

# MKUTANO MKUU WA TANO WA WANAHISA

   @mwalimubank

 @mwalimucommercialbank



# MWALIMU JIKIMU

## SIFA ZA MUOMBAJI

- Mwalimu mpya
- Kupitisha mshahara benki ya mwalimu.

## STAAFU BILA STRESS

- Mlinde mstaafu,
- Wastaafu loan





# MKUTANO MKUU WA TANO 2021

Miaka **5** ya kukua pamoja



**HAPPY**

**5<sup>th</sup>**

**ANNIVERSARY**

**MWALIMU BANK**

---

**Tupigie**

 **0800 750 033**

**Tembelea**

**[mwalimubank.co.tz](http://mwalimubank.co.tz)**

**Tufuatilie**

  **@mwalimubank**



# ▶ YALIYOMO

## V ORODHA YA VIFUPISHO

1 HISTORIA FUPI YA BENKI 2016 - 2020

4 TAARIFA YA FEDHA YA MWAKA WA KWANZA (2021) WA MKAKATI MPYA WA KIBIASHARA

5 TAARIFA YA KUITISHA MKUTANO MKUU NA AKIDI

9 UTHIBITISHO WA KUMBUKUMBU ZA MKUTANO MKUU WA NNE WA MWAKA 2020  
9 AZIMIO LA 1/2021

21 KUJADILI YATOKANAYO KWENYE MKUTANO MKUU WA 4 WA MWAKA 2020  
21 AZIMIO LA 2/2021

25 TAARIFA YA MWENYEKITI

31 KUPOKEA RIPOTI YA WAKURUGENZI NA KUPITISHA TAARIFA YA HESABU ZA  
FEDHA KWA MWAKA ULIOISHIA 31 DISEMBA 2020  
36 AZIMIO LA 3/2021

51 AZIMIO LA GAWIO KWA MWAKA 2020  
51 AZIMIO LA 4/2021

52 HATUA ILIYOFIKIWA KATIKA KUONGEZA MTAJI WA BENKI  
52 AZIMIO LA 5/2021

53 KUPOKEA NA KUIDHINISHA MALIPO YA WAKURUGENZI  
53 AZIMIO LA 6/2021

54 KUPOKEA NA KUTHIBITISHA UTEUZI WA MKAGUZI WA NJE WA HESABU KWA  
MWAKA UNAOISHIA 31 DISEMBA 2021  
54 AZIMIO LA 7/2021

55 MAJINA YA WANAHISA WALIOHUDHURIA MKUTANO MKUU WA MWAKA 2020

## Orodha ya Vifupisho

AGM	Annual General Meeting (Mkutano Mkuu wa Mwaka)
ATM	Automated Teller Machine (Machine ya Kutolea Fedha)
BOT	Bank of Tanzania (Benki Kuu ya Tanzania)
BRELA	Business Registrations and Licensing Agency (Wakala wa Usajili wa Biashara na Leseni)
CMSA	Capital Markets and Securities Authority (Mamlaka ya Masoko ya Mitaji na Dhamana)
CSDR	CSD & Registry Company Limited (Kampuni ya Hifadhi ya Dhamana (Hisa na Fungani))
CWT	Chama cha Walimu Tanzania
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)
NOMAD	Nominated Advisors (Washauri walioteuliwa na Soko la Hisa la Dar es Salaam)
PLC	Public Limited Company (Kampuni ya Umma)
PSSSF	Public Service Social Security Fund (Mfuko wa Hifadhi ya Jamii kwa Watumishi wa Umma)
SME	Small and Medium Enterprises (Wafanyabiashara Wadogo na wa Kati)
TDCL	Teachers Development Company Limited (Kampuni ya Maendeleo ya Walimu Tanzania)
TZS	Tanzania Shillings (Shilingi za Kitanzania)
UVIKO-19	Ugonjwa wa Virusi vya Korona wa mwaka 2019



## Historia fupi ya benki 2016 - 2020

Benki ya biashara ya Mwalimu ilianzishwa mwaka 2012 na kupata leseni rasmi ya biashara July 2016 ikiwa na makao makuu yake jijini Dar es Salaam. Benki hii imekuwa ikitoa huduma mbalimbali kwa wateja binafsi na wa kati (SMEs).

Benki ilianzishwa na walimu kama wanahisa wengi 35.2%, Chama cha Walimu Tanzania (CWT) na taasisi yake ya uwekezaji (TDCL) 16.2%, Mfuko wa Taifa wa Bima ya Afya (NHIF) 16.2%, Mfuko wa Hifadhi ya Jamii kwa Watumishi wa Umma (PSSSF) 16.2% na Umma kwa ujumla 16.2%.

Benki ina matawi mawili jijini Dar es Salaam (Samora Avenue na Mlimani Tower) na ofisi tano (5) za kanda za kusaidia biashara mikoani (Morogoro, Mwanza, Mbeya, Dodoma na Arusha).

Kwa kipindi cha miaka mitano (5) ya kwanza benki imekuza biashara na mali zake na sasa ipo tayari kutengeneza faida kwa ajili ya wanahisa wake. Mazingira ya kukuza benki yapo tayari na benki imeanza kupata faida tangu Julai 2021.





## Mafanikio ya miaka 5 tangu kuanzishwa kwa benki (2016 – 2020)

### Dondoo kutoka katika Waraka Mizania

Kiasi kwa TZS Milioni	Mwenendo	2016	2017	2018	2019	2020	Sep 2021	Maelezo
Uwekezaji katika Amana za Serikali		12,740	1,775	1,125	-	-	-	uwekezaji unaelekezwa zaidi katika mikopo tangu 2019
Mikopo		607	11,195	17,886	16,109	19,098	44,958	ukuaji chanya
Jumla ya Mali		33,617	37,796	30,695	29,848	38,763	57,927	ukuaji chanya
Amana za Wateja		1,436	5,478	7,949	11,073	18,525	38,654	ukuaji chanya
Fedha za Wanhisa		31,177	27,110	21,294	16,467	17,405	16,089	imeathiriwa na hasara, kutopungua zaidi kuanzia Jul '21

### Dondoo kutoka katika Taarifa ya Mapato na Matumizi

Mapato ya Amana za Serikali		1,726	835	204	-	-	-	tangu 2019 hakuna uwekezaji kwenye amana za serikali
Mapato Halisi ya Riba		3,804	3,166	2,681	2,389	2,076	2,685	kabla ya 2017 riba za amana za serikali zilikuwa juu
Ada na Kamisheni		30	264	217	430	377	766	ukuaji chanya
Jumla ya Mapato		3,833	3,419	2,813	2,923	2,422	3,473	pamoja na tango katika mikopo & na mapato mengine
Jumla ya Gharama		4,563	7,690	8,302	7,735	6,472	4,789	matumizi yanadhibitiwa tangu 2019
Faida/(Hasara) Kabla ya Kodi		(730)	(4,271)	(5,489)	(4,812)	(4,050)	(1,316)	Faida kila mwezi imepatikana kuanzia Julai 2021

Utendaji wa benki unakua mwaka hadi mwaka, kuanzia mwaka 2020 benki iliweza kukuza mikopo kwa wateja hadi shilingi bilioni 19.1, amana hadi shilingi bilioni 18.5 pamoja na jumla ya mali hadi shilingi bilioni 38.8.

Pamoja na kuwa benki haikuweza kupata faida katika miaka mitano (5) ya kwanza, benki imejenga msingi imara wa biashara kwa kuwa na wateja bora wa mikopo. Hii inaonekana zaidi katika mwaka 2021 ambapo benki imeanza kupata faida mwezi Julai kutokana na kutoa mikopo kwa wingi.

Kiasi kwa TZS Milioni	Mwenendo	2016	2017	2018	2019	2020	Sep 2021	Jumla
Mikopo iliyotolewa		658	12,014	11,012	4,358	10,567	36,079	74,689
Wanufaika wa mikopo		25	1,085	1,078	437	994	3,802	7,421

Jumla ya wateja 7,421 wamepata mikopo tangu kuanzishwa kwa benki hadi kufikia Septemba 2021 yenye thamani ya Shilingi 75 bilioni.



## Mpango Mkakati wa Miaka Mitano (2021-25)

Uendeshaji wa benki katika kipindi cha miaka mitano (5) ijayo (2021 – 2025) umelenga kutumia mtindo wa biashara wa mfumo wa ikolojia ya elimu (education ecosystem business model) kama eneo lake mahususi ambalo inajikita katika kufanya biashara. Hii inamaanisha benki itahudumia sekta ya elimu pamoja na sekta nyingine zinazohusiana kwa karibu nayo kama vile ujenzi wa madarasa ya shule, maabara, maktaba, utengenezaji wa chaki, madawati, huduma za vifaa vya shule vya kuandikia na kusomea, viatu na vinavyofanana na hivyo.

Benki inakusudia kufikia lengo la kuwa benki kamili itakayotoa huduma kwa wateja wadogo na wa kati, na kujenga amana za kutosha huku ikitoa huduma kupitia mifumo ya kidijitali. Hapa benki itaingia makubaliano na makampuni mbalimbali ya kimkakati ya tehamu katika kuboresha huduma zake kama; *MwalimuMobile*, *MwalimuWakala*, *MwalimuCard VISA*, *Mwalimu bima*, *Mwalimu Jikimu* na nyingine nyingi.

Ni katika Mpango Mkakati huu benki inatarajia kuanza kupata faida na kutoa gawio kwa wanahisa wake baada ya mwaka wa tatu (3), yaani 2023.



Kuwa mtoa huduma za kifedha anayependwa zaidi nchini Tanzania

**Dira:**



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

**Dhima:**



- Kumjali Mteja
- Ushirikiano na kufanya kazi Pamoja
- Ubunifu
- Ufanisi
- Uadilifu

**Maadili:**

## Taarifa ya fedha ya mwaka wa kwanza (2021) wa mkakati mpya wa kibiashara

### Donoo kutoka katika Waraka Mizania

Kiasi kwa TZS Milioni	Mwenendo	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Jumla 2021	Maelezo
Mikopo		20,882	25,216	28,137	29,632	32,943	36,172	39,129	43,679	44,958	44,958	ukuaji chanya
Jumla ya Mali		39,739	38,218	42,844	41,430	42,753	46,380	50,317	54,750	57,927	57,927	ukuaji chanya
Amana za Wateja		20,153	19,169	23,884	22,538	24,014	27,822	31,605	34,554	38,654	38,654	ukuaji chanya
Fedha za Wanahisa		17,099	16,769	16,479	16,250	16,126	16,054	16,063	16,073	16,089	16,089	imeathiriwa na hasara, kutopungua zaidi kuanzia Jul '21

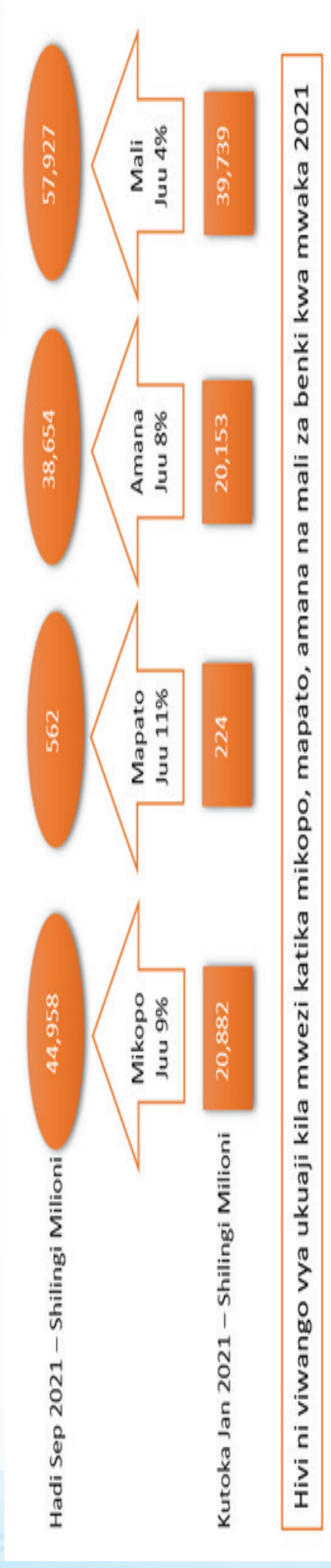
### Donoo kutoka katika Taarifa ya Mapato na Matumizi

Mapato Halisi ya Riba		181	203	284	244	325	311	369	375	393	2,685	imeongezeka, inaathiriwa na riba kubwa za amana
Ada na Kamisheni		42	35	37	53	49	62	119	200	169	766	ukuaji chanya
Jumla ya Mapato		224	239	321	297	375	394	487	575	562	3,473	ukuaji chanya
Jumla ya Gharana		529	569	610	527	498	466	479	564	546	4,789	wastani sawa wa ukuaji kwa mwezi, matumizi yanadhhibitiwa
Faida/(Hasara) Kabla ya Kodi		(306)	(330)	(290)	(230)	(123)	(73)	9	11	15	(1,316)	Kuendelea kupata faida kwa ukuaji wa benki

### Kiasi kwa TZS Milioni

Mwenendo	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Jumla	Maelezo	
Mikopo iliyotolewa		2,680	4,694	4,429	3,596	3,032	4,077	5,352	5,891	2,329	36,079	ukuaji wa kitabu bora cha mikopo

Benki imefanya vizuri katika mwaka 2021 kama viashiria mbalimbali kwenye jedwali hapo juu vinavyoonesha.





## TAARIFA YA KUITISHA MKUTANO MKUU NA AKIDI

Wanahisa wanaombwa kuzingatia taarifa ya kuitisha Mkutano Mkuu kulingana na kifungu cha 45 cha Kanuni za Kampuni kuhusu notisi ya Mkutano Mkuu.

Wanahisa wanakumbushwa kuwa akidi kwa mujibu wa kifungu cha 49 cha Kanuni za Kampuni ni idadi ya wanahisa wasiopungua 50 wanaomiliki hisa zisizopungua asilimia 21 au wawakilishi wenye sifa hizo.

Kama ndani ya nusu saa baada ya muda uliopangwa kuanza kikao akidi haijatumia, Mkutano huo utaahirishwa. Hivyo wajumbe wanasisitizwa kuchunga muda wa kufika kikaoni.

