



Jamhuri ya Muungano wa Tanzania
OFISI YA WAKILI MKUU WA SERIKALI



OFISI YA WAKILI MKUU WA SERIKALI

MAFUNZO - ARUSHA

MAY 21, 2026

DONDOO

OUTLINE

1. Shukurani
2. Uwekezaji
3. Muhutasari za Vitegauchumi
4. Hali ya mtu na aina ya vitegauchumi

UWEKEZAJI INVESTING



IS ONE WHICH UPON THOROUGH
ANALYSIS PROMISES SAFETY OF
CAPITAL AND SATISFACTORY
RETURN

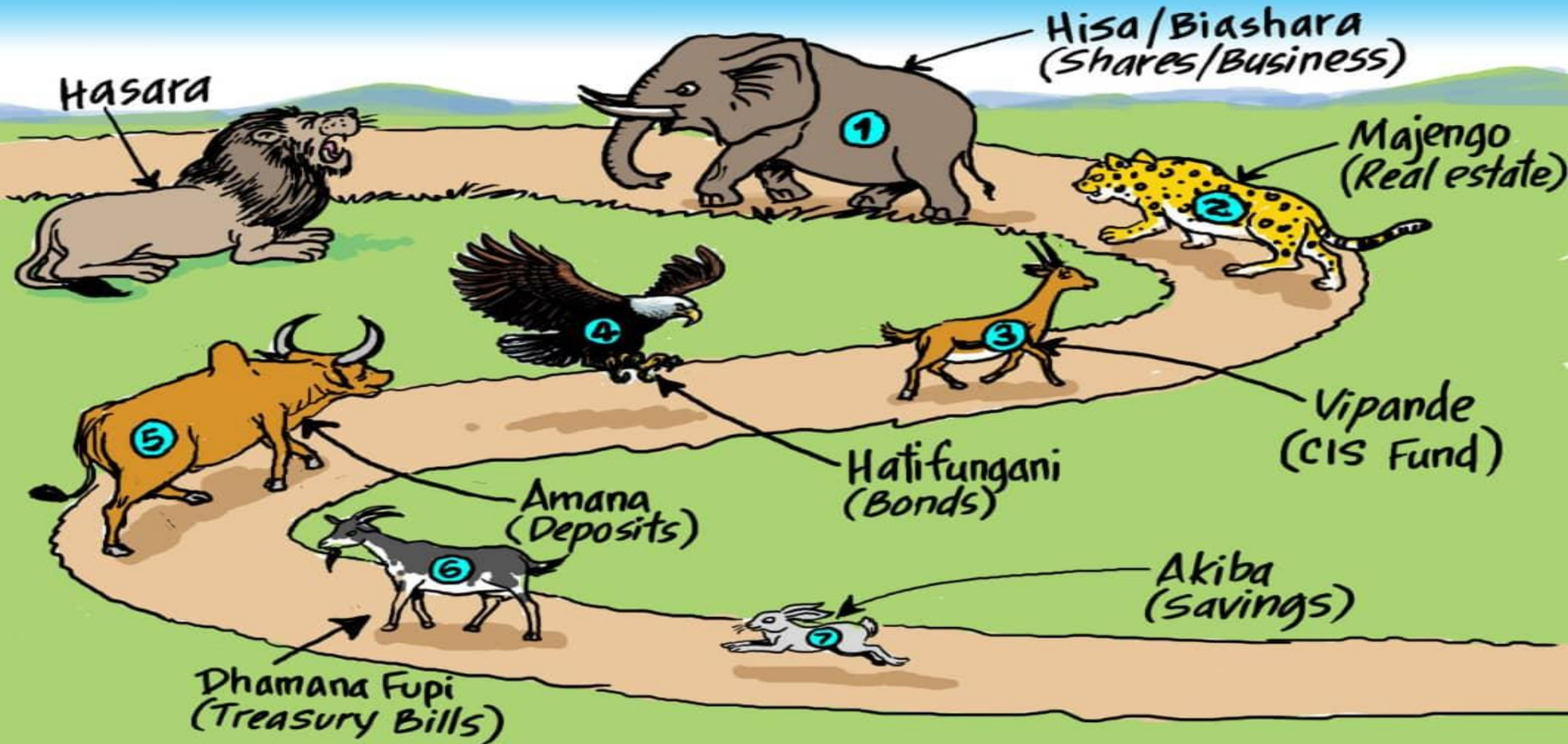
1. Researched-Safety-Return (RSR)
 2. Gives income while sleeping
 3. No close supervision required
 4. No or less of your time
 5. Earn money without extra efforts
 6. Value increase without adding more money
 7. Can cross generations – beyond 4th Generation
- 1. CAPITAL GAINS**
2. PERIODIC RETURN:
2.1 Dividend
2.2 Interest
2.3 Rent

UWEKEZAJI INVESTING



VITEGAUCHUMI

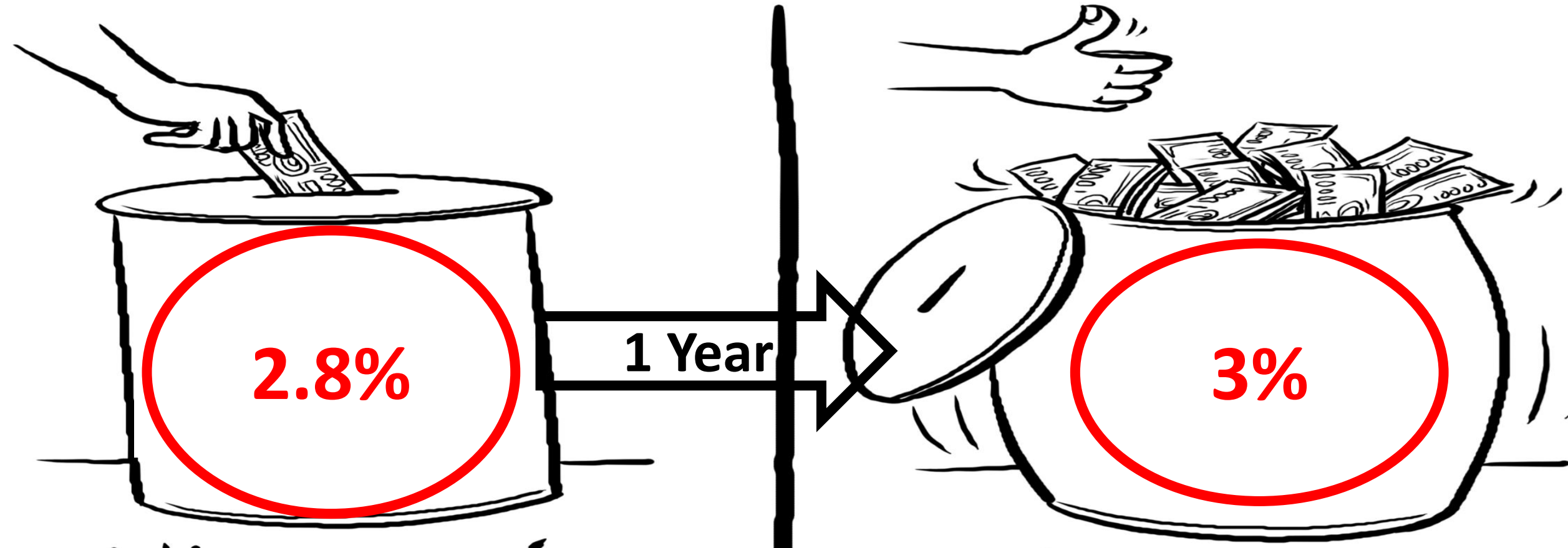
INVESTING OPTIONS



1. AKIBA BENKI

SAVING BANK ACCOUNT

<https://www.bot.go.tz/Publications/Filter/1>



Something is better than nothing. A penny saved is a penny earned

MTAJI	0.HUNDI	1.AKIBA
	CURRENT	SAVING
	0%	3%
1,000,000	0	30,000
10,000,000	0	300,000
100,000,000	0	3,000,000
1,000,000,000	0	30,000,000

Table 2.3.1: Lending and Deposit Interest Rates

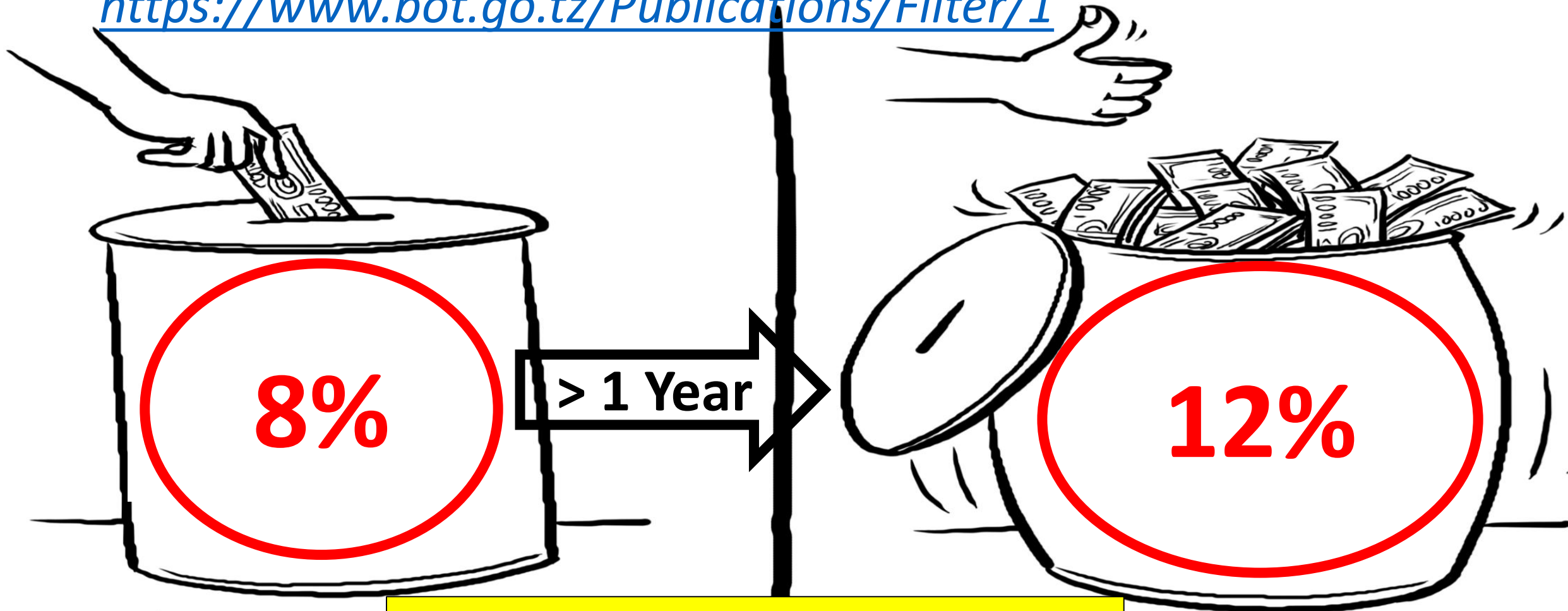
Percent

	Feb-25	Mar-25	Apr-25	Dec-25	Jan-26	Feb-26
Savings deposit rate	2.98	2.86	2.89	3.02	2.94	2.98
Overall lending rate	15.14	15.50	15.16	15.24	15.10	15.11
Short-term lending rate (Up to 1 year)	15.77	15.83	16.15	15.46	15.49	15.41
Negotiated lending rate	13.42	12.94	12.88	12.38	12.25	12.19
Overall time deposit rate	8.13	8.00	7.82	8.36	8.33	8.32
12-months deposit rate	9.48	8.14	9.27	9.58	9.70	9.82
Negotiated deposit rate	11.40	10.35	10.52	11.66	11.74	11.48
Short term interest spread	6.29	7.69	6.88	5.88	5.79	5.59

