



MKUTANO MKUU WA MWAKA
2025
PAMOJA TUNAFANIKISHA



ANNUAL GENERAL MEETING
2025
TOGETHER WE MAKE IT HAPPEN

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ORODHA YA VIFUPISHO

AGM	Annual General Meeting (Mkutano Mkuu wa Mwaka)
BOT	Bank of Tanzania (Benki Kuu ya Tanzania)
CMSA	Capital Markets and Securities Authority (Mamlaka ya Masoko ya Mitaji na Dhamana)
CSDR	CSD & Registry Company Limited (Kampuni ya Hifadhi ya Dhamana zilizoordheshwa kwenye Soko la Hisa)
DSE	Dar es Salaam Stock Exchange (Soko la Hisa la Dar es Salaam)
EGM	Enterprise Growth Market (Soko dogo la Hisa la DSE)
MEMARTS	Memorandum and Articles of Association (Kanuni za Kampuni)
NHIF	National Health Insurance Fund (Mfuko wa Taifa wa Bima ya Afya)
PLC	Public Limited Company (Kampuni ya Umma)
PSSSF	Public Service Social Security Fund (Mfuko wa Hifadhi ya Jamii kwa Watumishi wa Umma)
TDCL	Teachers Development Company Limited (Kampuni ya Maendeleo ya Walimu Tanzania)
TTU	Tanzania Teachers' Union (Chama Cha Walimu Tanzania)
TZS	Tanzanian Shillings (Shilingi ya Tanzania)

MUHTASARI WA MKUTANO MKUU WA 9 WA WANAHISA WA BENKI



Wapendwa Wanahisa,

Kwa namna ya kipekee tunapenda kuwasilisha ripoti ya mwaka ya 2024 pamoja na taarifa za fedha zilizokaguliwa, zinazotoa muhtasari kamili wa utendaji wa benki katika kipindi cha mwaka wa fedha uliopita.

Mwaka 2024 benki imeendelea kupiga hatua za mafanikio katika utendaji wake, mafanikio hayo yaliyotokana na usimamizi mzuri wa rasilimali fedha, utekelezaji makini wa mpangomkakati, pamoja na mazingira rafiki ya biashara. Msingi wa mafanikio haya ulitokana pia na kujitolea kwetu katika kukidhi mahitaji na matarajio ya wateja chini ya mpango wetu wa huduma bora kwa wateja.

Katika mwaka wa fedha 2024, faida ya benki baada ya kodi iliongezeka kwa 1104% kufika shilingi milioni 132 kutoka shilingi milioni 11 zilizopatikana mwaka wa fedha 2023. Ukuaji huu unadhihirisha utekelezaji madhubuti wa malengo ya kimkakati na kudhihirisha azma ya benki kukidhi matarajio ya wadau wetu.

Jumla ya mapato ya uendeshaji baada ya tengo yaliongezeka kwa 4% ndani ya kipindi cha mwaka 2024 kufika shilingi milioni 7,143 kutoka shilingi milioni 6,899 zilizopatikana mwaka 2023. Mafanikio hayo kwa sehemu kubwa yalitokana na ongezeko la mapato halisi ya riba kutoka kwenye mikopo iliyotolewa kwa wateja na pia ubora wa mikopo ambayo ilipunguza tengo katika mikopo chechefu. Gharama za uendeshaji zilikuwa ndani ya malengo tarajiwa hii ilitokana na juhudi mathubuti za usimamizi bora wa matumizi.

Mizania ya benki imeendelea kuimarika tukishuhudia ukuaji wa mwaka wa 10% kutoka shilingi milioni 81,541 mwaka 2023 mpaka shilingi milioni 89,399 mwaka 2024. Ukuaji huo ulichangiwa na ongezeko la 73% la uwekezaji katika amana za serikali, ukuaji wa 13% wa amana za wateja na 40% ya ongezeko la mtaji tangu lizi wa wanahisa.

Benki imeendelea kuwekeza katika teknolojia, kwa lengo la kuboresha utoaji wa huduma kwa wateja. Tunatazamia uwekezaji huu utaleta matokeo chanya kwa siku za usoni kama ambavyo umeanza kuonekana sasa kwa ongezeko la mapato yasiyotokana na riba yanayopatikana kwenye chaneli zetu za kidijitali (MwalimuMobile na MwalimuWakala).

Kipaumbele chetu ni kuwapa faida wawekezaji na shauku yetu kubwa ni kuona siku za usoni wawekezaji wanapata matunda ya uwekezaji wao kwa kuanza kupata gawio. Tunapoingia mwaka mwingine wa utekelezaji wa mpangomkakati wetu wa miaka 5, bado tunaimani kubwa kuwa tutafikia malengo siku moja. Tunaimani kuwa mazingira ya ufanyaji biashara nchini yataendelea kuwa tulivu na kutupa fursa zaidi ya kukuza biashara yetu kufikia vilele vya mafanikio. Hata hivyo, tunaendelea kuwa makini na viashiria vyote ambavyo vinaweza kuvuruga mipango hii.

SUMMARY OF THE 9TH ANNUAL GENERAL MEETING OF THE BANK



Dear Shareholders,

In a special way, we are pleased to present the 2024 annual report along with the audited financial statements, which provide a comprehensive summary of the bank's performance during the last financial year.

In 2024, the bank continued to achieve significant progress in its operations, driven by sound financial resource management, diligent execution of the strategic plan, and a favorable business environment. The foundation of the success was also based on our commitment to meeting customer needs and expectations under our excellent customer service plan.

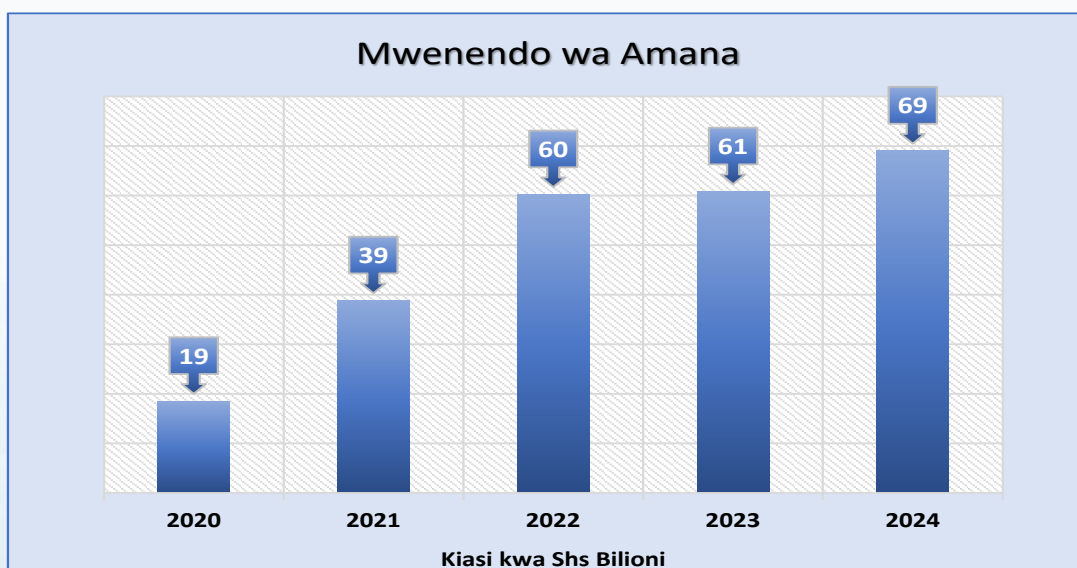
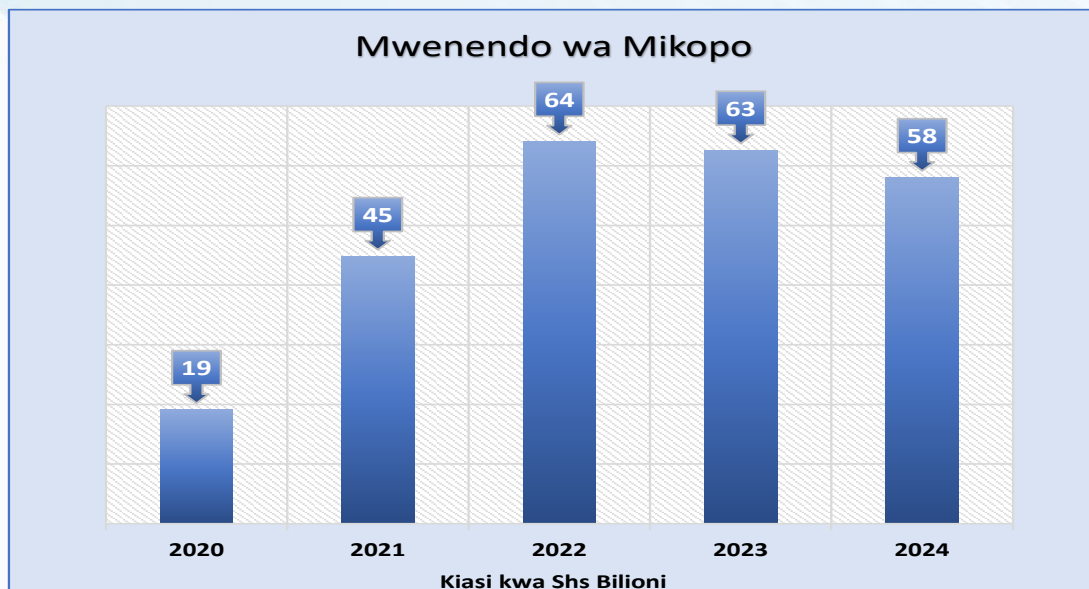
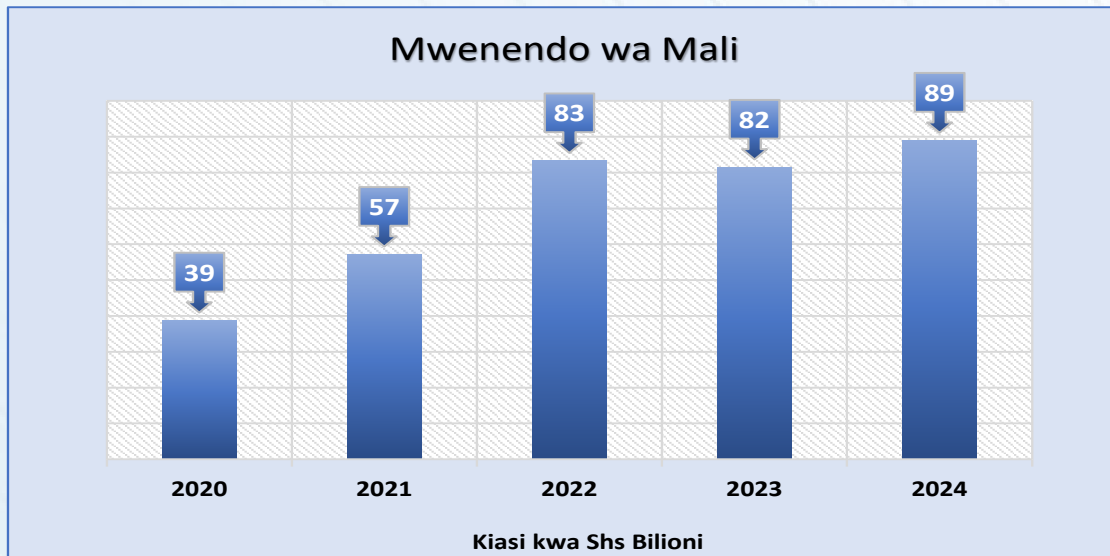
In the 2024 financial year, the bank's profit after tax increased by 1104%, reaching TZS 132 million, up from TZS 11 million in the 2023 financial year. This growth reflects the effective implementation of strategic objectives and demonstrates the bank's determination to meet the expectations of our stakeholders.

Total operating income after expected credit loss provision increased by 4% during the 2024 period, reaching TZS 7,143 million, up from TZS 6,899 million in 2023. This success was largely due to an increase in interest income from loans provided to customers and the quality of the loans, which reduced non-performing loans. Operating expenses were within our projections, thanks to our strong efforts in cost management.

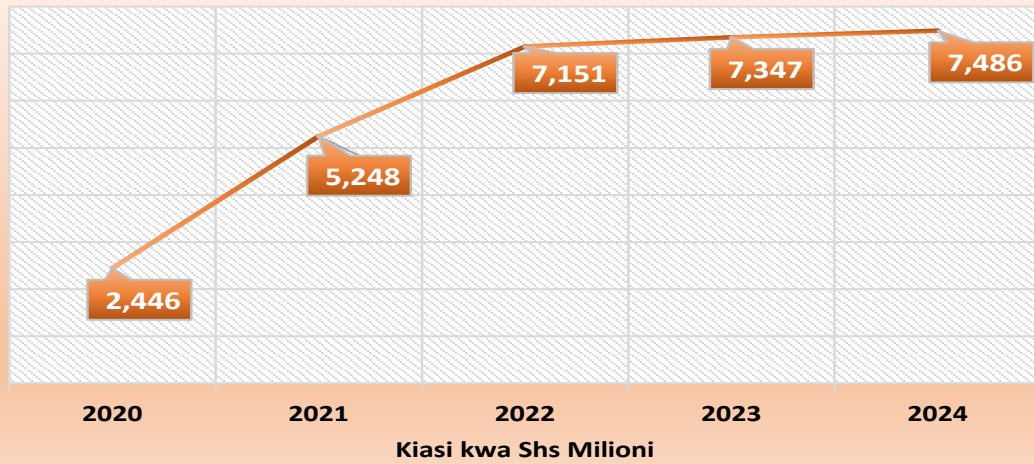
The bank's balance sheet has continued to strengthen, with a 10% growth from TZS 81,541 million in 2023 to TZS 89,399 million in 2024. This growth was driven by a 73% increase in investments in Government Securities, a 13% increase in customer deposits, and a 40% rise in shareholders' advance toward share capital.

The bank has continued to invest in technology with the aim of improving customer service delivery. We expect this investment to yield positive results in the future, as evidenced by the increase in non-interest income from our digital channels (MwalimuMobile and MwalimuWakala).

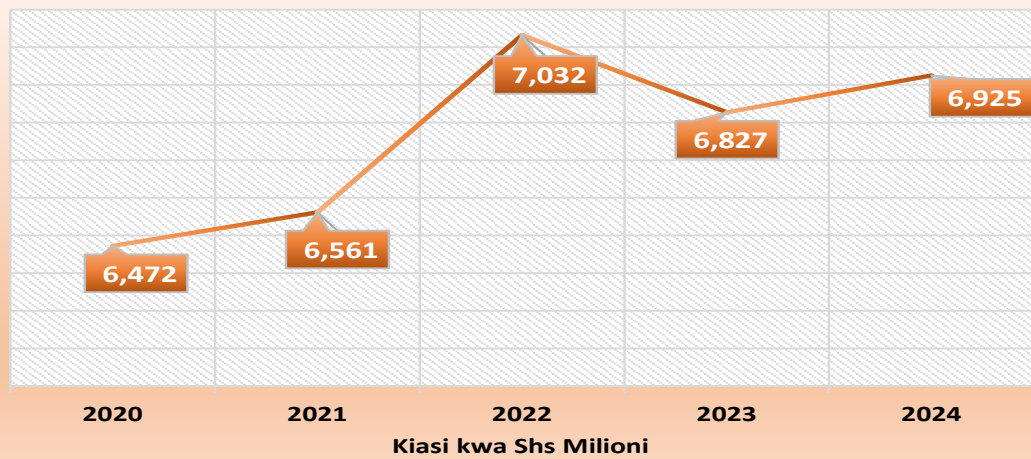
Our priority is to provide returns to investors, and our greatest desire is to see investors enjoying the fruits of their investments by receiving dividends in the future. As we enter another year of implementing our five-year strategic plan, we remain confident that we will achieve our goals one day. We believe that the business environment in the country will remain stable and provide us with more opportunities to grow our business to new heights of success. However, we continue to be vigilant about any indicators that could disrupt these plans.



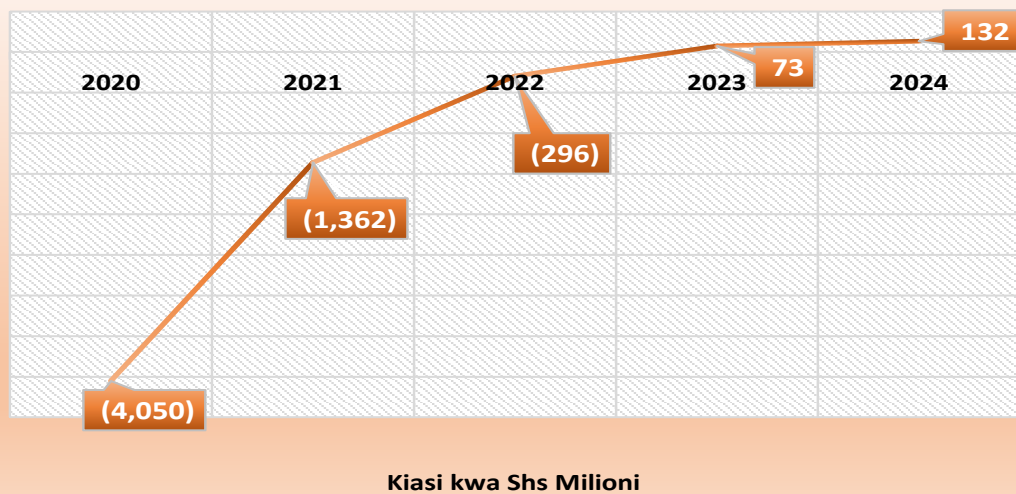
Mwenendo wa Mapato



Mwenendo wa Matumizi



Mwenendo wa Faida/Hasara



9.1 NOTISI YA MKUTANO MKUU WA 9 WA WANAHISA WA BENKI



- 9.1 Taarifa inatolewa kuwa Mkutano Mkuu wa Mwaka wa 9 wa Mwalimu Commercial Bank Plc utafanyika katika Ukumbi wa Regal Naivera, Tanga siku ya Alhamisi, Tarehe 19, Juni 2025 kuanzia saa 5:00 Asubuhi.
- 9.2 Ajenda ni kama ifuatavyo:
- 9.2.1 Kufungua Mkutano.
 - 9.2.2 Kuthibitisha Notisi na Akidi.
 - 9.2.3 Kupitisha Ajenda.
 - 9.2.4 Uthibitisho wa Kumbukumbu za Mkutano Mkuu wa 8 wa Mwaka 2024.
 - 9.2.5 Kujadili yatokanayo kwenye Mkutano Mkuu wa 8 wa Mwaka 2024.
 - 9.2.6 Taarifa ya Mwenyekiti.
 - 9.2.7 Kupokea Ripoti ya Wakurugenzi na kupitisha taarifa za Hesabu za Fedha za Mwaka ulioishia tarehe 31 Disemba 2024.
 - 9.2.8 Kupokea na kuidhinisha pendekezo la kuongeza mtaji wa benki kwa njia ya hisa stahiki.
 - 9.2.9 Azimio la Gawio.
 - 9.2.10 Kupokea na kuidhinisha Malipo ya Wakurugenzi.
 - 9.2.11 Kupokea na kuthibitisha Uteuzi wa Mkaguzi wa nje.
 - 9.2.12 Kuwaongezea muda Wakurugenzi waliomaliza muda.
 - 9.2.13 Mengineyo yatokanayo na Mkutano.
 - 9.2.14 Tarehe ya Mkutano ujao.
 - 9.2.15 Kufungwa kwa Mkutano.
- 9.3 Mwanahisa yeyote ambaye anataka kuingiza pendekezo lake katika kipengele cha 9.2.13 hapo juu lazima atoe taarifa kwa maandishi siku tatu (3) kabla ya Mkutano Mkuu wa Mwaka.
- 9.4 Kila mwanahisa atakayehudhuria anatakiwa kufika na cheti cha hisa au namba yake ya CDS ambayo ipo katika risiti ya malipo ya hisa.
- 9.5 Mwanahisa atakayeshindwa kuhudhuria, ana haki ya kuteua mwakilishi kuhudhuria mkutano kwa niaba yake. Taarifa hizi zimfikie Katibu angalau saa arobaini na nane (48) kabla ya wakati wa mkutano. Fomu za mwakilishi zitapatikana matawini na kwenye tovuti ya Mwalimu bank (www.mwalimubank.co.tz).
- 9.6 Wanahisa wote wanaombwa kuja na vyeti vya hisa pamoja na vitambulisho siku ya mkutano.
- 9.7 Makabrasha ya mkutano yanapatikana kwenye matawi yetu ya Samora Avenue na Mlimani Tower Dar es Salaam; katika ofisi zetu wakilishi za kanda na kwenye tovuti ya Mwalimu bank (www.mwalimubank.co.tz). Pia yatapatikana kwenye ukumbi siku ya mkutano.