## NOTISI YA MKUTANO MKUU WA 5 WA WANAHISA WA BENKI

- 5.1 Taarifa inatolewa kuwa Mkutano Mkuu wa Mwaka wa 5 wa Mwalimu Commercial Bank Plc utafanyika katika Ukumbi wa LUSH GARDEN HOTEL – Arusha Mjini siku ya Ijumaa, Oktoba 22, 2021 kuanzia saa 5:00 Asubuhi
- 5.2 Ajenda ya Mkutano ni kama ifuatavyo:
  - 5.2.1 Kufungua Mkutano
  - 5.2.2 Kupitisha Ajenda za Mkutano.
  - 5.2.3 Uthibitisho wa Kumbukumbu za Mkutano Mkuu wa 4 wa Mwaka 2020
  - 5.2.4 Kujadili yatoakanayo kwenye Mkutano Mkuu wa 4 wa mwaka 2020.
  - 5.2.5 Taarifa ya Mwenyekiti
  - 5.2.6 Kupokea Ripoti ya Wakurugenzi na kupitisha taarifa za Hesabu za Fedha za Mwaka ulioishia 31 Disemba 2020.
  - 5.2.7 Azimio la Gawio kwa mwaka 2020
  - 5.2.8 Hatua iliyofikiwa katika kuongeza mtaji wa benki
  - 5.2.9 Kupokea na kuidhinisha Malipo ya Wakurugenzi
  - 5.2.10 Kupokea na kuthibitisha Uteuzi wa Mkaguzi wa nje wa Hesabu kwa mwaka unaoishia 31 Disemba 2021
  - 5.2.11 Mengineyo yatoakanayo na mkutano
  - 5.2.12 Tarehe ya mkutano ujao
  - 5.2.13 Kufungwa kwa Mkutano
- 5.3 Mwanahisa yeyote ambaye anataka kuingiza pendekezo lake katika kipengele cha 5.2.11 hapo juu lazima atoe taarifa kwa maandishi siku tatu (3) kabla ya Mkutano Mkuu wa Mwaka.
- 5.4 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.
- 5.5 Wanahisa wote wanaombwa kuja na vyeti vya hisa pamoja na vitambulisho siku ya mkutano.

- 5.6 Makabrasha ya mkutano yanapatikana kwenye matawi yetu ya Samora Avenue na Mlimani Tower Dar es Salaam, na katika ofisi zetu za Arusha, Dodoma, Mwanza, Morogoro na Mbeya. Pia yatapatikana kwenye ukumbi siku ya mkutano na kwenye tovuti ya benki kuanzia tarehe 15.10.2021
- 5.7 Gharama za usafiri na malazi zitafanywa na wanahisa wenyewe.

---

**Mwalimu Commercial Bank Plc**

## **KUPOKEA AJENDA**

Wanahisa mnaombwa kupokea ajenda za Mkutano Mkuu kama zilivyowasilishwa kupitia kwenye notisi.

NOTISI imepokelewa na kuthibitisha uwepo wa akidi ya wanahisa mahususi wa mkutano huu kama ilivyoainishwa katika Kanuni za Kampuni.



## NOTICE OF THE 5th ANNUAL GENERAL MEETING OF SHAREHOLDERS OF THE BANK

- 5.1 Notice is hereby given that the 5<sup>th</sup> Annual General meeting of Mwalimu Commercial Bank Plc will be held at **LUSH GARDEN HOTEL** on **Friday**, the 22<sup>nd</sup> of October 2021 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.
- 5.2 The business to be transacted in the said meeting are:
- 5.2.1 Opening of the Meeting
  - 5.2.2 Adoption of the Agenda
  - 5.2.3 Confirmation of the minutes of the 4<sup>th</sup> Annual General Meeting of 2020
  - 5.2.4 To discuss Matters Arising from the 4<sup>th</sup> Annual General Meeting of 2020
  - 5.2.5 Chairperson's Report
  - 5.2.6 Adoption of Directors Report and Audited Financial statements for the year ended 31 December 2020
  - 5.2.7 Dividend declaration
  - 5.2.8 Update on bank's capital restoration
  - 5.2.9 To receive and approve Director's remuneration
  - 5.2.10 To receive and appoint External Auditors of Financial Statements for the year ending 31 December 2021
  - 5.2.11 Any other business
  - 5.2.12 To set the date of the next meeting
  - 5.2.13 Closing of the Meeting
- 5.3 Any Member who wants to include his proposal into item 5.2.11 above must inform the Secretary in writing, three (3) days before the Annual General meeting.
- 5.4 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 time of the meeting.
- 5.5 All members are requested and encouraged to come with their share certificates and identification Cards on the date of the meeting.
- 5.6 Papers for the meeting may be collected at our branches at Samora Avenue and Mlimani Tower in Dar es Salaam and our regional offices in Arusha, Dodoma, Mwanza, Morogoro and Mbeya. Otherwise, the papers will be obtained at the venue of the meeting and and the bank's website on 15/10/2021.



- 5.7 Cost for transportation and accommodation will be borne by shareholders themselves.

---

**Mwalimu Commercial Bank Plc**

**ADOPTION OF THE AGENDA**

Shareholders are requested to receive and adopt the agenda of the Annual General Meeting as submitted in the notice.

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



**UTHIBITISHO WA KUMBUKUMBU ZA MKUTANO MKUU WA NNE WA MWAKA 2020****Kampuni iliyosajiliwa nchini Tanzania yenye cheti cha usajili namba 90216****Kumbukumbu za Mkutano Mkuu wa Nne wa Benki ya Mwalimu Commercial Bank PLC uliofanyika tarehe 13/08/2020 katika Ukumbi wa Isike Mwanakiyungi - Tabora**

Yafuatayo yalijiri katika Mkutano Mkuu wa Mwalimu Commercial Bank PLC uliofanyika tarehe 13/08/2020 katika ukumbi wa Isike Mwanakiyungi - Tabora kuanzia saa 5:30 asubuhi

**Waliohudhuria:**

Mr. Herman Mark Kessy	-	Mwenyekiti
Mr. Ambrose Ntangeki Nshala	-	Mwenyekiti Msaidizi
Mr. Festus Nicholas Mitimngi	-	Mkurugenzi
Mr. Said Kambi Shaaban	-	Mkurugenzi
Mr. Omary Ally Magalla	-	Mkurugenzi
Mr. Deus Gracewell Seif	-	Mkurugenzi
Mr. Francis Cecil Ramadhani	-	Mkurugenzi
Mr. Justine Constantino Kinyaga	-	Mkurugenzi
Mr. Celestin Leonard Muganga	-	Mkurugenzi
Mr. Mbaruku Hamisi Magawa	-	Mkurugenzi

**Walioalikwa:**

Mr. Richard Louis Makungwa	-	Mkurugenzi Mtendaji
Mr. Raphael Mashauri	-	Ernst & Young (Mkaguzi wa Nje)
Ms. Mary Kessy	-	Core Securities Limited (NOMAD)
Mr. Gideon Kapange	-	CSDR – Mwangalizi
Mr. Fred Odat	-	CMSA - Mwangalizi
Mr. Frank Elias Kifunda	-	KKB Attorneys at Law (Company Secretary)

**Mahudhurio na Akidi ya Wanahisa**

NHIF	16.17%
PSSSF	16.17%
CWT	12.94%
TDCL	3.25%
Walimu na Umma kwa ujumla (592)	0.25%
<b>Jumla</b>	<b>48.79%</b>

Orodha ya wanahisa waliohudhuria mkutano mkuu imeambatanishwa.

**4.1 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

#### **4.2 Kupitishwa kwa Dondoo**

Ilikubalika kwamba Dondoo zitumike kama zilivyowasilishwa.

#### **4.3 Kuthibitisha kumbukumbu za Mkutano Mkuu wa Tatu**

4.3.1 Ilikubalika kwamba kumbukumbu za Mkutano Mkuu wa Tatu wa kampuni zithibitishwe kama zilivyowasilishwa

#### **4.4 Yatokanayo kutoka katika Mkutano Mkuu wa Tatu**

4.4.1 Ilikubaliwa kwamba kumbukumbu za yatokanayo na Mkutano mkuu wa Tatu wa benki zithibitishwe kama zilivyowasilishwa

#### **4.5 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.

#### **4.6 Kupokea taarifa ya mwaka ya wakurugenzi na kupitisha hesabu za fedha**

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

Iliamriwa kuwa mahesabu yaliyokaguliwa kufikia tarehe 31/12/2019 pamoja na taarifa ya wakurugenzi na wakaguzi wa nje zipokelewe na kukubaliwa.

#### **4.7 Gawio**

Kwa sababu Kampuni ilikuwa bado haijaanza kupata faida katika uendeshaji, gawio halitaweza kutangazwa.

Mwenyekiti alielezea zaidi kwamba, kwa sababu gawio huweza kutangazwa na kugawanywa baina ya wanahisa pale ambapo kampuni imetengeneza faida; itakuwa ni salama zaidi kusema Kampuni haikuwa kwenye nafasi ya kutoa gawio katika Mwaka 2020.



- 4.7.1 Wanahisa WALIELEKEZA benki kufungua matawi ili kuiwezesha benki kufikia wanahisa wengi zaidi. Hususani wale wa miji mikubwa.
- 4.7.2 Wanahisa WALIELEKEZA MASHAKA yao kwa hali ya benki ya kuingiza hasara, na KUELEKEZA uongozi wa benki kuwa wabunifu zaidi kwenye kutafuta biashara ili kuweza kubadilisha hali ya benki.
- 4.7.3 Wanahisa WALIELEKEZA uongozi wa benki kujikita zaidi katika kuwavutia walimu kwa kuwapa huduma nzuri za kibenki ili kuwashawishi warudi kutumia benki yao.
- 4.7.4 Wanahisa waliongelea huduma isiyoridhisha kwa baadhi ya wafanyakazi wa benki na KUELEKEZA uongozi wa benki kutambua changamoto wanazopata wateja na kuhakikisha huduma kwa wateja inaboreshwa.
- 4.7.5 Wanahisa WALIONESHA MASHAKA kwa kukosekana kwa fedha za kutosha katika baadhi ya wakala wa Benki. Wanahisa WALIELEKEZA uongozi wa benki uhakikishe unatafuta mawakala wenye fedha za kuweza kuhudumia wateja bila kikwazo. Wanahisa walielekeza uongozi wa benki kuangalia uwezekano wa kutumia ofisi za CWT kwa ajili ya kuweka huduma ya Mwalimu Wakala.
- 4.7.6 Wanahisa WALIELEKEZA uongozi wa benki uhakikishe usambazaji wa ATM cards unafanyika mapema ili kuwezesha wateja wa benki kupata huduma kwa haraka.
- 4.7.7 Wanahisa WALIELEKEZA uongozi wa benki uhakikishe nakala za vitabu vya mkutano mkuu zinasambazwa kwa wanahisa mapema kabla ya mkutano mkuu.
- 4.7.8 Wanahisa WALIELEKEZA uongozi wa benki kuanzisha nafasi ya Afisa Uhusiano na wanahisa ili kuwezesha mawasiliano rahisi na wanahisa.
- 4.7.9 Wanahisa WALIELEKEZA uongozi wa benki uunde kamati katika kila mkoa ambayo itakuwa ikijibu maswali yahasuyo benki.
- 4.7.10 Wanahisa WALIELEKEZA uongozi wa benki ushirikiane na CWT ili kuhakikisha walimu wanapitisha mishahara yao katika Benki ya Mwalimu.

#### 4.8 Kuongeza Mtaji wa Benki

Mwenyekiti aliwasilisha mapendekezo ya kuongeza mtaji wa Benki.

*Ilkubaliwa kwamba mtaji wa benki uongezwe kwa kupitia soko la hisa la Dar Es Salaam (DSE).*

#### 4.9 Uteuzi wa Wakurugenzi Huru

Mwenyekiti aliwasilisha ajenda ya uteuzi wa wakurugenzi huru na kumkaribisha Mkurugenzi mmoja ili kuwaelezea wanahisa utaratibu mzima uliotumika kuwapata wakurugenzi huru wanaopendekezwa.

Wanahisa walipiga kura zao kuchagua wakurugenzi huru ambapo Bi. Berthasia Ladislaus Patrick alipata kura 74, Bi. Kissa Vivian Kilindu alipata kura 86 na Bi. Enna Victor Mwakipesile alipata kura 147.

Ilikubaliwa majina ya Bi. Kissa Vivian Kilindu na Bi. Enna Victor Mwakipesile yawasilishwe Benki Kuu (BOT) kwa ajili ya uthibitisho kabla uteuzi wao haujafanywa. Wakati huo, jina la Bi. Berthasia Ladislaus Patrick litakaa akiba endapo Benki kuu (BOT) watakataa jina la mkurugenzi yeyote aliyepigiwa kura.

*Mwenyekiti alihoji wanahisa juu ya maamuzi hayo na kutamka ya kwamba wanahisa wamepitisha maamuzi hayo.*

#### **4.10 Kupitisha Ada za Wakurugenzi**

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

Ada hizo ni kama zinavyooneshwa hapo chini na zitakatwa kodi ya zuio kulingana na taratibu za sheria ya kodi ya Tanzania:

##### **Ada za Wakurugenzi za Mwaka**

Mwenyekiti – Shilingi 3,500,000 kwa mwaka

Wakurugenzi wengine – Shilingi 2,500,000 kwa mwaka

Hizi zitalipwa kila baada ya robo mwaka.

##### **Posho za Wakurugenzi**

Mwenyekiti – Shilingi 600,000 Kwa kikao

Wakurugenzi wengine – Shilingi 500,000 kwa kikao

*Ilikubalika kwamba mapendekezo kuhusu ada za wakurugenzi yathibitishwe kama ilivyopendekezwa.*

#### **4.11 Uteuzi wa wakaguzi wa nje**

Mwenyekiti aliwasilisha mapendekezo ya kuwateua HLB MEKONSULT kama wakaguzi wa nje kwa mwaka wa 2020.

*Ilikubaliwa kwamba HLB MEKONSULT kuteuliwa kama wakaguzi wa kampuni kisheria kwa mwaka unaoishia 31 Disemba 2020 kwa gharama ya Shilingi 34,810,000 (Shilingi za kitanzania Milioni Thelathini na Nne Laki Nane na Efu Kumi Tu) kwa ukaguzi wa mahesabu na Tehama.*

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

#### 4.12 Marekebisho ya Vifungu vya Kanuni za Benki (Articles of Association)

Kutokana na mapendekezo ya marekebisho ya Kanuni za Kampuni (Articles of Association), ilikubaliwa kwamba marekebisho yaliyopendekezwa na Wakurugenzi wa Bodi kwa vifungu vya 40 na 96 vya kanuni za benki kama inavyoelezewa hapo chini yatatekelezwa.