Source: Banks and Bank of Tanzania computations

2. AMANA MUDA MAALUMU FIXED DEPOSITS

<https://www.bot.go.tz/Publications/Filter/1>



Negotiate to get the best return

MTAJI	1.AKIBA	2.AMANA BENKI	
	SAVING	FIXED DEPOSIT	
	3%	8%	12%
1,000,000	30,000	80,000	120,000
10,000,000	300,000	800,000	1,200,000
100,000,000	3,000,000	8,000,000	12,000,000
1,000,000,000	30,000,000	80,000,000	120,000,000

Table 2.3.1: Lending and Deposit Interest Rates

Percent

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Source: Banks and Bank of Tanzania computations

3.DHAMANA ZA SERIKALI ZA MUDA MFUPI

TREASURY BILLS-1 Year–May 20, 2026- No.1199

<https://www.bot.go.tz/TBills>

35 Days

91 Days

182 Days

364 Days

5.6%
pa

1. Kuwekeza fedha Serikalini-BoT
2. Muda mfupi: Siku 35-364
3. Faida-Nunua bei ndogo uza/lipwa kubwa
4. Mtaji - Sh. 500,000
5. Hakuna riba
6. Nzuri kama faida > mfumuko wa bei
7. Masharti kufungua CDS akaunti - Bure
 1. Kitambulisho
 - 2.Picha
 3. TIN
8. Benk au Broker wako atakufungulia

A financial product costing TZS 500,000 min. with less than 1 year lifespan

Reliable short term safest investment

Treasury Bill Auction Summary Auction No: 1199



	35 Days	91 Days	182 Days	364 Days
Maturity Date	6/25/2026	8/20/2026	11/19/2026	5/20/2027
Number of Bids	34	20	38	25
Successful Bids	11	8	18	7
Highest Bid/100	99.7132	99.1000	97.5722	95.0000
Lowest Bid/100	99.6665	98.8905	94.5500	91.7655
Min. Successful/100	99.7036	99.0691	97.4490	94.7000
Weighted Average Price for Successful Bids	99.7069	99.0795	97.4775	94.7290
Weighted Average Yield	3.0656	3.7264	5.1898	5.5796
Amount Offered TZS(000,000)	49900	69900	79900	75200
Amount Tendered TZS (000,000)	164000	173000	210000	158000
Under (+)/Over (-) Subscribed TZS (000,000)	-114100	-103100	-130100	-82800
Successful Bids TZS (00,000)	49899.99	69900	79900	75200

MTAJI	1.AKIBA	2.AMANA BENKI		3.BOT 1 Year
	SAVING	FIXED DEPOSIT		TREASURY BILLS
	3%	8%	12%	6%
1,000,000	30,000	80,000	120,000	60,000
10,000,000	300,000	800,000	1,200,000	600,000
100,000,000	3,000,000	8,000,000	12,000,000	6,000,000
1,000,000,000	30,000,000	80,000,000	120,000,000	60,000,000

4.HATIFUNGANI ZA SERIKALI KUU-BoT

TREASURY BONDS-BoT



9%
to
15%

1. Mtaji - Sh. 1,000,000
2. Muda : Miaka 2 – 25
3. Faida
 - a. Riba: 9.18% - 15.95% ,kila miezi 6
 - b. Msamaha wa kodi katika faida
 - c. Bei 3 – Juu-Par- Punguzo
 - d. Kuuza wakati wowote
 - e. Salama na uhakika riba na mtaji
4. Bure-Kitambulisho-TIN-Picha
5. Hakuna makato, haifungwi
6. Coupon vs Yield
7. Ukikosa BoT wahi DSE



Risk free & safest investment for cash income generation



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Bonds Investment Calculator


Tenure	2 Years	5 Years	7 Years	10 Years	15 Years	20 Years	25 Years
Coupon Rate(%)	9.5	10.25	9.48	10.5	10.75	12	13.25
Weighted Average Price(WAP)	102.033	102.752	98.8503	107.0305	102.7081	110.6971	109.8658
Amount at Maturity(Face Value)	0	0	0	0	0	0	0
Investment Amount(Cost Value)	0	0	0	0	0	0	0
Capital Gain (Face Value - Cost Value)	0	0	0	0	0	0	0
Yearly Coupon	0	0	0	0	0	0	0
Total Coupon Amount	0	0	0	0	0	0	0
Total Coupon Amount After Withholding Tax	0	0	0	0	0	0	0
Total Gain (Tal Coupon + Capital Gain)	0	0	0	0	0	0	0

<https://www.bot.go.tz/TBonds/TbondsCalculator>

MTAJI	1.AKIBA	2.AMANA BENKI		3.BOT 1 Year	4.BONDI/HATIFUNGANI	
	SAVING	FIXED DEPOSIT		TREASURY BILLS	TREASURY BOND	
	3%	8%	12%	6%	9%	15%
1,000,000	30,000	80,000	120,000	60,000	90,000	150,000
10,000,000	300,000	800,000	1,200,000	600,000	900,000	1,500,000
100,000,000	3,000,000	8,000,000	12,000,000	6,000,000	9,000,000	15,000,000
1,000,000,000	30,000,000	80,000,000	120,000,000	60,000,000	90,000,000	150,000,000

5. HATIFUNGANI SERIKALI ZA MITAA NA MASHIRIKA YA UMMA

MUNICIPAL /LOCAL GVT AUTHORITY OR SOE BONDS




THE UNITED REPUBLIC OF TANZANIA
MINISTRY OF WATER
TANGA URBAN WATER SUPPLY AND SANITATION AUTHORITY

TANGA

WATER GREEN BOND

13.5%



1. Mtaji-kianzio –TZS 500,000
2. Ombi - TZS 53.12 Billion (103%)
3. Faida – 13.5%
4. Muda –10 Years (2024-2034)
5. Malipo faida–2– 24th of Apr & Oct
6. Inahamishika & Uzika - DSE- May 2024
7. Usalama mzuri –after treasury bonds
8. Default rate=Interest rate+2% premium
9. Book closure - 10-24th Apr & Oct

Local development & infrastructure

MTAJI	1.AKIBA	2.AMANA BENKI		3.BOT 1 Year	4.BONDI/HATIFUNGANI		5.BOND-MANISPA
	SAVING	FIXED DEPOSIT		TREASURY BILLS	TREASURY BOND		MUNICIPAL BOND
	3%	8%	12%	6%	9%	15%	13.5%
1,000,000	30,000	80,000	120,000	60,000	90,000	150,000	135,000
10,000,000	300,000	800,000	1,200,000	600,000	900,000	1,500,000	1,350,000
100,000,000	3,000,000	8,000,000	12,000,000	6,000,000	9,000,000	15,000,000	13,500,000
1,000,000,000	30,000,000	80,000,000	120,000,000	60,000,000	90,000,000	150,000,000	135,000,000

6.HATIFUNGANI ZA KAMPUNI

CORPORATE BONDS

8.5% -13.5%

<https://dse.co.tz/corporate/bond>

S/N	COMPANY NAME - ISSUER	ISSUE DATE	COUPON (%)	ISSUED AMOUNT	TERM	MATURITY DATE
1	Tanzania Mortgage Refinance Company	01/06/2021	10.48	8,879,000,000	5 Year	6/1/2026
2	National Bank of Commerce - Twiga Bond	12/12/2022	10.00	38,911,200,000	5 Year	12/13/2027
3	Tanzania Mortgage Refinance Company	03/04/2023	10.20	11,280,600,000	5 Year	4/3/2028
4	CRDB Bank - Kijani Bond	23/10/2023	10.25	171,826,440,000	5 Year	10/23/2028
5	National Microfinance Bank Plc - Jamii bond	08/12/2023	2.50	USD 73,000,000	3 Year	12/8/2026
6	National Microfinance Bank Plc - Jamii bond	12/12/2023	9.50	212,940,980,000	3 Year	12/12/2026
7	Tanga Urban Water Supply and Sanitation Authority - Sub National Bond	30/04/2024	13.50	53,120,000,000	10 Year	4/30/2034
8	National Bank of Commerce - Twiga Bond	10/10/2024	10.75	27,200,000,000	5 Year	10/10/2029
9	Stanbic Bank Tanzania Limited	11/10/2024	12.50	7,700,000,000	5 Year	10/11/2029
10	Stanbic Bank Tanzania Limited	11/10/2024	13.10	19,000,000,000	6 Year	10/11/2030

Private Sector /Business Growth Support

6.HATIFUNGANI ZA KAMPUNI

CORPORATE BONDS

8.5% -13.5%
<https://dse.co.tz/corporate/bond>

S/N	COMPANY NAME - ISSUER	ISSUE DATE	COUPON (%)	ISSUED AMOUNT	TERM	MATURITY DATE
11	Azania Bank Plc - Bondi Yangu	17/01/2025	12.50	63,267,980,000	3 Year	1/17/2028
12	CRDB Bank - Samia Infrastructure Bond	10/02/2025	12.00	323,090,780,000	5 Year	2/10/2030
13	RGZ -Zanzibar - Sukuk Bond	21/05/2025	10.50	164,599,001,000	7 Year	5/21/2032
14	RGZ Zanzibar - Sukuk Bond	21/05/2025	4.20	USD 80,736,415	7 Year	5/21/2032
15	CRDB Bank - Al Baraka Sukuk Bond	08/10/2025	12.00	125,899,060,000	5 Year	10/8/2030
16	CRDB Bank - Al Baraka Sukuk Bond	08/10/2025	6.00	USD 32,310,020	5 Year	10/8/2030
17	Tanzania Commercial Bank -STAWI Bond	11/14/2025	13.50	140,244,658,545	5 Year	11/14/2030
18	National Microfinance Bank Plc - Jamii bond	11/21/2025	12.00	146,625,000,000	5 Year	11/21/2030