9.8 Gharama za usafiri na malazi zitafanywa na wanahisa wenyewe.

Mwalimu Commercial Bank Plc

NOTISI hii imepokelewa na kuthibitisha uwepo wa akidi ya wanahisa mahususi wa mkutano huu kama ilivyoainishwa katika Katiba ya Benki.

NOTISI YA SEMINA KWA WANAHISA

Taarifa inatolewa kuwa, kutakuwa na semina kwa wanahisa katika Ukumbi wa Regal Naivera, Tanga siku ya Alhamisi, tarehe 19 mwezi Juni 2025 kuanzia saa 3:00 Asubuhi

9.1 NOTICE OF THE 9th ANNUAL GENERAL MEETING OF SHAREHOLDERS OF THE BANK



- 9.1 Notice is hereby given that the 9th Annual General Meeting of Mwalimu Commercial Bank Plc will be held at Regal Naivera Hall in Tanga region on Thursday, the 19th of June 2025 at 11:00 AM to dispatch the agenda mentioned below together with the Annual Financial Statements and the Reports of both the Auditors and Directors thereon.
- 9.2 The business to be transacted in the said meeting are:
- 9.2.1 Opening of the Meeting.
 - 9.2.2 Notice and Quorum
 - 9.2.3 Adoption of the Agenda.
 - 9.2.4 Confirmation of the minutes of the 8th Annual General Meeting of 2024.
 - 9.2.5 To discuss Matters Arising from the 8th Annual General Meeting of 2024.
 - 9.2.6 Chairperson's Report.
 - 9.2.7 Adoption of Directors Report and Audited Financial statements for the year ended 31st December 2024.
 - 9.2.8 To receive and approve bank Capital Restoration Plan through rights issue process.
 - 9.2.9 Dividend declaration.
 - 9.2.10 To receive and approve Director's remuneration.
 - 9.2.11 To receive and appoint External Auditors of Financial Statements for the year ending 31st December 2025
 - 9.2.12 Re-appointment of director whose tenure has expired.
 - 9.2.13 Any other business.
 - 9.2.14 To set the date of the next meeting.
 - 9.2.15 Closing of the Meeting.
- 9.3 Any Member who wants to include his proposal into item 9.2.13 above must inform the Secretary in writing, three (3) days before the Annual General meeting.
- 9.4 Shareholders who wish to attend the meeting should have their share certificates or CDS numbers which are found on the shares' Depository Receipt/CSDR Account Statement.

- 9.5 A member entitled to attend, and vote is entitled to appoint a proxy to attend and vote instead of himself/herself and proxy need not be a member. For a proxy to be effective their particulars must be lodged at the registered office of the bank at least forty –eight (48) hours before the meeting. The proxy form will be available at our branches and Mwalimu bank website (www.mwalimubank.co.tz).
- 9.6 All members are requested and encouraged to come with their share certificates and identification Cards on the date of the meeting.
- 9.7 Papers for the meeting may be collected at our branches at Samora Avenue and Mlimani Tower in Dar es Salaam and our regional representative offices and Mwalimu bank website (www.mwalimubank.co.tz). Otherwise, the papers will be obtained at the venue of the meeting.
- 9.8 Cost for transportation and accommodation will be borne by shareholders themselves.

Mwalimu Commercial Bank Plc

NOTED the adequacy of the notice convening the meeting and the presence of the quorum of shareholders entitled to attend per MEMARTS.

NOTICE OF SHAREHOLDERS SEMINAR

Notice is hereby given that there will be a shareholder's seminar, The seminar will be on Thursday, 19th June 2025 from 9.00 a.m. at Regal Naivera Hall in Tanga Region.

9.2.4 UTHIBITISHO WA KUMBUKUMBU ZA MKUTANO MKUU WA 8 WA MWAKA 2024

KAMPUNI ILIYOSAJILIWA NCHINI TANZANIA YENYE CHETI CHA USAJILI NAMBA 90216



Yafuatayo yalijiri katika Mkutano Mkuu wa Benki ya Biashara ya Mwalimu uliofanyika tarehe 27/06/2024 katika ukumbi wa Masiti- Iringa kuanzia saa 5:00 asubuhi:

Wakurugenzi Waliohudhuria:

1	Bw. Francis Cecil Ramadhani	-	Mwenyekiti
2	Bw. Celestin Leonard Muganga	-	Makamu Mwenyekiti
3	Bw. Omary Ally Magalla	-	Mkurugenzi
4	Bi. Berthasia Ladislaus Patrick	-	Mkurugenzi
5	Bw. Mbaruku Hamisi Magawa	-	Mkurugenzi

Wakurugenzi Waliotoa udhuru:

1.	Bi. Kissa Vivian Kilindu	-	Mkurugenzi
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Wengine Waliohudhuria:

1.	Bw. Richard Makungwa	-	Afisa Mtendaji Mkuu
2.	Bw. Baraka Mosha	-	Auditax International (Mkaguzi wa Nje)
3.	Bi. Mary Kessy	-	Core Securities Limited
4.	Bw. Gideon Kapange	-	CSDR – Muangalizi
5.	Bw. Frank Kifunda	-	KKB Attorneys at Law (Company Secretary)

Mahudhurio na Akidi ya Wanahisa

NHIF	-	16.17%
PSSSF	-	16.17%
TTU	-	12.94%
TDCL	-	3.25%
Walimu na Umma kwa ujumla	-	0.49%
Jumla	-	49.02%

Orodha ya wanahisa waliohudhuria mkutano mkuu imeambatanishwa.

1.1 Kufungua mkutano na kuthibitisha akidi

Mkutano uliitishwa kwa notisi ya maandishi ya siku 30. Mwenyekiti alifungua mkutano baada ya kujiridhisha kwamba akidi imetimia kama inavyotakiwa na kifungu cha 49 cha katiba ya kampuni

1.2 Kupitishwa kwa Dondoo

Ilikubalika kwamba dondoo zitumike kama zilivyowasilishwa.

1.3 Kuthibitisha kumbukumbu za Mkutano Mkuu wa 7

1.3.1 Ilikubalika kwamba kumbukumbu za Mkutano Mkuu wa 7 wa kampuni zithibitishwe kama zilivyowasilishwa

1.4 Yatokanayo kutoka katika Mkutano Mkuu wa 7

1.4.1 Ilikubaliwa kwamba kumbukumbu za yatokanayo na Mkutano mkuu wa 7 wa Benki zithibitishwe kama zilivyowasilishwa.

1.4.2 Wanahisa **WALIELEKEZA** Menejimenti ya benki iboreshe huduma za kimtandao kwa kuwa bado wateja wanapata changamoto kupata huduma za benki zinazotolewa kwa njia ya mtandao.

1.4.3 Wanahisa **WALIELEKEZA** Menejimenti ya benki ihakikishe taarifa za wanahisa zinapatikana kwa njia ya matandao.

1.4.4 Wanahisa **WALIELEKEZA** Menejimenti ya benki iongeze juhudi za kutembelea shule mbalimbali kwa lengo la kuelimisha walimu juu ya benki ya walimu na pia kwa lengo la kufungua akaunti kwa ajili ya wanafunzi.

1.5 Taarifa ya Mwenyekiti

Mwenyekiti alitoa taarifa fupi kwa wajumbe kuhusiana na utendaji kazi wa kampuni katika mwaka wa fedha uliopita. Aliendelea kuwajulisha mafanikio ya kampuni katika kipindi husika pamoja na mikakati na sera zilizowekwa kuhakikisha kampuni inakua katika miaka ijayo.

1.6 Kupokea taarifa ya mwaka ya wakurugenzi na kupitisha hesabu za fedha kwa mwaka unaoisha 31 Disemba 2023

Mwenyekiti alimkaribisha mwenyekiti wa Kamati ya Bodi ya Ukaguzi kuwasilisha kwa wajumbe taarifa ya ukaguzi wa hesabu za kampuni.

Taarifa ya mwaka ya kampuni iliwasilishwa.

Mwenyekiti aliwakaribisha wajumbe waliokuwepo kuuliza maswali waliyo nayo kuhusiana na taarifa ya ukaguzi wa hesabu za kampuni

1.6.1 Wanahisa walielezwa ya kwamba kwa mara ya kwanza benki ilitengeneza faida ya TSHS Millions 11 baada ya kodi.

1.6.2 Wanahisa walielezwa ya kwamba Mkaguzi wa nje wa benki alikagua benki na kutoa hati safi.

1.6.3 Wanahisa **WALIELEKEZA** Menejimenti ya benki ipanue wigo wa wateja kwa kuangalia namna ya kupata wateja wengine tofauti na walimu, kama vile wakulima n.k.

1.6.4 Wanahisa **WALIELEKEZA** Menejimenti ya benki iharakishe utoaji wa mikopo ya Ada Chap Chap kwa sababu utaratibu wa sasa unachukua muda mrefu kidogo kwenye utoaji wa hiyo mikopo.

1.6.5 Wanahisa **WALIONESHA MASHAKA** kwa kuwa baadhi ya Mwalimu Wakala hawana pesa za kutosha kuweza kutoa huduma kwa wateja kadri ya mahitaji ya wateja. Hivyo Wanahisa **WALIELEKEZA** Menejimenti ya benki ihakikishe Mawakala wa benki wanakuwa na fedha za kutosha kuweza kuhudumia wateja.

Iliamriwa kuwa hesabu zilizokaguliwa kufikia tarehe 31/12/2023 pamoja na taarifa ya wakurugenzi na wakaguzi wa nje zipokelewe na kukubaliwa.

1.7 **Gawio**

Kwa sababu Kampuni ilipata faida kidogo ya Tshs Milioni 11 katika uendeshaji, gawio halitaweza kutangazwa.

1.8 **Kupitisha marupurupu ya Wakurugenzi**

Kumbukumbu iliwekwa kwamba, kupitia Kamati ya Uteuzi ya Bodi ya wakurugenzi ilipendekeza marupurupu ya wakurugenzi yatabaki kwa kiwango kilekile kama kilichokuwa kimependekezwa mwaka uliopita.

Marupurupu hayo ni kama yalivvyooneshwa hapo chini na yatakatwa kodi ya zuio kulingana na taratibu za sheria ya kodi ya Tanzania:

Marupurupu ya Wakurugenzi kwa Mwaka

Mwenyekiti – TZS 3,500,000 kwa mwaka

Wakurugenzi wengine – TZS 2,500,000 kwa mwaka

Hizi zitalipwa kila baada ya robo mwaka.

Posho za Wakurugenzi

Mwenyekiti – TZS 600,000 Kwa kikao

Wakurugenzi wengine – TZS 500,000 kwa kikao

Ilikubalika kwamba mapendekezo kuhusu marupurupu ya wakurugenzi yathibitishwe kama ilivyopendekezwa.

1.9 **Uteuzi wa wakaguzi wa nje**

Mwenyekiti aliwasilisha mapendekezo ya kuwateua Auditax International kama wakaguzi wa nje kwa mwaka wa 2024.

Ilikubaliwa kwamba Auditax International kuteuliwa kama wakaguzi wa kampuni kisheria kwa kipindi cha kuanzia baada ya hitimisho la kikao cha nane cha wanahisa wa benki, mpaka kipindi cha mkutano mkuu ujao wa wanahisa wa benki kwa gharama Shilingi za kitanzania Milioni Ishirini na tisa Laki Nane na Elfu Ishirini tu kwa ukaguzi wa hesabu na Tehama.

Ilikubaliwa tena kwamba, Bodi imeruhusiwa na kuelekezwa kufanya mambo yote ya lazima na yanayofaa ili kuwezesha ufanikishaji wa makubaliano haya.

1.10 **Kuongeza muda wa wakurugenzi**

Ajenda ya kuongeza muda wa wakurugenzi, Bi. Kissa Vivian Kilindu ambaye amemaliza muda wake wa Miaka mitatu iliwasilishwa mbele ya wanahisa.

1.10.1 Wanahisa WALIKUBALI kuongezwa kwa muda wa mkurugenzi huyo Bi. Kissa Vivian Kilindu kwa kipindi cha miaka mitatu (3)

1.11 **Maswali na Majibu**

Mwenyekiti aliwakaribisha wajumbe kuuliza maswali na kutafuta ufafanuzi wa mambo ambayo yanawatatiza.

Maswali kadha wa kadha yaliulizwa na kujibiwa vyema na Mkurugenzi Mtendaji na viongozi wengine wa benki.

Maswali hayo yalijikita katika masuala yafuatayo; Huduma kwa wateja, Utoaji wa mikopo, Kujitangaza kwa benki, pamoja na elimu ya benki kwa walimu.

1.12 **Tarehe na Dondoo za mkutano mkuu ujao**

Ilikubaliwa kwamba mkutano mkuu ujao ufanyike siku ya Alhamisi tarehe 17/7/2025 na ajenda zitawasilishwa kwa wajumbe kwa muda muafaka.

1.13 **Shukrani**

Kwa kuwa hakukuwa na jambo jingine la kujadili, mkutano ulihitimishwa kwa salamu za shukrani kutoka kwa Mwenyekiti.

1.14 **Kufunga mkutano**

Ilitambuliwa kuwa, Maamuzi yote yaliyofanyika na Mkutano Mkuu wa wanahisa yamefanyika kwa hiyari ya wote kama ilivyoainishwa katika kumbukumbu za mkutano huu.

Mwenyekiti alihakikisha ajenda zote zimejadiliwa, akatangaza kufunga mkutano saa tisa na dakika ishirinii (9:20) jioni.

Mwenyekiti

Katibu

Tarehe

Tarehe

Azimio la 1/2025

*Imeazimiwa kuwa muhtasari wa mkutano mkuu wa nane uliofanyika Iringa siku ya Alhamisi tarehe 27 / 06 / 2024 katika ukumbi wa **MASITI** ni kumbukumbu sahihi za mkutano mkuu wa nane.*

9.2.4 CONFIRMATION OF THE MINUTES OF THE 8TH ANNUAL GENERAL MEETING OF 2024

THE COMPANY INCORPORATED IN TANZANIA WITH CERTIFICATE OF INCORPORATION NO.90216

During the 8th Annual General Meeting of Mwalimu Commercial Bank, Plc held on 27th June, 2024 at Masiti Hall - Iringa from 11:00 noon the following matters were transacted:

Present:

- | | |
|------------------------------------|--------------------|
| 1. Mr. Francis Cecil Ramadhani | - Chairperson |
| 2. Mr. Celestine Leonard Muganga | - Vice Chairperson |
| 3. Mr. Omary Ally Magalla | - Director |
| 4. Ms. Berthasia Ladislaus Patrick | - Director |
| 5. Mr. Mbaruku Hamisi Magawa | - Director |

Absent with Apology:

- | | |
|-----------------------------|------------|
| 1. Ms. Kissa Vivian Kilindu | - Director |
|-----------------------------|------------|

In Attendance:

- | | |
|-------------------------|--|
| 1. Mr. Richard Makungwa | - Chief Executive Officer |
| 2. Mr. Baraka Moshia | - Auditax International (External Auditor) |
| 3. Ms. Mary Kessy | - Core Securities |
| 4. Mr. Gideon Kapange | - CSDR |
| 5. Mr. Frank Kifunda | - KKB Attorneys at Law (Company Secretary) |

Shareholders In Attendance and Quorum:

- | | |
|-----------------------------|-----------------|
| NHIF | - 16.17% |
| PSSSF | - 16.17% |
| TTU | - 12.94% |
| TDCL | - 3.25% |
| Teachers and General Public | - 0.49% |
| Total | - 49.02% |

The detailed list of shareholders who attended the meeting is attached.

1.1 Opening of the meeting and confirmation of quorum

The meeting was deemed duly called by 30 days' notice in writing. Thereafter, the Chairman declared the meeting opened, having satisfied himself that there was a quorum in accordance with Article 49 of the Company's Articles of Association.

1.2 **Approval and adoption of Agenda**

It was resolved that the Agenda be adopted as presented.

1.3 **Confirmation of the Minutes of the 7th Annual General Meeting**

1.3.1 It was resolved that the minutes of the 7th Annual General Meeting of the Company be and are hereby approved as presented.

1.4 **Matters Arising from the 7th Annual General Meeting**

1.4.1 It was resolved that the status of implementation of the matters arising from the 7th Annual General Meeting of the Company be and are hereby approved as presented.

1.4.2 Shareholders **DIRECTED** Management to improve bank's digital services as customers are still experiencing issues with bank online services.

1.4.3 Shareholders **DIRECTED** Management to ensure that shareholders information are available through online platforms.

1.4.4 Shareholders **DIRECTED** Management to enhance efforts of visiting in various schools to increase awareness among teachers about the bank, as well as facilitating the opening of accounts for students.

1.5 **Chairman's speech**

The Chairman addressed the members, briefing them on the Company's performance during the last fiscal year. He highlighted the achievements made by the Company during the period and explained the strategies and policies adopted to ensure growth in the coming years.

1.6 **Adoption of Directors Report and Audited Financial statements for the year ended 31 December 2023**

The Chairman requested the Chairman of the Board Audit and Risk Committee to present the audited financial statements to the members.

The Annual Report of the Company was presented.

1.6.1 Shareholders **NOTED** for the first time the bank has generated a profit after tax of TZS 11 million.

1.6.2 Shareholders **NOTED** that the External Auditor issued an unqualified audit opinion.

1.6.3 Shareholders **DIRECTED** Management to broaden Customer base by approaching other potential customers, including farmers, in addition to teachers.

1.6.4 Shareholders **DIRECTED** Management to expedite the issuance of "Ada Chap Chap" loans, as the current processing time is too long.

1.6.5 Shareholders **RAISED CONCERNS** that some Mwalimu Wakala do not have sufficient funds to meet customer needs. Shareholders **DIRECTED** Management to ensure Mwalimu Wakala are adequately funded.

It was **RESOLVED** that the audited balance sheet as of 31st December 2023, along with the Directors' and Auditors' Reports, be and are hereby received and adopted.

1.7 Dividend Declaration

It was recorded that the Company made a small after-tax profit of TZS 11 million. Consequently, it was proposed not to declare dividends.

*It was **RESOLVED** that the decision not to issue a dividend for the year ended 31st December 2023 was reviewed and approved by the Shareholders.*

1.8 Director's Remuneration

It was recorded that the nomination committee of the Board of Directors of the Company had proposed to the members in the Annual General Meeting that the remuneration to be paid to the members of the Board of Directors should remain the same as the one proposed the previous year. Whereas the said remuneration is as follows below subject to withholding tax in line with Tanzania Tax Laws:

Annual Directors fees

Chairman – TZS 3,500,000 Per annum

Other Directors – TZS 2,500,000 Per annum

These will be paid in quarterly basis at the end of each quarter

Directors Allowances

Chairman – TZS 600,000 Per Sitting

Other Directors – TZS 500,000 Per Sitting

It was **RESOLVED** that the proposal on Directors' remuneration be and is hereby approved as presented.