##### Kifungu cha 40

*Ilikubaliwa kwamba, mapendekezo ya mabadiliko ya Kifungu cha 40 yasomeke kama ifuatavyo:*

*"The Bank shall in each year hold a general meeting as its annual general meeting in addition to any other meeting in that year which shall be conducted either physically or both physically and through virtual platform should circumstances require the use of the virtual platform and shall specify the meeting as such in the notices calling it; and not more than fifteen months shall elapse between the date of one annual general meeting of the Bank and that of the next."*

##### Kifungu cha 96

*Ilikubaliwa Kifungu cha 96 kabadilishwe na kusomeka:*

*"The Directors may meet physically or otherwise through virtual platform should circumstances limit physical meetings for the dispatch of business, adjourn and otherwise regulate their meetings, as they think fit. Questions arising at any meeting shall be decided by most votes. In case equality of votes, the Chairman shall have a second or casting vote. A Director may, and the secretary on the requisition of a Director shall, at any time summon a meeting of the Directors."*

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

#### 4.13 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 yalihusu vitu vifuatavyo;

- i. Hali ya kibiashara isiyoridhisha toka kuanzishwa kwa benki mwaka 2016;
- ii. Huduma sahihi na za wakati kwa wateja wa benki;

- iii. Ubunifu na kuangalia fursa mbalimbali kwa manufaa ya benki;
- iv. Uwezeshwaji wa wafanyakazi wa Chama Cha Walimu (CWT) kuhusu elimu ya kifedha kwa ajili ya kusaidia shughuli za benki;
- v. Upatikanaji wa hudumaza kibenki kwa haraka;
- vi. Kuanzisha dawati la mahusiano ya wanahisa wa benki, Pamoja na kuwakuboresha mawasiliano na wanahisa wa benki;
- vii. Uboreshaji wa upatikanaji wa huduma mbadala za kibenki, kufungua ofisi za mikoani pamoja na kuzidi kuitangaza zaidi benki;

#### **4.14 Tarehe na Ajenda za mkutano mkuu ujao**

Ilikubaliwa kwamba mkutano mkuu ujao ufanyike siku ya Alhamisi tarehe 24/06/2021 na ajenda zitawasilishwa kwa wajumbe kwa muda muafaka.

#### **4.15 Shukrani**

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

#### **4.16 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 kumi kamili (10:00) jioni.

\_\_\_\_\_

Mwenyekiti

\_\_\_\_\_

Katibu

\_\_\_\_\_

Tarehe

#### **Azimio la 1/2021**

*Imeazimiwa kuwa muhtasari wa Mkutano Mkuu wa Nne uliofanyika Tabora siku ya Alhamis tarehe 13 Agosti 2020 katika ukumbi wa Isike Mwanakiyungi ni kumbukumbu sahihi.*



**The Company incorporated in Tanzania with Certificate of Incorporation No. 90216**

**Minutes of the 4<sup>th</sup> Annual General Meeting of Mwalimu Commercial Bank Plc (the Company") held on the 13<sup>th</sup> August 2020 at Isike Mwanakiyungi Hall – Tabora.**

During the 4<sup>th</sup> Annual General Meeting of Mwalimu Commercial Bank, Plc held on 13<sup>th</sup> August 2020 at Isike Mwanakiyungi Hall - Tabora from 11:30 am the following matters were transacted:

**Present:**

Mr. Herman Mark Kessy	-	Chairman
Mr. Ambrose Ntangeki Nshala	-	Vice Chairman
Mr. Festus Nicholas Mitimangi	-	Director
Mr. Said Kambi Shaaban	-	Director
Mr. Omary Ally Magalla	-	Director
Mr. Deus Gracewell Seif	-	Director
Mr. Francis Cecil Ramadhani	-	Director
Mr. Justine Costantino Kinyaga	-	Director
Mr. Celestin Leonard Muganga	-	Director

**In Attendance:**

Mr. Richard Louis Makungwa	-	Chief Executive Officer
Mr. Raphael Mashauri	-	Ernst & Young (External Auditor)
Mrs. Marry Kessy	-	Core Securities
Mr. Gideon Kapange	-	CSDR
Mr. Fred Odat	-	CMSA
Mr. Frank Kifunda	-	KKB Attorneys at Law (Company Secretary)

**Shareholders In Attendance and Quorum:**

NHIF	16.17%
PSSSF	16.17%
CWT	12.94%
TDCL	3.25%
Teachers and General Public (592)	0.25%
<b>Total</b>	<b>48.79%</b>

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



#### **4.1 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.

#### **4.2 Approval and adoption of Agenda**

It was resolved that the Agenda be adopted as presented.

#### **4.3 Confirmation of the Minutes of the 3<sup>rd</sup> Annual General Meeting**

4.3.1 It was resolved that the minutes of the 3<sup>rd</sup> Annual General Meeting of the Company be and are hereby approved as presented.

#### **4.4 Matters Arising from the 3<sup>rd</sup> Annual General Meeting**

4.4.1 It was resolved that the status of implementation of the matters arising from the 3<sup>rd</sup> Annual General Meeting of the Company be and are hereby approved as presented.

#### **4.5 Chairman's speech**

The Chairman addressed the members and briefed them about the performance of the Company during the last fiscal year. He further brought to the notice of the members' achievements made by the Company during the period and further explained strategies and policies adopted by the Company to ensure growth in the coming years.

#### **4.6 Approval of the Annual Report and Audited Financial Statements**

Chairman requested one of the Directors (Chairman of the Board Audit and Risk Committee) to take members through the audited financial statements of the Company.

The Annual Report of the Company was presented.

It was resolved that the audited balance sheet as of 31<sup>st</sup> December 2019, Directors and Auditors' Report thereon be and are hereby received and adopted.

#### **4.7 Dividend Declaration**

It was recorded that the Company was still making a loss; hence dividends cannot be declared.

The Chairman presented further that, given the fact that dividends can only be declared and distributed among members when there is profit. It would be safe to say that the Company is not in a position to declare dividends this year.

4.7.1 Shareholders **DIRECTED** the bank to open branches to reach the main shareholders, particularly teachers in main cities.

- 4.7.2 Shareholders **RAISED CONCERNS** on the loss-making trend of the Bank and **DIRECTED** the Management to be more creative in looking for more business to turn around the Bank performance.
- 4.7.3 Shareholders **DIRECTED** the Management to focus on teachers and entice them with good banking services to ensure they return to bank with Mwalimu Commercial Bank.
- 4.7.4 Shareholders **RAISED CONCERNS** on the poor customer services by some of bank staff. Shareholders **DIRECTED** the Management to ensure they work to improve customer services and facilitate bank employees to be near teachers to know the challenges teachers are facing.
- 4.7.5 Shareholders **RAISED CONCERNS** on a lack of enough funds in some of Mwalimu Wakala. Shareholders **DIRECTED** the Management to ensure they recruit Mwalimu Wakala agents with enough funds to serve teachers. Shareholders **DIRECTED** further the Management to consider employing CWT offices for purposes of Mwalimu Wakala.
- 4.7.6 Shareholders **DIRECTED** the Management to ensure earlier and smooth ATM card distribution to facilitate service accessibility to customers.
- 4.7.7 Shareholders **DIRECTED** the Management to ensure soft copies of AGM packs are sent to all shareholders before the AGM.
- 4.7.8 Shareholders **DIRECTED** the Management to establish a Shareholders Relationship Officer position to ensure frequent and smooth communication between the bank and shareholders.
- 4.7.9 Shareholders **DIRECTED** the Management to form a committee in each region that will be responding to questions regarding the Bank.
- 4.7.10 Shareholders **DIRECTED** the Management to collaborate with CWT to ensure teachers pass their salaries through Mwalimu Commercial Bank.

#### **4.8 Bank's Capital Restoration**

The Chairman tabled for consideration the Agenda regarding capital restoration for the Bank.

It was resolved that the Bank shall raise capital via issuance of shares through the Dar es Salaam Stock Exchange (DSE).

#### 4.9 Appointment of Independent Directors

The Chairman tabled the Agenda and requested one of the Directors (the Chairman of the Nomination, Operations and Remuneration Committee) to take the members through the process employed to recruit the independent Directors

Members cast their votes towards the proposed independent directors whereby Ms. Berthasia Ladislaus Patrick received 74 votes, Ms. Kissa Vivian Kilindu received 86 votes, and Ms. Enna Victor received 147 votes.

It was resolved that the names of Ms. Kissa Vivian Kilindu and Ms. Enna Victor shall be submitted to the BOT for vetting. At the same time, Ms. Berthasia Ladislaus Patrick shall be reserved in case of rejection of any name by the BOT.

#### 4.10 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.

#### 4.11 Appointment of External Auditors

The Chairman tabled for consideration item no. 4.2.11 regarding the appointment of HLB MEKONSULT as the External Auditors for the year 2020.

It was resolved that HLB MEKONSULT be and are hereby appointed as statutory Auditors of the Company for the period commencing from the conclusion of this meeting to the conclusion of the next Annual General Meeting at a remuneration of Tanzania Shillings Thirty-Four Million Eight Hundred and Ten Thousand for the financial and ICT audits.



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

#### 4.12 Amendment of the Articles of Association

Following the presentation on the proposed amendments of the Articles of Association of the Company, It was resolved that the Board of Directors proposed the amendment of Article 40 and 96 of the Company's Articles of Association as narrated below:

##### Article 40

It was resolved that a proposal to amend Article 40 to read:

"The Bank shall in each year hold a general meeting as its annual general meeting in addition to any other meeting in that year which shall be conducted either physically or both physically and through virtual platform should circumstances requires the use of the virtual platform and shall specify the meeting as such in the notices calling it; and not more than fifteen months shall elapse between the date of one annual general meeting of the Bank and that of the next."

##### Article 96

It was resolved to amend Article 96 to read:

"The Directors may meet physical or otherwise through virtual platform should circumstances limit physical meetings for the dispatch of business, adjourn and otherwise regulate their meetings, as they think fit. Questions arising at any meeting shall be decided by most votes. In case equality of votes, the Chairman shall have a second or casting vote. A Director may, and the secretary on the requisition of a Director shall, at any time summon a meeting of the Directors."

**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 the resolution

#### 4.13 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 questions asked include;

- i. Poor financial performance of the bank since its inception in year 2016;
- ii. Poor customer experience and inefficiency in respond to customer queries;
- iii. Lack of Innovation/ creativity to grab new opportunities;

- iv. Lack financial literacy to CWT Secretaries as they support bank;
- v. Service accessibility shortcomings;
- vi. To introduce “Investors Relations Desk” and revisit communication strategy
- vii. Alternative Delivery Channels visibility, opening regional offices and visibility via marketing.

#### 4.14 Date and Agenda for the next Annual General Meeting

**It was resolved that** the next Annual General Meeting will be held on Thursday, the 24<sup>th</sup> June 2021 and that the Agenda will be communicated to all members in the course of time.

#### 4.15 Vote of Thanks

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

#### 4.16 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 have been attended to, he announced the meeting closed at 04:00 pm.

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

#### **Resolution 1/2021**

*The minutes of the 4<sup>th</sup> Annual General Meeting held in Tabora on Thursday of 13<sup>th</sup> August 2020 at Isike Mwanakiyungi Hall were confirmed as true record of the meeting.*

**KUJADILI YATOKANAYO KWENYE MKUTANO MKUU WA 4 WA MWAKA 2020**

**Yatokanayo na Mkutano Mkuu wa Nne wa Mwalimu Commercial Bank Plc uliofanyika Tarehe 13 Agosti 2020 katika Ukumbi wa Isike Mwanakiyungi - Tabora**

S/N		MAELEKEZO	UTEKELEZAJI
1	<b>Kipengele 4.7.1</b>	Wanahisa <b>WALIELEKEZA</b> benki kufungua matawi ili kuiwezesha benki kufikia wanahisa wengi zaidi. Hususani wale wa miji mikubwa.	<p><b>Inaendelea kutekelezwa</b></p> <p>Benki imefungua ofisi 2 mpya mikoani Arusha na Dodoma, ikiwa ni ongezeko kwa matawi 2 yaliyopo Dar es Salaam pamoja na ofisi 3 za mikoza zilizopo Mbeya, Mwanza na Morogoro.</p> <p>Benki ina mpango wa kufungua ofisi za mkoa katika nyanda za kusini na magharibi hadi kufikia mwisho wa mwaka 2021.</p> <p>Hata hivyo, benki inaendelea kutia mkazo katika kutoa huduma zake kwa mfumo wa kidijitali pamoja na kuendesha matawi na ofisi zake.</p>
2	<b>Kipengele 4.7.2</b>	Wanahisa <b>WALIELEKEZA</b> MASHAKA yao kwa hali ya benki ya kuingiza hasara, na <b>KUELEKEZA</b> uongozi wa benki kuwa wabunifu zaidi kwenye kutafuta biashara ili kuweza kubadilisha hali ya benki.	<p><b>Inaendelea kutekelezwa</b></p> <p>Katika utekelezaji wa Mkakati wa Kimageuzi ulioanza mwaka 2019 benki imefanikiwa kuanza kutengeneza faida kila mwezi mnamo Julai 2021</p>
3	<b>Kipengele 4.7.3</b>	Wanahisa <b>WALIELEKEZA</b> uongozi wa benki kujikita zaidi katika kuwavutia walimu kwa kuwapa huduma nzuri za kibenki ili kuwashawishi warudi kutumia benki yao	<p><b>Inaendelea kutekelezwa</b></p> <p>Benki imeboresha huduma zake kwa ajili ya kuwafikia walimu na wateja wengi zaidi.</p>



S/N		MAELEKEZO	UTEKELEZAJI
			<p>Hadi sasa benki imeanzisha VISA CARD (inayopatikana kwenye zaidi ya ATM 2,000), Mwalimu Mobile, Salary Advance katika simu, Mwalimu Bima, Mikopo kwa Wastaafu, Mwalimu Jikimu, Mwalimu na Ujasiriamali, na zaidi ya mawakala 200 nchi nzima.</p> <p>Mikopo iliyotolewa baada ya mkutano mkuu wa 2020 ni kiasi cha 42B, hii inafanya jumla ya mikopo kutoka biashara imeanza hadi Septemba 2021 kuwa 75B</p>
4	<b>Kipengele 4.7.4</b>	Wanahisa waliongelea huduma isiyoridhisha kwa baadhi ya wafanyakazi wa benki na <b>KUELEKEZA</b> uongozi wa benki kutambua changamoto wanazopata wateja na kuhakikisha huduma kwa wateja inaboreshwa.	<p><b>Imetekelezwa</b></p> <p>Benki imeunda kamati maalum ambayo inahusika na kuboresha huduma za benki. Pamoja na hayo elimu inazidi kutolewa kwa wafanyakazi juu ya umuhimu wa kutoa huduma bora kwa wateja, pamoja na kuhusisha wafanyakazi wa Chama Cha Walimu (CWT) kwa ngazi zote.</p>
5	<b>Kipengele 4.7.5</b>	Wanahisa WALIONESHA MASHAKA kwa kukosekana kwa fedha za kutosha katika baadhi ya wakala wa benki. Wanahisa <b>WALIELEKEZA</b> uongozi wa benki uhakikishe unatafuta mawakala wenye fedha za kuweza kuhudumia wateja bila kikwazo. Wanahisa walielekeza uongozi wa benki kuangalia uwezekano wa	<p><b>Inaendelea kutekelezwa</b></p> <p>Benki imefanikiwa kuwaongeza mawakala zaidi ili kutatua tatizo la kukosekana kwa fedha kwa baadhi ya mawakala.</p> <p>Pia benki imeweza kuwaongeza mawakala zaidi</p>