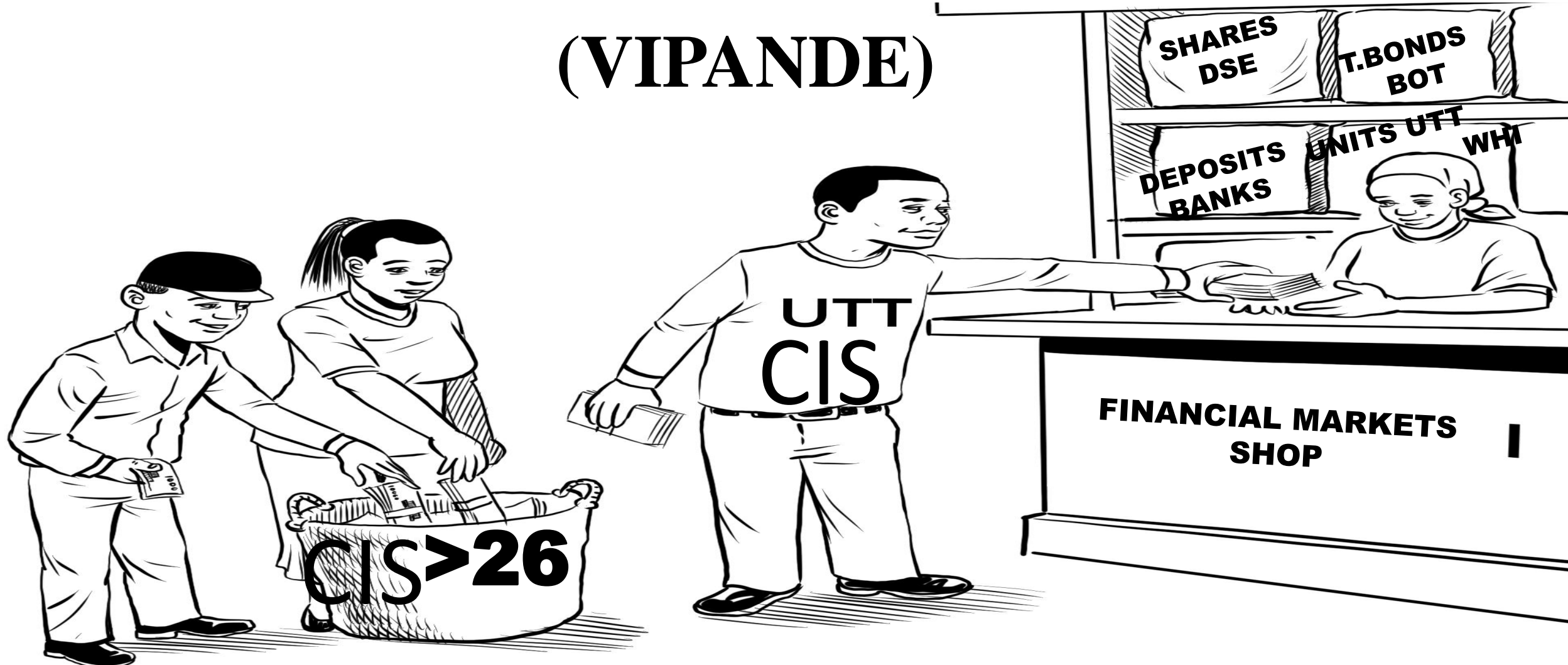
Private Sector /Business Growth Support

MTAJI	1.AKIBA	2.AMANA BENKI		3.BOT 1 Year	4.BONDI/HATIFUNGANI		5.BOND-MANISPA	6.BONDI-KAMPUNI	
	SAVING	FIXED DEPOSIT		TREASURY BILLS	TREASURY BOND		MUNICIPAL BOND	CORPORATE BOND	
	3%	8%	12%	6%	9%	15%	13.5%	8.5%	13.50%
1,000,000	30,000	80,000	120,000	60,000	90,000	150,000	135,000	85,000	135,000
10,000,000	300,000	800,000	1,200,000	600,000	900,000	1,500,000	1,350,000	850,000	1,350,000
100,000,000	3,000,000	8,000,000	12,000,000	6,000,000	9,000,000	15,000,000	13,500,000	8,500,000	13,500,000
1,000,000,000	30,000,000	80,000,000	120,000,000	60,000,000	90,000,000	150,000,000	135,000,000	85,000,000	135,000,000

7 MIFUKO YA UWEKEZAJI WA PAMOJA

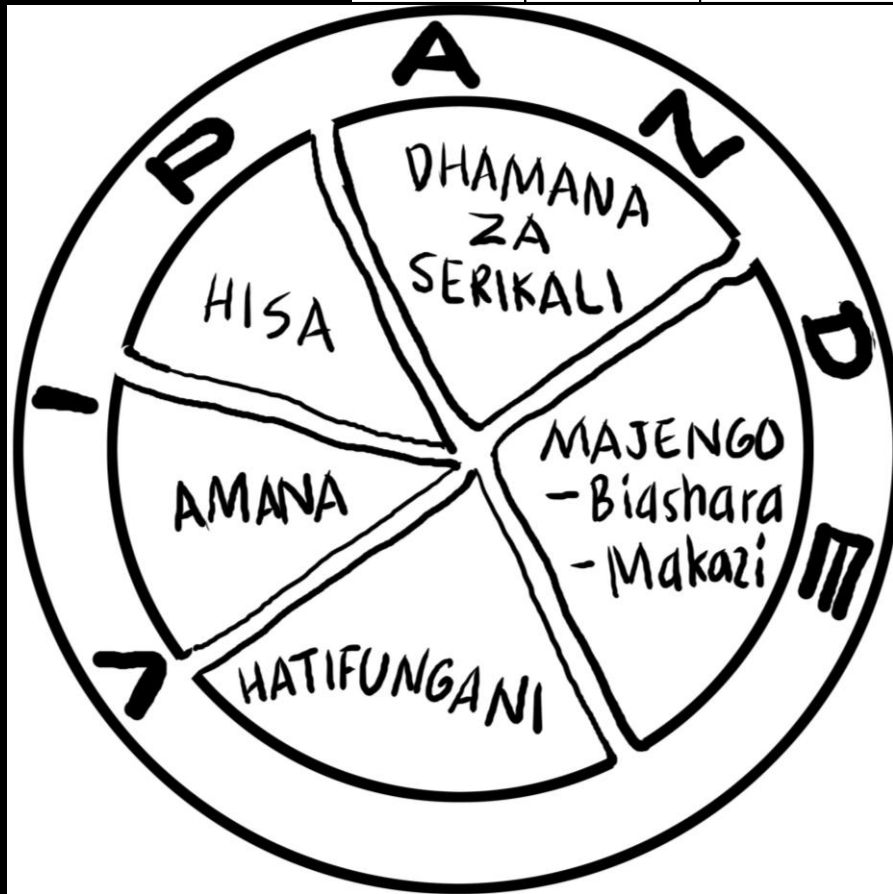
COLLECTIVE INVESTMENT SCHEMES

(VIPANDE)



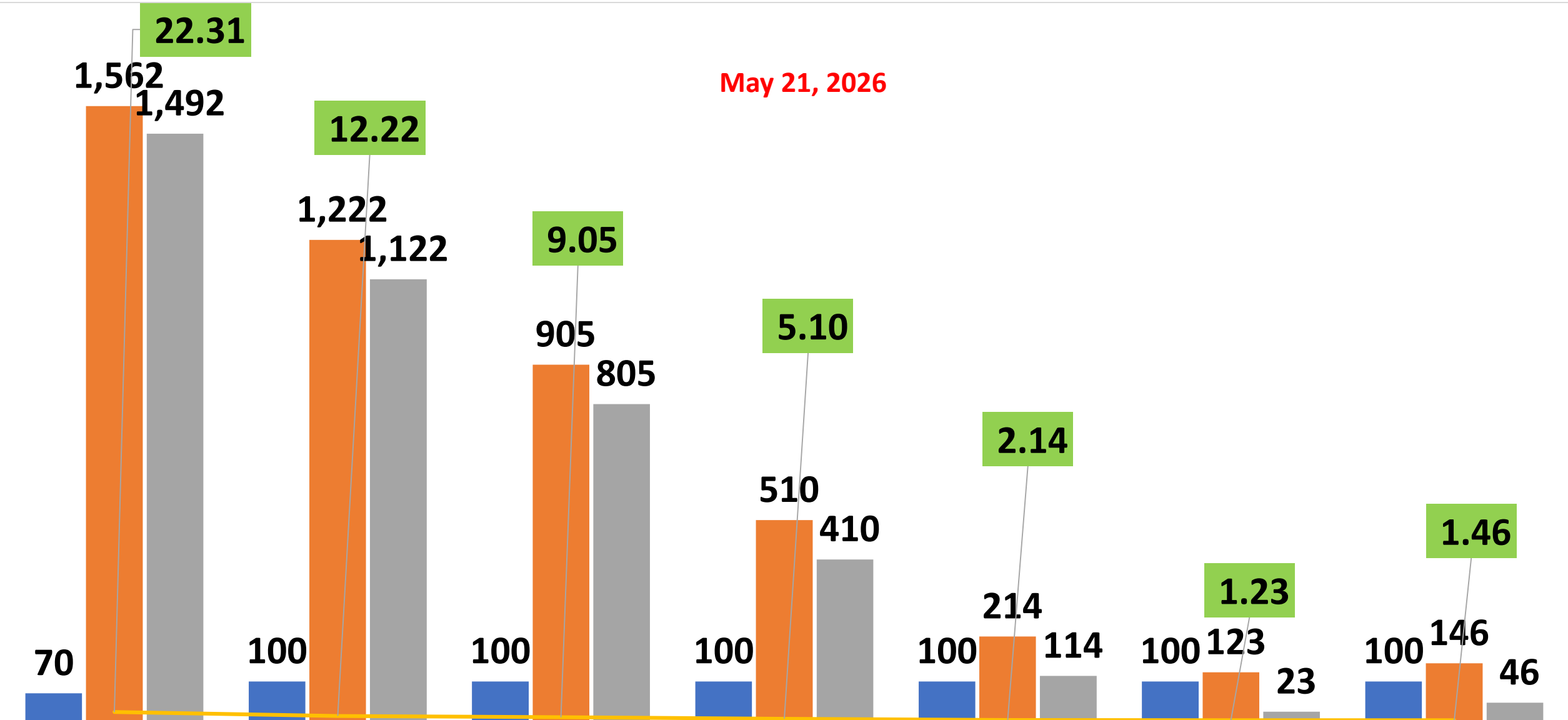
Indirect ownership of investment for a return via licenced investment company

NO	COMPANY	FUND	TYPE/INVEST	2018	2019	2020	2021	2022	2023	2024	Average
1	UTT-AMIS	Umoja	Share+Bond	14.5%	-1.3%	10.3%	16.6%	12.6%	11.2%	12.1%	10.9%
2	UTT-AMIS	Wekeza	Share+Bond	8.8%	11.1%	24.0%	25.6%	14.1%	12.5%	14.8%	15.8%
3	UTT-AMIS	Watoto	Share+Bond	13.3%	1.5%	12.7%	19.9%	14.1%	12.4%	14.1%	12.6%
4	UTT-AMIS	Ukwasi	Bonds+Bills	12.4%	11.4%	15.1%	15.3%	14.2%	12.5%	12.9%	13.4%
5	UTT-AMIS	Jikimu	Share+Bond	13.7%	10.6%	15.6%	18.8%	13.6%	14.0%	13.7%	14.3%
6	UTT-AMIS	Hatifungani	Bonds+Bills			16.2%	15.7%	14.9%	12.3%	12.5%	14.3%
7	WHI	Faida	Bonds+Bills						12.0%	12.0%	12.00%
8	WHI	REITs	Real Estate								
9	ZAN	Timiza	Share+Bond								
10	Alpha	Halal	Share+Bond								
11	Orbit	Inuka	Bonds+Bills								
12	iTrust	Igrowth	Share+Bond								
13	iTrust	Isave	Bonds+Bills								
14	iTrust	Iincome	Bonds+Bills								
15	iTrust	Imaan	Share+Bond								
16	iTrust	Icash	Bonds+Bills								
17	Sanlam	USD Fixed In	FOREX								
18	Sanlam	Pesa	Bonds+Bills								



10.9%
to
15.8%

May 21, 2026



Umoja 2005 Wekeza 2007 Watoto 2008 Ukwasi 2013 Jikimu 2008 Bond 2019 Faida 2023

Bei awali Bei sasa Thamani %Thamani

COLLECTIVE INVESTMENT SCHEMES GROUPING

CAPITAL	1.BOND FUNDS		2.EQUITY FUNDS		3.BALANCED FUNDS		4.MONEY MARKET FUNDS		5.SPECIAL FUNDS	
	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
	12%	16%	12%	42%	12%	16%	8%	12%	15%	20%
1,000,000	120,000	160,000	19,200	25,600	3,072	4,096	492	655	79	105
10,000,000	1,200,000	1,600,000	192,000	256,000	30,720	40,960	4,915	6,554	786	1,049
100,000,000	12,000,000	16,000,000	1,920,000	2,560,000	307,200	409,600	49,152	65,536	7,864	10,486
1,000,000,000	120,000,000	160,000,000	19,200,000	25,600,000	3,072,000	4,096,000	491,520	655,360	78,643	104,858