1.9 To receive and appoint External Auditors

The Chairman tabled for consideration the agenda regarding the appointment of Auditax International as the External Auditors for the year 2024.

It was **RESOLVED** that Auditax International be appointed as statutory Auditors of the Company for the period commencing from the conclusion of this 8th Annual General Meeting to the conclusion of the next Annual General Meeting at a remuneration of Tanzania Shillings Twenty-Nine Million, Eight Hundred and Twenty Thousand.

It was further resolved that the Board be and is hereby authorized and instructed to do all necessary deeds, matters, things as it may deem necessary, expedient, desirable or appropriate to give effect to these resolutions

1.10 Re-appointment of Directors whose tenure has expired

The Chairman presented that the Independent Director, Ms. Kissa Vivian Kilindu had completed her 3 years tenure as per regulations and she is eligible for re-appointment.

And the Board of Directors recommends re-appointment of Ms. Kissa Vivian Kilindu as an independent director for another 3 years term.

1.10.1 It was **RESOLVED** that the directorship term of Ms. Kissa Vivian Kilindu be renewed for renewed for further 3 years.

1.11 Questions and Answers

The Chairman invited members to ask any questions and seek clarification in case of any queries.

Several questions were asked and suitably responded to by the Chief Executive Officer and members of the Management.

The asked questions were mainly on the issues of Customer services, loans issuance, marketing bank products, and awareness to teachers.

1.12 Date and Agenda for the next Annual General Meeting

It was resolved that the next Annual General Meeting will be held on Thursday the 17th July 2025 and that the Agenda will be communicated to all members in the course of time.

1.13 Vote of Thanks

There being no business to transact, the meeting concluded with a vote of thanks to the Chairman.

1.14 Closing of the Meeting

It was noted that all decisions of the General Meeting were made unanimously unless otherwise indicated in the minutes.

The Chairman noted that the items on the Agenda had been attended to, he announced the meeting closed at 03:20 pm.

Chairman

Secretary

Date

Date

Resolution 1/2025

*The minutes of the 8th annual general meeting held in Iringa on Thursday of 27th June 2024 at **MASITI** Hall were confirmed as true record of the meeting.*

9.2.5 KUJADILI YATOKANAYO KWENYE MKUTANO MKUU WA 8 WA MWAKA 2024.

Yatokanayo na Mkutano Mkuu wa 8 wa Benki ya biashara ya Mwalimu uliofanyika tarehe 27/6/2024 katika ukumbi wa Masiti – Iringa.

S/N	KIPENGELE	MAELEKEZO	UTEKELEZAJI
1	Kipengele 8.4.2	Wanahisa WALIELEKEZA Menejimenti ya benki iboreshe huduma za kimtandao kwa kuwa bado wateja wanapata changamoto kupata huduma za benki zinazotolewa kwa njia ya mtandao.	Imetekelezwa kwa sehemu Benki ikishirikiana na washirika wa kimkakati katika kutoa huduma za kidijitali (UBX na Selcom) imeendelea kuboresha jukwaa la digitali katika maeneo ya upatikanaji pamoja na uhakika wa upatikanaji wa huduma ili kuboresha huduma kwa wateja. Benki imeongeza idadi ya mawakala kufikia 700.
2	Kipengele 8.4.3	Wanahisa WALIELEKEZA Menejimenti ya benki ihakikishe taarifa za wanahisa zinapatikana kwa njia ya matandao.	Imetekelezwa Kampuni ya CSD & Registry Company Limited (CSDR), ambayo ni Kampuni shirika (Subsidiary) ya DSE, ni wasimamizi wawekezaji kupitia akaunti za CSD kwa mfumo wa kielektroniki/usio wa karatasi. Taarifa za wanahisa zinapatikana kupitia mawakala wa hisa, na hivi karibuni wamezindua DSE Hisa Kiganjani App inayowawezesha wawekezaji kuona taarifa zao za umiliki wa hisa zilizopo, kununua hisa mpya, na kushiriki katika shughuli za biashara za kampuni zilizoorodheshwa DSE (kama vile Mwalimu Commercial Bank Plc).
3	Kipengele 8.4.4	Wanahisa WALIELEKEZA Menejimenti ya benki iongeze juhudi za kutembelea shule mbalimbali kwa lengo la kuelimisha walimu juu ya benki ya walimu na pia kwa lengo la kufungua akaunti kwa ajili ya wanafunzi.	Imetekelezwa Shule 186 zilitembelewa. Elimu ya kifedha ilitolewa kwa walimu na wanafunzi wa shule hizo ambapo kumekuwa na ongezeko la akaunti kutoka 64,000 mpaka 65,400

S/N	KIPENGELE	MAELEKEZO	UTEKELEZAJI
4	Kipengele 8.6.3	Wanahisa WALIELEKEZA Menejimenti ya benki ipanue wigo wa wateja kwa kuangalia namna ya kupata wateja wengine tofauti na walimu, kama vile wakulima n.k.	Imetekelezwa kwa sehemu Benki imeanza kutoa mikopo kwa wateja wanaohusiana na kilimo kuanzia Desemba 2024. Hii imerahisishwa kupitia ushirikiano kati ya Benki, PASS na TADB kwa ajili ya dhamana na msaada wa kifedha.
5.	Kipengele 8.6.4	Wanahisa WALIELEKEZA Menejimenti ya benki iharakishe utoaji wa mikopo ya Ada Chap Chap kwa sababu utaratibu wa sasa unachukua muda mrefu kidogo kwenye utoaji wa hiyo mikopo.	Imetekelezwa kwa sehemu Benki imewajengea uwezo/ujuzi wafanyakazi wanaoshughulika na mikopo ya Ada Chap Chap ili kuboresha uwasilishaji wa nyaraka , jambo ambalo linakomboa muda na ufanisi wa utendaji. Hivi sasa, muda wa mchakato huo ni siku 3.
6.	Kipengele 8.6.5	Wanahisa WALIELEKEZA Menejimenti ya benki ihakikishe Mawakala wa benki wakuwa na fedha za kutosha kuweza kuhudumia wateja.	Imetekelezwa Mkakati wa kutembelea Mawakala unaendelea ili kuhakikisha kuwa Mawakala wote wanafanya kazi na wanafedha za kutosha. Kwa wale mawakala ambao hawana fedha za kutosha, wanashauriwa kukopa kutoka benki.

KKB Attorneys at Law

Katibu wa Benki

Tarehe _____

Azimio la 2/2025

Wanahisa walijadili yatokeanayo na kuridhia majibu na mipango ya utekelezaji wake kama yalivyowasilishwa.

9.2.5 TO DISCUSS MATTERS ARISING FROM THE 8TH ANNUAL GENERAL MEETING OF 2024

Matters arising from 8th Annual General Meeting of Mwalimu Commercial Bank Plc (The Company) held on the 27th June 2024 at Masiti hall – Iringa.



S/N	ITEM	DIRECTIVE	STATUS OF IMPLEMENTATION
1	Item 8.4.2	8.4.2 Shareholders DIRECTED Management to improve bank's digital services as customers are still experiencing issues with bank online services.	Partially Implemented The bank in collaboration with strategic partners in digital services (UBX and Selcom) continue to improve the digital platform in aspect of availability and stability to ensure better customer experience. The number of agents has increased to 700.
2	Item 8.4.3	8.4.3 Shareholders DIRECTED Management to ensure that shareholders information are available through online platforms.	Implemented The CSD & Registry Company Limited (CSDR) which is DSE subsidiary entity is a custodian of investor's securities through CSD accounts in an electronic/dematerialized form. The shareholder information's are accessible  Google Play https://play.google.com Dse Hisa Kiganjani - Apps on Google Play through brokers and recently they have launched DSE Hisa Kiganjani App that provide access to investors to view their existing shareholding information, acquire new shares and trade activities for the DSE listed companies (such as Mwalimu Commercial Bank Plc).

S/N	ITEM	DIRECTIVE	STATUS OF IMPLEMENTATION
3	Item 8.4.4	Shareholders DIRECTED Management to enhance efforts of visiting in various schools to increase awareness among teachers about the bank, as well as facilitating the opening of accounts for students.	Implemented Total of 186 schools were visited. Financial literacy was provided to school teachers and students to the visited schools which has led to the increase of accounts from 64,000 to 65,400
4	Item 8.6.3	Shareholders DIRECTED Management to broaden Customer base by approaching other potential customers, including farmers, in addition to teachers.	Implemented The bank has started to lend to Agri related customers from December 2024. This has been facilitated through the partnership between bank and PASS & TADB for guarantee and financial support
5.	Item 8.6.4	Shareholders DIRECTED Management to consider new proposal for Director's remuneration considering that the current remuneration has been unchanged for some time. Shareholders DIRECTED Management to expedite the issuance of "Ada Chap Chap" loans, as the current processing time is too long.	Implemented The bank has upskilled the staff who are dealing with Ada chap chap to improve submission of proper documentation - - which ultimately improves the processing time. Currently the processing time within 3 days

S/N	ITEM	DIRECTIVE	STATUS OF IMPLEMENTATION
6.	Item 8.6.5	Shareholders DIRECTED Management to ensure Mwalimu Wakala are adequately funded.	Implemented Strategy to visit wakala is ongoing to ensure all wakala are active and funded. For those wakala who are not adequately funded, have been advised to borrow from bank Implemented The bank has continued to visit agents and making sure that they are all working and are adequately funded. The bank has given loan opportunity to MCB Agents in case they face fund challenges.

KKB Attorneys at Law

Company Secretary

Date: _____

Resolution 2/2025*The shareholders discussed the matters arising and adopted the implementation plan as submitted.*

9.2.6 TAARIFA YA MWENYEKITI WA BODI

**Taarifa ya
Mwenyekiti wa Bodi**

“Mwaka 2024 benki imeendelea kufanya vizuri hii ikiashiria uimara wa misingi bora ya uongozi na dhamira yetu ya kuleta maendeleo endelevu yenye tija kwa ustawi wa benki.”



Francis C. Ramadhani
Mwenyekiti wa Bodi



Ndugu Wanahisa,

Kwa niaba ya Bodi ya Wakurugenzi, ni heshima yangu kuwasilisha kwenu taarifa ya utendaji wa benki ya biashara ya Mwalimu (MCB) kwa Mwaka wa fedha 2024. Mwaka huu umekuwa wa mafanikio na changamoto ambapo tumeendelea kukabiliana na mazingira ya kifedha na kiuchumi yanayobadilika kwa haraka duniani kote.

Pamoja na mabadiliko hayo benki imebaki imara, ikitoa utendaji mzuri huku ikiweka mahitaji ya wateja na washirika wake mbele ili kutimiza azma ya mpango mkakati wa miaka mitano (SP 2021 – 25).

Muhtasari wa Utendaji

Ninapenda kuchukua fursa hii kuwafahamisha kuwa ndani ya kipindi cha miaka miwili mfululizo benki imeendelea kupata faida, ambapo kwa mwaka 2024, tumepata faida baada ya kodi ya shilingi 132 milioni ukilinganisha na faida ya shilingi milioni 11 ya Mwaka 2023. Hii ni ishara nzuri kuwa benki ipo katika mwelekeo sahihi katika kuleta tija kwa Wanahisa.

Sambamba na utendaji mzuri katika faida pia tumeendeleza mwenendo mzuri katika nyanja zingine, ambapo jumla ya mali zimeongezeka kufikia shilingi 89,399 milioni kutoka shilingi 81,540 milioni mwaka 2023 ikiwa ni ongezeko la asilimia kumi (10%). Kadhalika kumekuwa na ongezeko la dhima (amana za wateja na madeni mengine) kufikia shilingi 72,749 mwaka 2024 kutoka shilingi 65,914 mwaka 2023 hili likiwa ni ongezeko la asilimia kumi (10%). Pia kwa mwaka 2024 benki imefanya uwekezaji katika amana za Serikali ambapo kiasi cha shilingi 2,000 milioni kiliwekezwa. Kwa upande mwingine kumekuwa na ongezeko katika mapato kwa asilimia sifuri nukta tatu (0.3%) huku matumizi yakibaki ndani ya wastani wa matarajio.

Mwaka 2024 kitabu cha mikopo hakikukua kama ilivyotarajiwa katika mpango kazi wetu. Hii ilisababishwa na changamoto mbalimbali zilizojitokeza katika uendeshaji wa biashara. Hata hivyo Benki imejipanga katika mwaka 2025 kutatua changamoto zilizojitokeza. Kuelekea mwishoni mwa mwaka, benki iliweza kujiunga na mfumo mpya wa kuomba mikopo kwa watumishi wa serikali na unatumika kikamilifu (Watumishi Portal).

Benki imeendelea kukua ikiwa ni sehemu ya azma ya kusogeza huduma karibu na wateja ambapo mwaka 2024 tulifungua ofisi mpya katika mkoa wa Geita.



Pamoja na mengi ambayo nimeshayasema, pia hatukuwa nyuma katika kushirikiana na Serikali ambapo Mwaka 2024 mara baada ya Serikali kuanzisha treni za mwendo kasi tuliona fursa na kuweka mfumo ambao unawawezesha wateja wetu kupitia simu zao za mkononi kwa kupiga *150*31# kuweza kukata tiketi zao za treni ya mwendokasi.



Mwaka 2024 tumefanikiwa kuongeza idadi ya mawakala wapya zaidi ya 111. Kwa kupitia mtandao wa mawakala wetu, tumeweza kupanua wigo wa kutoa huduma kama vile kuweka amana, kutoa pesa, malipo ya bili, na uhamishaji wa pesa. Mfumo huu umeonyesha ufanisi katika kuimarisha ujumuishaji wa kifedha, hasa katika maeneo ambapo hatuna matawi ya benki au huduma za ATM.

Usimamizi na Uzingatiaji wa Hatari

Katika enzi ya mabadiliko ya kiuchumi na mageuzi ya kiteknolojia, usimamizi bora wa viashiria vya hatari unaendelea kuwa kipaumbele kikuu cha benki. Benki imeendelea kuimarisha mfumo wake wa usimamizi wa viashiria vya hatari, kuhakikisha kwamba tunatambua na kupunguza kwa ustadi hatari zinazoweza kutokea. Programu zetu za uzingatiaji zimeimarishwa zaidi ili kukidhi viwango vya ndani na vya kimataifa, ili kulinda maslahi ya wadau wetu.

Ili kupunguza hatari zinazoweza jitokeza katika mifumo ya kidigitali, benki imeendelea kuchukua hatua thabiti za usalama wa kimtandao, ukaguzi wa mara kwa mara wa mifumo yetu na kuwapa mafunzo mbali mbali wafanyakazi kuhakikisha wanauelewa wa vihatarishi vinanyoweza kusababisha hasara kwa wadukuzi kuingia kwenye mifumo yetu. Kadhalika tumendeleza umakini katika kutoa mikopo ili kuhakikisha mikopo inayotolewa ni mizuri na inayolipika.

Mazingira ya Uendeshaji katika Sekta ya Benki

Mwaka 2023/24, uchumi wa Tanzania ulionyesha ustahimilivu mkubwa, ukiendelea kukua kwa asilimia 5.1 licha ya changamoto katika mazingira ya kimataifa. Ukuaji huu uliongozwa hasa na sekta za kilimo, ujenzi, na uchimbaji madini. Benki Kuu ya Tanzania ilibeba jukumu muhimu katika kuunga mkono ukuaji huu kupitia sera zake madhubuti ambazo zilihakikisha udhibiti wa mfumuko wa bei, na upatikanaji wa fedha za kutosha na kupelekea ongezeko la mikopo kwa wafanyakazi na katika sekta binafsi.

Mfumuko wa bei ulibaki chini ya lengo la asilimia tano (5%), mafanikio hayo yakichangiwa na utekelezaji wa sera nzuri za kifedha na upatikanaji wa chakula cha kutosha nchini hivyo kuzuia mfumuko wa bei kwa ujumla.

Maendeleo makubwa ndani ya kipindi cha mwaka 2023/24 yalikuwa ni mabadiliko kutoka mfumo wa sera za kifedha wa kawaida kwenda kwenye mfumo unaozingatia viwango vya riba ulioanza Januari 2024, ikiwa na lengo la kuboresha utekelezaji na ufanisi wa sera ya fedha. Mabadiliko hayo yalifanyika kwa weledi mkubwa hivyo yakaleta udhibiti wa fedha katika mfumo wa kifedha, na kusaidia kuweka matarajio ya mfumuko wa bei kwenye lengo.

Ndani ya kipindi hiki cha mwaka 2023/24 soko la kimataifa lilileta changamoto katika upatikanaji wa fedha za kigeni-. Hata hivyo, Shilingi ilionyesha uthabiti mkubwa ikilinganishwa na sarafu za nchi nyingi za ukanda wetu. Uimara huo ulitokana na hatua madhubuti zilizochukuliwa na Benki Kuu katika kusimamia utaratibu wa shughuli za soko la fedha, kwa ushirikiano wa karibu na juhudi za Serikali za kuboresha uingizaji wa fedha za kigeni. Ili kuongeza ustahimilivu wa uchumi, Benki Kuu ilianzisha mpango wa ununuzi wa dhahabu ambapo inanunua dhahabu kutoka kwa soko la ndani ili kuimarisha na kuongeza mseto wa akiba zaidi ya fedha za kigeni.

Kuhusu Gawio

Japokuwa mwaka 2024, benki ilipata faida hata hivyo bodi ya wakurugenzi haipendekezi malipo ya gawio kutokana na ukweli kwamba faida hio ni kidogo sana. Tunaahidi kuendelea kuboresha utendaji wa kifedha katika miaka ijayo na kutekeleza mikakati tuliyojiwekea itakayopelekea kuongeza faida na hatimae kuanza kutoa gawio.

Matarajio ya Mbele

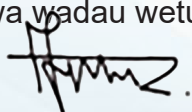
Tunapotazama mbele, tunafurahi kuona fursa nyingi zinazotuzunguka, hii inatupa shauku zaidi ya kuendelea kutumia nguvu zetu, ubunifu, na utaratibu wetu wa kuwaweka wateja kuwa kipaumbele ili kuhamasisha ukuaji endelevu katika kutimiza malengo ya kimkakati tuliyojiwekea.

Tunatambua kuwa tuko nyuma katika utekelezaji wa malengo ya mikakati wetu wa miaka mitano, hivyo kutupa hamasa ya kuongeza juhudi katika kuweka mikakati madhubuti ya upatikanaji wa ukwasi ambayo ndio changamoto yetu kwa sasa ili kuweza kupanua biashara hasa kasi ya utoaji wa mikopo na uwekezaji mwingine ili kukuza mapato ambayo yatapelekea ongezeko katika faida. Ni matarajio yetu kwa kufanya hivi tutafikia malengo tuliyojiwekea.

Shukrani

Kwa niaba ya bodi ya wakurugenzi, uongozi na wafanyakazi wa benki, napenda kutoa shukrani za dhati kwa wanahisa wote kwa kuendelea kutuamini na kutuunga mkono. Hakika uwekezaji wenu na imani yenu kwetu imekuwa muhimu katika kuendeleza mafanikio ya benki na ukuaji wake. Tunathamini sana imani yenu isiyotetereka katika mikakati iliyopo na malengo endelevu, ambayo inatuwezesha kushinda changamoto na kunufaika na fursa zilizopo sokoni.

Kwa pamoja, tunatarajia kufikia mafanikio makubwa zaidi na kutoa thamani ya muda mrefu kwa wadau wetu wote. Asanteni kwa kuwa sehemu muhimu ya safari ya mafanikio haya.



Francis C. Ramadhani,

Mwenyekiti wa Bodi.