S/N		MAELEKEZO	UTEKELEZAJI
		kutumia ofisi za CWT kwa ajili ya kuweka huduma ya Mwalimu Wakala	ya 85 kwa ushirikiano na Chama Cha Walimu (CWT)
6	<b>Kipengele 4.7.6</b>	Wanahisa <b>WALIELEKEZA</b> uongozi wa benki uhakikishe usambazaji wa ATM cards unafanyika mapema ili kuwezesha wateja wa benki kupata huduma kwa haraka.	<b>Imetekelezwa</b> Benki imeanzisha kitengo maalum kinachohusika na usambazaji wa haraka wa kadi za ATM kwa kushirikiana na ofisi za CWT
7	<b>Kipengele 4.7.7</b>	Wanahisa <b>WALIELEKEZA</b> uongozi wa benki uhakikishe nakala za vitabu vya mkutano mkuu zinasambazwa kwa wanahisa mapema kabla ya mkutano mkuu.	<b>Imetekelezwa</b> Benki inahakikisha usambazaji wa nakala za vitabu unafanyika mapema hadi kwenye njia za mitandao.
8	<b>Kipengele 4.7.8</b>	Wanahisa <b>WALIELEKEZA</b> uongozi wa benki kuanzisha nafasi ya Afisa Uhusiano na wanahisa ili kuwezesha mawasiliano rahisi na wanahisa	<b>Imetekelezwa</b> Benki imempa jukumu Afisa wa Sheria kuwa mtu maalum wa kuhusika na masuala yote ya wanahisa ikiwemo suala la upatikanaji wa vyeti vya hisa.
9	<b>Kipengele 4.7.9</b>	Wanahisa <b>WALIELEKEZA</b> uongozi wa benki uunde kamati katika kila mkoa ambayo itakuwa ikijibu maswali yahusuyo benki.	<b>Imetekelezwa</b> Benki imeanzisha uongozi wa Kanda unaosikiliza malalamiko ya wateja, kupitia matawi 2 ya benki yaliyopo Dar es Salaam Pamoja na Ofisi 5 za mkoa (Mwanza, Mbeya, Morogoro, Dodoma na Arusha)
10	<b>Kipengele 4.7.10</b>	Wanahisa <b>WALIELEKEZA</b> uongozi wa benki ushirikiane na CWT ili kuhakikisha walimu wanapitisha mishahara yao katika benki ya Mwalimu.	<b>Inaendelea kutekelezwa</b> Ushirikiano unaendelea baina ya benki na Chama Cha Walimu (CWT), hadi sasa mishahara ya watumishi 493

S/N		MAELEKEZO	UTEKELEZAJI
			wa CWT inapitia katika benki ya Mwalimu.
11	<b>Kipengele 4.8</b>	Ilikubaliwa kwamba mtaji wa benki uongezwe kwa kupitia soko la hisa la Dar Es Salaam (DSE).	<b>Inaendelea kutekelezwa</b> Benki ilianza zoezi la ukuzaji wa mtaji mnamo Aprili 2021, kwa sasa CMSA (Mamlaka ya Masoko ya Mitaji na Dhamana) inasubiri Mkutano Mkuu huu wa 5 uidhinishe bei ya mauzo ili itoe ruhusa ya kuendelea na mchakato.
12	<b>Kipengele 4.9</b>	Ilikubaliwa majina ya Bi. Kissa Vivian Kilindu na Bi. Enna Victor Mwakipesile yawasilishwe Benki Kuu (BOT) kwa ajili ya uthibitisho kabla uteuzi wao haujafanywa. Wakati huo, jina la Bi. Berthasia Ladislaus Patrick litakaa akiba endapo Benki kuu (BOT) watakataa jina la mkurugenzi yeyote aliyepigiwa kura.	<b>Imetekelezwa</b> Majina ya Bi. Kissa Vivian Kilindu Pamoja na Bi. Enna Victor Mwakipesile yaliwasilishwa Benki Kuu ya Tanzania (BOT) na yakakubaliwa, hivi sasa ni Wakurugenzi katika Bodi.
13	<b>Kipengele 4.12</b>	Ilikubaliwa kwamba, mapendekezo ya mabadiliko ya <b>Kifungu cha 40</b> yasomeke kama ifuatavyo:  "The Bank shall in each year hold a general meeting as its annual general meeting in addition to any other meeting in that year which shall be conducted either physically or both physically and through virtual platform should circumstances requires the use of the virtual platform and shall specify the meeting as such in the notices calling it; and not more than fifteen months shall elapse between the date of one annual general meeting of the Bank and that of the next."  <b>Kifungu cha 96</b>	<b>Imetekelezwa</b> Mabadiliko yamefanyika na kuwasilishwa kwa taasisi ya BRELA kwa ajili ya hatua ya kuyapitisha.

S/N		MAELEKEZO	UTEKELEZAJI
		<p>Ilikubaliwa Kifungu cha 96 kibadilishwe na kusomeka:</p> <p>"The Directors may meet physically or otherwise through virtual platform should circumstances limit physical meetings for the dispatch of business, adjourn and otherwise regulate their meetings, as they think fit. Questions arising at any meeting shall be decided by most votes. In case equality of votes, the Chairman shall have a second or casting vote. A Director may, and the secretary on the requisition of a Director shall, at any time summon a meeting of the Directors."</p> <p>Ilikubaliwa tena kwamba, Bodi imeruhusiwa na kuelekezwa kufanya mambo yote ya lazima na yanayofaa kama itakavyotakiwa, ili kuwezesha ufanikishaji wa makubaliano haya.</p>	

KKB Attorneys at Law

**Katibu wa benki**

**Tarehe** \_\_\_\_\_

**Azimio la 2/2021**

*Wahahisa walijadili yatokanayo na kuridhia majibu ya utekelezaji wake kama yalivyowasilishwa.*

**Matters arising from 4<sup>th</sup> Annual General Meeting of Mwalimu Commercial Bank Plc (The Company) held on the 13<sup>th</sup> August 2020 at Isike Mwanakiyungi Hall – Tabora.**

S/N		DIRECTIVE	STATUS OF IMPLEMENTATION
1	Item 4.7.1	Shareholders <b>DIRECTED</b> the bank to open branches to reach the main shareholders, particularly teachers in main cities.	<p><b>Partially Implemented</b></p> <p>The bank has opened two new offices in Arusha and Dodoma as recommended in addition to the two (2) branches in Dar es Salaam and three (3) regional offices in Mbeya, Mwanza and Morogoro. Furthermore, bank plans to open two (2) more regional offices in southern and western regions by end of 2021.</p> <p>However, the bank strategy is to provide service through digital platform while operating physical branches selectively.</p>
2	Item 4.7.2	Shareholders <b>RAISED CONCERNS</b> on the loss-making trend of the bank and <b>DIRECTED</b> the Management to be more creative in looking for more business to turn around the bank performance.	<p><b>In-progress</b></p> <p>The bank has instituted turnaround strategy since mid-2019 and to date losses have been reduced from TZS 466M in June 2019 to TZS 73M in June 2021.</p> <p>The bank will continue to drive growth through its four (4) key drivers (deposits, service accessibility, cost control and productivity) to reach break-even point in Q3 2021.</p>
3	Item 4.7.3	Shareholders <b>DIRECTED</b> the Management to focus on teachers and entice them with good banking services to ensure they return to their bank	<p><b>Implemented</b></p> <p>The bank has reached its main customer base through products and services enhancement. So far Mwalimu bank has launched VISA card (over 2,000 ATMs), Mwalimu Mobile, Salary Advance on mobile, Mwalimu Bima, Wastaafu loan, Mwalimu Jikimu, Mwalimu na Ujasiliamali, and with over 200 Mwalimu Wakala.</p>





S/N		DIRECTIVE	STATUS OF IMPLEMENTATION
			The total loans disbursed post last year Annual General Meeting (AGM) is TZS 42B that make gross figure of TZS 75B (in terms of disbursement up to Sep 2021) since commencement of the business. The total of 7,421 customers benefited from the loans on the same period.
4	Item 4.7.4	Shareholders <b>RAISED CONCERNS</b> on the poor customer services by some of bank staff. Shareholders <b>DIRECTED</b> the Management to ensure they work to improve customer services and facilitate bank employees to be near teachers to know the challenges teachers are facing.	<b>Implemented</b> Bank formed a committee with its own specific charter that deal with improvement of customer service and experience. Continuous training to staff is on-going as well as engaging with CWT school representatives which address issues at lower or field level.
5	Item 4.7.5	Shareholders <b>RAISED CONCERNS</b> on a lack of enough funds in some of Mwalimu Wakala. Shareholders <b>DIRECTED</b> the Management to ensure they recruit Mwalimu Wakala agents with enough funds to serve teachers. Shareholders <b>DIRECTED</b> further the Management to consider employing CWT offices for purposes of Mwalimu Wakala.	<b>Implemented</b> The bank has introduced super agents to resolve and facilitate exchange of floats. The bank is also engaging CWT staff on identification of good performing agents within their locations in order to increase the wakala outlets. So far 85 agents recruited through CWT engagements.
6	Item 4.7.6	Shareholders <b>DIRECTED</b> the Management to ensure earlier and smooth ATM card distribution to facilitate service accessibility to customers.	<b>Implemented</b> The bank has established a specific unit to handle card production and distribution which is done through coordination with CWT offices.
7	Item 4.7.7	Shareholders <b>DIRECTED</b> the Management to ensure soft copies of AGM packs are sent to all shareholders before the AGM.	<b>Noted for Implementation</b> The bank will put the soft copies of AGM packs at the bank's website where all shareholders will be able to access conveniently.
8	Item 4.7.8	Shareholders <b>DIRECTED</b> the Management to establish a Shareholders Relationship Officer	<b>Implemented</b>

S/N		DIRECTIVE	STATUS OF IMPLEMENTATION
		position to ensure frequent and smooth communication between the bank and Shareholders.	The bank has assigned a specific staff (Legal officer) who works together with CSD & Registry Company Limited (CSDR) and CWT head office to deal with shareholders on share certificates & other related matters.
9	Item 4.7.9	Shareholders <b>DIRECTED</b> the Management to form a committee in each region that will be responding to questions regarding the bank.	<b>Implemented</b> The bank has established zones management through the branches (2) in Dar es salaam and regional offices (Mwanza, Mbeya, Morogoro, Dodoma & Arusha) to address issues raised by customers.
10	Item 4.7.10	Shareholders <b>DIRECTED</b> the Management to collaborate with CWT to ensure teachers pass their salaries through Mwalimu Commercial Bank.	<b>Implemented</b> All structured meetings with teachers are done jointly with CWT leaders from National level to schools' representatives. In addition, CWT assist the bank to facilitate all processes in changing salaries accounts with Human Resource Officers sitting at Municipal councils. So far, all CWT employees are receiving salaries through Mwalimu bank, and keep growing number of teachers salary accounts – currently stand at 493.
11	Item 4.8	The Chairman tabled for consideration the Agenda regarding capital restoration for the bank. It was <b>RESOLVED</b> that the bank shall raise capital via issuance of shares through the Dar es Salaam Stock Exchange (DSE).	<b>In-progress</b> The bank started the rights issue process in April 2021, currently awaiting next AGM for share price endorsement to proceed with CMSA approval.
12	Item 4.9	It was <b>RESOLVED</b> that the names of Ms. Kissa Vivian Kilindu and Ms. Enna Victor shall be submitted to the BOT for vetting. At the same time, Ms. Berthasia Ladislaus Patrick shall be	<b>Implemented</b> The bank submitted the names of Ms. Kissa Kilindu and Enna Victor to

S/N		DIRECTIVE	STATUS OF IMPLEMENTATION
		reserved in case of rejection of any name by the BOT.	the BOT and were both positively vetted.
13	Item 4.12	<p>Following the presentation on the proposed amendments of the Articles of Association of the Company, It was resolved that the Board of Directors proposed the amendment of Article 40 &amp; 96 of the Company's Articles of Association as narrated below;</p> <p><b>Article 40</b> It was resolved that a proposal to amend Article 40 to read:</p> <p>"The Bank shall in each year hold a general meeting as its annual general meeting in addition to any other meeting in that year which shall be conducted either physically or both physically and through virtual platform should circumstances requires the use of the virtual platform and shall specify the meeting as such in the notices calling it; and not more than fifteen months shall elapse between the date of one annual general meeting of the Bank and that of the next."</p> <p><b>Article 96</b> It was resolved to amend Article 96 to read:</p> <p>"The Directors may meet physical or otherwise through virtual platform should circumstances limit physical meetings for the dispatch of business, adjourn and otherwise regulate their meetings, as they think fit. Questions arising at any meeting shall be decided by most votes. In case equality of votes, the Chairman shall have a second or casting vote. A Director may, and the secretary on the requisition of a</p>	<p><b>Implemented</b></p> <p>Changes have been incorporated in the MEMARTS and submitted to the Business Registrations and Licensing Agency (BRELA) for updating the status of the company.</p>

S/N	DIRECTIVE	STATUS OF IMPLEMENTATION
	<p>Director shall, at any time summon a meeting of the Directors."</p> <p><b>It was further resolved that</b> 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 the resolution</p>	

KKB Attorneys at Law

**Company Secretary**

**Date:** \_\_\_\_\_

**Resolution 2/2021**

*The shareholders discussed the matters arising and adopted the implementation plan as submitted.*





## TAARIFA YA MWENYEKITI

### Ndugu Wanahisa,

Napenda kuchukua nafasi hii kwa niaba ya Bodi ya Wakurugenzi ya Benki ya Mwalimu, kuwakaribisha wote kwenye Mkutano Mkuu wa tano (5) wa wanahisa. Pia nitumie fursa hii kuwasilisha kwenu taarifa ya mwaka ya mahesabu ya benki iliyokaguliwa, ambayo inatoa maelezo ya kina ya hali ya benki kwa mwaka unaoishia Disemba 2020, pamoja na matarajio ya wakati ujao. Katika taarifa hii na kwa mujibu wa sheria za Benki Kuu, tumeainisha mambo yote yanayohusu hali ya mtaji, mwenendo wa faida, ubora wa mikopo pamoja na utawala bora.

Mkutano huu wa wanahisa ni muhimu sana kwa sababu pamoja na kupata taarifa rasmi kuhusu mwenendo na utendaji wa benki, pia unatoa nafasi ya kujadili mambo mbalimbali na kuyafanyia maamuzi. Mambo yatakayojadiliwa katika mkutano huu ni kama yanavyoonekana kwenye Notisi ya Mkutano.