1. Bond Fund-UTT Bond – UTT Ukwasi Liquid - I trust Income –

2. Equity Fund – UTT Umoja-UTT Wekeza Maisha – UTT Jikimu – UTT Watoto – Igrowth – Orbit Dozen – ETF Vertex-Itrust

3. Balanced Fund – 50% Equity and 50% Bond

4. Money Market Fund – Vertex Money Market – Orbit Money Market – Icash – Sanlam Vodacom M-Wekeza, Treasury²Bills

<https://www.uttamis.co.tz/tools/monthly-calculator>

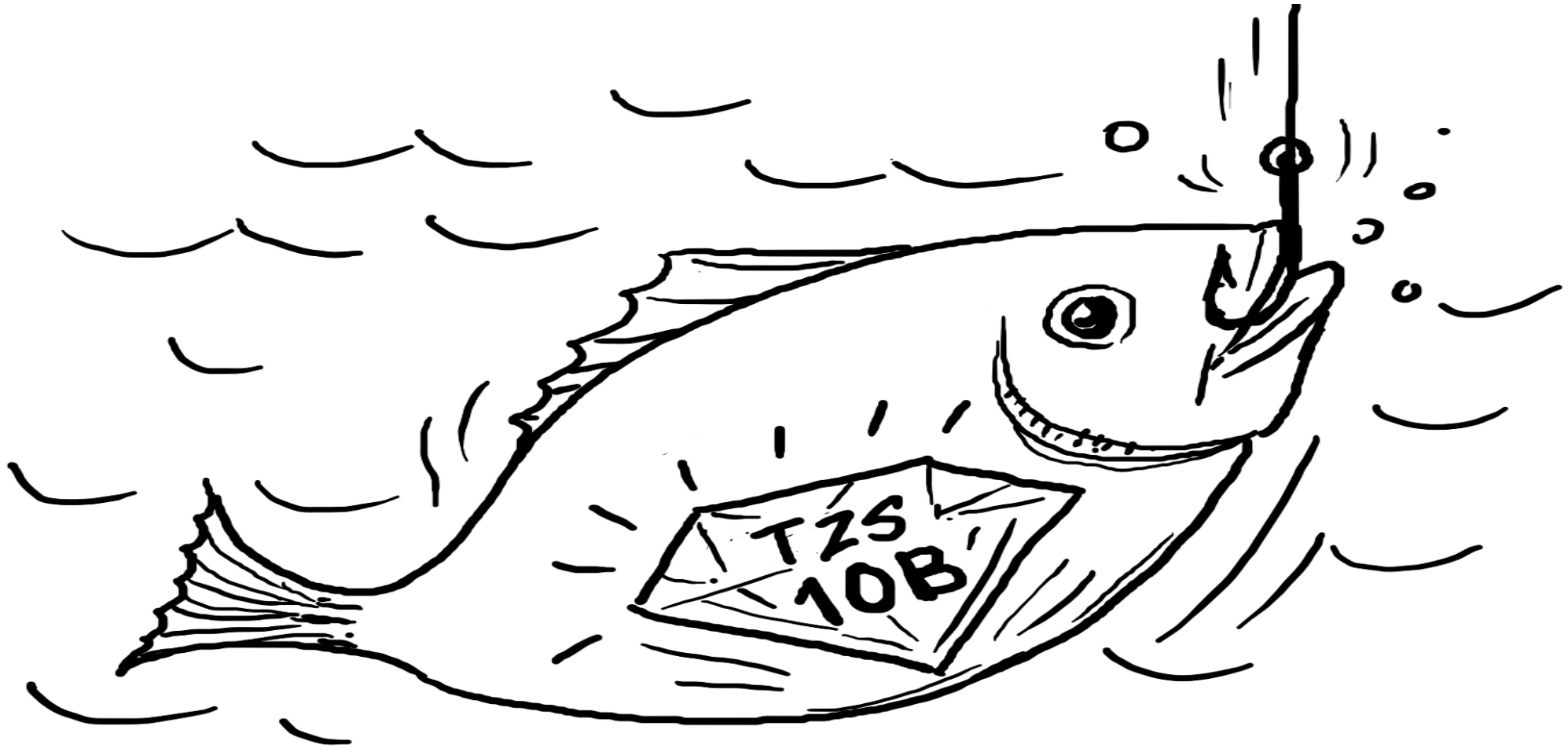
<https://www.uttamis.co.tz/tools/single-sum-calculator>

<https://www.uttamis.co.tz/tools/monthly-plan>

<https://www.uttamis.co.tz/tools/single-sum-plan>

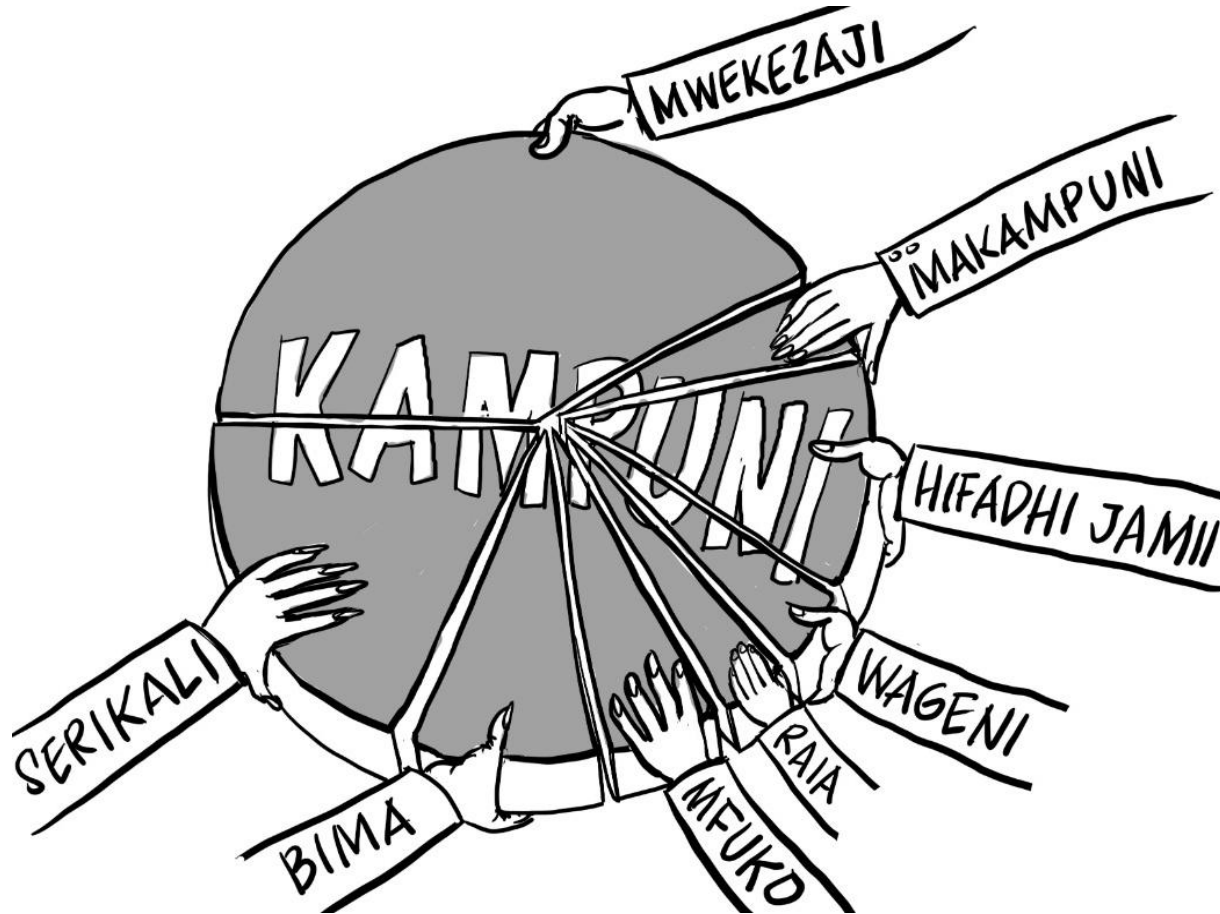
It is not a mere financial calculator, but UTT benefits are real.

SAMAKI HUYU BEI YAKE YAKE KIASI GANI?



CAPITAL	1.AKIBA	2.AMANA BENKI		3.BOT 1 Year	4.BONDI/HATIFUNGANI		5.BOND-MAN	6.BONDI-KAMPUNI		7. Mifuko /vipande/IS	
	SAVING	FIXED DEPOSIT		TREASURY BILL	TREASURY BOND		MUNICIPAL	CORPORATE BOND		UTT DATA ZIPO > 20	
	3%	8%	12%	6%	9%	15%	13.50%	8.50%	13.50%	12%	16%
1,000,000	30,000	80,000	120,000	60,000	90,000	150,000	135,000	85,000	135,000	120,000	160,000
10,000,000	300,000	800,000	1,200,000	600,000	900,000	1,500,000	1,350,000	850,000	1,350,000	1,200,000	1,600,000
100,000,000	3,000,000	8,000,000	12,000,000	6,000,000	9,000,000	15,000,000	13,500,000	8,500,000	13,500,000	12,000,000	16,000,000
1,000,000,000	30,000,000	80,000,000	120,000,000	60,000,000	90,000,000	150,000,000	135,000,000	85,000,000	135,000,000	120,000,000	160,000,000

8. HISA SHARES



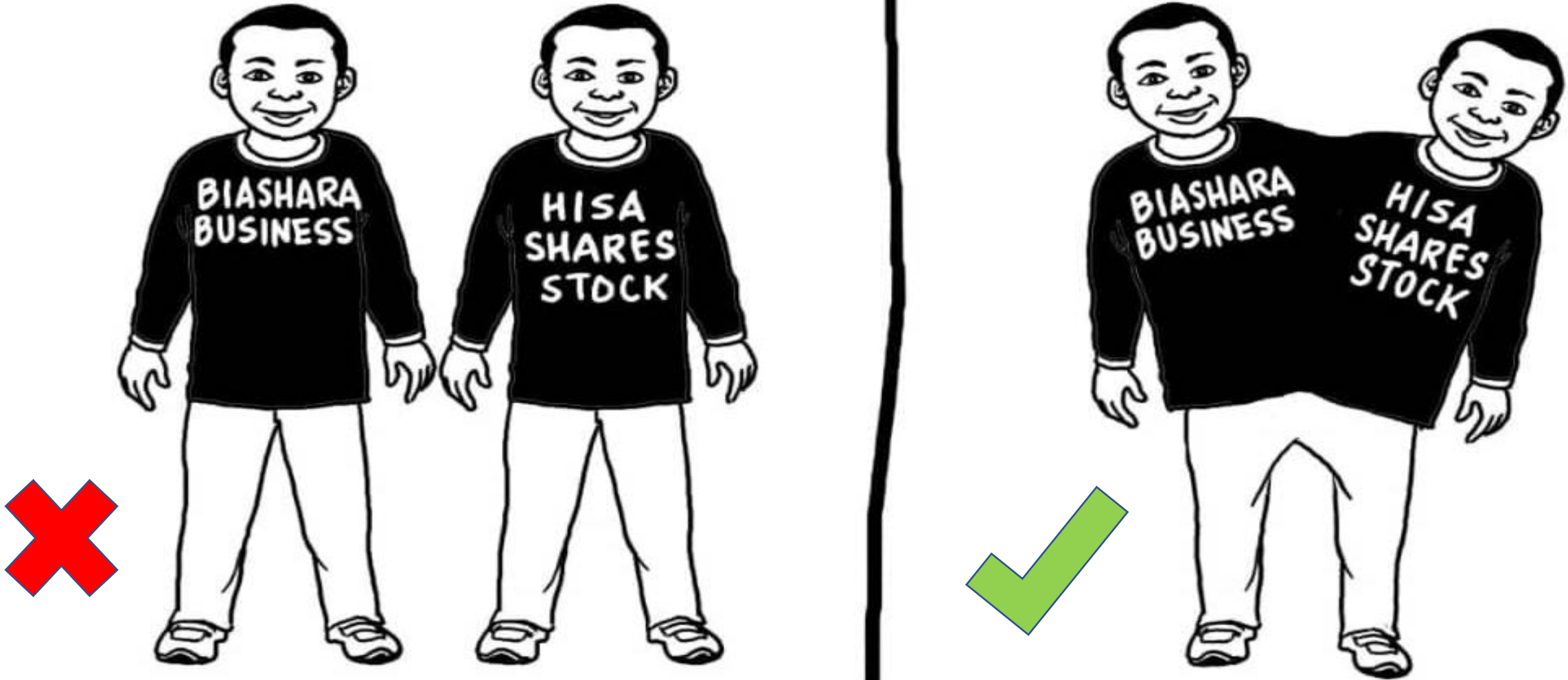
1. Own an income generating asset
2. Entitled to several rights
3. Entitled to profits and losses
4. Realize country economic benefits

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HISA = KUMILIKI BIASHARA YA KAMPUNI