9.2.6 CHAIRMAN'S REPORT

Chairman's Report

"In 2024, the bank has achieved a good performance, reflecting the strength of its robust leadership and commitment to fostering sustainable growth that ensures the long-term prosperity and success of the bank."



Francis C. Ramadhani
Board Chairman



Dear Shareholders,

On behalf of the Board of Directors, it is my honor to present to you the performance report of Mwalimu Commercial Bank Plc (MCB) for the 2024 financial year. This year has been one of both successes and challenges, as we have continued to navigate rapidly changing financial and economic conditions worldwide.

Despite these changes, the bank has remained strong, delivering a good performance while prioritizing the needs of our customers and partners in order to achieve the goals of our five-year strategic plan (SP 2021-25).

Performance Summary

I would like to take this opportunity to inform you that for two consecutive years, the bank has continued to generate profits. In 2024, we achieved a profit after tax of 132 million shillings, compared to 11 million shillings in 2023. This is a positive sign that the bank is on the right track in delivering value to its shareholders.

Along with this profitability, we have also seen positive trends in other areas. Total assets increased to 89,399 million shillings, up from 81,540 million shillings in 2023, reflecting a 10% growth. Similarly, liabilities (customer deposits and other debts) grew to 72,749 million shillings in 2024, up from 65,914 million shillings in 2023, marking a 10% increase. Additionally, in 2024, the bank made an investment in government securities, amounting to 2,000 million shillings. On the other hand, revenue has grown by 0.3%, while expenses have remained within the expected average.

In 2024, the loan book did not grow as expected in our annual budget. This was due to various challenges that arose in the course of business operations. However, the bank is well-positioned for 2025 to address these challenges.

As the year drew close, the bank successfully joined a new system for applying for loans for government employees, which is now fully operational (Employee's Self Service Portal).

The bank continued to expand as part of its goal to bring financial services closer to its customers, and in 2024, we opened a new regional office in Geita region where the response was very positive.



In addition to everything I have already mentioned, we have also been actively collaborating with the Government. In 2024, following the Government's launch of the rapid transit trains, we saw an opportunity and implemented a system that allows our customers to purchase their train tickets via their mobile phones by dialing *150*31#.



In 2024, we successfully increased the number of new agency banking agents by more than 111. Through our network of agents, typically retail stores or businesses, we have been able to expand the range of services such as deposits, withdrawals, bill payments, and money transfers. This system has proven effective in strengthening financial inclusion, especially in areas where we do not have bank branches or ATM services.

Risk Management and Compliance

In an era of economic changes and technological advancements, effective management of risk indicators remains a key priority for the bank. The bank has continued to strengthen its risk management framework, ensuring that we identify and skillfully mitigate potential risks. Our compliance programs have been further enhanced to meet both internal and international standards, safeguarding the interests of our stakeholders.

To reduce potential risks in digital systems, the bank has continued to take robust cybersecurity measures, conduct regular audits of our systems, and provide various training programs for staff to ensure they understand the risks that could lead to losses from hackers infiltrating our systems.

We have also maintained a strong focus on lending to ensure that the loans we provide are of high quality and are repayable.

Operating Environment

In 2023/24, Tanzania's economy demonstrated significant resilience, continuing to grow by 5.1% despite challenges in the global environment. This growth was primarily driven by the agriculture, construction, and mining sectors. The Bank of Tanzania played a crucial role in supporting this growth through its sound policies, which ensured control of inflation, adequate availability of funds, and led to an increase in lending to employees and the private

sector.

Inflation remained below the target of 5%, a success attributed to the implementation of sound financial policies and sufficient food availability in the country, which helped prevent overall inflation.

Major developments during the 2023/24 period included the shift from a conventional monetary policy framework to an interest rate-based system, which started in January 2024, with the aim of improving the implementation and effectiveness of monetary policy.

These changes were carried out with great professionalism, bringing financial control within the financial system and helping to keep inflation expectations on target.

During the 2023/24 period, the global market posed challenges in accessing foreign currency, leading to a decline in foreign exchange reserves. However, the Tanzanian Shilling demonstrated significant stability compared to the currencies of many countries in our region.

This stability was a result of decisive measures taken by the Bank of Tanzania in managing the operations of the foreign exchange market, in close collaboration with the Government's efforts to improve foreign currency inflows.

To enhance the economy's resilience, the Bank of Tanzania introduced a gold purchase program, buying gold from the domestic market to strengthen and diversify its foreign exchange reserves.

Dividend Payout

Although the bank made a profit in 2024, the Board of Directors does not recommend the payment of a dividend due to the fact that the profit is insufficient to meet the criteria for dividend distribution. We promise to continue improving our financial performance in the coming years and to implement the strategies we have set, which will lead to increased profits and, ultimately, the initiation of dividend payments.

Future Outlook

As we look ahead, we are excited to see many opportunities surrounding us. This gives us even more enthusiasm to continue leveraging our strengths, creativity, and our customer-centric approach to drive sustainable growth in achieving the strategic goals we have set.

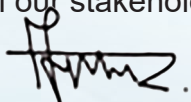
We acknowledge that we are behind in the implementation of our five-year strategic plan, which motivates us to put in more effort to establish robust liquidity strategies, as this is currently our challenge. This will allow us to expand our business, especially the speed of loan disbursement and other investments, to increase revenues that will lead to higher profits. It is our expectation that by doing so, we will achieve the goals we have set.

Acknowledgement

On behalf of the Board of Directors, management, and staff of the bank, I would like to express our sincere gratitude to all our shareholders for the continued trust and support.

Truly, your investment and confidence in us have been crucial in driving the bank's success and growth. We greatly value your unwavering faith in our strategies and sustainable goals, which enable us to overcome challenges and capitalize on the opportunities available in the market.

Together, we look forward to achieving even greater success and delivering long-term value to all our stakeholders. Thank you for being an essential part of this journey of success.



Francis C. Ramadhani,
Board Chairman.

9.2.7 KUPOKEA RIPOTI YA WAKURUGENZI NA KUPITISHA TAARIFA YA HESABU ZA FEDHA KWA MWAKA ULIOISHIA 31 DISEMBA 2024

1 UTANGULIZI

Wakurugenzi wanawasilisha ripoti yao pamoja na taarifa ya fedha ya mwaka iliyokaguliwa kwa mwaka ulioishia Disemba 31, 2024, ambayo inaonesha hali ya Mwalimu Commercial Bank Plc.

2 USAJILI

Mwalimu Commercial Bank Plc ilisajiliwa tarehe 26 Machi 2012 nchini Tanzania chini ya sheria ya makampuni Na. 212, kifungu cha 12 ya mwaka 2002 kama kampuni ya dhima. Awali ilisajiliwa kama kampuni binafsi iliyoitwa Mwalimu Commercial Bank Limited iliyobadilishwa baadaye kuwa Mwalimu Commercial Bank Plc tarehe 26 Januari 2015 wakati ilipoorodheshwa kwenye soko la hisa la Dar es salaam chini ya kitengo cha Enterprise Growth Market (EGM). Mwalimu Commercial Bank Plc ilipata leseni tarehe 13 July 2016 ya kutoa huduma za kibenki chini ya sheria za mabenki ya mwaka 2006 (Banking and Financial Institutions Act, 2006).

3 SHUGHULI KUU

Shughuli kuu ya Benki ni utoaji wa huduma mbalimbali za kifedha na bidhaa kwa ikolojia ya elimu na sekta zinazohusiana. Benki inapokea amana za wateja, inatoa mikopo ya muda mfupi, muda wa kati na muda mrefu kwa wateja binafsi, wateja wadogo na wateja wa kati na huduma zingine za kibenki kama vile njia mbadala za kutoa na kupokea fedha kama inavyotakiwa na sheria ya mabenki ya mwaka 2006. Benki ina leseni ya kufanya kazi katika mikoa yote ya Tanzania na inadhibitiwa na Benki Kuu ya Tanzania, Mamlaka ya Mapato ya Tanzania, Soko la Hisa la Dar es Salaam, CMSA na Mamlaka ya Udhibiti wa Mawasiliano ya Tanzania (TCRA).

4 UTENDAJI WA MWAKA

Katika mwaka wa fedha wa 2024, Benki ilipata faida faida baada ya kodi ya shilingi milioni 132 ikilinganishwa na faida baada ya kodi ya shilingi milioni 10 iliyorekodiwa mwaka uliopita. Utendaji huu ulichangiwa hasa na ongezeko la mapato ambapo mapato yasiyo ya riba yaliongezeka kwa asilimia sita (6%). Gharama za uendeshaji zilikuwa ndani ya kiwango kilichotarajiwa. Mikopo ilipungua kwa asilimia nane (8%) hii ilitokana na changamoto za upatikanaji wa ukwasi ndani ya mwaka, amana za wateja zikikua kwa asilimia kumi na tatu (13%). Juhudi za kudumisha kitabu bora cha mikopo kilipelekea uwiano wa mikopo chechefu (NPL) kubaki chini ya wastani wa asilimia mbili (2%).

Katika kuhakikisha uimara wa hali ya mtaji, mmoja wa wawekezaji wetu wakuu aliongeza mtaji wa shilingi bilioni mbili ambazo zilisaidia benki kubaki ndani ya kiwango cha mtaji unahohitajika kisheria. Kufikia Disemba 2024, uwiano wa mtaji ulikuwa asilimia thelathini na moja (31%). Tulifunga mwaka tukiwa na idadi ya matawi mawili na vituo kumi na moja vya huduma za kikanda (Regional Offices). Benki ilifungua ofisi moja ya mkoa wa Geita pia iliendelea kutoa huduma mbadala ziliboreshwa kwa kuingia katika mpango wa ushirikiano na benki moja ya kimfumo yenye mtandao mpana wa ATM nchini kupitia ushirikiano na UmojaSwitch/UBX.

4.1 VIASHIRIA VYA UTENDAJI WA BENKI

Viashiria vifuatavyo vya Utendaji wa benki vinatumika kupima utendaji wa benki na kusimamia biashara

Kiashiria cha utendaji	Tafsiri na mbinu ya kukokotoa	2024	2023
Rejesho kwenye mtaji	(Faida(hasara) baada ya kodi/Jumla ya mtaji) *100%	0.79%	0.07%
Rejesho kwenye Rasilimali	(Faida(hasara) baada ya kodi/Jumla ya rasilimali) *100%	0.15%	0.01%
Gharama za uendeshaji kwa pato la uendeshaji	(Gharama za uendeshaji/pato la riba na lisilo la riba) *100%	96.94%	98.95%
Uwiano wa mapato halisi ya riba kwa wastani wa mali zinazozalisha	Pato halisi la riba (riba kutoka kwenye amana za serikali+mabenki+mikopo)/Mali zinazozalisha (amana za serikali+baki zilizo katika benki zingine+pesa zilizowekezwa kwenye mabenki+mikopo)	7.42%	7.66%
Uwiano wa pato lisilo la riba kwa jumla ya mapato	Pato lisilo la riba/Jumla ya mapato	27.74%	28.32%
Jumla ya mikopo kwa amana za wateja	(Mikopo kwa wateja/Amana kutoka kwa wateja) *100%	83.75%	102.88%
Mikopo cheche-fu kwa jumla ya mikopo	(Mikopo chechefu/Jumla ya mikopo) *100%	2.15%	1.04%
Rasilimali zinazozalisha kwa jumla ya rasilimali	Rasilimali zinazozalisha/Jumla ya rasilimali	81.55%	86.31%
Ukuaji wa jumla ya rasilimali	(Mwenendo rasilimali za mwaka 2024 – rasilimali mwaka 2023/rasilimali mwaka 2023) *100%	9.64%	(2.07%)
Ukuaji wa mikopo ya wateja	(Mwenendo mikopo ya mwaka 2024 – mikopo mwaka 2023/mikopo mwaka 2023) *100%	(8.05%)	(2.39%)
Ukuaji wa amana za wateja	(Mwenendo amana za mwaka 2024 – amana mwaka 2023/amana mwaka 2023) *100%	12.96%	1.04%
Ufanisi wa mtaji			
Uwiano wa mtaji wa tier 1	Mtaji mkuu /Rasilimali hatarishi pamoja na zilizo nje ya mizania) *100%	29.62%	20.17%

Kiashiria cha utendaji**Tafsiri na mbinu ya kukokotoa****2024****2023**

Uwiano wa mtaji wa tier 1+2

Mtaji wote /Rasilimali hatarishi pamoja na zilio nje ya mizania) *100%

26.62%

20.17%

5 MATOKEO NA GAWIO

Wakurugenzi hawapendekezi malipo ya gawio kwa mwaka 2024.

6 DHIMA, DIRA NA MIPANGO MKAKATI**Dhima ya Benki**

Kutoa huduma bunifu za kifedha katika mfumo wa ikolojia ya elimu Tanzania na sekta zinazoendana ili kuinufaisha jamii

Dira ya Benki

Kuwa mtoa huduma za kifedha anayependwa zaidi nchini Tanzania

Maadili ya Benki

- **Kumjali Mteja:** Tunamjali mteja katika kila tunalofanya
- **Ushirikiano na Kufanya kazi pamoja:** Utendaji wetu ni wa ushirikiano
- **Ubunifu:** Ni wabunifu katika utoaji huduma
- **Ufanisi:** Tunatoa huduma kwa gharama stahimilivu na kwa muda unaotakiwa
- **Uadilifu:** Tunazingatia uadilifu katika utendaji wetu

Mipango ya Kimkakati ya Benki

Lengo letu ni kuwa benki ya mauzo ya moja kwa moja/rejareja inayotegemea amana kutoka kwa wateja na inayotoa huduma katika ikolojia ya walimu na sekta zinazohusiana. Ili kuhakikisha kufikiwa kwa malengo yake ya kimkakati, benki ina malengo haya muhimu.

- **Ukuaji wa mabadiliko** – kukuza amana za wateja na vitabu vya mikopo, kuongeza uelewa wa chapa, na kupanua msingi wa benki ya miamala.
- **Kuboresha thamani ya wanahisa na soko** – kwa kuzalisha mapato endelevu.
- **Dijitalizesheni ya benki** – kupanua maeneo ya utoaji huduma kupitia majukwaa ya dijitali.
- **Ufanisi wa uendeshaji** – kuboresha michakato, bidhaa na huduma zinazotolewa ili kuboresha uzoefu wa wateja na kupunguza gharama za uendeshaji.
- **Uboru wa huduma kwa wateja** – suluhisho bunifu kulingana na mahitaji ya wateja, kuboresha majibu, na kuanzisha huduma zaidi zenye thamani.

7 MATOKEO KULINGANISHA NA BAJETI**Mapato na Matumizi**

Katika kipindi cha mwaka 2024, benki ilipata faida kabla ya kodi ya shilingi milioni 218 ikilinganishwa na faida kabla ya kodi ya shilingi milioni 250 ya bajeti ya mwaka huo. Kutokufikiwa kwa bajeti kulisababishwa na changamoto za ukwasi katika kukuza kitabu cha

PAMOJA TUNAFANIKISHA

mikopo kama ilivyoelezwa hapa chini. Muhtasari wa taarifa ya faida na hasara umeonyeshwa kwenye jedwali hapa chini.

Kiasi kwa shilingi milioni	Matokeo 2024	Malengo 2024	% Tofauti
Mapato ya Riba	10,383	13,566	-23%
Gharama za Riba	-4,973	-6,301	-21%
Mapato Halisi ya Riba (1 kutoa 2)	5,410	7,265	-26%
Mapata Yasiyo ya Riba	2,076	2,315	-10%
Mapato	7,486	9,580	-22%
Gharama Zisizo za Riba	-6,925	-9,102	-24%
Hasara ya Mikopo Inayotarajiwa	-343	-228	50%
Faida Kabla ya Kodi	218	250	-13%

Waraka Mizania

Waraka mizania ulikuwa na kufikia shilingi bilioni 89 mwaka 2024; hata hivyo, ulikuwa nyuma ya bajeti kwa asilimia 22 kwani benki haikuweza kufikia lengo upande wa madeni. Jedwali hapo chini linaonyesha muhtasari wa utendaji wa waraka mizania katika kipindi cha mwaka ikilinganishwa na bajeti.

Kiasi kwa shilingi milioni	Matokeo 2024	Malengo 2024	Tofauti
Fedha Taslimu na Salio la Benki Kuu	13,294	18,613	-29%
Mikopo Iliyotolewa kwa Benki Nyingine	13,545	8,000	69%
Mikopo Halisi Iliyopo	57,519	81,133	-29%
Mali Nyingine	5,041	6,779	-26%
Jumla ya Mali	89,399	114,524	-22%
Amana za Wateja	68,683	85,510	-20%
Amana za Benki nyingine na Taasisi za fedha	1,005	-	0.00%
Dhima Nyingine	3,061	12,323	-75%
Jumla ya Dhima	72,749	97,832	-26%
Mtaji wa Hisa Uliolipwa	37,912	36,712	3%
Mapato Yaliyobakizwa	-21,262	-20,287	5%
Jumla ya Dhima na Mtaji	89,399	114,524	-22%

8 UKWASI

Hatari ya ukwasi inafahamika kama uwezekano wa hasara kwa benki kutokana na kushindwa kutimiza majukumu yake inapohitajika. Usimamizi bora wa ukwasi unahakikisha uendeleu wa benki na uwezo wake wa kutimiza majukumu na ukuaji. Kamati ya Mali na Madeni (ALCO) inalo jukumu la kusimamia ukwasi wa benki, kamati hukutana kila mwezi kujadili mambo mbalimbali ikiwemo kuangalia namna ya kupata fedha ili kulipa madeni yaliyofikia wakati wake wa kulipwa.

Ukwasi wa benki ulikuwa thabiti ndani ya mwaka mzima na ulikuwa na uwezo wa kutimiza majukumu yote yaliyofikia muda wake pamoja na kutoa mikopo na kutimiza mahitaji ya wateja. Mali hasa fedha taslimu ziliongezeka, ikidhihirisha uthabiti wa ukwasi na kukidhi mahitaji ya kisheria ya ukwasi wakati wote wa mwaka. Ukwasi wa benki unatokana na amana kutoka kwa wateja binafsi, wateja wakubwa, amana za taasisi, wanahisa wakubwa na mifuko ya hifadhi ya jamii za wastaafu.

9 MAZINGIRA YA UENDESHAJI

Uchumi wa dunia umeendelea kuimarika mwaka hadi mwaka huku mfumuko wa bei ukipungua na sera za kifedha zimekuwa na ufanisi. Hata hivyo, matarajio ya ukuaji wa

kifedha katika muda mfupi na wa kati yanakutana na changamoto kutokana na kuongezeka kwa hatari za kijiografia na kuongezeka kwa hali ya kutokuwa na uhakika kuhusu sera. Ingawa uchumi wa dunia uko katika hali bora kwa sasa, lakini bado unashindwa kufikia matarajio kutokana na hali ngumu ya kifedha na kupungua kwa uchumi wa China. Vilevile, kuongezeka kwa mvutano wa kijiografia, sera za kinga ya biashara na misukosuko ya hali ya hewa zina hatari kubwa kwa mfumuko wa bei wa dunia na hatari za kushuka kwa mtazamo wa jumla wa uchumi wa dunia.

Hali ya uchumi wa ndani imeendelea na inatarajiwa kuendelea kuwa bora, ukuaji ukichangiwa na shughuli za kilimo zinazoboreka kutokana na upatikanaji wa pembejeo (mbolea na mbegu bora) na viuatilifu, pamoja na uwekezaji katika miradi ya umwagiliaji. Ujenzi pia unatarajiwa kuendelea kuongoza ukuaji, kutokana na ujenzi wa reli ya mwendokasi/SGR, barabara, viwanja vya ndege na majengo ya makazi.