Awali ya yote, ni vyema nikawafahamisha muundo wa umiliki hisa katika benki yenu ambao haujabadilika toka ule wa mwaka uliopita kama ifuatavyo:

Jina la Mwanahisa	Idadi	Idadi ya Hisa	Kiasi	Umiliki %
Walimu Binafsi Waanzilishi	217,869	21,813,000	10,906,500,000	35.3%
Mfuko wa Taifa wa Bima ya Afya (NHIF)	1	10,000,000	5,000,000,000	16.2%
Mfuko wa Pensheni kwa Watumishi wa Umma (PSSSF)	1	10,000,000	5,000,000,000	16.2%
Umma kwa Ujumla	17,623	10,011,920	5,005,960,000	16.2%
Chama cha Walimu Tanzania (CWT)	1	8,000,000	4,000,000,000	12.9%
Kampuni ya Maendeleo ya Walimu (TDCL)	1	2,000,000	1,000,000,000	3.2%
<b>Jumla</b>	<b>235,496</b>	<b>61,824,920</b>	<b>30,912,460,000</b>	<b>100.0%</b>

Walimu pamoja na taasisi zao (CWT na TDCL) bado wanamiliki 51.4% ya hisa zote za benki.

Ni mwaka wa tano sasa wa utendaji tangu benki ilipofungua milango rasmi mnamo mwezi July 2016. Benki imepitia vipindi mbali mbali vya mafanikio na changamoto katika kipindi hiki cha miaka mitano ambapo bado haikuweza kupata faida kwa sehemu kubwa ikiwa ni kutokana na kurudisha gharama za uwekezaji.

Kwa mwaka unaoishia tarehe 31 Disemba 2020 taarifa ya fedha inaonesha benki imepata hasara ya Shilingi 4.1 bilioni (2019: Shilingi 4.8 bilioni), pamoja na kwamba benki ilifanikiwa kupunguza kiwango cha hasara lakini haikuweza kufikia malengo na sababu zilizopelekea kutofikia malengo ni kama ifuatavyo;

1. Mapato madogo yatokanayo na riba za mikopo, mapato haya yanategemea utoaji wa mikopo kwa wingi. Mwaka 2020 benki haikuweza kutoa mikopo kwa wingi hasa katika robo tatu za mwanzo wa mwaka (Jan-Sep 2020). Mikopo ilianza kutolewa kwa wingi kuanzia robo ya nne ya mwaka na sababu kubwa iliyopelekea utoaji mdogo wa mikopo

ni upungufu wa ukwasi. Upatikanaji wa ukwasi hasa katika mabenki, wateja binafsi na taasisi ulikuwa mgumu kwa ujumla. Tunashukuru kufikia robo ya nne benki ilifanikiwa kupata fedha kutoka kwa taasisi mbili zinazomiliki hisa katika benki hii za NHIF na PSSSF kiasi cha shilingi billion kumi (kila moja) ambazo zilisaidia kwa kiasi kikubwa kutoa mikopo na kuleta mapato ya riba.

2. Mapato kidogo kutoka katika mapato yasiyo ya riba mfano miamala ya kibenki, kamisheni za miamala ya simu, kamisheni katika miamala ya kutuma pesa na huduma nyinginezo. Ni wazi kwamba kwa sehemu kubwa mapato yanatoka katika riba za mikopo lakini katika ulimwengu wa leo wa kidigitali ni wazi kuwa mapato yasiyo ya riba yanachangia sehemu kubwa katika pato la taasisi hasa za kibenki. Hivyo katika hili tunawasihi na kuwahimiza wanahisa wetu kuwa kwa sehemu kubwa wanauwezo wa kuchangia katika kukuza pato hili kwa kutumia huduma mbalimbali za benki. Hadi sasa benki ina jumla ya wateja elfu arobaini wenye akaunti ambao wakifanya miamala ya kibenki kwa wingi inatosha kuiinua benki katika pato kwa sehemu hii.

Ni dhahiri kuwa kutokana na hali halisi kuwa benki haikutengeneza faida mwaka 2020 hivyo haitaweza kutoa gawio kwa wanahisa kwa mwaka 2020. Tunatarajia kuanza kutoa gawio katika utekelezaji wa mpango mkakati wa miaka mitano (5) ijayo (2021-25).

Pamoja na changamoto tulizoainisha awali benki imeendelea na itaendelea kuchukua hatua mbalimbali ili kuhakikisha inatengeneza faida katika kipindi kijacho kama ifuatavyo: -

1. Katika kukuza ukwasi, benki imefanikiwa kupokea zaidi ya shilingi bilioni 20 kufikia mwezi Agosti 2021 kutoka kwa taasisi za NHIF na PSSSF, pamoja na amana za wastaafu wanaopitishia mafao yao ya mkupuo na ya kila mwezi. Vilevile benki inaendelea kupokea fedha za mtaji kutoka CWT kiasi cha shilingi milioni 300 kila mwezi kuanzia Januari 2021 (kiwango hiki kinatarajiwa kufikia jumla ya shilingi bilioni 5).
2. Kukuza mapato ya riba, kutokana na kasi ya utoaji wa mikopo pato litokanalo na riba za mikopo limekua maradufu ambapo wastani wa mwezi umekuwa kutoka shilingi milioni 231 kwa mwaka 2020 mpaka kufikia wastani shilingi milioni 433 kwa mwaka 2021. Benki itaendelea kuhakikisha ukwasi unakuwepo ili kuendana na kasi ya utoaji mikopo ili ukuaji wa riba za mikopo uwe endelevu.
3. Kwa kuwa benki ina leseni ya uwakala wa bima tunatarajia kukuza biashara hii na tayari tumeshaanza kuhudumia wadau wetu wakubwa CWT, PSSSF, TDCL na NHIF ili kuboresha mapato ya kamisheni za bima kwa faida ya wanahisa wote.
4. Benki inaendelea kutafuta kutoka sehemu mbalimbali duniani mkopo wa muda mrefu (long term funding), ili kukuza amana na kuwezesha benki kutoa mikopo ya muda mrefu ili kuinua mapato ya riba na kukuza biashara kwa ujumla. Kumekuwepo na mazugumzo na makampuni kadhaa kuhusu hili lakini bado hayajazaa matunda hasa kutokana na historia ya benki ya kupata hasara, wengi katika makampuni hayo yalihatiji walau benki ianze kupata faida (break-even) kabla ya kupata mkopo, kitu ambacho benki imeshafikia tangu Julai 2021.

5. Benki iliunga na mtandao wa VISA na imeendelea kusambaza kadi za VISA kwa wateja ili waweze kupata huduma kupitia ATMs zaidi ya 2,000 za benki zote hapa nchini zilizo katika mfumo wa VISA (na pia za nje ya nchi), hii ina lengo la kuwarudisha walimu na wateja wengine katika kuitumia na kuikuza benki yao.

#### **Mazingira ya Uendeshaji na Hali ya Taasisi za kifedha nchini:**

Mazingira ya uendeshaji wa sekta ya mabanki kwa mwaka ulioshia Disemba 2020 ulianza kuimarika kufuatia kupungua kwa ugonjwa wa UVIKO-19 kitaifa na kimataifa. Serikali ikishirikiana na Benki Kuu ya Tanzania iliendelea kuchukua hatua mbalimbali kukabiliana na madhara yatokanayo na ugonjwa wa UVIKO-19, hatua hizi kwa sehemu kubwa zilisadia sekta ya mabanki kuimarika na kuendelea kutoa huduma kuhakikisha uchumi wa nchi hautetereki.

Takwimu za Benki Kuu za mwaka 2020 zinaonesha uchumi wa Tanzania ulikua kwa asilimia 4.7 na unategemewa kukua kwa asilimia 6 katika mwaka 2021, hii inaonesha kuimarika kwa sekta mbalimbali za uchumi baada ya janga la UVIKO-19. Kwa upande mwingine mfumuko wa bei umeendelea kuwa chini kwa wastani wa asilimia 3.5 hii pia inadhihirisha uwepo wa mazingira mazuri ya biashara.

#### **Mafanikio ya Benki mwaka 2020**

Benki iliingia makubaliano na taasisi tatu kubwa ambazo zinamiliki hisa katika benki yaani CWT, NHIF na PSSSF kuchukua hatua za makusudi kuiongezea benki uwezo wa kufanya biashara ambapo CWT walitoa shilingi za kitanzania bilioni 5 kama uwekezaji wa awali katika mtaji huku PSSSF na NHIF wakiwekeza shilingi za kitanzania bilioni 10 kila mmoja ikiwa ni fedha za kuongeza amana za kufanyia biashara. Fedha hizi kwa ujumla zimeiwezesha benki kuongeza kasi ya kutoa mikopo kwa wateja ambapo ilisaidia kukuza kitabu cha mikopo na kuongeza mapato ya riba. Mafanikio makubwa yameweza kufikiwa na benki katika kipindi cha kuanzia Octoba 2020 hadi Septemba 2021 ambapo jumla ya mikopo yenye thamani ya shilingi za kitanzania bilioni 42 imeweza kutolewa.

Vilevile, mwaka 2020 benki imefanikiwa kupunguza gharama za uendeshaji kwa kiasi cha shilingi za kitanzania bilioni 1.3 ikilinganishwa na mwaka 2019, hii imepelekea kupungua kwa hasara ya kila mwaka kwa jumla ya shilingi za kitanzania milioni 700.

Benki ina matarajio ya kufanya vizuri zaidi hasa baada kuanza kutengeneza faida kila mwezi tangu mwezi Julai 2021. Hii itasaidia kukuza imani kwa wawekezaji, wanahisa na wadau wengine wa biashara katika utekelezaji wa mpango mkakati wetu wa miaka mitano ijayo 2021-25.



### Kuendeleza mahusiano ya kimkakati na mwanahisa mwanzilishi – CWT pamoja na wanahisa wakuu NHIF na PSSSF

Wakati benki ikiendelea kukuza biashara kwa kushirikiana na wadau mbalimbali, ni muhimu kuendelea kukuza mahusiano yake na wadau wakubwa CWT, NHIF na PSSSF ili kuharakisha ukuaji wa benki na hatimaye kuleta faida kwa wanahisa.

Yafuatayo ni baadhi ya mambo endelevu ambayo benki bado inafuatilia na kuyafanyia kazi ili kuweka mazingira mazuri ya biashara:

1. **CWT, NHIF na PSSSF** kwa pamoja kuendeleza mahusiano mazuri na taasisi hizi ili ziendelee kuleta fedha kwa mfumo wa amana.
2. Kuweka mahusiano mazuri na **CWT, NHIF, PSSSF na wanahisa** wengine wa benki ili kuhamasisha kutumia huduma mbali mbali zinazopakikana katika benki yetu na hivyo kuiwezesha benki kufanya vizuri zaidi
3. Wateja ambao wamestaafu ajira rasmi (**Wastaafu**) wataendelea kuwa wadau muhimu wa benki hii na kunufaika hata baada ya kustaafu kupitia huduma mbalimbali zitolewazo na benki yao. Kwa kuwekeza fedha zao za mafao na kupitishia pensheni ya kila mwezi. Wastaafu watanufaika na huduma za mikopo nafuu kwa ustawi wao na familia zao.

### Mtandao wa Matawi na Huduma za kibenki

Benki ina matawi mawili yaliyopo jijini Dar es Salaam na ofisi za kikanda za kutolea huduma (regional offices) katika mikoa ya Morogoro, Mwanza na Mbeya. Hali kadhalika tumeweza kufungua ofisi mbili mpya katika mikoa ya Dodoma na Arusha kama ilivyoazimiwa katika mkutano mkuu uliopita wa mwaka 2020. Katika kuboresha utoaji wa huduma kupitia tehama benki ilizindua **MwalimuCard VISA** ambapo wateja wetu wanaweza kupata huduma kupitia ATM zaidi ya 2,000 nchi nzima, kufanya malipo kwa njia ya mtandao (online payment) na kupitia mashine za malipo (POS – *point of sales*) zilizopo sehemu mbalimbali za huduma ikijumuisha maduka makubwa na mahoteli. Vilevile tumeboresha huduma ya **MwalimuMobile (\*150\*31#)** na kusajili zaidi ya wateja 8,500 kwenye huduma hii. Pia idadi ya **MwalimuWakala** imeongezeka kufikia 250 nchi nzima.

### Makusudio ya Maendeleo kwa Mwaka 2021

Benki itaendelea kuboresha huduma zake ili kukidhi mahitaji ya wateja wake pamoja na kutangaza bidhaa zake kwa umma. Kupitia mfumo wa tehama benki itaendelea kuwafikia wateja wengi, kubuni mbinu mbalimbali za kuongeza mapato pamoja na kudhibiti matumizi.

Pia benki itaendelea kubuni bidhaa mbalimbali kwa minajili ya kukidhi mahitaji ya wateja wake (na kuvutia wateja wapya) hii ikiwa ni pamoja na kutekeleza azma yake ya kubuni bidhaa ambazo ni rafiki, zenye bei nafuu na zinazokidhi matakwa yao.

### Shukrani

Kwa niaba ya Bodi ya Wakurugenzi, napenda kutoa shukrani zangu za dhati kwa wanahisa na wateja wetu adhimu, ambao wameendelea kuiunga mkono benki katika kipindi cha mwaka



2020. Tunatambua na kuthamini ushirikiano wenu unaotuwezesha kuendelea kufanya biashara na kuahidi kuendeleza juhudi mbalimbali kuikuza benki yetu. Bodi, Uongozi na Wafanyakazi wa benki tutaendelea kuhakikisha tunawapatia huduma bora kupitia mitandao yetu yote.

Tunazishukuru pia taasisi za udhibiti kwa miongozo, hatua ya wanahisa kuunga mkono mikakati ya benki na wadau wengine wote, ambao, kwa njia moja au nyingine, wamechangia utendaji kazi wa benki. Wakurugenzi, Timu ya Menejimenti na Wafanyakazi wameonyesha uwajibikaji wa hali ya juu katika mwaka uliopita.

Ahsanteni sana,

Francis C. Ramadhani

**Mwenyekiti wa Bodi ya Wakurugenzi**

22 October 2021



## KUPOKEA RIPOTI YA WAKURUGENZI NA KUPITISHA TAARIFA YA HESABU ZA FEDHA KWA MWAKA ULIOISHIA 31 DISEMBA 2020

### 1 UTANGULIZI

Wakurugenzi wanawasilisha ripoti yao pamoja na taarifa ya fedha ya mwaka iliyokaguliwa kwa mwaka ulioishia Disemba 31, 2020, 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 mabanki ya mwaka 2006 (Banking and Financial Institutions Act, 2006).

### 3 DHIMA NA DIRA

#### Dhima

Kupunguza matatizo ya kiuchumi kwa kutoa ufumbuzi wa kifedha wa gharama nafuu, wa kirafiki na kibunifu kwa walimu, wafanyakazi wa serikali na umma kwa ujumla, ili kuleta ukombozi wa kiuchumi.

#### Dira

Kuwa benki chaguo katika kutoa huduma za kifedha nchini Tanzania.

### 4 SHUGHULI KUU

Shughuli kuu ya Benki ni utoaji wa huduma za kibenki na zinazohusiana na hizo. Benki ilipata leseni kamili tarehe 13 Julai, 2016 kufanya biashara ya benki kama benki ya kibiashara.