SHARES = BUSINESS OWNERSHIP

HISA NI BIASHARA KULWA NA DOTO WALIOUNGANA



***Hisa na Biashara ni mapacha waliounganika
Shares & A Business are Inseparable Twins***

Shares mean own & do business silently not actively

Hisa ni kumiliki biashara bila kuiendesha

SHARES = BUSINESS = SHARES

SHARES & A BUSINESS ARE INSEPARABLE TWINS

BIASHARA = HISA



BIASHARA = HISA



Shares = Businesses = offer superior return compared with others investments

NJIA MBILI ZA KUMILIKI BIASHARA

TWO WAYS OF OWNING A BUSINESS

NJIA 2 ZA KUMILIKI BIASHARA



1. KUENZISHA NA KUENDESHA

AU



2. KUNUNUA HISA ZA BIASHARA

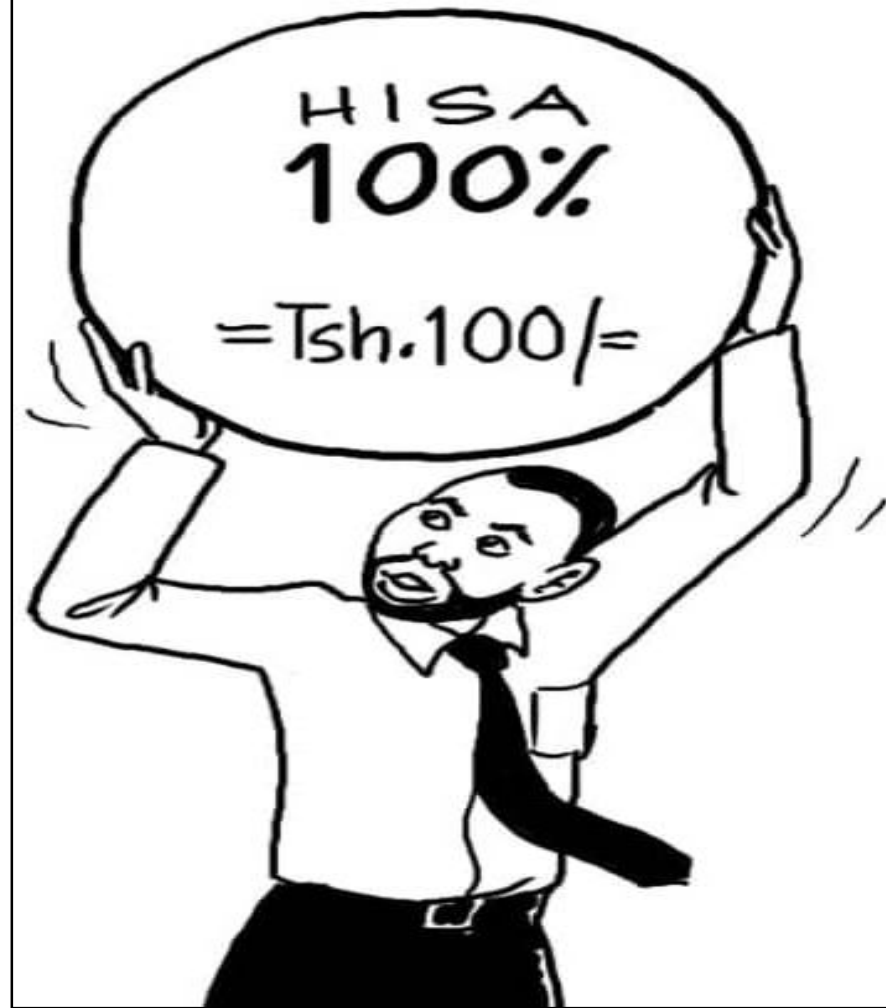
1. KUENZISHA BIASHARA

1. Sifa ya mwanzilishi + kiongozi
2. Weka nguvu mtaji
3. Usimamizi kila wakati
4. Faida ni yako

2. KUNUNUA HISA

1. Tafuta biashara yenye faida
2. Nunua hisa -wape mtaji
3. Miliki bila kuisimamia
4. Kafanye shughuli zako nyingine

KUMILIKI BIASHARA

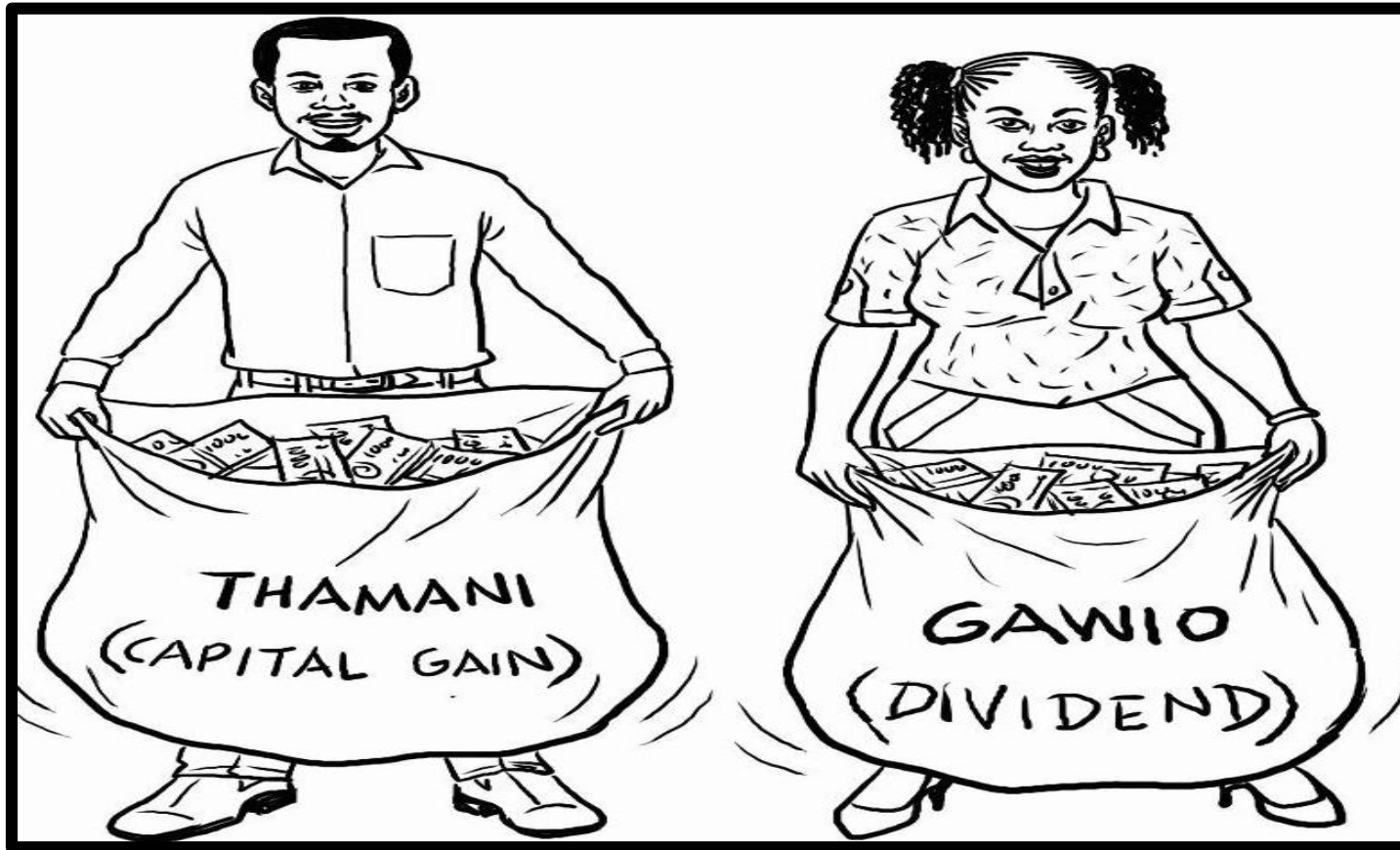


1.MWANAUME - BIASHARA YAKO - 100% MTAJI = HISA 100% – FAIDA SHS100

2.MWANAMKE - BIASHARA DSE – 10% MTAJI = HISA 10% – FAIDA SHS 10,000

FAIDA YA HISA

BENEFITS OF SHARES



DSE
Creating Opportunities



Wealth Creation Machinery & Passive Business Ownership

DAR STOCK EXCHANGE OPPORTUNITY 2025

CAPITAL GAIN

PERFORMANCE OF DOMESTIC LISTED COMPANIES 2025						
S.N	Co.	Opening Price	Closing Price	Price change	% Change	
1	MKCB	540	2,710	2,170	401.85%	
2	TTP	120	390	270	225.00%	
3	DSE	2,360	7,150	4,790	202.97%	
4	NICO	640	1,880	1,240	193.75%	
5	MBP	310	755	445	143.55%	
6	CRDB	670	1,530	860	128.36%	
7	AFRIPRISE	220	495	275	125.00%	
8	SWIS	1,100	2,280	1,180	107.27%	
9	TPCC	3,340	6,170	2,830	84.73%	
10	DCB	135	240	105	77.78%	
11	NMB	5,350	8,410	3,060	57.20%	
12	TOL	670	1,030	360	53.73%	
13	MCB	310	460	150	48.39%	
14	TCCL	1,800	2,400	600	33.33%	
15	MUCOBA	400	410	10	2.50%	
16	JATU	265	265	-	0.00%	
17	SWALA	450	450	-	0.00%	
18	YETU	510	510	-	0.00%	
19	VODA	770	655	-115	-14.94%	
20	TBL	10,900	8,510	-2,390	-21.93%	
21	PAL	400	265	-135	-33.75%	
22	TCC	17,000	10,200	-6,800	-40.00%	

