cello, percussions, pair of 'cherewa' (coconut-shell maracas), pair of 'mkwasa' (sticks beaten together or on a table), riqq (a kind of tambourine), darabukka (drum) and Taishkoto from Japan. Taarab music has been influenced not only by Arabic art but also Indian, African and Swahili cultures. This music is now enriched with traditional Swahili dances like Chakacha and Msewe as well as Cuban rumba, Samba, kidumbak, Somali beats and other African rhythms. Taarab is a hybrid music.

The music was called 'taarab', this being an Arabic word meaning 'enjoying with music'. Taarab can be sung in various maqams like Ajam, Nahuant, Nawathar, Hijaz, Kurdi, Rast, Bhayati, Sika and Saba.

The famous Nadi Ibnaul Watan Li Jum-iyat, simply Nadi Ikhwan Safaa Musical Club, was formed in 1905 and is thriving till today.

Taarab music came to more light in the country in 1928 when arguably the first taarab star emerged. This is Sitti bint Saad whose contribution to taarab music is very much respected. Ikhwan Safaa (or Malindi) and Culture Musical Club, the later formed in 1958, are still the main prominent taarab music groups in Zanzibar. Taarab spread upto Somalia where Asha Abdow Saleebaan (popularly known as Malika) was prominent. In Kenya at Mombasa, Juma Bhalo and Zuhura Swalehe are famous. In Tanga taarab groups were formed like Young Novelty, Rah till Fad, Shaba el Witan and later Black Star, Lucky Star and Golden Star. In Dar es salaam groups formed are like Egyptian, Al Hawai and Al Watan.

Later Taarab musical groups were formed upcountry like at Moshi, Arusha, Dodoma, Kondo Mbeya, Mwanza, Bukoba, even in the neighboring country of Burundi.

Apparently, there came a turning moment when taarab musical groups were started using the word 'modern'.

These are called 'modern Taarab' groups.

There emerged modern taarab bands such as East African Melody Modern Taarab, Zanzibar Stars Modern Taarab, Five Stars Modern Taarab, TOT Modern Taarab, Jahazi Modern Taarab, Mashauzi Classic Modern Taarb, Ogopa Kopa Modern Taarab, and others.

Even in Zanzibar itself there are groups like Stone Town Modern Taarab, JKU (or Diamond Modern Taarab), Sanaa Modern Taarab, New Zanzibar Stars, Island Modern Taarab, Safina Modern Taarab, Big Star Modern Taarab and Magereza Modern Taarab. The original idea was to use modern instruments in playing taarab music but this was distorted and many picked up the notion that modern taarab means a new taarab style.





This resulted in many groups abandoning the original taarab music and transform this into dance style of music. From 1995 the taarab music was termed 'Rusha Roho' and now this has gone to the extent of even calling it 'tara-dance' and even so the called 'Singeli'. 'Rusha Roho' is characterized by so called 'mipasho' (meaning insulting poems).

Rusha Roho style employs the use of Western scales or Arabic maqams which do not have quartertones, the later not being able to be produced by the keyboard which is the main instrument in this 'modern taarab'. As it means in Kiswahili, 'Rusha Roho' also meaning 'throw away someone's soul' is characterized by 'kutunza' (going to reward the singer by giving money in a flamboyant manner) either if the song has 'touched' her or simply to 'throw away someone's heart'. Also, during the shows most women like to draw attention of the way they dress, wanting to look their best, wearing expensive jewellery and fashionable hair-do's, as part of the 'rusha roho'. The aim of calling taarab music as 'modern' is to modernize the instruments and not to modernize the music: to use modern instruments like beat machine, electric guitars and keyboards. One of the pillars of taarab music who steered the music to popularity is Eng. Abdullah Fereshi who was instrumental in the thriving of East African Melody Taarab Group by being the first person to take the band to the interior of Mainland Tanzania and also being their caretaker during the band's prime.

He is also the founder of Zanzibar Stars Modern Taarab. Even before that, he was the promoter of Alwatan Musical Club at its final stages, as well as rekindled the prominence of Babloom Modern Taarab before splitting with the owner, Seif Kisaui. He also groomed a lot of Taarab musicians including the self proclaimed Professor Mzee Yusuf.