### 5 MUUNDO WA WAKURUGENZI

Wakurugenzi wa benki ambao wamedumu ofisini tangu 1 Januari 2020 mpaka tarehe ya ripoti hii, isipokuwa pale ilivyoelezwa vinginevyo:

Jina	Cheo	Miaka	Uraia	Ujuzi
Francis Cecil Ramadhani	Mwenyekiti	44	Mtanzania	LLM (International Law & International Business Law), LLB
Celestin Leornard Muganga	M/Mwenyekiti	53	Mtanzania	MBA Finance, PGDFM, BA (Economics)

Jina	Cheo	Miaka	Uraia	Ujuzi
Mwl. Deus Gracewell Seif	Mkurugenzi	45	Mtanzania	M. Arts in Kiswahili & Bachelor of Education
Mr. Omary Ally Magalla (Aliteuliwa 22 Agosti 2019)	Mkurugenzi	38	Mtanzania	Bachelor of Commerce with Education
Mr. Festus Nicholas Mitimngi (Aliteuliwa 22 Agosti 2019)	Mkurugenzi	55	Mtanzania	BCom, NBAA Level 1
Mr. Justine Constantino Kinyaga (Aliteuliwa 22 Agosti 2019)	Mkurugenzi	44	Mtanzania	Msc. and Bed. in Mathematics, Dip. Education
Mr. Mbaruku Hamisi Magawa	Mkurugenzi	52	Mtanzania	MBA Corporate, BCom. Marketing, CiDir
Ms. Enna Victor Mwakipesile (Aliteuliwa 13 Agosti 2020)	Mkurugenzi	39	Mtanzania	MBA (International Business), CIA, CPA-T, CFE & Certified Trainer (IIA)
Ms. Kissa Vivian Kilindu (Aliteuliwa 13 Agosti 2020)	Mkurugenzi	48	Mtanzania	MBA, BEng. Hons (Electrical & Electronics degree)
Herman Mark Kessy (Alistaafu 13 Agosti 2020)	Mkurugenzi	71	Mtanzania	MA (Economics), BA Hons (Economics), PGD in Economics
Said Kambi Shaaban (Alistaafu 13 Agosti 2020)	Mkurugenzi	52	Mtanzania	MBA Finance, BA (Public Administration)
Ambrose Ntangeki Nshala (Alistaafu 13 Agosti 2020)	Mkurugenzi	45	Mtanzania	CPA-T, MBA (Finance & Banking)

Katibu wa Kampuni kwa tarehe ya ripoti hii ni KKB Attorneys.

## 6 MASLAHI YA WAKURUGENZI KATIKA HISA ZA BENKI

Wakurugenzi, Bw. Festus Nicholas Mitimngi, Bw. Justine Constantino Kinyaga, Mwalimu. Deus Gracewell Seif, Bw. Herman Mark Kessy na Bw. Omary Ally Magalla wanamiliki hisa 210, 100, 1,000, 1,390 na 100 kwa mtiririko huu kwenye hisa za benki. Wakurugenzi wengine wa benki hawana hisa katika mtaji mkuu wa hisa wa benki.

## 7 UWAJIBIKAJI WA KAMPUNI

Benki inaendelea kutumia mbinu jumuishi ya utawala wa kampuni kama inavyothibitishwa na mfumo wa utawala. Bodi ya ufanisi na ya kujitegemea hutoa mwelekeo wa kimkakati na ina jukumu la kuanzishwa na utendaji wa Benki.

Bodi ya Wakurugenzi ina wajumbe tisa. 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 usimamizi, 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.

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. Benki inafuata kanuni za utawala bora wa mashirika. Wakurugenzi pia wanatambua umuhimu wa uaminifu, uwazi na uwajibikaji. Mamlaka iliyowekwa na bodi hupitiwa mara kwa mara na wakurugenzi na wana fursa ya upatikanaji wa nyaraka za bodi.

### Kamati ya ukaguzi na hatari

Jina	Wadhifa
Ms. Enna Victor Mwakipesile	Mwenyekiti
Mr. Festus Nicholas Mitimangi	Mjumbe
Ms. Kissa Vivian Kilindu	Mjumbe
Mr. Justine Constantino Kinyaga	Mjumbe

### Kamati ya mikopo

Jina	Wadhifa
Mr. Mbaruku Hamisi Magawa	Mwenyekiti
Mr. Deus Gracewell Seif	Mjumbe
Mr. Omary Ally Magalla	Mjumbe
Mr. Celestin Leonard Muganga	Mjumbe

### Kamati ya uteuzi, mshahara na utekelezaji

Jina	Wadhifa
Mr. Celestin Leonard Muganga	Mwenyekiti
Mr. Mbaruku Hamisi Magawa	Mjumbe
Mr. Omary Ally Magalla	Mjumbe
Mwl. Deus Gracewell Seif	Mjumbe



## 8 UONGOZI

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

- Maendeleo ya Biashara na Masoko
- Hazina
- Fedha
- Usimamizi wa Hatari na Utekelezaji
- Rasilimali watu na utawala
- Teknolojia ya Habari na Uendeshaji
- Ukaguzi wa ndani; na
- Utawala wa Mikopo

## 9 MUUNDO WA MTAJI

Muundo wa mtaji wa benki kwa mwaka unaokaguliwa ni kama ilivyoonyeshwa hapa chini:

### Mtaji ulioidhinishwa -

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

### Mtaji uliotolewa na kulipwa kikamilifu

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

## 10 WANAHISA WA BENKI

Benki ina wanahisa wa kitaasisi na mtu mmoja mmoja. Idadi ya hisa zilizotolewa zinamilikiwa kama ifuatavyo:

Jina la mwanahisa	<u>2020</u>	Asilimia ya umiliki	<u>2019</u>	Asilimia ya umiliki
	Idadi ya hisa		Idadi ya hisa	
Founder Teachers	21,813,000	35.28%	21,813,000	35.28%
National Health Insurance Fund	10,000,000	16.17%	10,000,000	16.17%
Public Service Pensions Fund	10,000,000	16.17%	10,000,000	16.17%
General Public	10,011,920	16.19%	10,011,920	16.19%
Tanzania Teachers' Union	8,000,000	12.94%	8,000,000	12.94%
Teachers' Development Company Ltd	2,000,000	3.23%	2,000,000	3.23%
	<b>61,824,920</b>	<b>100.0%</b>	<b>61,824,920</b>	<b>100.0%</b>

**11 MIPANGO YA MAENDELEO YA MBELENI**

Benki ina mpango wa kukuza biashara kwa kutoa mikopo ya rejareja kwa walimu, wafanyakazi wa serikali na umma kwa ujumla, kuanzishwa kwa bidhaa za ubunifu sana kwa wateja hasa bidhaa za njia mbadala (miamala ya simu, mawakala, na VISA Card) wakati huo huo benki ikisimamia gharama zinazohusiana na hatari ili kuongeza thamani ya wanahisa. Katika kufaninikisha mipango iliyoelezewa hapo juu, benki inatazamia kukuza amana kutoka katika ikolojia ya elimu (education ecosystem), fedha za pensheni ya kustaafu na fedha kutoka miradi ya elimu kwa mwaka 2021.

**12 MATOKEO NA GAWIO**

Benki imepata hasara baada ya kodi ya Shilingi 4,062 milioni kwa mwaka huu (2019: hasara baada ya kodi ya Shilingi 4,826 milioni).

Matokeo ya hesabu za benki ya mwaka yameoneshwa kwenye ukurasa wa 18 wa taarifa za fedha za mwaka.

Kwa kuzingatia sera ya gawio ya benki, wakurugenzi hawapendekezi malipo ya gawio.

**13 UTENDAJI WA MWAKA****Taarifa ya msimamo wa kifedha**

Jumla ya mikopo kwa mabanki iliongezeka kwa 675.05% (Shilingi 7,308 milioni) kutoka Shilingi 1,083 milioni mwaka 2019 hadi Shilingi 8,390 milioni mwaka 2020.

Jumla ya mikopo kwa wateja iliongezeka kwa (Shilingi 2,988) kutoka Shilingi 16,109 milioni mwaka 2019 mpaka 19,098 milioni mwaka 2020.

Amana kutoka kwa wateja mwisho wa mwaka zilikuwa Shilingi 18,525 milioni (2019: Shilingi 11,073 milioni). Mikopo kwa uwiano wa amana (LDR) ilikuwa 103.09% kwa mwaka unaoishia 31 Disemba 2020 (2019: 145.48%).

Jumla ya mali za benki ziliongezeka kwa 29.40% kutoka Shilingi 29,848 milioni mwaka 2019 hadi Shilingi 38,622 milioni kwa mwaka ulioishia 31 Disemba 2020.

**Taarifa ya mapato na matumizi**

Uwiano wa Pato Halisi la Riba na Pato la Uendeshaji ulikuwa 84.33% (2019: 81.60%).

Jumla ya gharama za uendeshaji ilipungua kwa 17.64% kutoka Shilingi 7,360 milioni mwaka 2019 hadi Shilingi 6,061 milioni mwaka 2020. Kupungua kwa kiasi kikubwa kunahusishwa na sera Madhubuti za uongozi wa Benki wa kupunguza gharama. Gharama kwa uwiano wa kipato imeongezeka hadi 301.36% mwaka 2020 (2019: 288.90%).

**14 SERA ZA UHASIBU**

Sera za uhasibu wa benki zilizotajwa katika kipengele namba 2 cha sehemu ya baadhi ya maelezo zimeidhinishwa na Bodi. Sera za uhasibu katika “financial instruments” zinachukua sehemu kubwa ya sera hizi.

**14 HATARI MUHIMU NA ZISIZO NA UHAKIKA**

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

**Hatari ya udanganyifu**

Kuna ongezeko la jumla la shughuli za udanganyifu katika sekta ya benki nchini Tanzania. Benki imetekeleza hatua kadhaa za kuwezesha kukabiliana na athari ya hatari hii.

**Hatari ya uendeshaji**

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 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. Maelezo zaidi ya hatari za kifedha ambazo Benki inakabiliwa nazo hutolewa katika muhtasari namba 30 wa taarifa za fedha za mwaka.

**15 USIMAMIZI WA HATARI NA UKAGUZI WA NDANI**

Bodi inakubali jukumu la mwisho 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 zinatumika kwa ufanisi.

**16 HALI YA FEDHA NA UENDELEVU**

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

**17 MTIRIRIKO WA FEDHA**

Benki iliendelea kutekeleza mikakati tofauti ya kukuza amana ambayo ni mapato ya fedha wakati huo huo ikiwekeza katika dhamana, mikopo na madai mbalimbali ambayo ni matumizi ya fedha.

**18 USIMAMIZI WA MTAJI**

Ukwasi wa mtaji unafuatiliwa kila mwezi kwa kulinganisha kiwango cha chini kinachohitajika kwa mujibu wa Sheria ya Benki kuu ya Tanzania, 2014 na Sheria ya Mabenki na Taasisi za Fedha, 2006 kwa mtaji uliopo ili kuhakikisha kuwa kuna mtaji wa kutosha kukidhi mahitaji ya udhibiti na kukuza biashara ya baadaye.

Kufikia tarehe 31 Desemba 2020, mtaji mkuu wa benki ni wa kutosha ili kufikia mahitaji ya kiwango cha chini cha Udhibiti wa 1 na 2 wa chini na wa ndani. Muundo wa mtaji wa hisa wa benki umeainishwa katika kifungu cha 9 hapo juu.

Ukokotoaji wa mtaji mkuu wa udhibiti unapatikana katika ukurasa namba 30 katika taarifa za fedha za mwaka.

**19 VIASHIRIA VYA UTENDAJI WA BENKI**

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

<b>Kiashiria cha utendaji</b>	<b>Tafsiri na mbinu ya kukokotoa</b>	<b>2020</b>	<b>2019</b>
Rejesho kwenye mtaji	(Faida(hasara) baada ya kodi/Jumla ya mtaji) *100%	-23.34%	-29.31%
Rejesho kwenye Rasilimali	(Faida(hasara) baada ya kodi/Jumla ya rasilimali) *100%	-10.52%	-16.17%
Gharama za uendeshaji kwa pato la uendeshaji	(Gharama za uendeshaji/pato la riba na lisilo la riba) *100%	301.36%	288.90%
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)	6.06%	11.71%



Kiashiria cha utendaji	Tafsiri na mbinu ya kukokotoa	2020	2019
Uwiano wa pato lisilo la riba kwa jumla ya mapato	Pato lisilo la riba/Jumla ya mapato	18.97%	17.83%
Jumla ya mikopo kwa amana za wateja	(Mikopo kwa wateja/Amana kutoka kwa wateja) *100%	103.09%	145.48%
Mikopo chechefu kwa jumla ya mikopo	(Mikopo chechefu/Jumla ya mikopo) *100%	1.70%	1.78%
Rasilimali zinazozalisha kwa jumla ya rasilimali	Rasilimali zinazozalisha/Jumla ya rasilimali	71.17%	57.60%
Ukuaji wa jumla ya rasilimali	(Mwenendo rasilimali za mwaka 2020 – rasilimali mwaka 2016/rasilimali mwaka 2019) *100%	29.40%	-2.76%
Ukuaji wa mikopo ya wateja	(Mwenendo mikopo ya mwaka 2020 – mikopo mwaka 2016/mikopo mwaka 2019) *100%	18.55%	-9.93%
Ukuaji wa amana za wateja	(Mwenendo amana za mwaka 2020 – amana mwaka 2016/amana mwaka 2019) *100%	67.30%	39.30%
Ufanisi wa mtaji			
Uwiano wa mtaji wa tier 1	Mtaji mkuu /Rasilimali hatarishi pamoja na zilizo nje ya mizania) *100%	66.82%	73.60%
Uwiano wa mtaji wa tier 1+2	Mtaji wote /Rasilimali hatarishi pamoja na zilizo nje ya mizania) *100%	66.82%	73.60%

## 20 USTAWI WA WAFANYAKAZI

### Uongozi na mahusiano ya wafanyakazi

Hakukuwa na malalamiko yasiyotatuliwa kutoka kwa wafanyakazi kwa mwaka huu. Uhusiano mzuri unaendelea kuwepo kati ya uongozi na wafanyakazi.

Benki ni 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 30 milioni kama gharama za mafunzo. Kuna mipango mwaka 2021 kwa tathmini ya mahitaji ya mafunzo ya benki kupeleka

wafanyakazi kwenye mafunzo mbalimbali ya kitaaluma ili kuhakikisha kuwa wanafundishwa vya kutosha katika ngazi zote za kuboresha ujuzi na kuongeza tija.

#### **Msaada wa matibabu**

Wafanyakazi wote pamoja na wenza wao na idadi ya wanufaika wanne kwa kila mfanyakazi walipewa bima ya matibabu. Hivi sasa huduma hizi zinatolewa na Kampuni ya Bima ya Jubilee ya Tanzania.