YOUNG INVESTORS FORUM

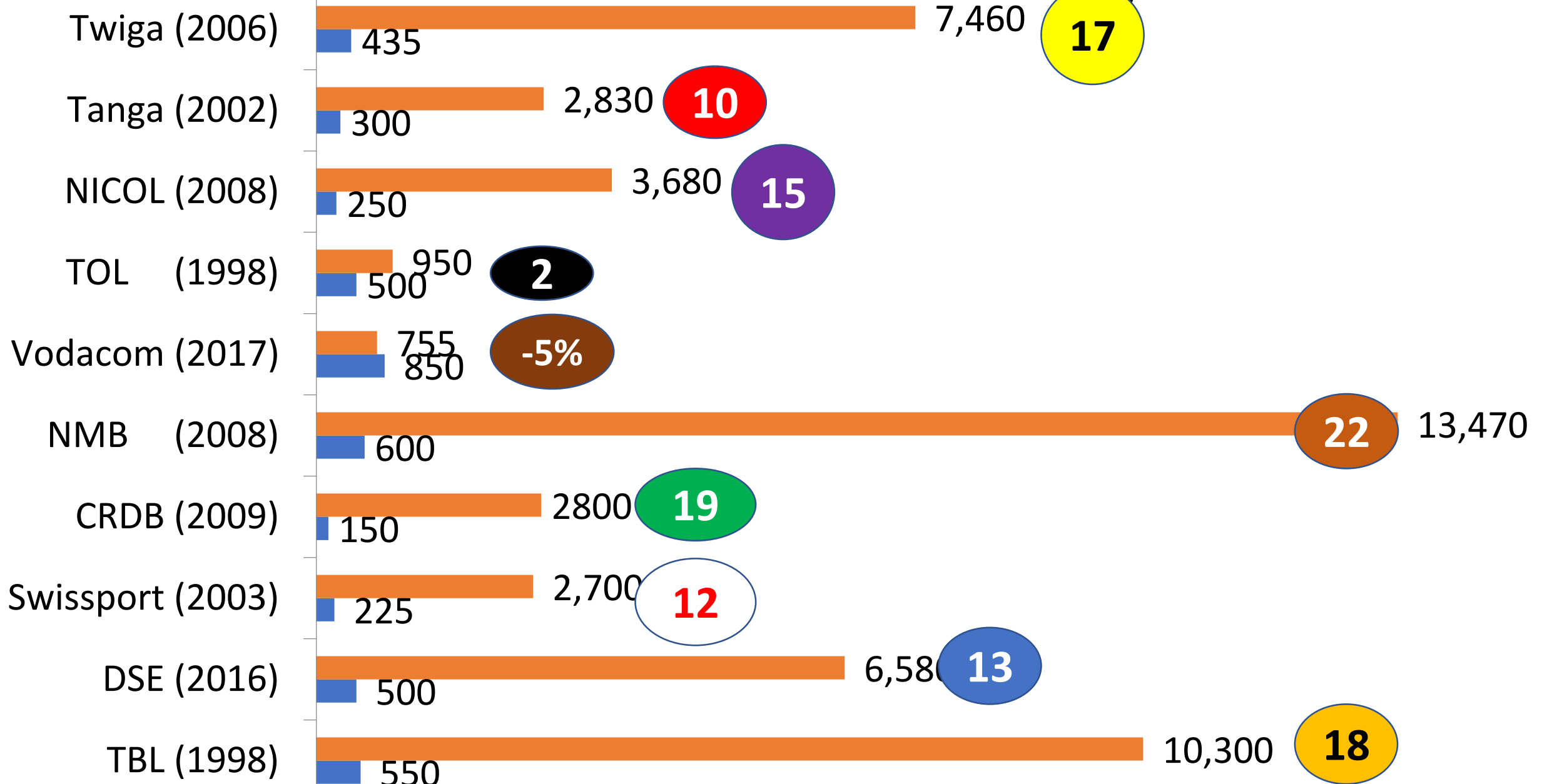
DIVIDENDS

Company	2019	2020	2021	2022	2023	2024
CRDB	37	22	36	45	50	65
NMB	96	137	193	286	361	428.85
TWIGA	290	390	390	390	390	600
TBL	350	160	255	290	537	1,259
TCC	550	550	800	670	500	800
NICOL	0	10	37	43	53	70
VODACOM	24.31	12.26	178.57	9.95	11.93	20.20
DSE	37	74	101	116	145	125.50
SWISSPORT	0	0	30	42	51	70.72
TANGA	0	0	0	0	0	0
MKOMBOZI	0	0	0	0	0	92.4

ONGEZEKO LA BEI – (CAPITAL GAIN)

COMPANY	RETURN 2026		RETURN 2025				2024	2024-2026
	May-20	CG %	JAN	DEC	C.G	CG%		3 YRS CG
1.CRDB	2,720	94%	670	1,400	730	109%	46%	249%
2.NMB	13,800	68%	5,350	8,200	2,850	53%	31%	153%
3.NICOL	3,850	103%	640	1,900	1,260	197%	28%	328%
4.DSE	6,700	-4%	2,360	7,000	4,640	197%	19%	211%
5.AFRIPRISE	695	40%	215	495	280	130%	13%	184%
6.TWIGA	7,250	20%	3,600	6,020	2,420	67%	-17%	71%
7.TANGA	2,960	23%	1,800	2,400	600	33%	-15%	42%
		This Year	Actual	Actual	Actual		Actual	Actual

CAPITAL GAINS IPO – MAY 1, 2026



SHORT TERM VS LONG TERM RETURN-PERSPECTIVE

CRDB RETURN

YEAR	2019	2020	2021	2022	2023	2024	2025	TODAY
YEARS OF INVESTING	Yr 7	Yr 6	Yr 5	Yr 4	Yr 3	Yr 2	Yr 1	TODAY
2025 DIVIDEND	37	22	36	45	50	65	90	90
SHARE PRICE DEC 31	95	195	240	395	460	670	1,400	2,800
DIVIDEND YIELD	39%	11%	15%	11%	11%	10%	6%	3%
90 L.TERM DIV YIELD	95%	46%	38%	23%	20%	13%	6%	3%
CAPITAL GAIN PER SHARE		100	45	155	65	210	730	1400
CAPITAL GAIN YIELD		105%	23%	65%	16%	46%	109%	100%
RETURN=DIV YIELD + CG		117%	38%	76%	27%	55%	115%	103%
CUMMULATIVE			155%	231%	258%	313%	429%	

Year	1	2	3	4	5
Benchmark Dividend Yield	>3%	8%-15%	16%-30%	30%-40%	>40%

SHORT TERM VS LONG TERM RETURN-PERSPECTIVE

NMB RETURN								
YEAR	2019	2020	2021	2022	2023	2024	2025	TODAY
YEARS OF INVESTING	Yr 7	Yr 6	Yr 5	Yr 4	Yr 3	Yr 2	Yr 1	TODAY
2025 DIVIDEND	96	137	193	286	361	428.85	610.15	505
SHARE PRICE DEC 31	2,340	2,340	2,000	3,020	4,500	5,350	8,200	13,200
DIVIDEND YIELD	4%	6%	10%	9%	8%	8%	7%	4%
610 L.TERM DIV YIELD	26%	26%	31%	20%	14%	11%	7%	5%
CAPITAL GAIN PER SHARE		0	-340	1,020	1,480	850	2,850	5,000
CAPITAL GAIN YIELD		0%	-15%	51%	49%	19%	53%	61%
RETURN=DIV YIELD + CG		6%	-5%	60%	57%	27%	61%	65%
CUMMULATIVE			1%	61%	118%	145%	206%	

Year	1	2	3	4	5
Benchmark Dividend Yield	>3%	8%-15%	16%-30%	30%-40%	>40%

TUFUNGULIE MADIRISHA
NA MILANGO TUJIOKOE!



MSIOGOPE! MISUKOSUKO
NI SEHEMU YA SAFARI.





9.ARDHI & MAJENGO

REAL ESTATE



1.AINA

- 1.1 Mashamba & Viwanja
- 1.2 Majengo ya biashara
- 1.3 Nyumba za kupandisha

2.KUMILIKI

- 2.1 Kununua
- 2.2 Hisa za kampuni-NHC
- 2.3 Vipande-REIT-Watumishi

3.KUPATA FAIDA

- 3.1 Kuuza – capital gain
- 3.2 Kodi-Rent
- 3.3 Panga Pangisha-Lease & Sub lease
- 3.4 Uza Pangisha-Sale & Lease Back

4.SIFA

- 4.1 Panda thamani
- 4.2 Mhimili wa sekta nyingine
- 4.3 Inapendwa sana-utamaduni
- 4.4 Ipo moyoni-pangu-nikipata \$
- 4.5 Mchumba wa watoamikopo
- 4.6 Kodi kupangisha + Mkopo

**3rd WORTH
CREATOR**
**DON'T FALL IN
LOVE WITH IT-
SALE FOR CG**

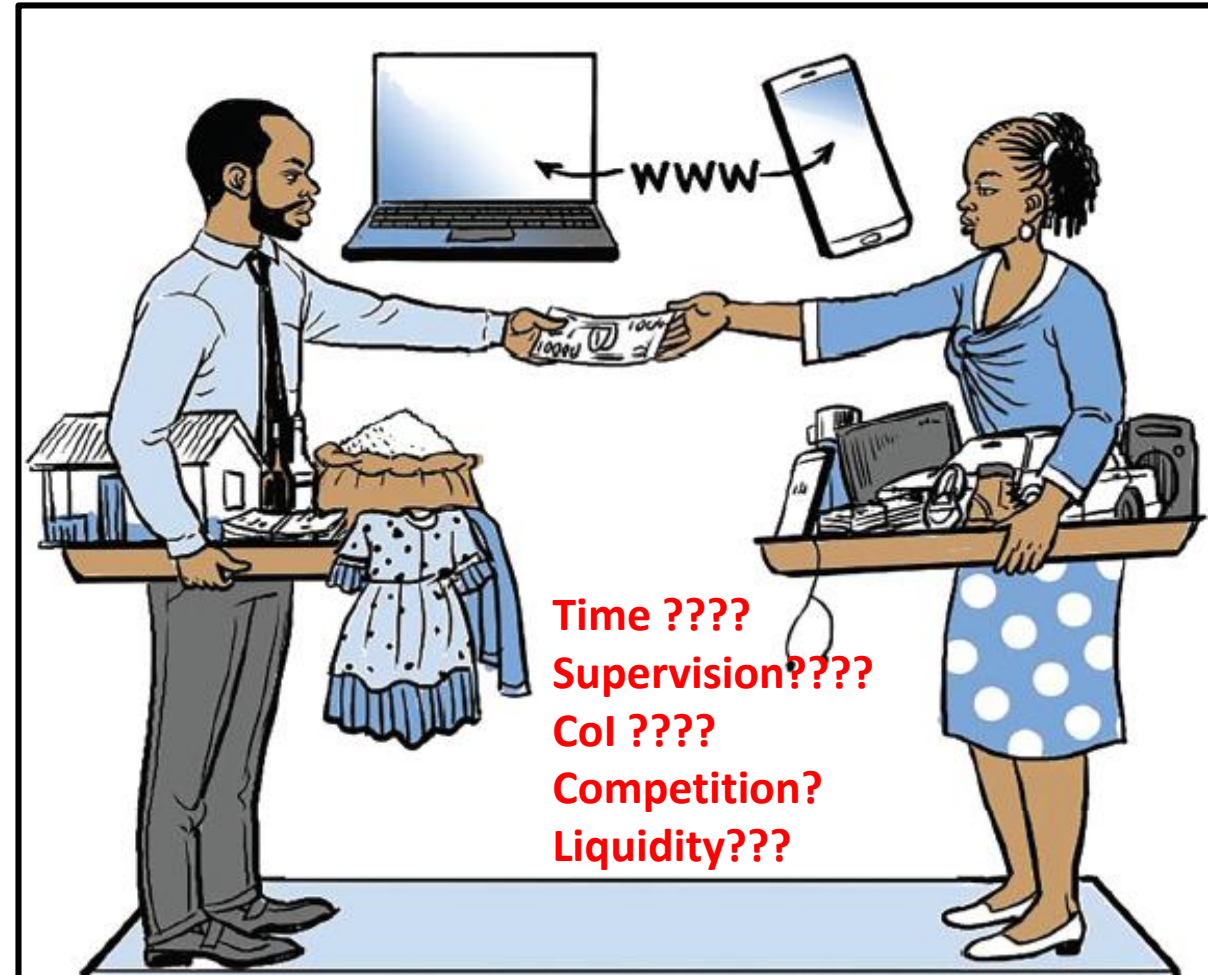
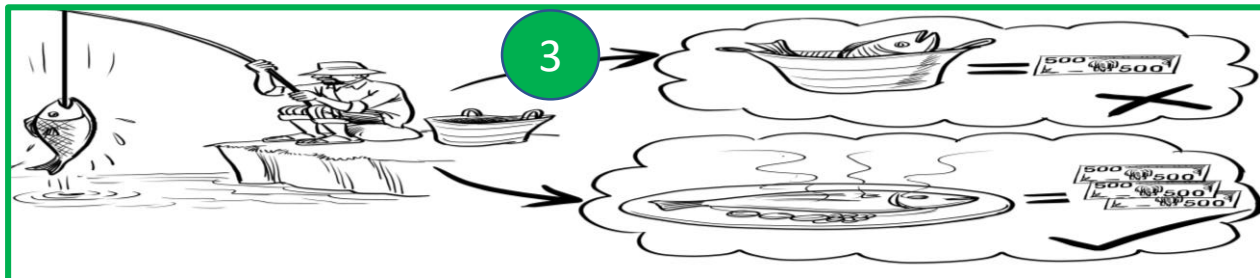
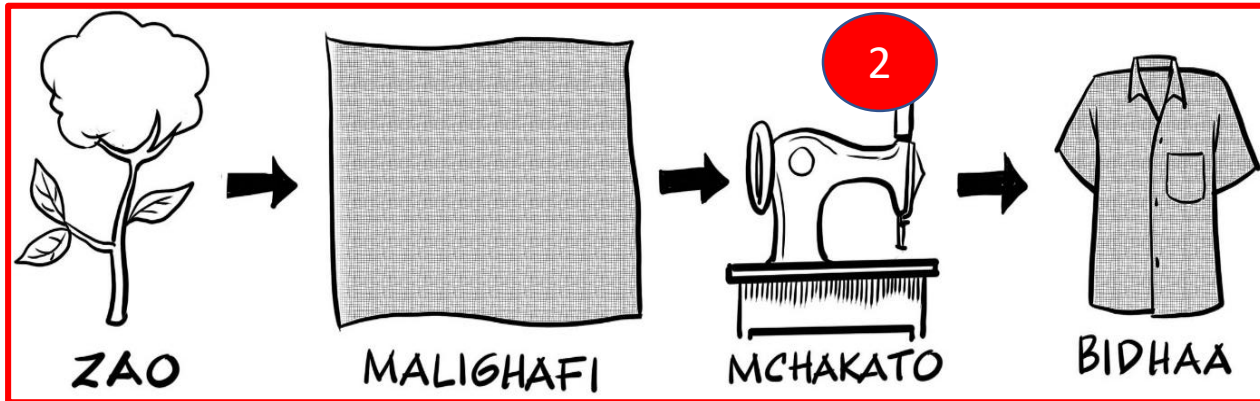
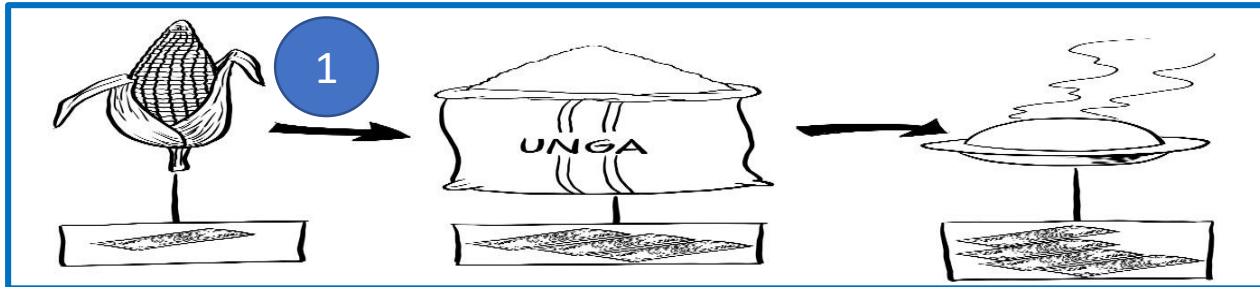
NYUMBA ZA KUPANGISHA