Dar es salaam Modern Taarab (popularly called DarModern Taarab) was formed in 2005 by Eng. Abdullah Fereshi, now



retired TANESCO Senior Manager of Transmission. It is based at Ifunda Street, Magomeni Mikumi, Dar es salaam. This group has been trying successfully not to waver into the trend of transforming taarab music to dance music, as can be realized from their releases.

Their song 'Gharika ya Moyo', popularly known as 'Pembe la Ng'ombe' is arguably regarded as the best taarab seller in the country. Other hits include Safari ya Huba, Ndugu wa Mume and Mmbirimb, to mention a few.

The Group also composes educational as well as socio-economic songs like 'Wacha Kukamata Albino', 'Jinsi ya Kutumia Umeme Vizuri', 'Kujijirini', 'Hongera ITV na Radio One', 'Changia Damu' and 'Ujasiriamali'.

Prominent singers with DarModern Taarab Group include Sikudhani Ally and Hassan Vocha. Poems creating lyrics for songs are basically composed in the group itself, using more or less traditional poetry rather than direct and clear lyrics as is done by most of the modern taarab music groups.

DarModern Taarab continues to uphold that the original taarab is kept on track to avoid getting sworn into other music dance styles, maintaining the very taarab melodies. The Group has built its own Hall for performing taarab shows and also letting for hire.

Whereas 'Rusha Roho' is a good platform for competition and does expand social and cultural interaction broadly, DarModern Taarab's desire is to see that this does not deter the original taarab music and it is the belief of the Group that Taarab music is there to stay because taarab music has become part and parcel of many music lovers.



Am very proud to be a taarab artist because taarab is a symbol of Tanzania culture. It represent my country identity. unlike other other music borrowed from outside, Taarab is purely Tanzania invention.



I was doing other music but my mother advised me to join taarab. It is culturally looted. Look how we dress. Look how people are sitting. It has a lot to do with respect.

Hassan Suleiman Ali (Vocha)



Culture

Sauti za Busara aka 'the friendliest festival on the planet.'



Yusuf Mahmoud, Festival Director

Busara Promotions is an NGO registered in Zanzibar with a mission to "increase visibility and accessibility for African music, develop skills and opportunities in the music sector, to strengthen networking and partnerships, thereby contributing to East Africa's social, cultural, and economic development."

Its main event is the Sauti za Busara music festival, happening every year in February since 2004 in Stone Town, Zanzibar.

The event brings people together to celebrate the richness and diversity of African music. 5,000 people attend daily, or 20,000 over four days. Around 70% of audiences are from East Africa, with visitors from across Africa, Europe, North America, the Middle East, Australia and Japan.

Keeping Sauti za Busara accessible for local people is a priority, so admission for Tanzanians is free until 5pm. After then, daily tickets cost US\$1.50 for Tanzanian citizens and \$25 for international visitors.

Above all, the festival promotes respect for cultural diversity. Forty groups are carefully selected by a committee to participate at the festival. Typically, around 50% will be from Zanzibar and Tanzania, with others representing different areas of the African Continent and diaspora.

Young, local and emerging talents are showcased alongside established acts.

The festival showcases quality music, acoustic and electric, that is played live (no 'playback'). Priority is given to music with cultural identity.



Sauti za Busara provides a platform for the home audience to experience music from other parts of Africa, whilst showcasing the diversity of East African music to international visitors.

In any society this kind of interchange is vital to the health and development of musical styles.

To date Sauti za Busara featured artists including Bassekou Kouyate (Mali), Natacha Atlas (Egypt/UK), Thandiswa Mazwai (SA), Nneka (Nigeria), Blitz the Ambassador (Ghana/USA), Malouma (Mauritania), Nadilkhwan Safaa (Znz), Tcheka (Cape Verde), BaCissoko (Guinea), Samba Mapangala (DRC), Orchestre Poly Rythmo (Benin), DDC Mlimani Park Orchestra (Tz), Didier Awadi (Senegal), Tumi & The Volume (SA) and many more.

Many Tanzanian artists seen by international promoters at Sauti za Busara were subsequently invited to tour in Africa, Europe or USA, eg. Bi Kidude, Msafiri Zawose, Tausi Women's Taarab, Leo Mkanyia & the Swahili Blues Band, Culture Musical Club, Rajab Suleiman & Kithara and Jagwa Music.