Mfumuko wa bei umebaki kuwa chini ya lengo la asilimia 5 katika robo ya nne ya mwaka 2024. Hatari kwa mfumuko wa bei ni ndogo kutokana na upatikanaji wa chakula wa kutosha. Mfumuko wa bei wa msingi unatarajiwa kuwa asilimia 3.1. Mfumuko wa bei visiwani Zanzibar unatarajiwa kuwa ndani ya lengo la asilimia 5.

10 TEKNOLOJIA NA UBUNIFU

Benki inaendelea kuweka kipaumbele katika teknolojia na ubunifu ikiwa ni sehemu ya utekelezaji wa mpango mkakati wa benki (SP2021-25). Katika mwaka huu wa fedha, benki iliboresha mifumo ya utoaji huduma mbadala na kujiunga na mfumo wa utoaji mikopo kwa watumishi wa serikali (Watumishi Portal). Benki itaendelea kuwekeza katika teknolojia ili kutimiza azma yake ya kuwa benki ya kidijitali.

11 MAHUSIANO NA WADAU MUHIMU WA BENKI

Katika utekelezaji wa mpango mkakati na kuhakikisha tunafikia malengo, Benki inafanya kazi kwa karibu na wadau mbali mbali. Benki inathamini na kutambua kuwa uwezo wa benki kufikia malengo yake unategemea sana mchango kutoka kwao, Wadau hao ni pamoja na;

Wanahisa – matarajio yao kuona ukuaji endelevu na kwamba uwekezaji wao unaongeza thamani. Jukumu letu ni kufanya uwekezaji sahihi ili kufikia matarajio yao.

Wateja – Wanategemea kupata huduma bora kwa muda sahihi na jukumu letu ni kuwaridhisha wateja

Wafanyakazi – Wanatazamia mazingira yenye afya bora, mahusiano bora kazini na maslahi bora ili kuweza kuzalisha zaidi

Msimamizi wa Mabenki – Wakati wote wanategemea benki kutimiza/kufuata taratibu zilizowekwa kwa maslahi ya benki

12 MUUNDO WA MTAJI

Benki ya Mwalimu imeorodheshwa kwenye soko la hisa la Dar es salaam (Dar es Salaam Stock Exchange). Muundo wa mtaji kwa mwaka huu wa ukaguzi ni kama unavyoonekana hapa chini:

Mtaji ulioidhinishwa -

Kiasi cha hisa kilichoidhinishwa kina jumla ya hisa 200,000,000 kwa thamani ya Shilingi 500 kila hisa moja.

Mtaji ulitolewa na kulipwa kikamilifu

Kiasi cha hisa kilichotolewa na kulipwa kikamilifu ni 61,824,920 kwa thamani ya Shilingi 500 kila hisa mmoja.

Wanahisa wa Benki

Benki ina wanahisa ambao ni taasisi na mtu mmoja mmoja. Idadi ya hisa zilizotolewa zinamilikiwa kama ifuatavyo:

Name of shareholder	2024	2023	Share Holding %
Founder Teachers	21,813,000	21,813,000	35.29%
National Health Insurance Fund	10,000,000	10,000,000	16.18%
Public Service Pensions Fund	10,000,000	10,000,000	16.17%
General Public	10,011,920	10,011,920	16.19%
Tanzania Teachers' Union	8,000,000	8,000,000	12.94%
Teachers' Development Company Ltd	2,000,000	2,000,000	3.23%
	61,824,920	61,824,920	100.00%

Usimamizi wa Mtaji

Usimamizi wa mwenendo wa mtaji ni wa kila mwezi Benki ikifanya ulinganifu wa mtaji uliopo na kiwango cha mtaji kinachotakiwa kwa mujibu wa sheria ya mabenki na taasisi za fedha ya mwaka 2021 ili kuhakikisha Benki ina mtaji wa kutosha kukidhi kiwango kinachohitajika. Kufikia 31 Disemba 2024 Benki ilikuwa na mtaji wa kutosha kukidhi matakwa ya mtaji wa daraja la kwanza na la pili.

Uongezwaji wa mtaji

Benki inaendelea na mchakato wa kuongeza mtaji "right issue of shares" ili kukuza kiwango cha mtaji kuendana na mahitaji ya kisheria, ambapo zoezi hili linatarajiwa kukamilika kufikia mwezi wa tisa mwaka 2025.

13 HATARI MUHIMU NA ZISIZO NA UHAKIKA

Hatari kubwa zinazoweza kuathiri mikakati na maendeleo ya benki ni uendeshaaji, udanganyifu na hatari za kifedha. Hapa chini tunatoa ufafanuzi wa udanganyifu, uendeshaaji, na hatari za kifedha zinazoikabili Benki:

Hatari ya udanganyifu

Pamoja na kuwa na jitihada kadhaa za udhibiti, kumekuwa na ongezeko la shughuli za udanganyifu katika sekta ya benki nchini Tanzania. Benki imetekeleza hatua kadhaa za kuwezesha kukabiliana na athari ya hatari hii.

Hatari ya uendeshaaji

Hii ni hatari kutokana na shughuli za benki zisizofanyika kwa mujibu wa taratibu za kutambuliwa rasmi ikiwa ni pamoja na kutomjua mteja wako katika taratibu za kufungua akaunti. Uongozi wa benki unahakikisha kwamba Benki inakabiliana na hatari hii ya kutomjua mteja na taratibu nyingine za ndani.

Hatari ya kifedha

Shughuli za benki zinahusishwa na hatari mbalimbali za kifedha na shughuli hizo zinahusisha uchambuzi, tathmini, kukubalika na usimamizi wa kiwango fulani cha hatari au mchanganyiko wa hatari.

14 USIMAMIZI WA HATARI NA UKAGUZI WA NDANI

Bodi inakubali jukumu la usimamizi wa hatari na mifumo ya udhibiti wa ndani ya benki. Ni

jukumu la bodi kuhakikisha kuwa mifumo ya fedha na uendeshaji wa ndani hutengenezwa na kudumishwa kwa msingi unaoendelea ili kutoa uhakika unaofaa kuhusu:

- Ufanisi na utendaji bora wa shughuli;
- Kulinda mali za benki;
- Kuzingatia sheria na kanuni husika;
- Kuaminika kwa kumbukumbu za uhasibu;
- Ustawi wa biashara katika hali ya kawaida na mbaya; na
- Tabia ya uwajibikaji kwa wadau wote.
- Ufanisi wa mfumo wowote wa udhibiti wa ndani unategemea ufuatiliaji mzuri wa hatua zilizowekwa. Daima kuna hatari ya kutofuatilia hatua hizo kwa wafanyakazi. Ingawa hakuna mfumo wa udhibiti wa ndani unaweza kutoa uhakika kamili dhidi ya uharibufu au hasara, mfumo wa benki umeundwa kuipa Bodi uhakika kwamba taratibu zilizopo zinatumiwa kwa ufanisi.

15 HALI YA FEDHA NA UENDELEWU

Bodi ya wakurugenzi inathibitisha kuwa viwango vya uhasibu vinavyotakiwa vimefuatwa na kwamba taarifa za fedha za mwaka zimeandaliwa kwa msingi wa uendelewaji wa benki. Bodi ya wakurugenzi ina matumaini ya kutosha kwamba benki ina rasilimali za kutosha kuendelea kuwepo kwa kipindi cha mbeleni.

16 UWAJIBIKAJI WA KAMPUNI

Benki inaendelea kutumia mbinu jumuishi ya utawala bora wa kampuni kama inavyothibitishwa na mfumo wa utawala wa mashirika. Bodi yenye ufanisi na inayojitegemea hutoa mwelekeo wa kimkakati na ina jukumu la uanzishaji na utendaji wa benki. Benki ilikuwa na wakurugenzi tisa (9) waliohudumu ofisini ndani ya kipindi cha mwaka 2024. Bodi inachukua jukumu la jumla kwa benki, ikiwa ni pamoja na uwajibikaji wa kutambua maeneo muhimu ya hatari, kuzingatia na kufuatilia maamuzi ya uwekezaji, kwa kuzingatia masuala makubwa ya kifedha, na kuchunguza utendaji wa wasimamizi, mipango ya biashara na bajeti. Bodi pia ina wajibu wa kuhakikisha kuwa mfumo kamili wa sera na taratibu za ndani za kazi, na kwa kufuata kanuni za utawala bora.

Benki inafuata kanuni za utawala bora wa mashirika kama zilivyoainishwa na Benki Kuu ya Tanzania na BRELA. Wakurugenzi wanatambua umuhimu wa uaminifu, uwazi na uwajibikaji. Mamlaka iliyowekwa na bodi hupitiwa mara kwa mara na wakurugenzi wana fursa ya upatikanaji wa nyaraka za bodi. Wakurugenzi wa benki ambao wamekuwepo ofisini tangu 1 Januari 2024 mpaka tarehe ya ripoti hii, isipokuwa pale ilivyoielezwa vinginevyo:

JINA	CHEO	UMRI	UTAIFA	ELIMU	UTEUZI/ KUSTAAFU
Mr. Francis Cecil Ramadhani	Mwenyekiti	48	Mtanzania	LLB, LLM International Law & International Business Law	17 Aprili 2019
Mr. Celestine Leonard Muganga	Mwenyekiti Mwenza	57	Mtanzania	MBA Finance, BA (Economics)	30 Agosti 2018
Ms. Kissa Vivian Kilindu	Mjumbe	52	Mtanzania	MBA Bachelor of Engineering	23 Disemba 2020
Mr. Omary Ally Magalla	Mjumbe	42	Mtanzania	Bachelor of Commerce with Education, Diploma in Education	24 Aprili 2020
Mr. Festus Nicholas Mitimngi	Mjumbe	59	Mtanzania	Bachelor of Commerce, Diploma in Education	24 August 2023
Mr. Justine Costantino Kinyaga	Mjumbe	48	Mtanzania	MSC. in Mathematics, Bachelor of Education – Mathematics, Diploma in Education	24 August 2023
Mr. Nashon Amos Kidudu	Director	41	Tanzanian	Bachelor of Education, Diploma in Education	26 July 2024
Mr. Mbaruku Hamisi Magawa	Mjumbe	56	Mtanzania	MBA (Marketing), BCom (Marketing)	24 Sept 2020
Ms. Berthasia Ladislaus Patrick	Mjumbe	39	Mtanzania	Bcom Accounting CCPA-PP, MBA-Finance	30 Nov 2023

Vikao vya Bodi za Wakurugenzi

Bodi inahitajika kukutana angalau mara nne (4) kwa mwaka kama kanuni ya utendaji bora. Kwa mwaka huu bodi ilikutana mara nne katika mikutano ya kawaida. Mahudhurio ya wakurugenzi katika vikao kwa mwaka 2024 ni kama inavyoonekeana hapa chini.

JINA	IDADI YA VIKAO
Mr. Francis Cecil Ramadhani	7/7
Mr. Celestine Leonard Muganga	7/7
Ms. Kissa Vivian Kilindu	6/7
Mr. Omary Ally Magalla	7/7
Mr. Festus Nicholas Mitimongi	3/3
Mr. Justine Costantino Kinyaga	3/3
Mr. Nashon Amos Kidudu	4/5
Mr. Mbaruku Hamisi Magawa	5/7
Ms. Berthasia LadislausPatrick	7/7

Kamati ya ukaguzi na hatari

JINA	CHEO	UMRI	ELIMU	IDADI YA VIKAO
Ms. Berthasia LadislausPatrick	Mwenyekiti	39	ACPA-PP, MBA-Finance, Bcom. Acc	10/11
Mr. Nashon Amos Kidudu	Mjumbe	41	Bachelor of Education, Geography and English, Diploma of Education	3/6
Ms. Kissa Vivian Kilindu	Mjumbe	52	Bachelor of Engineering. MBA	10/11
Mr. Justine Costantino Kinyaga	Mjumbe	48	MSC in Mathematics Diploma in Education	5/5

Kamati ya mikopo

JINA	CHEO	UMRI	ELIMU	IDADI YA VIKAO
Mr. Mbaruku Hamisi Magawa	Mwenyekiti	56	MBA (Marketing) Bcom Marketing	5/5
Mr. Omary Ally Magalla	Mjumbe	42	Bachelor of Commerce with Education Diploma in Education	5/5
Mr. Celestine Leonard Muganga	Mjumbe	57	MBA Finance, BA (Economics)	5/5

PAMOJA TUNAFANIKISHA

Mr. Festus Nicholas Mitimangi	Mjumbe	59	Bachelor of Commerce Diploma in Education	2/2
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Kamati ya uteuzi, mshahara na uendeshaji

JINA	CHEO	UMRI	ELIMU	IDADI YA VIKAO
Mr. Celestine Leonard Muganga	Mwenyekiti	57	MSC Finance, BA (Economics)	6/6
Mr. Mbaruku Hamisi Magawa	Mjumbe	56	MBA (Marketing), Bcom Marketing	6/6
Mr. Omary Ally Magalla	Mjumbe	42	Bachelor of Com- merce, Diploma in Education	6/6
Mr. Festus Nicholas Mitimangi	Mjumbe	59	Bachelor of Com- merce Diploma in Education	2/2

Taarifa Muhimu:

1. Festus Mitimangi na Justine Kinyaga waliteuliwa kuwa wajumbe wa bodi mnamo Septemba 2024.
2. Nashon Kidudu aliteuliwa kuwa mjumbe wa bodi mnamo Julai 2024.

Maslahi ya wakurugenzi katika hisa za Benki

Orodha ya wakurugenzi wanaomiliki hisa katika benki hadi kufikia tarehe 31 Desemba 2024 inaonyeshwa katika jedwali lililo hapa chini.

JINA	IDADI YA HISA 2024	IDADI YA HISA 2023
Mr. Omary Ally Magalla	100	100
Mr. Justine Costantino Kinyaga	100	100
Mr. Festus Nicholas Mitimangi	210	210
JUMLA YA HISA	410	410

Mafunzo

Kuhakikisha wakurugenzi wanaendana na maendeleo ya soko na kuboresha ujuzi wa kiutendaji, benki inatoa fursa ya mafunzo angalau mara moja kwa mwaka. Mwaka 2024 wakurugenzi walifanya programu ya tathmini iliyofanyika katika ofisi za benki.

(Katibu wa Kampuni kwa tarehe ya taarifa hii ni KKB Attorneys at Law)

Uongozi

Uongozi wa benki upo chini ya Afisa Mkuu Mtendaji na umeundwa katika idara zifuatazo:

JINA	CHEO	IDARA
Mr. Richard Louis Makungwa	Afisa Mtendaji Mkuu	Ofisi ya Mkurugenzi Mkuu
Mr. Mussa Shaban Mwachaga	Afisa Mkuu wa Fedha	Idara ya Fedha
Mr. Lufingo Godwin Mwakilasa	Mkuu wa Idara ya Hatari na Utekelezaji	Idara ya Hatari na Utekelezaji
Mr. Abdallah Shuwari Kirungi	Mkuu wa Idara ya Teknolojia ya Habari & Uendeshaji	Idara ya Teknolojia ya Habari na Uendeshaji
Ms. Joanitha Emanuel Mashulano	Mkuu wa Idara Ukaguzi wa Ndani	Idara ya Ukaguzi wa Ndani
Ms. Ellyjalia Philemon Mabiki	Mkuu wa Idara ya Rasilimali Watu na Utawala	Idara ya Rasilimali watu na Utawala
Ms. Blandina Palipo Mwambyale	Mkuu wa Idara ya Mikopo	Idara ya Mikopo
Mr. James Ngaluko Joseph	Kaimu Mkuu wa Idara ya Biashara na Masoko	Idara ya Biashara na Masoko

17 USTAWI WA WAFANYAKAZI

Uongozi na mahusiano ya wafanyakazi

. Uhusiano mzuri unaendelea kuwepo kati ya uongozi na wafanyakazi. Malalamiko yote yamekuwa yakitatuliwa kwa kufuata sheria za nchi, sera na miongozi ya benki.

Benki kama mwajiri wa fursa sawa, inatoa upatikanaji sawa wa fursa ya ajira na kuhakikisha kwamba mtu bora zaidi anapewa nafasi bila ubaguzi wa aina yoyote na bila kujali mambo kama jinsia, hali ya ndoa, makabila, dini na ulemavu ambao hauathiri uwezo wa kutekeleza kazi.

Mafunzo

Kwa mwaka huu, benki ilitumia Shilingi 56 milioni kuwekeza kwenye mafunzo. Kuna mipango mwaka 2025 sawa na tathmini ya mahitaji ya mafunzo ya benki kupeleka wafanyakazi kwenye mafunzo mbalimbali ya ujuzi ili kuhakikisha kuwa wanafundishwa vya kutosha katika ngazi zote ili kuongeza tija.

Huduma za matibabu

Wafanyakazi wote pamoja na wenza wao na idadi ya wanufaika watano kwa kila mfanyakazi walipewa bima ya matibabu. Hivi sasa huduma hizi zinatolewa na Mfuko wa Bima ya Afya ya Taifa (NHIF).

Afya na usalama

Benki imekuwa ikihakikisha kwamba utamaduni thabiti wa usalama unaendelea wakati wote. Mazingira salama ya kazi yanahakikishwa kwa wafanyakazi wote kwa kutoa vifaa vya kinga vya kutosha, mafunzo na usimamizi ikiwa ni lazima.

Watu wenye ulemavu

Maombi ya ajira kwa watu wenye ulemavu hupokelewa, kwa kuzingatia uwezo wa mwombaji

PAMOJA TUNAFANIKISHA

husika. Ikitokea mfanyakazi anapata ulemavu akiwa kazini Benki itachukua jitihada stahiki kuhakikisha kwamba kazi zao zinaendelea na mafunzo sahihi yanapangwa. Ni sera ya Benki kuwa mafunzo, maendeleo ya kazi na uendelezaji wa watu wenye ulemavu, kuwa sawa na yale ya wafanyakazi wengine.

Mpango wa pensheni ya waajiriwa

Benki hulipa michango ya waajiriwa kwa mfuko wa Public Service Social Security Fund (PSSSF) kwa msingi wa lazima. Majukumu ya Benki katika uchangiaji kwenye mfuko ni asilimia 10 ya mshahara wa mfanya kazi wakati mfanyakazi mwenyewe akichangia asilimia 10 na kufanya jumla ya asilimia 20.

Usawa jinsia

Benki inatoa fursa sawa katika kuajiri. Kufikia tarehe 31 Disemba 2024 usawa wa jinsia kwa wafanyakazi ni kama unavyoonekana hapa chini:

JINSIA	2024	2023
Wanaume	39	36
Wanawake	31	29
JUMLA	70	65

18 MAKUNDI YENYE UHUSIANO

Miamala yote na makundi yenye uhusiano na benki imeoneshwa katika muhtasari namba 28 katika taarifa ya fedha ya mwaka.

19 TAARIFA YA UWAJIBIKAJI KWA JAMII

Hakukuwa na misaada iliyotolewa kwa jamiii kwa mwaka ulioishia 31 Disemba 2024. Hata hivyo benki ilishiriki katika shughuli za kijamii na kutoa kiasi cha Shilingi 11 milioni (2023: 10.0 milioni).

20 MAZINGIRA, JAMII NA USIMAMIZI (ESG)

Utangulizi

Katika kujenga taasisi ya kifedha endelevu na inayojitolea, Mwalimu Commercial Bank Plc inafurahi kutoa taarifa yetu ya Athari za Kimazingira, Jamii na Usimamizi (ESG) ikiwa ni taarifa yetu ya kila mwaka kwa mwaka 2024. Taarifa hii inaelezea utendaji wetu kuhusiana na vigezo vikuu vya ESG na inatoa mwanga kuhusu jinsi tunavyotekeleza agenda endelevu katika utendaji wa majukumu yetu, bidhaa, na huduma zetu nchini Tanzania. Tunaendelea kuambatanisha misingi ya ESG katika biashara zetu za kila siku, kuhakikisha kwamba hatuchangii tu katika ukuaji wa uchumi wa Tanzania, bali pia tunaboresha maisha ya wadau wetu, jamii, na mazingira.