1.Kiwanja	20,000,000
2.Ujenzi	180,000,000
3.Matengenezo	
4.Jumla	200,000,000
Kodi-500k pm=6i	6,000,000
Return - Profit %	⁴³ 3%

10. BIASHARA - BUSINESS

10.1 Manufacture-Zalisha

10.2 Trading-Chuuza



Focus on profitable area of the SC

Profitable & competitive

BIMA YA MAISHA (LIFE INSURANCE)

1. Story – 2 stories
 1. TZS 500,000,000-MAN-2017
 2. USD 400,000 – WOMAN-2024
2. For loved ones
3. Confidentiality for safety
4. Start early via
 1. Payroll or
 2. Investment or
 3. Self contribution
5. Finish contribution and relax
6. Take highest affordable cover
7. Tatizo : Elimu-Mila-Uzazi ?

WAZAZI -2

- BIMA 50M-10 Yrs-5m pa- 417k pm
- WATOTO 500M

WATOTO-4

- PATO 500M
- BIMA 50M

WAJUKUU-2

- PATO 500M
- BIMA 50M

VITUKUU-4

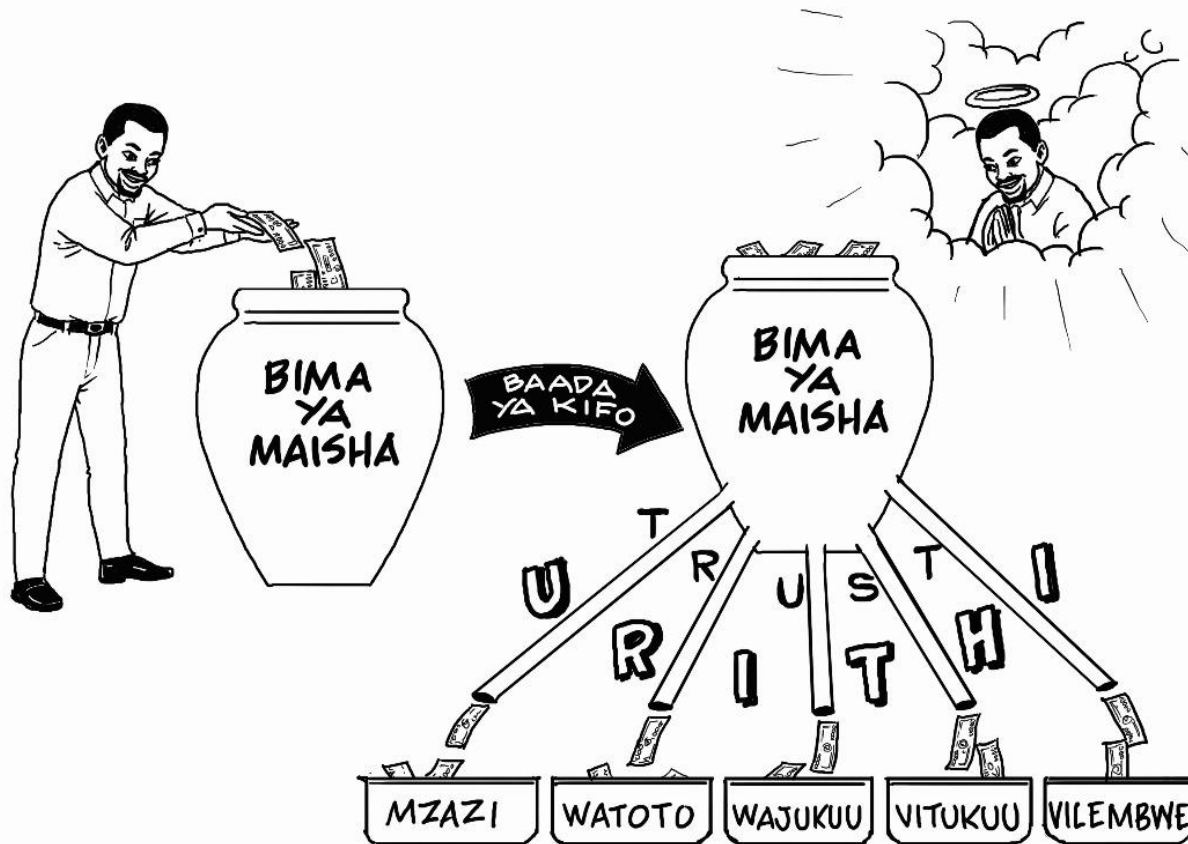
- PATO 500M
- BIMA 100M

VILEMBWE

- PATO BILION
- BIMA

FOR LOVED ONE, MAKE THEM RICH & SAFE 46

BIMA YA MAISHA



- Bima
- Kampuni yenye historia kulipa
- Kampuni yenye malalamiko mchache
- Trust /Mfuko wa familia ulipe bima
- Sehemu ya malipo yaje mfuko/Trust
- Anza mapema ukiwa kijana
- Mwajiri vs Mfanyakazi

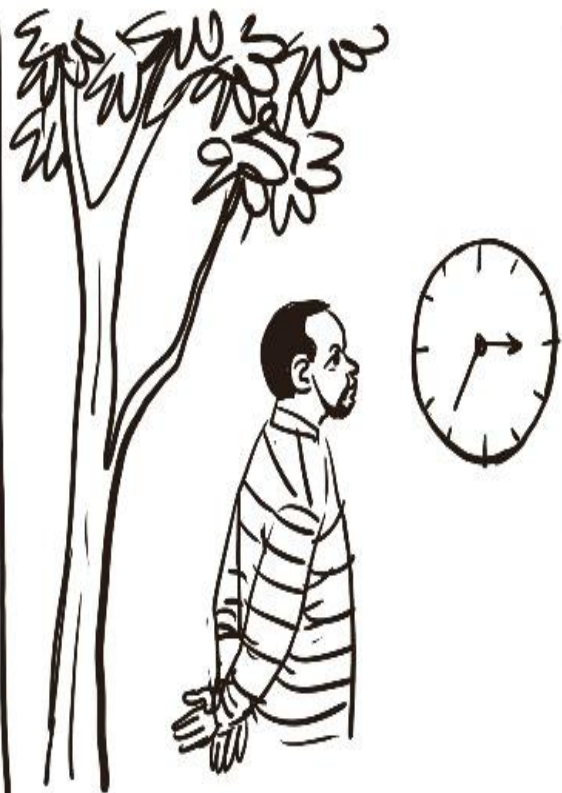
12. MUNGU-SALA, DUA, MAOMBI

GOD-PRAY

STORIES / TESTIMONIES



- SALA
- DUA
- MAOMBI



- SUBIRA
- UVUMILIVU



- MATOKEO

1. USD 200K Vendor
2. CRDB 400 VS 200
3. Tanga 400 VS 2,600
4. Swissport 20K shares
5. TCCIA 100K Right Issues
6. John Rockefeller-2
 1. Land-Oil Field
 2. Titanic - Insurance
7. Hilton Hotel - Tender