Sauti za Busara brings a massive boost for the local economy. Mid-February used to be low season in Zanzibar and because of the festival is now one of the busiest times of year, with flights, ferries, hotels and restaurants around Zanzibar Town fully booked around festival time. Zanzibar Government statistics show the number of visitors to



Zanzibar in February rose from 3,500 in 2004 to more than 40,000 in 2015.

Even conservative estimates show since 2004 Sauti za Busara has generated USD 70m in revenues for the island. Around festival time, it's not easy to find flights or ferry tickets. Hotels around Stone Town are all full; taxi drivers are busy, restaurants have queues of customers and traders are all smiling.

150 crew members are directly employed by the festival each year. Of these, more than 90% are local Tanzanians, from a variety of backgrounds. Throughout the year, around East Africa, these and other people of all ages are increasingly finding ways to earn creative livelihoods in music and the arts.

Training workshops and seminars for skills-development are key elements of the festival, for musicians, managers, media professionals and technicians from the region.

During 2015 for example, the festival hosted training in stage management, sound engineering, stage lighting, press and marketing skills. In partnership with other festivals in Tanzania, Kenya, Uganda, Congo Brazza, Mozambique, Zimbabwe, Denmark and Norway, members of festival production teams greatly benefit from hands-on learning experiences by joining other crews, where skills, knowledge and contacts are shared across borders.





Through the year, and especially during the week before Sauti za Busara, Busara works in partnership with Zanzibar's Dhow Countries Music Academy to provide opportunities for international musicians to meet, learn from each other, and create new musical collaborations. The fruits of these workshops are performed on the main festival stage, under the title of Swahili Encounters.

Another space where the festival connects people is 'Movers & Shakers': a forum for local and visiting arts professionals to share information, exchange ideas, and network. Movers & Shakers takes place daily during the

festival, providing an ideal environment for artists, managers, media, donors and sponsors and other professionals to meet and connect informally.

At the same time the festival promotes Busara Xtra; externally-organised events of cultural interest.

These fringe activities present further opportunities for local artists to showcase their work, encourage visitors to see other parts of the islands, and share economic benefits with the wider population.

BBC World Service hailed Sauti za Busara as one of "Africa's best and most respected music events". It is also included in CNN's "7 African music festivals you really have to see" and tops AfroTourism's "Best Music Festivals".

A critical factor for Sauti za Busara's success is it's a shared experience between local people and visitors.

Locals are more confident in their traditions and culture and the fact these must be special, because visitors now come from all over the world to the festival.

International visitors know they are experiencing something authentic and unique, as they enjoy African music under African skies, shoulder to shoulder with the local population. Unfortunately, due to lack of funding commitments, for the first time in 13 years Sauti za Busara was cancelled for the 2016 edition.



Yusuf Mahmoud, CEO of Busara Promotions, said "This decision was not taken lightly. Selling tickets for Sauti za Busara was never a problem, but these only cover 30% of festival costs.

Festivals invigorate young people's interest in local culture, give opportunities for artists and music professionals to meet and learn from each other, keep traditions alive, create employment for local people and promote models for responsible tourism that honour and respect local culture. However, since 2004, we had zero financial support from the government in Zanzibar, the United Republic of Tanzania or the East African Community. Despite tireless efforts, support from donors, embassies and commercial sponsors has reached an all-time low.

Busara Promotions is an NGO; the festival is non-profit. To be more sustainable, before the 2017 edition our priority will be to develop long-term partnerships with donors and sponsors who share our vision. If anyone reading this is interested to help keep Sauti za Busara alive, generating employment locally, whilst shining the spotlight on our rich musical traditions and promoting cultural tourism for Zanzibar and Tanzania, please contact me at Busara Promotions."

Meanwhile, Busara Promotions continues its regular activities to promote African music, strengthen local know-how and build livelihoods in the music sector. As the Senegalese musician BaabaMaal says, "Music is one of the most important means of communicating our history, our concerns and our values. Our traditions are

carried in music more than in books." At the same time, music is a universal language, through which the world can see Africa is positive; Africa is vibrant, Africa is rich in its many cultures and expressions.

With these thoughts in mind, Sauti za Busara festival provides an example of an event designed to develop, in both locals and visitors, an appreciation of the uniqueness, wealth and diversity of African music. It shows there is beauty in our traditional music, with employment and income to be gained in sustaining it.

More information: www.busaramusic.org and www.facebook.com/sautizabusara



Fashion Industry



Doreen Mashika

Doreen Mashika was born and raised in Tanzania, studied and worked in Switzerland, and is now part of a growing homeward bound African diaspora.