Athari za Mazingira

Kama benki, tunaelewa umuhimu wa kulinda na kutunza mazingira na kutambua jukumu ambalo sekta ya kifedha inalo katika kupunguza athari mabadiliko ya tabianchi. Mkakati wetu wa mazingira unalenga na kuzingatia uchumi wa kijani na kupunguza athari za kaboni. Benki imejumuisha tathmini za hatari za kimazingira katika vigezo vyetu vya mikopo na uwekezaji, kuhakikisha kwamba miradi tunayofadhili inazingatia viwango vya uendelevu wa kimazingira.

Athari za Jamii

Utoaji huduma za kibenki kwa njia ya mtandao/simu umeboreshwa, ambapo wateja popote walipo wameendelea kupata huduma zetu kwa urahisi bila hitaji la kufika katika matawini. Pia, tumezindua programu za elimu ya kifedha ili kuwawezesha wateja na wateja watarajiwa kuwa na maarifa wanayohitaji ili kufanya maamuzi ya kifedha yaliyo sahihi. Programu hizi zilifikia zaidi ya watu 6,000 mwaka 2024. Programu hizi zilifanywa kwa ushirikiano na chama cha walimu Tanzania na maafisa wa Serikali. Programu hii itaendelea mwaka 2025.

Usimamizi

Miundombinu ya usimamizi imara na maadili ni sehemu muhimu ya mpango wa muda mrefu wa benki. Benki itaendelea kudumisha uwazi, uaminifu, na uwajibikaji katika nyanja zote za shughuli zetu. Katika hili, hatua zifuatazo zimefanikiwa:

- (i) Muundo wa Bodi na Uwajibikaji: Bodi ya wakurugenzi ya benki inaendelea kutimiza viwango vya juu vya usimamizi, ikiwa na mchanganyiko mzuri wa utaalamu mbalimbali katika sekta ya fedha na soko la Tanzania. Asilimia 33 ya wanachama wa bodi ni huru.
- (ii) Mapitio ya Katiba ya Bodi ya Wakurugenzi na Kamati ya Ukaguzi ya Bodi ya Wakurugenzi (BARC) ili kujumuisha taarifa ya ESG. Masharti ya Miongozo yanajumuisha jukumu la uandalizi kuhusu masuala ya ESG na kufanya ESG kuwa ajenda ya kudumu katika mikutano ya BARC.
- (iii) Benki imekubali ajenda ya ESG katika mikakati yetu ya shirika.
- (iv) Kuongeza masuala ya mabadiliko ya tabianchi katika mchakato wetu wa mikopo na mchakato wa kusajili wateja.
- (v) Kuteua kamati ya usimamizi wa hatari kuratibu masuala ya ESG kwa benki.
- (vi) Kushirikiana katika vikao vya kubadilishana maarifa na taasisi nyingine za kifedha ili kupata uelewa zaidi kuhusu juhudi za ESG zinazofanywa na wengine.
- (vii) Digitali: Kuhimiza matumizi ya benki kupitia simu ya mkononi, programu za simu kwa wateja wetu ili kuepuka kutumia karatasi nyingi kwa miamala ya kiofisi. Zaidi ya asilimia 70 ya miamala yetu hufanyika kupitia mifumo mbadala ya utoaji huduma ambayo haitumii karatasi.
- (viii) Kuandaa Mwongozo wa Mfumo wa ESG.
- (ix) Uwazi na utoaji wa taarifa: Benki inaendelea kudumisha uwazi katika shughuli zetu zote za biashara. Tutaendelea kuchapisha utendaji wetu wa ESG kila mwaka, kuhakikisha kuwa wadau wanaweza kupata data za kuaminika na sahihi kuhusu maendeleo yetu katika kutimiza malengo yetu endelevu.
- (x) Mafunzo na kujenga uwezo kwa wafanyakazi kuhusu ESG.
 1. Kutoa mafunzo ya ESG kutoka (ngazi ya juu) Bodi hadi ngazi ya chini (Usimamizi na wafanyakazi wote).
 2. Kumlipa mtu mmoja kwa ajili ya kupata cheti cha mambo ya ESG ili kuwa na mtu mwenye ujuzi na uelewa mpana kuhusu ESG.

Vipimo vya Utendaji

Kama kampuni inavyokuwa katika hatua za mwanzo za kukubaliana na ajenda ya ESG, hakuna vipimo vya utendaji maalum zilizotolewa kwa mwaka 2024, hata hivyo, Usimamizi utaendelea kufanya kazi ili kuwa na mchakato ulio na muundo zaidi na kuendeleza vipimo vya utendaji maalum baada ya kuajiri rasilimali maalum kwa ajili ya ESG ndani ya 2025.

Malengo ya mbele

Katika mwaka ujao, tutaendelea kuimarisha juhudi zetu za ESG na kuzilinganisha na Malengo ya Maendeleo Endelevu ya Umoja wa Mataifa (SDGs). Tumejizatiti kupunguza athari kwa mazingira, kukuza ustawi wa jamii, na kudumisha viwango vya juu vya usimamizi. Kipaumbele chetu cha mwaka 2025 ni:

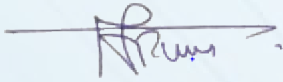
- (i) Kuongeza utofauti katika nguvu kazi yetu na uongozi.
- (ii) Kukuza ujumuishaji wa kifedha kwa kuendeleza zaidi benki ya simu na majukwaa ya kidijitali.
- (iii) Kuimarisha ushirikiano na jamii za ndani ili kusaidia maendeleo endelevu.

21 MKAGUZI WA KUJITEGEMEA

Mwaka 2024, Auditax International waliochaguliwa na mkutano mkuu wa wanahisa wa Benki kuwa wakaguzi wa mahesabu kwa mwaka unaoishia tarehe 31 Disemba 2024.

KWA AMRI YA BODI

Imepitishwa na bodi ya wakurugenzi na kuidhinishwa tarehe 28 Machi 2025 na kusainiwa kwa niaba yake na:



Francis Cecil Ramadhani
Board Chairman



Richard Louis Makungwa
Chief Executive Officer

TAARIFA YA MAJUKUMU YA WAKURUGENZI

Sheria ya Makampuni, kifungu cha 212 cha sheria namba 12 ya 2002 inahitaji wakurugenzi kuandaa taarifa za fedha za kila mwaka wa fedha zinazotoa ukweli na sura halisi ya hali ya Kampuni mwisho wa mwaka wa fedha kwa kubainisha faida au hasara. Inahitaji pia wakurugenzi kuhakikisha kwamba Kampuni inaweka rekodi sahihi za uhasibu zinazotoa uwazi, kwa usahihi, nafasi ya kifedha ya Kampuni. Pia wana jukumu la kulinda mali za Kampuni na hivyo kuchukua hatua stahiki za kuzuia na kutambua udanganyifu, kosa na makosa mengine.

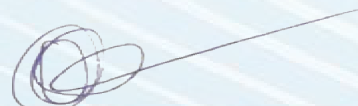
Wakurugenzi wanakubali uwajibikaji wa taarifa za kifedha za mwaka, ambazo zimeandaliwa kwa kutumia sera sahihi za uhasibu zinazofuata maamuzi na makadirio yaliyofanywa kuzingatia uhalisia, kwa mujibu wa Viwango vya Kimataifa vya Taarifa za Fedha (IFRS) na mahitaji ya Sheria ya Makampuni, Kifungu cha 212 cha sheria namba 12 ya 2002. Wakurugenzi wana maoni kwamba taarifa za fedha za mwaka zinatoa maoni ya kweli na ya haki ya hali ya kifedha ya benki kwa mujibu wa Viwango vya Kimataifa vya Taarifa za Fedha (IFRS). Wakurugenzi zaidi wanakubali uwajibikaji wa utunzaji wa rekodi za uhasibu ambazo zinaweza kutegemewa katika maandalizi ya taarifa za fedha za mwaka, pamoja na kubuni, kutekeleza na kudumisha udhibiti wa ndani unaohusiana na maandalizi na uwasilishaji wa taarifa za fedha za mwaka ambazo zimeepuka udanganyifu au kosa lolote.

Hakuna jambo ambalo wakurugenzi wameliona linaloashiria kuwa benki haitaendelea na utendaji kwa kipindi cha miezi kumi na miwili tangu tarehe ya taarifa hii.

Imepitishwa na bodi ya wakurugenzi na kuidhinishwa tarehe 28 Machi 2025 na kusainiwa kwa niaba yake na:



Francis Cecil Ramadhani
Board Chairman



Richard Louis Makungwa
Chief Executive Officer

TAARIFA YA WARAKA MIZANIA KWA MWAKA ULIOISHIA 31 DISEMBA 2024

A. MALI	2024	2023	Badiliko
Fedha iliyo Benki kuu na taslimu	13,293,568	7,620,722	74%
Uwekezaji katika Amana za Serikali	1,837,500	-	0%
Mikopo na karadha kwa benki	13,545,364	7,822,031	73%
Mikopo na karadha kwa wateja	57,519,378	62,553,655	-8%
Kodi ya Fidia	401,901	418,863	-4%
Mali Nyingine	1,536,361	2,246,911	-32%
Mali za Kudumu	845,847	751,454	13%
Mali zisizokamatika	419,119	127,227	229%
JUMLA YA MALI	89,399,037	81,540,863	10%
B. DHIMA			
Amana kutoka kwa wateja	68,683,274	60,802,904	13%
Madai mengine	4,065,758	5,111,967	-20%
JUMLA YA DHIMA	72,749,033	65,914,871	10%
C. HAZINA YA WANAHISA			
Mtaji wa Hisa	30,912,460	30,912,460	0%
Mtaji tangulizi	7,000,000	5,000,000	40%
Limbikizo la Hasara	(21,283,236)	(20,400,395)	4%
Tengo la Ziada la Mikopo	20,781	113,927	-82%
JUMLA YA HAZINA YA WANAHISA	16,650,005	15,625,992	7%
JUMLA YA DHIMA NA HAZINA YA WANAHISA	89,399,038	81,540,863	10%
D. KIASHIRIA CHA UTENDAJI			
- Jumla ya mikopo kwa amana za wateja	83.7%	103%	-19%
- Mikopo chechefu kwa jumla ya mikopo	1.5%	1.0%	49%
- Uwiano wa mali zinazozalisha na jumla ya mali	79.5%	86.3%	-8%
- Ukuaji wa jumla ya rasilimali	9.6%	-2.1%	-559%
- Ukuaji wa jumla ya mikopo	-8.0%	-2.4%	235%
- Ukuaji wa amana za wateja	13.0%	1.0%	1196%

TAARIFA YA HESABU KWA MWAKA ULIOISHIA 31 DISEMBA 2024			
TAARIFA YA MAPATO NA MATUMIZI	2024	2023	Badiliko
A. MAPATO			
Mapato ya Riba	10,382,910	10,312,224	1%
Gharama ya Riba	4,844,523	4,594,307	5%
Gharama zingine za riba	128,742	324,772	-60%
PATO HALISI LA RIBA	5,409,646	5,393,145	0%
Punguzo/Ongezeko la tengo katika Mikopo	(342,708)	(447,101)	-23%
Ada na Kamisheni	1,752,998	1,767,515	-1%
Huduma za kifedha za kigeni	125,775	(41,838)	-401%
Mapato mengineyo	197,501	228,063	-13%
JUMLA YA MAPATO YASIYOTOKANA NA RIBA	2,076,275	1,953,740	6%
JUMLA YA MAPATO YOTE	7,143,212	6,899,784	4%
B. GHARAMA ZA UENDESHAJI			
Gharama za wafanyakazi	3,264,558	3,039,689	7%
Uchakavu wa mali	1,623,297	1,949,957	-17%
Gharama za uendeshaji na utawala	2,036,967	1,837,632	11%
JUMLA YA GHARAMA	6,924,822	6,827,278	1%
C. FAIDA (HASARA) KABLA YA KODI	218,390	72,506	201%
Kodi ya mapato (gharama)/dai	(86,331)	(61,539)	40%
D. FAIDA (HASARA) BAADA YA KODI	132,059	10,967	1104%
Mapato yatokanayo na biashara nyingine	-	-	0%
E. JUMLA YA FAIDA (HASARA) YOTE	132,059	10,967	1104%
- Mapato kwa hisa	2.14	0.18	1104%
F. KIASHIRIA CHA UTENDAJI			
- Rejesho kwenye mtaji	0.8%	0.1%	693%
- Rejesho kwenye rasilimali	0.1%	0.0%	0%
- Gharama za uendeshaji kwa pato la uendeshaji	96.9%	98.9%	-2%
- Uwiano wa mapato halisi ya riba kwa wastani wa mali zinazozalisha	7.6%	7.70%	-1%
- Mapato yasiyo ya riba kwa jumla ya mapato	29.1%	28.3%	3%

TAARIFA YA MTIRIRIKO WA FEDHA KWA MWAKA ULIOISHIA 31 DISEMBA 2024			
Mtiririko wa fedha kutokana na shughuli za uendeshaji	2024	2023	Badiliko
Hasara kabla ya kodi	218,390	72,506	201%
Marekebisho:			
Uchakavu katika mali zisizokamatika na mali zisizohamishika	382,343	949,482	-60%
Tofauti itokanazo na Miamala ya Fedha za kigeni	(125,775)	55,139	-328%
Uchakavu katika mikopo	342,708	447,101	-23%
Pato halisi la riba	(5,498,387)	(5,717,916)	-4%
	(4,680,721)	(4,193,688)	12%
Mabadiliko katika mali na dhia za uendeshaji:			
Badiliko la amana Benki kuu kwa mujibu wa sheria	(619,664)	(371,978)	67%
Badiliko la amana kutoka kwa benki nyingine	(5,723,333)	(2,502,284)	129%
Badiliko la Mikopo na karadha kwa wateja	5,034,277	1,533,578	228%
Badiliko la mali nyingine	(1,419,069)	(469,490)	202%
Badiliko la amana kutoka kwa wateja	13,661,035	220,938	6083%
Badiliko kutoka madai mengine	(2,240,586)	(2,303,516)	-3%
Riba iliyopokelewa	11,489,363	9,823,285	17%
Kodi	(475,786)	-	0%
Riba iliyolipwa	(8,625,188)	(4,190,014)	106%
Fedha kutokana na shughuli za uendeshaji	6,400,327	(2,453,169)	-361%
Fedha kutoka kwenye uwekezaji			
Uwekezaji kwenye amana za serikali	-	-	0%
Ununuzi wa mali za kudumu	(369,716)	(105,015)	252%
Ununuzi wa mali zisizo kamatika	(398,911)	(70,090)	469%
Fedha iliyotumika katika uwekezaji	(768,628)	(175,105)	339%
Mtiririko wa fedha kutokana na vyanzo vya fedha	66,012	66,013	0%
Matokeo ya mabadiliko ya thamani ya sarafu katika fedha halisi	5,697,712	(2,562,261)	-322%
Fedha na kilinganisho cha fedha mwanzo wa kipindi	(2,673)	6,689,536	-100%
Matokeo ya mabadiliko ya thamani ya sarafu katika fedha halisi	4,127,274	(2,562,261)	-261%
Fedha na kilinganisho cha fedha mwisho wa kipindi	9,822,313	4,127,275	138%

TAARIFA YA HESABU KWA MWAKA ULIOISHIA 31 DISEMBA 2024					
TAARIFA YA MABADILIKO YA MTAJI	MTAJI WA HISA	LIMBIKIZO LA FAIDA/HASARA	MTAJI TANGULIZI	TENGO LA ZIADA LA MIKOPO	JUMLA
	SH '000	SH '000	SH '000		SH '000
Salio 1 Januari 2024	30,912,460	(20,400,396)	5,000,000	113,927	15,625,991
Ongezeko la mtaji tangulizi	-	-	2,000,000	-	-
Faida(hasara)	-	132,059	-	-	132,059
Tengo la Ziada la Mikopo	-	93,145	-	(93,145)	-
Marekebisho ya mwaka uliopita	-	(1,108,046)	-	-	(1,108,046)
Salio 31 Disemba 2024	30,912,460	(21,283,237)	7,000,000	20,782	14,650,004
Salio 1 Januari 2023	30,912,460	(20,254,494)	5,000,000	17,312	15,675,278
Faida(hasara)	-	10,967	-	-	10,967
Tengo la Ziada la Mikopo	-	(96,615)	-	96,615	-
Marekebisho ya mwaka uliopita	-	(60,254)	-	-	(60,254)
Salio 31 Disemba 2023	30,912,460	(20,400,396)	5,000,000	113,927	15,625,991

Azimio la 3/2025

Imeazimiwa kuwa ripoti ya mkaguzi wa fedha imepokelewa, kujadiliwa na KUPITISHWA na wanahisa wa benki kama ilivyowasilishwa.

9.2.8 KUPOKEA NA KUIDHINISHA PENDEKEZO LA KUONGEZA MTAJI WA BENKI KWA NJIA YA HISA STAHIKI

Katika Mikutano ya 4, 5 na 7 ya Mwaka ya Wanahisa (AGM) iliyofanyika mnamo tarehe 13 Agosti 2022, 22 Oktoba 2021 na 24 Agosti 2023, Wanahisa waliidhinisha benki kuongeza mtaji wake kupitia mchakato wa Hisa Stahiki na kutafuta wawekezaji wa kimkakati kwa mujibu wa mwongozo wa BOT. Maazimio haya yalilenga kuimarisha mtaji wa benki ambao ulipungua kutokana na kuzorota kwa mapato kama ilivyoelekezwa na Benki Kuu ya Tanzania mnamo mwezi Oktoba 2018.

Kanuni za Benki Kuu ya Tanzania za mwaka 2023 kuhusu Utoshelevu wa Mitaji (Capital Adequacy Regulations 2023) zinaitaka kila benki ya biashara kuwa na mtaji usiopungua kiasi cha Bilioni TZS 15. Hivi sasa, mtaji wa benki ni TZS bilioni 9.5 (kabla ya kujumuisha TZS bilioni 7 iliyoahidiwa na Chama Cha Walimu Tanzania (CWT) ambayo inafikisha mtaji wa benki kuwa Bilioni TZS 16.5) kiasi ambacho kipo karibu kabisa na kiwango cha chini cha mtaji kama ilivyo ainishwa katika kanuni za Benki Kuu ya Tanzania. Hii inapunguza uwezo wa benki kuwekeza, kuboresha ukuaji wa biashara na faida yake. Ikizingatiwa ya kuwa benki imekuwa ikipata faida kwa mwaka wa pili mfululizo, uboreshaji wa mtaji utawezesha utekelezaji wa Mpango Mkakati wa 3 wa benki wa 2026 - 2030 ambao unazingatia ukuaji endelevu na kuiruhusu benki kuwekeza katika kuboresha miundombinu ya TEHAMA (ICT) kwa ubora na mafanikio ya kidijitali.

Bodi ya Wakurugenzi ya Mwalimu inapendekeza benki iongeze mtaji kwa angalau Bilioni TZS 20.4 kupitia mchakato wa Hisa Stahiki kutoka kwa Wanahisa waliopo. Katika mchakato huu, kila Mwanahisa atakayeshiriki ataweza kununua hisa tatu za ziada kwa kila hisa aliyonayo. Ili kuhakikisha benki inapata mtaji unaohitajika na kuendana na mahitaji ya Benki Kuu ya Tanzania.