#### **Afya na usalama**

Benki ina timu ya afya na usalama ambayo inahakikisha 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 husika. Ikitokea mfanyakazi anapata ulemavu akiwa kazini Benki itachukua kila jitihada kuhakikisha kwamba kazi zao zinaendelea na mafunzo sahihi yanapangwa. Ni sera ya Benki kuwa mafunzo, maendeleo ya kazi na uendelezaji wa watu wenye ulemavu yanapaswa, iwezekanavyo, 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. Idadi ya wafanyakazi wa mkataba mwisho wa mwaka ilikuwa 54 kati ya hao 23 walikuwa wanawake na 31 walikuwa wanaume (2019: jumla ya wafanyakazi 59, 25 wanawake na 34 wanaume).

### **21 MAKUNDI YENYE UHUSIANO**

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

### **22 MAMBO MAKUBWA YA KIMAHAKAMA**

Kwa maoni ya wakurugenzi, hakuna mambo makubwa yasiyo mazuri ambayo yanaweza kuathiri benki.

### **23 MISAADA KWA VYAMA VYA SIASA**

Hakuna misaada iliyofanywa kwa taasisi yoyote za kisiasa wakati wa mwaka wa fedha ulioishia tarehe 31 Desemba 2020.

### **24 MAHUSIANO NA WADAU**

Benki iliendelea kudumisha uhusiano mzuri na wadau wote ikiwa ni pamoja na taasisi mbalimbali za udhibiti.

**25 TAARIFA YA UWAJIBIKAJI KWA JAMII**

Benki ilifanikiwa kutoa msaada kwa jamii kwa mwaka ulioishia 31 Disemba 2020 kiasi cha Shilingi 13 milioni (2019: 46 milioni).

**26 RASILIMALI WATU**

Wafanyakazi wenye ujuzi sahihi katika kuendesha biashara ni rasilimali muhimu inayopatikana benki na husaidia katika kutekeleza malengo ya biashara ya benki.

**27 MKAGUZI WA KUJITEGEMEA**

Wakaguzi, HLB Mekonsult ndio walikuwa wakaguzi wa nje kwa mwaka 2020 na wameonyesha nia yao ya kuendelea na kazi na wanastahiki kuteuliwa tena.

**28 TAARIFA YA UTEKELEZAJI**

Ripoti ya wakurugenzi imeandaliwa kwa kuzingatia viwango vya Taarifa za Fedha Tanzania Nambari 1 (Ripoti ya Wakurugenzi) na ni sehemu muhimu ya taarifa za kifedha.

**KWA AMRI YA BODI**

Imepitishwa na bodi ya wakurugenzi na kuidhinishwa tarehe 30 Machi 2021 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 nzuri 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 sharia 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 na ya hasara yake 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 30 March 2021 na kusainiwa kwa niaba yake na:**



**Francis Cecil Ramadhani**  
Board Chairman



**Richard Louis Makungwa**  
Chief Executive Officer



TAARIFA YA HESABU KWA MWAKA ULIOISHIA 31 DISEMBA 2020			
TAARIFA YA MIZANIA	2020	2019	Badiliko
Mali	SH '000	SH '000	%
Fedha iliyo Benki kuu na taslimu	5,342,846	4,881,447	9%
Mikopo na karadha kwa benki	8,390,273	1,082,542	675%
Mikopo na karadha kwa wateja	19,097,513	16,109,038	19%
Kodi ya Fidia	417,393	429,502	-3%
Mali Nyingine	1,822,019	2,290,718	-20%
Mali za Kudumu	918,333	1,213,753	-24%
Mali zisizokamatika	2,774,941	3,841,185	-28%
<b>Jumla ya mali</b>	<b>38,763,318</b>	<b>29,848,184</b>	<b>30%</b>
<b>Dhima:</b>			
Amana kutoka kwa wateja	18,524,928	11,073,189	67%
Madai mengine	2,833,582	2,308,026	23%
<b>Jumla ya dhima</b>	<b>21,358,510</b>	<b>13,381,216</b>	<b>60%</b>
<b>Hazina ya Wanahisa:</b>			
Mtaji wa Hisa	30,912,460	30,912,460	0%
Mtaji tangulizi	5,000,000	-	0%
Limbikizo la Hasara	(18,507,653)	(14,445,492)	28%
<b>Jumla ya hazina ya wanahisa</b>	<b>17,404,807</b>	<b>16,466,968</b>	<b>6%</b>
<b>Jumla ya dhima na hazina ya wanahisa</b>	<b>38,763,318</b>	<b>29,848,184</b>	<b>30%</b>
<b>KIASHIRIA CHA UTENDAJI</b>	<b>2020</b>	<b>2019</b>	
- Jumla ya mikopo kwa amana za wateja	103.1%	145.5%	-29.14%
- Mikopo chechefu kwa jumla ya mikopo	1.7%	1.8%	-5%
- Uwiano wa mali zinazozalisha na jumla ya mali	71.2%	57.6%	24%
- Ukuaji wa jumla ya rasilimali	29.4%	-2.8%	-1165%
- Ukuaji wa jumla ya mikopo	18.6%	-9.9%	-287%
- Ukuaji wa amana za wateja	67.3%	39.3%	71%

TAARIFA YA HESABU KWA MWAKA ULIOISHIA 31 DISEMBA 2020			
TAARIFA YA MAPATO	2020	2019	Badiliko
	SH '000	SH '000	%
Mapato ya Riba	2,769,783	2,936,631	-6%
Gharama ya Riba	693,709	547,277	27%
Gharama zingine za riba	410,295	375,437	9%
<b>Pato Halisi la Riba</b>	<b>1,665,779</b>	<b>2,013,917</b>	<b>-17%</b>
Punguzo/Ongezeko la tengo katika Mikopo	(36,070)	79,536	-145%
Ada na Kamisheni	369,683	403,385	-8%
Huduma za kifedha za kigeni	6,980	26,563	-74%
Mapato mengineyo	4,991	24,238	-79%
<b>Jumla ya mapato yasiyotokana na riba</b>	<b>381,654</b>	<b>454,186</b>	<b>-16%</b>
<b>Jumla ya mapato</b>	<b>2,011,363</b>	<b>2,547,639</b>	<b>-21%</b>
<b>Gharama za uendeshaji:</b>			
Gharama za wafanyakazi	2,801,098	3,337,225	-16%
Gharama za uendeshaji na utawala	2,254,999	3,036,966	-26%
Uchakavu wa mali	1,005,319	985,822	2%
<b>Jumla ya gharama zote</b>	<b>6,061,416</b>	<b>7,360,013</b>	<b>-18%</b>
<b>Faida(hasara) kabla ya kodi</b>	<b>(4,050,053)</b>	<b>(4,812,374)</b>	<b>-16%</b>
Kodi ya mapato (gharama)/dai	(12,108)	(14,615)	-17%
<b>Faida(hasara) baada ya kodi</b>	<b>(4,062,161)</b>	<b>(4,826,989)</b>	<b>-16%</b>
Mapato yatokanayo na biashara nyingine	-	-	0%
<b>Jumla ya mapato/hasara yote yaliyojumuishwa</b>	<b>(4,062,161)</b>	<b>(4,826,989)</b>	<b>-16%</b>
- Mapato kwa hisa	(65.70)	(78.08)	-16%

KIASHIRIA CHA UTENDAJI	2020	2019	Badiliko
- Rejesho kwenye mtaji	-23.3%	-29.3%	-20%
- Rejesho kwenye rasilimali	-10.5%	-16.2%	-35%
- Gharama za uendeshaji kwa pato la uendeshaji	301.4%	288.9%	4%
- Uwiano wa mapato halisi ya riba kwa wastani wa mali zinazozalisha	6.1%	11.71%	-48%
- Mapato yasiyo ya riba kwa jumla ya mapato	19.0%	17.8%	6%

<b>TAARIFA YA MTIRIRIKO WA FEDHA KWA MWAKA ULIOISHIA 31 DISEMBA 2020</b>			
<b>Mtiririko wa fedha kutokana na shughuli za uendeshaji</b>	<b>2020</b>	<b>2019</b>	<b>Badiliko</b>
	<b>SH '000</b>	<b>SH '000</b>	<b>%</b>
Hasara kabla ya kodi	(4,050,053)	(4,812,374)	-16%
<b>Marekebisho:</b>			
Uchakavu katika mali zisizokamatika na mali zisizohamishika	1,378,048	1,710,110	-19%
Tofauti itokanazo na Miamala ya Fedha za kigeni	(3,072)	(30,059)	-90%
Uchakavu katika mikopo	-	(79,536)	-100%
Pato halisi la riba	(2,076,074)	(2,389,354)	-13%
	<b>(4,751,151)</b>	<b>(5,601,213)</b>	<b>-15%</b>
<b>Mabadiliko katika mali na dhia za uendeshaji:</b>			
Badiliko la amana Benki kuu kwa mujibu wa sheria	(277,589)	(275,064)	1%
Badiliko la amana kutoka kwa benki nyingine	(7,307,731)	1,251,266	-684%
Badiliko la Mikopo na karadha kwa wateja	(3,026,588)	1,852,668	-263%
Badiliko la mali nyingine	346,533	(972,932)	-136%
Badiliko la amana kutoka kwa wateja	7,578,803	3,284,498	131%
Badiliko kutoka madai mengine	210,490	(763,932)	-128%
Riba iliyopokelewa	2,772,855	3,046,226	-9%
Riba iliyolipwa	(693,709)	(573,246)	21%
<b>Fedha kutokana na shughuli za uendeshaji</b>	<b>(5,148,086)</b>	<b>1,248,270</b>	<b>-512%</b>
<b>Fedha kutoka kwenye uwekezaji</b>			
Uwekezaji kwenye amana za serikali	-	1,120,603	-100%
Ununuzi wa mali za kudumu	(29,327)	(40,808)	-28%
Ununuzi wa mali zisizo kamatika	(22,395)	(13,762)	63%
<b>Fedha iliyotumika katika uwekezaji</b>	<b>(51,722)</b>	<b>1,066,033</b>	<b>-105%</b>
<b>Mtiririko wa fedha kutokana na vyanzo vya fedha</b>	<b>5,410,295</b>	<b>375,437</b>	<b>1341%</b>
<b>Matokeo ya mabadiliko ya thamani ya sarafu katika fedha halisi</b>	<b>210,487</b>	<b>2,689,740</b>	<b>-92%</b>
Fedha na kilinganisho cha fedha mwanzo wa kipindi	4,274,075	1,588,242	169%
<b>Matokeo ya mabadiliko ya thamani ya sarafu katika fedha halisi</b>	<b>210,487</b>	<b>2,689,740</b>	<b>-92%</b>
<b>Fedha na kilinganisho cha fedha mwisho wa kipindi</b>	<b>4,484,562</b>	<b>4,277,982</b>	<b>5%</b>

## TAARIFA YA HESABU KWA MWAKA ULIOISHIA 31 DISEMBA 2020

TAARIFA YA MABADILIKO YA MTAJI	Mitaji wa Hisa	Limbikizo la Hasara	Mitaji tangulizi	Ongezeko la thamani kwa amana za serikali (Bond revaluation reserve)	Limbikizo la Tongo la Jumla	Jumla
	SH '000	SH '000	SH '000	SH '000	SH '000	SH '000
Salio 1 Januari 2020	30,912,460	(14,445,492)	-	-	-	16,466,968
Faida(hasara) kabla ya kodi	-	(4,062,161)	-	-	-	(4,062,161)
Ongezeko la thamani kwa amana za serikali (Bond revaluation reserve)	-	-	-	-	-	-
Mtaji tangulizi	-	-	5,000,000	-	-	5,000,000
<b>Salio 31 Disemba 2020</b>	<b>30,912,460</b>	<b>(18,507,653)</b>	<b>5,000,000</b>	<b>-</b>	<b>-</b>	<b>17,404,807</b>
Salio 1 Januari 2019	30,912,460	(9,976,733)	-	178,971	179,260	21,293,958
Faida(hasara) kabla ya kodi	-	(4,826,989)	-	-	-	(4,826,989)
Fedha isiyogawanywa kwa mujibu wa sheria kutokana na mikopo isiyo chechefu	-	179,260	-	-	(179,260)	-
Ongezeko la thamani kwa amana za serikali (Bond revaluation reserve)	-	178,971	-	(178,971)	-	-
<b>Salio 31 Disemba 2019</b>	<b>30,912,460</b>	<b>(14,445,492)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16,466,968</b>

## Azimio la 3/2021

Imeazimwa kuwa ripoti ya mkaguzi wa fedha imepokelewa, kujadiliwa na KUPITISHWA na Wanahisa wa benki kama ilivyowasilishwa.





### **AZIMIO LA GAWIO KWA MWAKA 2020**

Kwa kuwa hesabu za fedha zilizokaguliwa za mwaka 2020 zinaonesha benki haikupata faida, wakurugenzi hawapendekezi malipo ya gawio kwa mwaka huu.

Gawio litalipwa kutokana na faida iliyopatikana na kulingana na Kanuni za Kampuni zinavyoeleza.

#### **Azimio la 4/2021**

*Imeazimiwa kuwa azimio hili la gawio limepitiwa na kuridhiwa na Wanahisa kwa mwaka ulioishia 31 Disemba 2020.*

### **DIVIDEND DECLARATION FOR THE YEAR 2020**

Since the audited financial statements for the financial year ending 2020 shows the bank did not post a profit, the Board therefore do not declare a payment of dividend for this year.

Dividend shall be declared out of profits made by the bank as per the MEMARTS.

#### **Resolution 4/2021**

*It was resolved that the dividend declaration was reviewed and approved by the Shareholders for the year ended 31 December 2020.*



## HATUA ILIYOFIKIWA KATIKA KUONGEZA MTAJI WA BENKI

Kutokana na kigezo cha Benki Kuu ya Tanzania cha kuwa na mtaji wa angalau Shilingi 15 bilioni kwa wakati wote na kufuatia azimio la Mkutano Mkuu wa Nne uliofanyika tarehe 13 Agosti 2020 kuridhia kuongeza mtaji mpya, Benki ilianza mchakato huo Aprili 2021 na sasa umefikia pazuri.

Wanahisa wanaombwa kupitisha bei ya kuuza hisa moja kuwa Shilingi 400 ili hatimae Mamlaka ya Masoko ya Mitaji na Dhamana (CMSA) iidhinishe mchakato kuendelea mara moja baada ya kupitia andiko la benki kuhusu kuongeza mtaji wake.

Wanahisa kupitia Soko la Hisa la Dar es salaam (DSE) watapewa nafasi ya kununua hisa mpya. Aidha katika mchakato huu benki inaweza kupata mwekezaji wa kimkakati toka ndani ama nje ya nchi atayeruhusiwa kununua hisa za hadi asilimia 20 katika umiliki. Hii itarahisisha upatikanaji wa mtaji mpya utaosaidia kukuza biashara.