Anza na Maliza na Mungu

HOLD INVESTMENT TO GAIN VALUE &/OR RETURN

SHIKILIA MALI IPANDE THAMANI NA/AU FAIDA



- SALA
- DUA
- MAOMBI



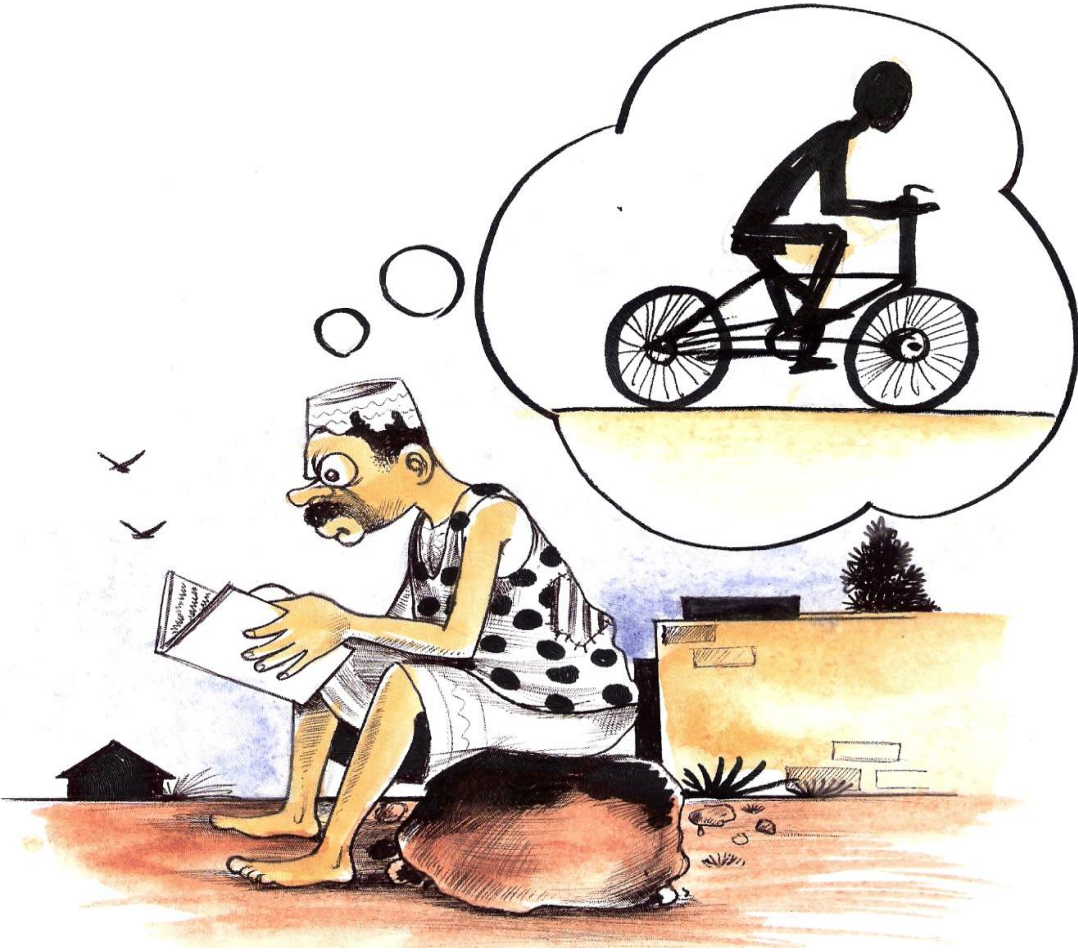
- SUBIRA
- UVUMILIVU



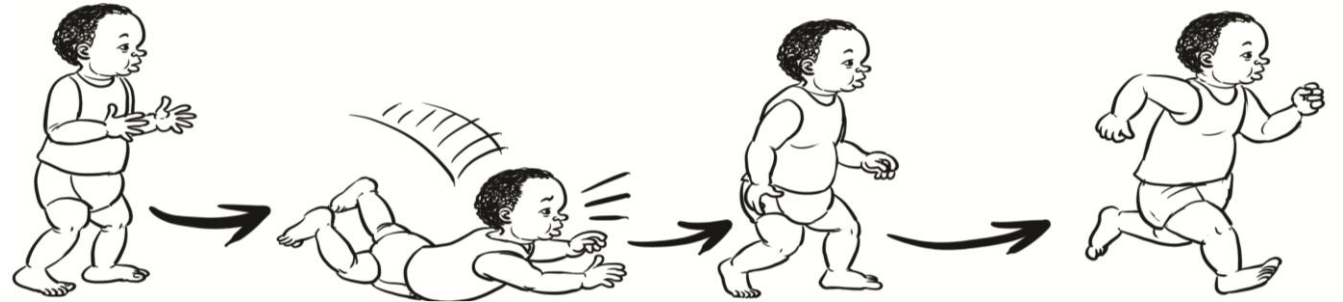
- MATOKEO

14.AMUA NA CHUKUA HATUA KIVITENDO

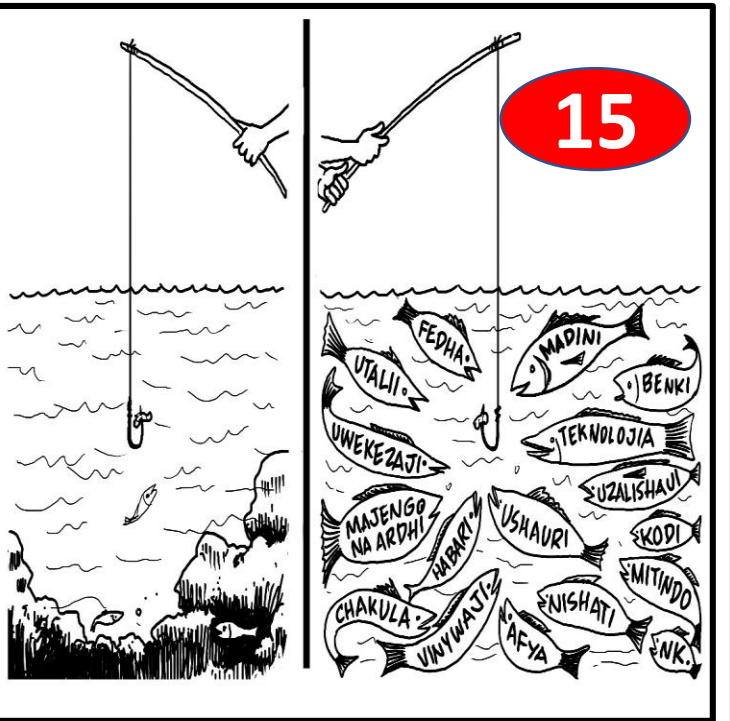
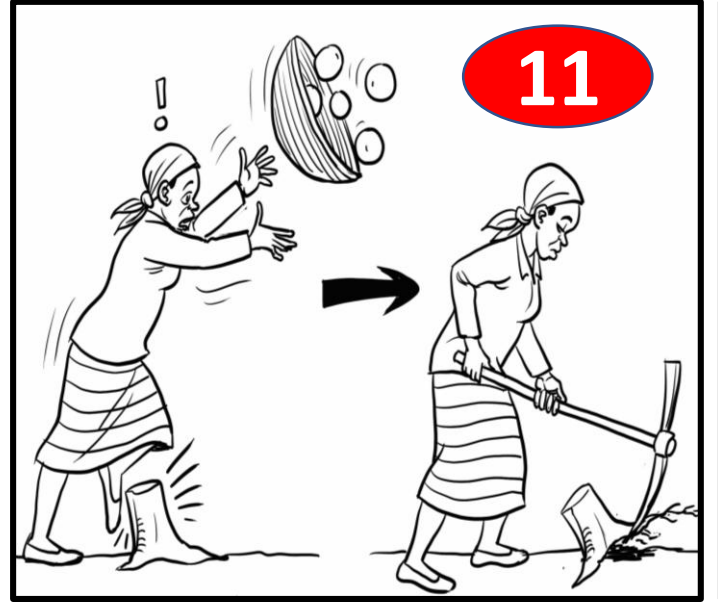
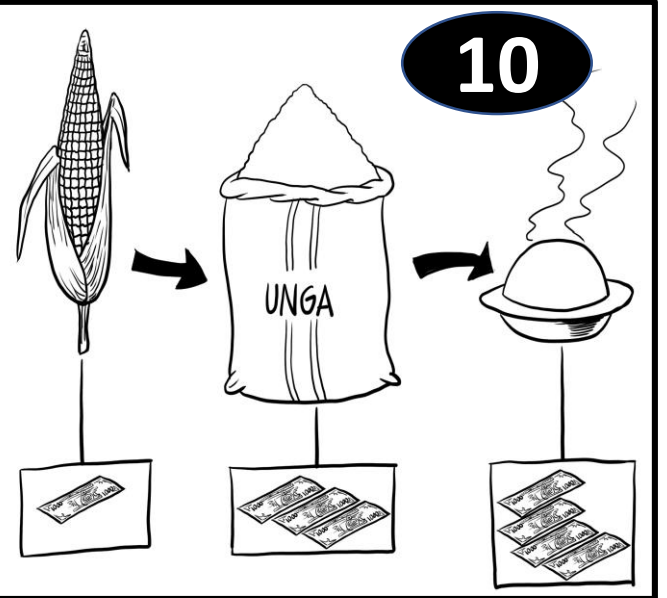
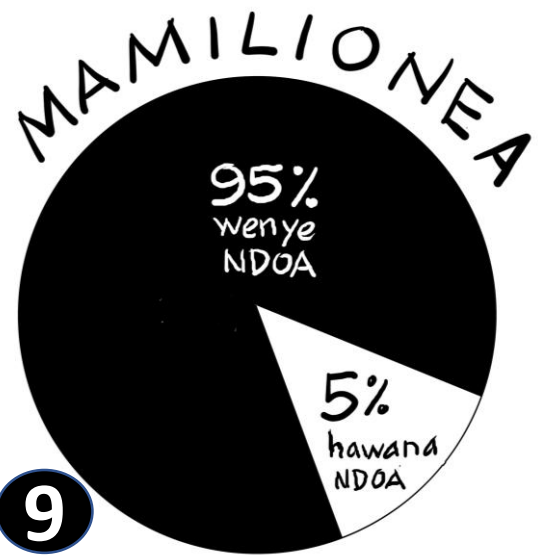
BE DECISIVE & TAKE ACTION



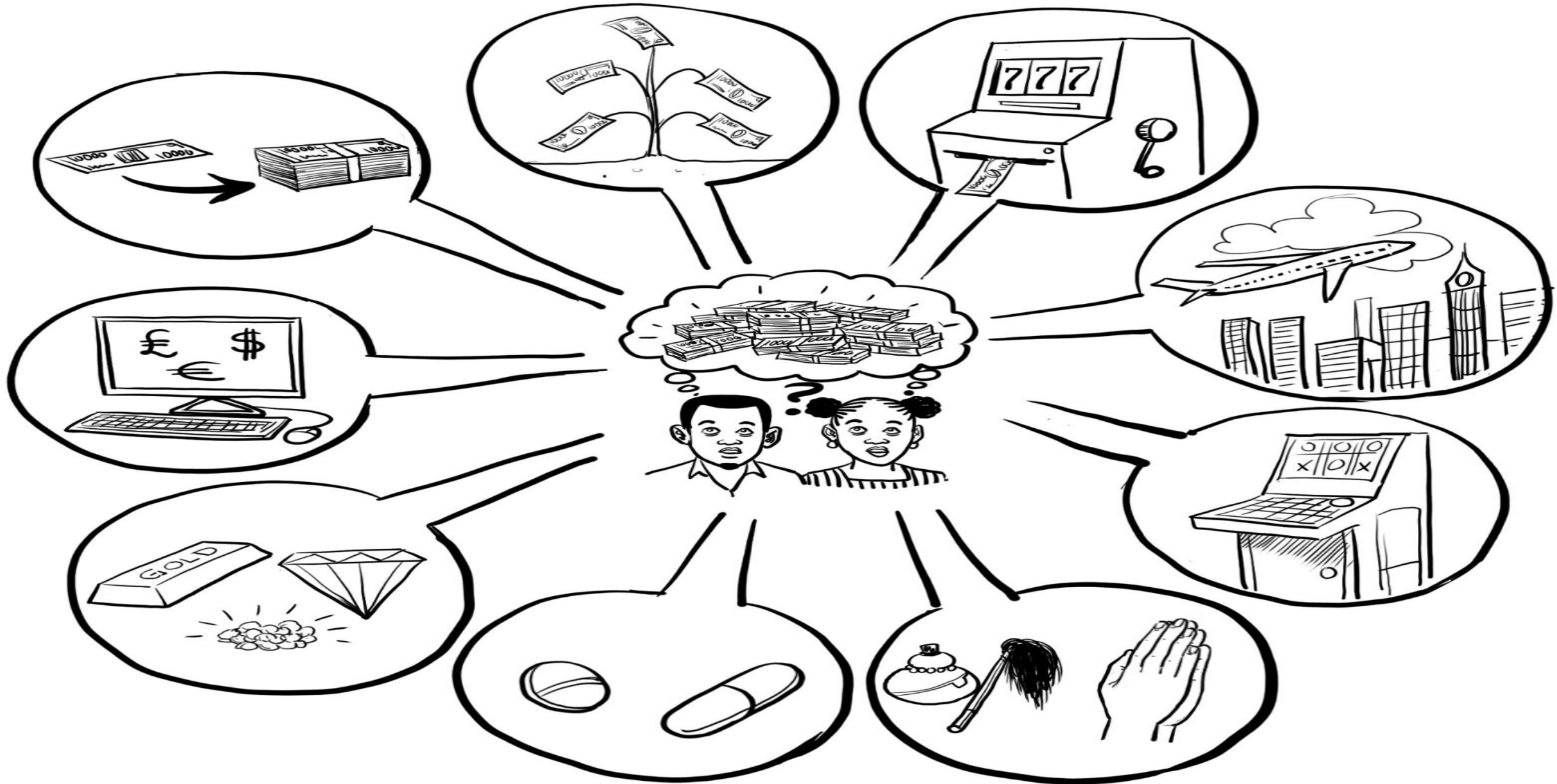
1. Take intensive actions daily
2. Plan – Work - Earn – Save - Invest
3. Start small-10%-20% of salary OR income
4. Mistakes & losses:-assured, learn & improve
5. Review annually your strategy
6. Take corrective actions:
 1. Over achievement - Avoid complacency
 2. Under achievement – Corrective actions



*Dream Dreams And See Visions Of A Person You Would Like To Be In Your Life Are Admirable Provided That You Transform Dreams And Visions Into Reality Through **Intensive Actions**.*



16. JIHADHARI - **AVOID**



0754 36 02 56

MASWALI NA MAJIBU

VITABU

emilianbusara2000@yahoo.com

MASWALI