Mapendekezo kwa Wanahisa

Bodi ya Wakurugenzi ya Mwalimu inapendekeza benki iongeze mtaji kwa angalau Bilioni TZS 20.4 kupitia mchakato wa Hisa Stahiki

Bodi ya Wakurugenzi inapendekeza kuongezeka kwa idadi ya hisa kutoka 200,000,000 hadi 1,000,000,000 ili kukidhi matoleo mapya ya hisa kwa ajili ya kuongeza mtaji kama ilivyo pendekezwa sasa na mahitaji ya siku zijazo

Azimio 4/2025

Wanahisa wameazimia benki kuongeza mtaji kwa angalau TZS bilion 20.4 kupitia mchakato wa Hisa Stahiki.

Azimio 5/2025

Wanahisa wameazimia kuongeza idadi ya hisa kutoka hisa 200,000,000 hadi hisa 1,000,000,000.

9.2.8 TO RECEIVE AND APPROVE BANK CAPITAL RESTORATION PLAN THROUGH RIGHTS ISSUE PROCESS

During the 4th, 5th and 7th AGM which were conducted on 13th August 2020, 22nd October 2021 and 24th August 2023 respectively, shareholders approved the bank to increase the capital through the Rights Issue exercise and the search for the strategic investors pursuant to the guidance of the BOT. The resolutions were meant to address the capitalization of the bank after experiencing deterioration of earnings that depleted its capital, hence call for capital restoration plan as directed by the Bank of Tanzania (BOT) in October 2018.

Subsequently, the Bank of Tanzania's 2023 regulations on capital adequacy (Capital Adequacy Regulations 2023) require every commercial bank to maintain a minimum capital of TZS 15 billion. Currently, the bank's capital is at TZS 9.5 billion (before including TZS 7 billion advanced by Tanzania Teachers Union (TTU) that brings to TZS 16.5 billion), which is close to being on or below the margin of the legal requirements set by the Central Bank. Therefore, it limits the bank's ability to invest and improve its business growth and profitability. Considering the bank has been making profit for a second year in a row, the capital improvement will facilitate the implementation of the 3rd bank Strategic Plan for 2026 - 2030 that focus on sustainable growth and allow the bank to invest into and improve ICT infrastructure for digital edge and prosperity.

The Board recommends for the bank to increase its capital by at least TZS 20.4 billion through Rights Issues process from the existing shareholders. Under this process, each shareholder who will participate will be able to purchase three additional shares for every share they hold.

Recommendations to the Shareholders

The Board of Directors recommends the bank to conduct the Capital Restoration plan through Rights Issue for at least TZS 20.4 billion.

The Board of Directors recommends an increase in the number of shares from 200,000,000 to 1,000,000,000 to accommodate new proposed shares issuance for now and future.

Resolution 4/2025

The Shareholders resolved the bank to increase capital by at least TZS 20.4 billion through a rights issue process.

Resolution 5/2025

The shareholders resolved the bank to increase number of shares from 200,000,000 shares to 1,000,000,000 shares.

9.2.9 AZIMIO LA GAWIO KWA MWAKA 2024

Hesabu za fedha zilizokaguliwa za mwaka 2024 zinaonesha kuwa Benki imepata faida ya shilingi 132 milioni baada ya kodi hivyo wakurugenzi hawapendekezi malipo ya gawio kwa mwaka huu.

Azimio la 6/2025

Imeazimiwa kuwa azimio hili la gawio limepitiwa na kuridhiwa na wanahisa kwa mwaka ulioshia 31 Disemba 2024.

9.2.9 DIVIDEND DECLARATION FOR THE YEAR 2024

Audited financial statements for the financial year ending 2024 show that the bank made a profit of shillings 132 milion and therefore the Board do not propose payment of dividend for this year.

Resolution 6/2025

It was resolved that the dividend declaration was reviewed and approved by the shareholders for the year ended 31 December 2024.

9.2.10 KUPOKEA NA KUIDHINISHA MALIPO YA WAKURUGENZI

Mpendekezo ya ada za Wakurugenzi kwa mwaka 2025:

Viwango vya ada za Wakurugenzi kwa mwaka 2025 vimebaki kama ilivyokuwa mwaka uliopita, kama inavyoonekana hapo chini:

	2025	2024	
Kiasi kwa TZS	Pendekezo	Kiasi Cha Sasa	Badiliko
Ada ya mwaka			
Mwenyekiti	3,500,000	3,500,000	-
Wajumbe	2,500,000	2,500,000	-
Posho ya kikao			
Mwenyekiti	600,000	600,000	-
Wajumbe	500,000	500,000	-

Ada zote hizi zitatozwa kodi ya zuio- Withholding Tax kulingana na Sheria ya Kodi ya Mapato ya mwaka 2019. Viwango vya ada hizi ni kama vilivyopitishwa mwaka jana, hakuna badiliko.

Azimio la 7/2025

Wanahisa wameazimia kupitisha viwango hivi vya malipo ya wakurugenzi kwa mwaka 2025.

9.2.10 TO RECEIVE AND APPROVE DIRECTORS' REMUNERATION

Rates for remuneration of directors when performing their roles as Directors of the Bank remained as approved in the last AGM, as presented here below:

Amounts in TZS	2025	2024	Change
	Proposed	Existing	
Annual fee			
Chairman	3,500,000	3,500,000	-
Members	2,500,000	2,500,000	-
Allowance			
Chairman	600,000	600,000	-
Members	500,000	500,000	-

The above fees & allowances will be subject to withholding tax in line with the Income Tax Act of 2019. These fees are as approved last year hence there is no change.

Resolution 7/2025

The shareholders resolved to approve the above directors' remuneration for the year 2025.

9.2.11 KUPOKEA NA KUTHIBITISHA UTEUZI WA MKAGUZI WA NJE WA HESABU KWA MWAKA UNAOISHIA 31 DISEMBA 2025

Bodi ya Wakurugenzi, inapendekeza Kampuni ya Ukaguzi wa Hesabu wa Nje ya Auditax International, iteuliwe kwa mara nyingine kuwa Wakaguzi wa Hesabu za Benki kwa mwaka 2025 kwa kuwa wameonyesha nia ya kuendelea kutoa huduma, kwa ada ya shilingi 29,820,000 ikijumuisha ongezeko la thamani (kiwango hiki ni sawa na kile cha mwaka uliopita).

Azimio la 8/2025

Wanahisa wameazimia kuwapitisha wakaguzi Auditax International kama wakaguzi wa hesabu za Benki kwa mwaka utaoishia 31 Disemba 2025.

9.2.11 TO RECEIVE AND APPOINT EXTERNAL AUDITOR OF FINANCIAL STATEMENTS FOR THE YEAR ENDING 31 DECEMBER 2025

The Board of Directors, recommends Auditax International Auditing firm to be reappointed as auditors for the financial statements of the Bank for the year 2025 as they have shown interest to continue with the service, for the fee of Tanzania shillings 29,820,000 VAT Include (This fee is the same as that of last year 2023).

Resolution 8/2025

The shareholders resolved to appoint Auditax International as external auditor of the financial statements of the Bank for the year ending 31 December 2025.

9.2.12 KUWAONGEZEA MUDA WAKURUGENZI WALIOMALIZA MUDA

Vipindi vya miaka mitatu vya ukurugenzi wa wajumbe wa bodi ya benki, Bw. Francis Cecil Ramadhani na Bw. Celestin Leonard Muganga vimefika mwisho. Hivyo Wakurugenzi hao wanapendekezwa kuongezewa vipindi vingine cha miaka mitatu kwa kila mmoja wao kama Wajumbe wa bodi ya benki.

Azimio la 9/2025

Wanahisa wameazimia kuongeza muda wa ukurugenzi wa wajumbe wa bodi ya benki, Bw. Francis Cecil Ramadhan na Bw. Celestin Leonard Muganga.

9.2.12 RE-APPOINTMENT OF DIRECTORS WHOSE TENURES HAVE EXPIRED

The three years directorship terms each of Mr. Francis Cecil Ramadhan and Mr. Celestin Leonard Muganga have come to an end. Hence it is recommended that the Directorship terms of the above-mentioned Directors should be renewed for further 3 years for each Director.

Resolution 9/2025

The Shareholders resolved to renew directorship terms of Mr. Francis Cecil Ramadhan and Mr. Celestin Leonard Muganga for further 3 years.

KIAMBATANISHO: MAJINA YA WANAHISA WALIOHUDHURIA MKUTANO MKUU WA MWAKA 2024

NA.	JINA	AINA YA UWAKILISHI
1	PUBLIC SERVICE SOCIAL SECURITY FUND	Proxy
2	TANZANIA TEACHERS UNION (TTU)	Proxy
3	NATIONAL HEALTH INSURANCE FUND	Proxy
4	NATIONAL HEALTH INSURANCE FUND	Proxy
5	TEACHERS DEVELOPMENT COMPANY LIMITED (TDCL)	Proxy
6	NATIONAL HEALTH INSURANCE FUND (NHIF)	Proxy
7	GODFREY ELIUTER NYANGINYWA	Proxy
8	ABEID J NYALULOLO	Self
9	ABRAHAM A MOSES	Self
10	ADAM A NGWADAKULIMA	Self
11	ADRIANO A NYAKUNGA	Self
12	AGATHA S MGOHAMWENDE	Self
13	AGNES L BIMBOMA	Self
14	AGNESI R NGUMBI	Self
15	AHMED MOHAMED MBATTA	Self
16	AIDA BERNARD LUKUTA	Self
17	ALBERTO J MHONGOLE	Self
18	ALEX J KAPINGA	Self
19	ALFRED M SANGA	Self
20	ALFRED MATEO SANGA	Self
21	ALFREDA A KUMBURU	Self
22	ALICE A KINDOLE	Self
23	ALPHONCE B MBASSAH	Self
24	ALPHONCE J KIBIKI	Self
25	ALPHONCE MASENGO	Self
26	AMBOSISYE Y KINGUNGE	Self
27	AMBOSISYE YONA KINGUNGE	Self
28	AMINA B CHIWAKA	Self
29	AMOS S FUTTE	Self
30	AMPIYE A MGALA	Self
31	ANAMARY S LUAMBANO	Self
32	ANASTAZIA WILLIAM MPANDA	Self
33	ANDREW L TWAMALIKA	Self
34	ANDREW LUVELA TWAMALIKA	Self
35	ANGELUS ANDREAS MWANJUYUWI	Self
36	ANJILA V MLAWA	Self
37	ANNA CHRISTOPHER MCHAMI	Self
38	ANNA E SANGA	Self
39	ANNA F URASSA	Self
40	ANNA G KIYAGI	Self
41	ANNA P MALAMULA	Self
42	ANTIPAS THOMAS MKUDE	Self

43	AQUILINE C NTAMATUNGIRO	Self
44	ARGENTINA JOHN KIBASSA	Self
45	ASHA F MBILINYI	Self
46	ASHA MBILINYI	Self
47	ASHA NASSORO MUUNGWANA	Self
48	ATHUMANI S KEJO	Self
49	ATIKA K CHARLES	Self
50	ATUGANILE J ENOCK	Self
51	ATUPOKILE A NYINGI	Self
52	AUGENUS BALAMA	Self
53	AUGUSTINE J KALIKAWA	Self
54	AUGUSTINE R NJAMASI	Self
55	AUGUSTINO N CHAZUA	Self
56	AUGUSTINO NJAMASI	Self
57	AUGUSTINO S MTEGA	Self
58	AUPHARES L SHOO	Self
59	BARAKA A NYINGI	Self
60	BARNABAS K NGANJI	Self
61	BEATA G CHOGIMEMBE	Self
62	BEATHA H HAULE	Self
63	BEATRICE P MSOLA	Self
64	BEATRICE PASCAL MSOLA	Self
65	BELINGTON W MHANGO	Self
66	BENIGNA E MGIMBA	Self
67	BENITO F MTEGA	Self
68	BERTHA M MHEMA	Self
69	BERTHA M SIZYA	Self
70	BERTHER C DUMLA	Self
71	BETHELINA P MSILU	Self
72	BUNGA CASMIR AURELIA	Proxy
73	BURTON J MBEDULE	Self
74	BURTON JOSEPH MBEDULE	Self
75	BURTON MBEDULE	Self
76	CAISER B MWASONGWE	Self
77	CECILIA K MSANDI	Self
78	CHARLES A WISSA	Self
79	CHIKU I MTIKO	Self
80	CHONA NDAHYA MOGA	Self
81	CHRISANTUS E BAKANA	Self
82	CHRISPIN J NZIKU	Self
83	CHRISTABELA G ALFAN	Self
84	CHRISTINA M SIMWIMBA	Self
85	CHRISTINA M STEPHANO	Self
86	CHRISTINE S LOMONI	Self

PAMOJA TUNAFANIKISHA

87	CHRISTOPHER MICHAEL MLOWE	Self
88	CHRISTOPHER N LULANDALA	Self
89	CLARA L MBONEKO	Self
90	CLARENCE P KIGULA	Self
91	CLAUDIANA M BUNGA	Self
92	CLAUDIANA MARTIN BUNGA	Self
93	CLAUDINA B ZELLA	Self
94	CLAYTON N CHUNGU	Self
95	CLEMENTINA H KILUMULE	Self
96	COLLETHA P UMBURE	Self
97	CONDRAUVENCE STEPHEN EVARIST	Self
98	CONSOLATA C MWIMBWA	Self
99	CONSTANTINA A SEVERE	Self
100	COSMAS A CONZO	Self
101	CRISENCIA B SIZYA	Self
102	DAFROZA P MKOTYA	Self
103	DAIMON A MUSAMBA	Self
104	DAINESS M MYALLA	Self
105	DAMAS A KISSINGA	Self
106	DANIEL G MFYAGISA	Self
107	DANIELA A MLIMAKIFI	Self
108	DAVID K MLOWE	Self
109	DAVID PHILEMON BUKUKU	Self
110	DEBORA A MBUTA	Self
111	DEMETRIUS L MGOHAMWENDE	Self
112	DESMON S MBUZI	Self
113	DEVOTHA C KINGUNGALO	Self
114	DEVOTHA D KUMBURU	Self
115	DEVOTHA DANIEL KUMBURU	Self
116	DEVOTHA Y NDELWA	Self
117	DIANA J SANGA	Self
118	DORINA A MWASILEMBO	Self
119	DOTO ABDALAH KALIMWAGE	Self
120	DOUGLAS M MHINI	Self
121	EDGAR C MADEMBWE	Self
122	EDGAR COSMAS MADEMBWE	Self
123	EDINA A BYEMERWA	Self
124	EDMUND K NYIKONDE	Self
125	ELESIA G NDAMBO	Proxy
126	ELIA L LIHWEULI	Self
127	ELIANA H MANGULISA	Self
128	ELIAS CHARLES MGANDA	Self
129	ELINA E PALLANGYO	Self
130	ELINA E PALLANGYO	Self
131	ELINA ELIUS PALLANGYO	Self

All loan repayments are done on monthly basis

132	ELINA G MAPUNDA	Self
133	ELINA S MWAIBULA	Self
134	ELIZA N MSITE	Self
135	ELIZABETH B MSENKA	Self
136	ELIZABETH C NKUPAMA	Self
137	ELIZABETH J MWAMBAPA	Self
138	ELIZABETH K KILOWOKO	Proxy
139	ELIZABETH P MKUPASI	Self
140	ELIZABETH Y SANGA	Self
141	EMERITA E SIKEVE	Self
142	EMMANUEL K ALPHONCE	Self
143	EMMY P KOMBOLE	Self
144	EMMY PIUSSY KOMBOLE	Self
145	ENELESI A KULANGA	Self
146	EPHRAIM A MWAKILEMBE	Self
147	ERICK GASPER MSECHU	Self
148	ERNEST G MATO	Self
149	ERTICK M M GASPER	Self
150	ESTER N HAMISI	Self
151	ESTER R R MLUNGU	Self
152	ESTHER A SANGA	Self
153	ESTHER B KILOVELE	Self
154	ESTHER G CHOGIMEMBE	Self
155	ESTHER G KILEO	Self
156	ESTHER NGAYAMA HAMISI	Self
157	EVA GEORGE LUTEGO	Self
158	EVALIDA D KALINGA	Self
159	EVARANDA S BAKILA	Self
160	EVELINA H CHALALE	Self
161	EVELINA J ADAM	Self
162	EVON G MHEWA	Self
163	EZEKIA MWAILUBI NEEMA	Proxy
164	EZEKIEL D MLOWOSA	Self
165	FADHILI M CHANGA	Self
166	FAIDHA O O SHARRIFU	Self
167	FAINES CHUSI	Self
168	FARAJA E CHAULA	Self
169	FARAJA RAPHAEL MBWANJI	Self
170	FARAJA S MTENZI	Self
171	FATMAH M ABUBAKHAR	Self
172	FATMAH MJULU ABUBAKHAR	Self
173	FAUSTINE S ANTHONY	Self
174	FEDERIKA M MAHEMBE	Self
175	FELISIANA A KABUJE	Self
176	FELIX K JAMBIA	Self
177	FESTO N MBILINYI	Self

PAMOJA TUNAFANIKISHA

178	FLORAA. MALOMELE	Self
179	FLORA ALPHONCE MALOMELE	Self
180	FLORA P NYAMAHANGA	Self
181	FLORA PARDON MWAKIPESILE	Self
182	FLORA S KALOLO	Self
183	FORTUNATA S MBWILO	Self
184	FRANCIS B MKAMBA	Self
185	FRANCIS E MTWEVE	Self
186	FRANCIS NAUM MTWEVE	Self
187	FRANK A MATANGA	Self
188	FRANK ANDREA MATANGA	Self
189	FRANK D LUPEKE	Self
190	FREDRICK P ASSENGA	Proxy
191	FRIDA A CHENGULA	Self
192	FRIDA A KINALILO	Self
193	FRIDA ANTHONY KINALILO	Self
194	FURAHA P KAYOMBO	Self
195	FURAHA P MWAITENDA	Self
196	GAHIMA JOSEPH JACKSON	Self
197	GAUDENCIA B MKWATA	Self
198	GEOFFREY A MWANGINDE	Self
199	GEORGE BAKARI	Self
200	GEORGE C LUTEGO	Self
201	GEORGE LONJINO MLOWESA	Self
202	GERITHA U KILEMILE	Self
203	GERYSON G MASSOKO	Self
204	GIDAHANGA S ABILU	Self
205	GISELLA R LUHWAVI	Self
206	GLADNESS N BIDEBERI	Self
207	GLORIA B MASawe	Self
208	GLORIA M SPOTWA	Self
209	GLORIA MANYUS SPOTWA	Self
210	GLORIA T MWAVIKA	Self
211	GODFREY L LULUNZILE	Self
212	GODLOVE P SHAWA	Self
213	GOODLUCK MATAY	Self
214	GRACE A FUNJIKE	Self
215	GRACE A KOMBA	Self
216	GRACE ADORATH KOMBA	Self
217	GRACE ANASTUS FUNJIKE	Self
218	GRACE E KYANDO	Self
219	GRACE L CHUWA	Self
220	GRAYSON L KWAYU	Self
221	GREDWIN M YUSTINE	Self
222	HADIJA F MSOFFE	Self