While in Switzerland she began a career in the financial industry, specializing in luxury goods fund management. This is where she had her first contact with the fashion industry and designers, providing her a unique insight and appreciation of the sector.

Inspired by a deep sense of affection for the cultural heritage and wealth of design possibilities in Africa, she returned to Tanzania and settled in Zanzibar to pursue her passion of design while building a successful company.

To date, Doreen Mashika has launched a successful retail store supported by a vertical supply chain, with her brand attracting international attention and demand.

She has created a brand with unique mix of contemporary techniques; pieces to admire and treasure.

Travel is a constant source of inspiration for me.

Where ever I go I see things that inspire me. It could be an interesting print seen in a market stall in London, a beautiful blue African sky, or a piece of art hanging in a New York gallery. I took inspiration for my current collection from a recent Safari trip to Tanzania's Serengeti National Park. In

my current collection you will note a nod to the Maasai people through Cow Horn Jewelry, Maasai Bracelets, and beaded pieces, which have all been ethically sourced and produced here on the continent Africa.

It is of paramount importance that when we produce these items we do not neglect the cultural values of the Maasai in addition to the delivery of a global direction. Across Africa, I am always inspired by beautiful bold prints with a mix of crystalized ornaments, which reflects the rich history of Oman and Zanzibar. Through travel, I have adapted my brand accordingly and the Doreen Mashika Must Have Accessories.

We build a mutual relationship of respect with our suppliers, fair wages and prices, healthy working conditions and understanding where our raw materials come from. We ask ourselves: Did the environment suffer? What measures were taken to protect the environment and its people?

The attention to detail is prominent in our work. But beyond the appeal of the products, we always strive to create a brand that is ethical and eco-conscious. Our designs mix modern contemporary shapes with a classic twist. We never want the DMZ client to be limited. We want everyone at any age to find elements of themselves in our collection.



I am inspired by the many different sources of global beauty. The Doreen Mashika woman is style conscious, with her finger on the pulse of fashion. She is globally interconnected with a love for all things beautiful. She mixes designer brands with bespoke one-off pieces and always likes to be a key influencer over her peers. She is a key opinion-former and, most of all, a trend leader.

My favorites are the African print designer handbags. Last year I was at a three-day wedding each day had in African print theme. How inspiring I found it! And the next day, I was busy choosing my color palettes in a busy market in Congo. It was the mood of my trip which dictated the colors and prints instead of what fashion editors say what color we should wear in 2014. DM will always have that personal twist.



Being located and working in a prestigious destination such as Zanzibar, it's not easy to choose where to go next! I always start at a resort, followed by a Safari. I absolutely love the bush. I would love to share what I have under the sleeve this year -- Switzerland. For the first time, my children will learn how to ski, so Gstaad is definitely on the list. I think it will be very exciting and we are all very much looking forward to it!

Being based in Zanzibar, I have access to variety of items but some items in terms of international brands are rather limited. As a result, the shopping attitude is 'Buy now, or ? Never! Having said this, I love to shop and often take my time to decide in order of priorities. ?Must Haves? I would purchase with immediate effect and, the rest ?well ?these items can wait.

I spend a considerable amount of time being based in the village and in the bush so there are times when I am crying out for a little piece of luxury. I much prefer smaller boutique hotels that reflect the personal style of the accommodating country.





REQUIREMENTS AND SPECIFICATIONS FOR ADVERTISING IN WHO'S WHO TANZANIA

The Who's Who Tanzania, firmly established as the standard reference for Tanzania offers an excellent platform to showcase the management team of your company, organization and parastatal. Reaching an audience in Tanzania and abroad annually. Who's Who Tanzania is distributed to Government ministries and senior officials, CEO's and business managers, the media, parastatals, NGO's, the general public and diplomatic missions in East Africa, SADC and the rest of the world. The publication covers various sections, and new sections are continuously added to facilitate access to your company, organization and parastatal.

MATERIAL REQUIREMENTS

Trimmed size of publication : A4 (210 mm x 297 mm). Final artwork/material for submission:

Full colour: CMYK, 16 bits/channel, 300 dpi High resolution pdf, tiff or jpeg

No bleed allowance

MATERIAL SIZE

Double-page spread: 245 mm x 360 mm

Full page: 245 mm x 170 mm

Half page: 120 mm x 170 mm

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