223	HADIJA N MAZOLA	Self
224	HALIMA H TURUKA	Self
225	HAMISI M CHANDIMA	Self
226	HAPPINESS G MNGULU	Self
227	HAPPINESS S MGONJA	Self
228	HAPPY C BITALIHO	Self
229	HAPPY D KIPAPI	Self
230	HARRIETH HANSON AMBOMISYE	Self
231	HAWA J KADUMA	Self
232	HAWA S NYENZA	Self
233	HELENA AUGUSTINO MATOMORA	Self
234	HELENA MATOMORA	Self
235	HELLEN HANSON AMBONISYE	Self
236	HENRY A KINDOLE	Self
237	HENRY H TWALUWENE	Self
238	HENRY M KIKOTI	Self
239	HENRY MUSA KAMTANDE	Self
240	HERMAN T MINJA	Self
241	HERMAN THOBIA MINJA	Self
242	HERRY L TWEVE	Self
243	HILDA C NKUPAMA	Self
244	HILDA J MSUKA	Self
245	HOBOKELA A. DAIMON	Self
246	HOBOKELA P MBUBA	Self
247	HOSEA A MJANGA	Self
248	HURUMA J KILINGO	Self
249	IMANI X MAWOKO	Self
250	IMELDA W NYONGOLE	Self
251	INNOCENT P NYONI	Self
252	ISABELA F MKONDA	Self
253	ISABELA X MBAWALA	Self
254	ISSAYA F SEKWAO	Self
255	IVODIUS C KITAYA	Proxy
256	JACHINTA J NYEMBA	Self
257	JACHINTA JOSEPH NYEMBA	Self
258	JACKSON JOSEPH GAHIMA	Self
259	JACKSON T NGONGI	Self
260	JACOB T MWANSASU	Self
261	JACOB THOMAS CHACHA	Self
262	JAMES D MTURO	Self
263	JAMES DOUGLAS MTURO	Self
264	JAMILLAH M MWINCHANDE	Self
265	JANE D LULAMBO	Self
266	JANE DONALD LULAMBO	Self
267	JANE M MISHITA	Self
268	JANE R SHOO	Self

PAMOJA TUNAFANIKISHA

269	JANE S SIMWANZA	Self
270	JANE S. SIMWANZA	Self
271	JASTINE O WISKY	Self
272	JAWASH Y MALOLLAGE	Self
273	JEMINO B NGWETA	Self
274	JESCA V HYERA	Self
275	JETRON S SANGA	Self
276	JOACHIM S KALUNGWANA	Self
277	JOAKINA M BONIPHACE	Self
278	JOHANNES O NYAOKE	Self
279	JOHN D PONERA	Self
280	JOHN S KAHISE	Self
281	JOHN T MSEO	Self
282	JOHNSON PROSPER ASSENGA	Self
283	JOSELINA P MTEGA	Self
284	JOSEPH M MASOLWA	Self
285	JOSEPH P MILLINGA	Self
286	JOSEPHA D KILUKA	Self
287	JOSEPHINA J NTOGA	Self
288	JOSEPHINE M FIVAWO	Self
289	JOSEPHINE S MROPE	Self
290	JOSEPHINE V MAKENDI	Self
291	JOSEPHINETABITHA TABITHA CHAGULA ITF BARAKA JAMAL	Self
292	JOSHUA F LOGAN	Self
293	JOYCE G LEMA	Self
294	JULIANA F SWAI	Self
295	JULIETH B MTAVANGU	Self
296	JULIETH B. MTAVANGU	Self
297	JULIUS M MVEYANGE	Self
298	JULIUS M. MVEYANGE	Self
299	JUMA D LOPA	Self
300	JUMA L MSAMBWA	Self
301	JUMA M KAUNDAMA	Self
302	JUMA M PALAIGA	Self
303	JUMA MLATU PALAIGA	Self
304	JUMANNE M NYAULINGO	Self
305	JUMANNE MAGNUS NYAULINGO	Self
306	JUSTINE C KINYAGA	Self
307	JUSTINE M JALLY	Self
308	JUSTINE Z MGINA	Self
309	JUSTINE ZABRONI MGINA	Self
310	JUSTINI E KATINDASA	Self
311	KAHUNGO Y KAHUNGO	Self
312	KAHUNGO YASINI KAHUNGO	Self
313	KALIMEJE K SANDALI	Self
314	KARMELITA JOHN SANGWA	Self

315	KAUKA C CHARLES AKYOO	Self
316	KELLY M BAYONA	Self
317	KELLY METHOD BAYONA	Self
318	KHANIFA A MOHAMED	Self
319	KISA V MWALUGAJA	Self
320	KISWIGU E MULILO	Self
321	KONJETA F MYOVELA	Self
322	LAURENT LAZARO NDALICHAKO	Self
323	LAURENT LAZARO NDALICHAKO	Self
324	LAURENT S UGULUMO	Self
325	LAUSON I MADEMBO	Self
326	LAUSON ISRAEL MADEMBO	Self
327	LAZARO P KALINGA	Self
328	LEAH L ULAYA	Self
329	LENIDA M CHUMA	Self
330	LEODINA J MDALINGWA	Self
331	LEONARD F PETER	Self
332	LETISIA PASCAL SANGA	Self
333	LETISIA PASCAL SANGA	Self
334	LILIAN SEMU ISRAEL	Self
335	LWIZA S CHANGWA	Self
336	LYDIA P KIBASSA	Self
337	LYDIA S NYANGANGO	Self
338	MAGRETH E MWASANGAMA	Self
339	MAJID K MBEJU	Self
340	MAKRINA A MPOGOLE	Self
341	MALOMELE ALPHONCE FLORA	Self
342	MARIA A MWAGENI	Self
343	MARIA H MWITA	Self
344	MARIA W NGAILO	Self
345	MARIAM I SANDY	Self
346	MARIAM IDRISA SANDY	Self
347	MARIAM M OMARY	Self
348	MARIAM R NKYAMI	Self
349	MARIANA C YANGI	Self
350	MARIETHA T MFIKWA	Self
351	MARIETHA THADEI MFIKWA	Self
352	MARIO C MILETA	Self
353	MARTHA M FIVAWO	Self
354	MARTHA P HAULE	Self
355	MARY A MOSHIRO	Self
356	MARY B KAYUGWA	Self
357	MARY GASINDIMTWA MASANGULA	Self
358	MARY I MKEMWA	Proxy
359	MARY JOSEPH MILLINGA	Self
360	MARY L NDIJUYE	Self

PAMOJA TUNAFANIKISHA

361	MARY M MKWAMA	Self
362	MARY Y MWAMPASHI	Self
363	MASUNGA C MIHAYO	Self
364	MATAY WILBALD GOODLUCK	Self
365	MATHEW J MOLLEL	Self
366	MATILDA D MHELELA	Self
367	MAULA B MUNGONGO	Self
368	MAULA BENEDICT MUNGONGO	Self
369	MAURICIA K SHANDU	Self
370	MAURICIA KALISTUS SHANDU	Self
371	MAURILIO A NYANGWA	Proxy
372	MBASSAH BENEDICT APHONCE	Self
373	MELKIOR DAYA MWINAMI	Self
374	MEMORY ALOYCE NYINGE	Self
375	MENAS B MATENGA	Self
376	MESHACK C SIMBA	Self
377	MGANI L MKOTE	Self
378	MICHAEL J SHIJA	Self
379	MICHAEL M CHONGOLO	Self
380	MICHAEL Y MALOLAGE	Self
381	MILINGA JOSEPH	Self
382	MIRELA L MAKAFU	Self
383	MIRIAM E KILEMILE	Self
384	MNGUTO ERNEST STEPHEN	Self
385	MODESTA J KITINDI	Self
386	MONICA A NGULA	Self
387	MONICA ANDREW KAFUMU	Self
388	MONICA E MAPLANGA	Self
389	MONICA H NYALUSI	Self
390	MONICA M MGEDZI	Self
391	MONICA MAURUS MGEDZI	Self
392	MONICA MGEDZI	Self
393	MONICA P MBINDI	Self
394	MOSES MARTIN JIMBA	Self
395	MOSHI O CHUNGA	Self
396	MSAFIRI M NGOLLO	Self
397	MULEBA SACCOS(MUTESACCOS)	Self
398	MWADAWA S S MATUMLA	Self
399	MWAJUMA P GAMA	Self
400	MWAMBINGA A MWAMBINGA	Self
401	MWAMISA M NJUNJUGARA	Self
402	MWIGAVILO A MPELEMBWA	Self
403	NACHARO K MBWAMBO	Self
404	NACHARO KILONZO MBWAMBO	Self
405	NAHUMU VITEMELA TWEVE	Self
406	NAOMI T KILUSWA	Self

407	NAUMI J KISILU	Self
408	NAZALENA A NDUNDULU	Self
409	NAZALENA A NJOYO	Self
410	NEEMA ALEX KUSEKELO	Self
411	NEEMA E MWAKILA	Self
412	NEEMA EZEKIA MWAILUBI	Proxy
413	NEEMA LUSEKELO JAMES	Self
414	NEEMA MSELELA	Self
415	NEEMA SANGA	Self
416	NELEA E NYANGUYE	Self
417	NELEA E. NYANGUYE	Self
418	NELEA EMMANUEL NYANGUYE	Self
419	NELEA NYANGUYE	Self
420	NESTORY SIMON SALIKA	Self
421	NICHOMBE M OSMUND	Self
422	NIKU B ENOSI	Self
423	NIKU BULABILO ENOSI	Self
424	NITAKASE N MWAGHELA	Self
425	NIZE E MZAVA	Self
426	NOAH A MWASOMOLA	Self
427	NORASCO M BENJAMIN	Self
428	NURU A KISWESWE	Self
429	NUSURA N SEUGALI	Self
430	NUSURA NUHU SEUGALI	Self
431	NYAMDINDI J MLANGI	Self
432	NYAOKE OWINO JOHANES	Self
433	NZANIKE M MAKWELA	Self
434	OBADIA S KINYUNYU	Self
435	OBED J CHAMBA	Self
436	OLIPA B MBILINYI	Self
437	OLIPA BENJAMINI MBILINYI	Self
438	OLIVIA P NJUU	Self
439	OMARY ALLY MAGALLA	Self
440	OSMUND Y MTAVANGU	Self
441	OSMUNDA G MTEWELE	Self
442	OSWALD ABINERY KIKOTI	Self
443	OWEN MESHACK MTONYOLE	Self
444	PAMPILIUS Y ABEL	Self
445	PARDON KASTOMU MWAKIPESILE	Self
446	PAULINA B LUNYUNGU	Self
447	PAULINA S LULIMO	Self
448	PELESI F LUGALA	Self
449	PENDO L MGENI	Self
450	PENDO L. MGENI	Self
451	PENDO S KASSERA	Proxy
452	PETER ATILIO MVILI	Self

PAMOJA TUNAFANIKISHA

453	PLACID P LUBUVA	Self
454	PRAYGOD B MAKONGWA	Self
455	PRISCA R MALEWO	Self
456	PRISCA S S MWASHIMAHA	Self
457	PRIVATUS J DANDALAGA	Self
458	PROSPER JOHN ASSENGA	Self
459	RAHABU E NDILE	Self
460	RAHABU J LUVINGA	Self
461	RAHABU M PETER	Self
462	RAHABU M. PETER	Self
463	RAHABU PETER	Self
464	RAHEL M JOHN	Self
465	RASHIDI N TEBE	Self
466	REDEMPTA E KIBOLA	Self
467	REDEMPTA P KOMBA	Self
468	REGINA R MUSHI	Self
469	REHEMA A KOMBA	Self
470	REHEMA O LAZARO	Self
471	REHEMA P GAMA	Self
472	REHEMA S. EDWARD	Self
473	REMMY M KINDOLE	Self
474	REVIA MEADRAD NGIMBA	Self
475	REVOCATUS E LUGAILA	Self
476	RHOIDA N MGAYA	Self
477	RITHA E KAWICHE	Self
478	ROBBIN M RICHARD	Self
479	ROBBIN M. RICHARD	Self
480	RODEN P MZENA	Self
481	RODRICK A MBILINYI	Self
482	ROMANUS S KINGUNZA	Self
483	ROSE F KURUNGE	Self
484	ROSE G G MTALEMWA	Self
485	ROSE J ILOMO	Self
486	ROSE JUMA ILOMO	Self
487	ROSE M MPANGALA	Self
488	ROSELYNE JACQUELYNE MAYOWA	Self
489	ROZALIA J MADEGE	Self
490	ROZALIA JAFET MADEGE	Self
491	ROZALIA LAWRENCE MPWINIZA	Self
492	ROZALIA LAWRENCE MPWINIZA	Self
493	SAADA E MTENGA	Proxy
494	SAADA M MFAUME	Self
495	SAADA MASOUD MFAUME	Self
496	SAFINA .D. MAHAY	Proxy
497	SAID KINYAGA NYASIRO	Self

498	SAIDA L SEUGALI	Self
499	SAIDA LUTH SEUGALI	Self
500	SAKINA P CHOTIMKANGA	Self
501	SALIM I KIVELEGE	Self
502	SALIM IBRAHIM KIVELEGE	Self
503	SALIMA M ABDUL	Self
504	SALIMA S NDAUKA	Self
505	SALOME H MBAWALA	Self
506	SALOME HADRIAN MBAWALA	Self
507	SALOME P SANGA	Self
508	SALOME SIMON MBIRO	Self
509	SALOME T KASONGWA	Self
510	SALUM H MSONA	Self
511	SATANA R CHONYA	Self
512	SAUDA R MFALINGUNDI	Self
513	SAUL KALIJAMA	Self
514	SAUL M KALIJAMA	Self
515	SCOLA J KAPELA	Self
516	SCOLASTICA A. MWASUBILA	Self
517	SCOLASTICA J SWAI	Self
518	SCOLLASTICA A MWASUBILA	Self
519	SECILIA A MYINGA	Self
520	SECILIA ARON MYINGA	Self
521	SEKELA A NYINGI	Self
522	SELESTINO DAMIANO	Self
523	SELINA M KINDOLE	Self
524	SELISTINO LUKINISHA DAMIANO	Self
525	SENIORINA D MATHIAS	Self
526	SERAFINA T CHODOTA	Self
527	SERAPHINE TULAWAKA CHODOTA	Self
528	SHAABAN K KIPUFYA	Self
529	SHAIBU E UYAGILO	Self
530	SHAIBU EDWARD UYAGILO	Self
531	SHAMSIA H AHMED	Self
532	SHIDA S MYOVELA	Self
533	SHIDA SHAFY MYOVELA	Self
534	SIA J MONGI	Self
535	SIGMANTA P KAVISHE	Self
536	SIGUNGA M LUKUVI	Self
537	SIKITIKO D LUBUGO	Self
538	SIKITIKO DAIMON LUBUGO	Self
539	SIKITU J NZIGILWA	Self
540	SIKUDHANI L NYIGO	Self
541	SILINO A KALINGA	Self
542	SILOLIN MATHIAS MHINDA	Self
543	SIXTUS A KANYAMA	Self

PAMOJA TUNAFANIKISHA

544	SOPHIA A A KYANDO	Self
545	SOPHIA G NGASAKWA	Self
546	SOPHIA J NGAUTAKU	Self
547	SOPHIA JOSEPH NGAUTAKU	Self
548	SOPHIA T MFIKWA	Self
549	STANSLAUS T MHONGOLE	Self
550	STELA H MLOWE	Self
551	STELLA B KYANDO	Self
552	STELLA MWANJISI KIYABO	Self
553	STELLAR O MAMOTTO	Self
554	STELLAR OBED MAMOTTO	Self
555	STEPHE ERNEST MNGUTO	Self
556	SUSAN E SHESHA	Self
557	SUZAN S. MHONGOLE	Self
558	SUZANA S MHONGOLE	Self
559	TARCHISYO J KASUGA	Self
560	TATU M KISAI	Self
561	TAUSI H MAMBE	Self
562	TEDDY B MDESSA	Self
563	THADEY M LYABONGA	Self
564	THEODORA C C NDENGA	Self
565	THEOFRIDA YOHANIS SANGA	Self
566	THERESIA A MTEI	Self
567	THERESIA L TARIMO	Self
568	THOBA A ALBERT KALINGA	Self
569	THOBIT Y KIHOMBO	Self
570	THOMAS F KIHANZA	Self
571	THOMAS Y HAULE	Self
572	THOMAS YOHANES HAULE	Self
573	TULADAYWA V MTENGELA	Self
574	TULLY K MBWILO	Self
575	TULLY STAMBULI HELELA	Self
576	TUMAIN M ISARIA	Self
577	TWIHUVILA B MAKINDA	Self
578	TWIHUVILA BURTON MAKINDA	Self
579	UPENDO B KOMBA	Self
580	UPENDO E MAZALA	Self
581	UPENDO G G MAYANDIKA	Self
582	UPENDO I KYANDO	Self
583	UPENDO J MNYAWAMI	Self
584	UWEZO B GEKA	Self
585	VARIAN G NGALIOMA	Self
586	VENANCE S MWANGONELA	Self
587	VERONICA D MSIGWA	Self
588	VERONICA G MVANDA	Self

589	VERONICA G. MVANDA	Self
590	VERONICA H MANYINDA	Self
591	VICTORIA ALLEN MBEPPPO	Self
592	VICTORIA ALLEN MBEPPPO	Self
593	VICTORIA B KALINGA	Self
594	VICTORIA R MBEYE	Self
595	VIOLETH J MSOVELA	Self
596	VUMILIA E KAPARA	Self
597	VUMILIA E WASULWA	Self
598	VUMILIA ENEZA KAPARA	Self
599	VUMILIA ERNEST WASULWA	Self
600	WEMA M SAGA	Self
601	WILBARD PIUS SAMAMBA	Self
602	WILBARD PIUS SAMAMBA	Self
603	WILLIAM M MKENGE	Self
604	WILLIAM O KYANDO	Self
605	WILLY J SANGA	Self
606	WINFRIDA G MWANGAMILA	Self
607	WINFRIDA FLUGENCE MALANGALILA	Self
608	X-MASS S MWAKANYAMALE	Self
609	YERIKO J MWINUKA	Self
610	YOLANDA M MALASI	Self
611	YONA J MWILIMA	Self
612	YUNUS E NDALE	Self
613	YUSTINE F MATTA	Self
614	YUSUFU J NYAGAWA	Self
615	ZAINABU A IPINI	Self
616	ZARI N UGULUMU	Self
617	ZARI NUHU UGULUMU	Self
618	ZAWADI G MGONGOLWA	Self
619	ZAWADI GAITAN MGONGOLWA	Self
620	ZAWADI W KIUNGO	Self
621	ZUHURA A NYALUSI	Self
622	Andrea J. Nyemba	Non-Shareholder
623	Anna Mgaya	Non-Shareholder
624	Augustino S. Mtega	Non-Shareholder
625	Benitho Kyando	Non-Shareholder
626	Blandina Palipo	Non-Shareholder
627	Boniface Kisetu	Non-Shareholder
628	Crisantus Bakana	Non-Shareholder
629	Efgenia Shayo	Non-Shareholder
630	Elilumba Kinyau	Non-Shareholder
631	Ellyjalia Philemon Mabiki	Non-Shareholder
632	Ester Mulungu	Non-Shareholder
633	Ezra L. Nzala	Non-Shareholder
634	Fredrick Rwabukambara	Non-Shareholder

PAMOJA TUNAFANIKISHA

635	Furaha Johnson	Non-Shareholder
636	Gaure A. Mgalula	Non-Shareholder
637	Happiness Mushi	Non-Shareholder
638	Justine Kinyaga	Non-Shareholder
639	Karmelita Sangima	Non-Shareholder
640	Kucheungi S Mnyawami	Non-Shareholder
641	Leticia Ndongole	Non-Shareholder
642	Martha Gambosi	Non-Shareholder
643	Martha P. Haule	Non-Shareholder
644	Mary Kayombo	Non-Shareholder
645	Maulid Tarimo	Non-Shareholder
646	Menson Mkwawa	Non-Shareholder
647	Morren Ndunguru	Non-Shareholder
648	Patrick Mlowa	Non-Shareholder
649	Raymond M. Kongola	Non-Shareholder
650	Revia Mgimba	Non-Shareholder
651	Richard Makungwa	Non-Shareholder
652	Rose Swebe	Non-Shareholder
653	Suleiman	Non-Shareholder
654	Theodora C. Ndenga	Non-Shareholder
655	Theojenes Isherwisa	Non-Shareholder
656	Valerian Vedasto	Non-Shareholder