### Azimio la 5/2021

*Wanahisa baada ya kujadili na kuridhia wameazimia benki iendelee na mchakato wa kuongeza mtaji kwa;*

- I. *Kuuza hisa moja kwa Shilingi 400 katika Soko la Hisa la Dar es Salaam (DSE).*
- II. *Kutafuta mwekezaji wa kimkakati atakaekua tayari kuwekeza kufuatana na sheria za Benki Kuu*

## UPDATE ON BANK'S CAPITAL RESTORATION

Due to the requirement of the Bank of Tanzania to maintain always a minimum regulatory core capital of TZS 15 billion and following resolution made in the fourth Annual General Meeting held on 13 August 2020 to accept injection of new capital, the bank initiated the process in April 2021, and it is now in an advanced stage.

The shareholders are requested to endorse share price of TZS 400 per share for the Capital Markets and Securities Authority (CMSA) to approve continuation of the process after reviewing the Information Memorandum on Rights Issue.

The existing Shareholders will have the right to participate in buying new shares via the Dar es Salaam Stock Exchange (DSE). Also in the process, the bank might look for a strategic investor from within or outside the country to buy shares at a maximum of 20% shareholding. This will speed up capital raising necessary for business growth.

### Resolution 5/2021

*The Shareholders after discussing and adopting the agenda, resolved that the bank shall continue with the rights issue process by;*

- I. *Selling shares at TZS 400 per share at the Dar es Salaam Stock Exchange (DSE)*
- II. *Looking for a strategic investor who will be ready to invest as per the Bank of Tanzania regulations.*

**KUPOKEA NA KUIDHINISHA MALIPO YA WAKURUGENZI**

Mapendekezo ya ada za Wakurugenzi kwa mwaka 2021:

Viwango vya ada za wakurugenzi kwa mwaka 2021 vimebaki kama ilivyokuwa mwaka uliopita, kama inavyoonekana hapo chini:

<b>Kiasi kwa TZS</b>	<b>2021</b>	<b>2020</b>	<b>Badiliko</b>
	<b>Pendekezo</b>	<b>Kiasi halisi</b>	
<b>Ada ya Mwaka</b>			
Mwenyekiti	3,500,000	3,500,000	-
Wengine wengine	2,500,000	2,500,000	-
<b>Posho ya kikao</b>			
Mwenyekiti	600,000	600,000	-
Wakurugenzi wengine	500,000	500,000	-

Ada zote hizi zitatozwa kodi ya zuio- Withholding Tax kulinganza na Sheria ya Kodi ya Mapato ya mwaka 2004.

Viwango vya ada hizi ni kama vilivyopitishwa mwaka jana, hakuna badiliko.

**Azimio la 6/2021**

Wanahisa wameazimia kupitisha viwango hivi vya malipo ya wakurugenzi kwa mwaka 2021

**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:

<b>Amounts in TZS</b>	<b>2021</b>	<b>2020</b>	<b>Change</b>
	<b>Proposed</b>	<b>Actual</b>	
<b>Annual fee</b>			
Chairman	3,500,000	3,500,000	-
Other directors	2,500,000	2,500,000	-
<b>Allowance</b>			
Chairman	600,000	600,000	-
Other directors	500,000	500,000	-

The above fees & allowances will be subject to withholding tax in line with the Income Tax Act of 2004. These fees are as approved last year hence there is no change.

**Resolution 6/2021**

The shareholders resolved to approve the above directors' remuneration for the year 2021

### **KUPOKEA NA KUTHIBITISHA UTEUZI WA MKAGUZI WA NJE WA HESABU KWA MWAKA UNAOISHIA 31 DISEMBA 2021**

Tunapendekeza kuwachagua tena HLB Mekonsult kwa mara ya pili, tunawasilisha nia yao ya kuendelea na ukaguzi kwa gharama ya Shilingi 34,810,000. Malipo haya ni pamoja na Kodi ya Ongezekeko la Thamani -VAT.

Gharama hizi ni sawa na gharama za mwaka jana, hakuna badiliko.

#### **Azimio la 7/2021**

*Wanahisa wameazimia kuwapitisha wakaguzi HLB Mekonsult kama wakaguzi wa hesabu za benki kwa mwaka utaoishia 31 Disemba 2021.*

### **TO RECEIVE AND APPOINT EXTERNAL AUDITORS OF FINANCIAL STATEMENTS FOR THE YEAR ENDING 31 DECEMBER 2021**

This being their second year, we present to you their willingness to continue in office for your consideration at a cost of TZS 34,810,000. All the fees include VAT but exclude reimbursables that will be billed on actual basis.

The auditors agreed to keep the same rates as charged in the previous year 2020.

#### **Resolution 7/2021**

*The Shareholders resolved to appoint HLB Mekonsult as external auditors of the financial statements of the bank for the year ending 31 December 2021.*





## MAJINA YA WANAHISA WALIOHUDHURIA MKUTANO MKUU WA MWAKA 2020

Na.	Jina	Na. ya Cheti	Idadi ya Hisa	Mawasiliano
1	ALLY A. KANUMGUNDA	431178	100	0757631147
2	SAMWELI N. LUGWISHA	414024	500	0786128612
3	MPONJOLI M. SHADRACK	419910	100	0784686732
4	PILI R. MDDE	428203	100	0715901569
5	SAIDI S. BUNGWA	447273	100	0787439907
6	LAURENT G MPAGAZE	310802	100	0756967725
7	ALEX EXYPPER KATAYA	252299	1,200	0784734929
8	ERAST I PHILIPO	298560	100	0785447676
9	THEOPHIL J. AMARO	287794	100	0787409838
10	PATRICK F. KANYALU	422220	100	0717196523
11	JAMES HAMANSON LAMECK	413517	100	0759539294
12	AUGUSTINA HILLARY KASYAMAKULA	261402	100	0756062973
13	JENITHA M, MAPUNDA	264050	100	0767375042
14	BERNADETHA K LONGINO	420133	100	0756020592
15	MATILDA GEORGE NELIGWA	251724	1,200	0689894141
16	MATILDA G. NELIGWA	430224	100	0689894141
17	MEDERCO ALPHONCE KATUNZI	422289	100	0754815883
18	BENATUS K. CLEOPHACE	443040	100	0782011049
19	EMANUEL P. NGUSA	436175	100	0782011049
20	NKINGA N. NKINGA	444134	100	0782011049
21	SAMWEL N. BHOKE	436200	100	0782011049
22	AGRIPINA K. LARBERT	435413	100	0762068835
23	FRANK M. KIBITI	458099	100	0754818590
24	CAROLINE MOSES MLAY	258122	1,000	0683801783
25	MOSES CAROLINE	487326	100	0683801783
26	MAGAMBO J. PETER	401484	100	0766865667
27	ABDU J. FRANCIS	478721	100	0714016299
28	ANTHONY D. MATOFALI	271214	100	0766758034
29	JULIUS HAMALI	420898	100	0758154768
30	JULIUS FABIAN MAHALI	258626	200	0758154768
31	JUSTINE R. JAMES	431868	100	0784501745
32	DOTTO ZAKAYO WALUYE	258429	300	0786515668
33	DOTO Z. WALUYE	419571	100	0786515668
34	DOTTO ZAKAYO WALUYE	258429	200	0786515668
35	WINIFRIDA ONESMO KALUMBETE	251729	100	0755985182
36	WINIFRIDA KALUMBETE	260161	400	0755985182
37	MULEBA SACCOS (MUTESSACCOS)	484539	3,960	0759088853
38	JUDITH J. MWEBESA	462193	100	0759088853
39	CLOFORD MKWAMA	429527	100	0784266201
40	KASWALALA K. ELISHA	266418	100	0762964107
41	JACOB R. KAGUNILA	434903	100	0767036077
42	JACOB RAPHAEL KAGUNILA	258637	1,000	0767036077
43	SAMWEL MASAKA BULUDA	481810	100	0785175285
44	FATUMA KITETYA	434083	100	0755721336
45	PILI M. MAKUNGU	421840	100	0786636522
46	SALUMU SAMOKE	433440	100	0789145760
47	JULIAS JOHN MBURUMA	257753	400	0787770085
48	PELES F. LUGALA	359550	100	0754040359
49	CLEMENT A. MSWANYAMA	284055	100	0754251206
50	PAUL SAMWELI MGUNDA	258904	400	0786932625
51	PAUL N. SAMWELI	423552	100	0786932625
52	DAFROSA B. MWAMPONDELE	431187	100	0762240716
53	HAMIS H. KUMALA	402243	200	0756959816
54	REGINA W. KAVISHE	423781	100	0757469123
55	SABINA SIMON YOMBO	251734	220	0786853793
56	SABINA YOMBO	433324	100	0786853793
57	SABINA SIMONI YOMBO	251734	220	0786853793
58	YUSTA A. MHANDO	420283	100	0787863449
59	HAMIS W. CHACHA	420463	100	0787585829
60	EVODIUS HENERICO	455065	100	0753340172

Na.	Jina	Na. ya Cheti	Idadi ya Hisa	Mawasiliano
61	EVA A. SANGA	303455		100 0786324672
62	ESTER D. LUNGWA	435478		100 0688828204
63	GWAMAKA MWAKANYAMALE	390618		100 0767321136
64	PERPETUA P. KATOLOLO	429008		100 0756635619
65	JANE G. MISALABA	410368		100 0757422522
66	PASCHAL M. KUSHOKA	427537		100 0756066328
67	RAHEL JOHN MIYEKELO	262990		200 0754607273
68	MWALIMU A. MUNGIA	434574		100 0629229506
69	GABRIEL S. MWALTU	394317		100 0786626245
70	JOSELEN SAMWEL	402080		100 0754495811
71	HAMIS R. RASHID	423960		100 0754325870
72	THOMAS ANTON THOMAS	388818		100 0754450584
73	PAMPHILIUS Y. ABEL	291036		100 0762380360
74	AISHA H. RUBIBI	410418		100 0754863848
75	PATRICK MLOWE	305765		100 0767631790
76	SEVERINA ANTON PASCHAL	483158		210 0756395016
77	SIMON B. MLENGE	422113		100 0786410500
78	MONICA T. ADULPH	422135		100 0685334496
79	MASOUD KINONO ISSA	410929		100 0685157714
80	CHRISTINA KARANI	418650		100 0785333117
81	KOMGISHA KATO	412967		100 0754942417
82	JOSEPH K. BUDEDE	368163		100 0756935928
83	ROBERT SALALA	436173		100 0686172217
84	IBRAHIM PHOCUS JEREMIA	258507		100 0786950842
85	IBRAHIM JEREMIA PHOCUS	420572		100 0786950842
86	JABILAK L. KIDOLE	411649		100 0687335442
87	JESCA K. LUPOGO	435753		100 0765499592
88	SHUKRAN S. HERMAN	431896		100 0763500897
89	WINIFRIDA TITO	259073		400 0755915974
90	WINIFRIDA T. JULIUS	428123		100 0755915974
91	SHUKRAN SABUYE HERMAN	258815		400 0763500897
92	SHRISTIANO LAURENT	429717		100 0762143805
93	FATUMA H. RAJIMBO	410938		100 0755318542
94	GULELIMINA A. BLENDES	431260		100 0752413203
95	ABDULRAZAQ M. BAKAR	321936		100 0673902745
96	MAYOKA CHARLES MAYOKA	429760		100 0752162030
97	MWAJUMA F. KYAZE	433968		100 0685998001
98	BARAKA J. KAVAGAME	420091		100 0762089732
99	BARAKA JACOB KAVAGAME	261208		200 0762089732
100	HADIJA J. KOMBO	424903		100 0787558914
101	HENRY M. HEKE	415965		100 0785598244
102	VICTORIA J. KIMAMBO	429103		100 0754998466
103	ALPHONCE C. STHEPHEN	433874		100 0785233841
104	LETICIA L. KISALAGE	426290		100 0752086414
105	JOYCE R. LYMO	430218		100 0755442755
106	JOYCE RONALD LYMO	258599		3,000 0755442755
107	WITNESS C, BALIGE	431348		100 0762468059
108	CATHERINE JONN	442929		100 0784910369
109	KELVIN MWAKASASA	420088		100 0786267872
110	BEATRICE CHRISTOPHER	410379		100 0714717688
111	ANDERSON MSIGAZWA JAMES	420379		100 0687297909
112	MOHAMED M. MWAMASAGE	423557		100 0757513264
113	VICENT S. AGATI	422517		100 0759652019
114	FRANK D CHUMILA	423764		100 0627702438
115	SOPHIA I. KIJIDA	419212		100 0753061616
116	ROSE A. MWAIKUNGA	422921		100 0753325102
117	LAURENT TUTULU	434227		100 0766562822
118	VENANCE C. CARLORY	423476		100 0785781752
119	BEARTICE M. MAHILI	416184		100 0787511827
120	PETER NSHIMBA MTUNGA	483192		210 0785983576

Na.	Jina	Na. ya Cheti	Idadi ya Hisa	Mawasiliano
121	PETER N. MTUNGA	413205		100 0785983576
122	THERESIA L. PIUS	434126		100 0757021879
123	ALLY MKETO	438436		100 0714385521
124	LYDYA N. MSANGIRA	428083		100 0754432360
125	SEVERINE ARON	414832		100 0784388506
126	PALICK PATRICK KAMAGE	415159		100 0787774548
127	MARIAM N. JONATHAN	411960		100 0784477435
128	DEVOTHA A. ALOYCE MAGOGWA	432859		100 0766199796
129	MWAFUMBILA K. MNAHELA	432910		100 0785145789
130	WILLBARD S. MSOFE	414949		100 0783129888
131	GEORGE KAIJAGE MATHIAS	430106		100 0756365126
132	EUSTERA ENOCK MASSATU	416722		100 0752795080
133	MARIAM PETER NGEREJA	433441		100 0767646321
134	MZEE SHABANI MATUGA	432968		100 0786399993
135	ESTER MSOFE	421094		100 0787216098
136	GODFREY LEONARD	414554		100 0754456601
137	DEUS GRACEWELL SEIF	263905	1,000	0755321132
138	NEHEMIA E. NYANGUYE	279049		100 0765787475
139	HAMISI N. MOHAMED	522967		100 0783111666
140	SAMWEL D. JOSEPH	530235		100 0762001739
141	HASSAN J. NKUNGU	483183		100 0785282763
142	TWAHA M. KASHINDYE	409827		100 0786634795
143	MUSSA K. MASSANJA	426282		100 0786009214
144	MANASSEH S. HEMMA	487883		100 0752818473
145	MANASSEH S. HEMMA	485883		100 0752818473
146	SEBASTIAN E. GUNDA	402280		100 0663588932
147	YUSTINE F. MATTA	341830		100 0715160707
148	PAUL B. THOMAS	410626		100 0787165656
149	MENGILINE D. MATOKE	418379		100 0783827063
150	MAYALA J. KAZIMOTO	420460		100 0784217897
151	MUNIRA OMARY	428599		100 0753671642
152	EDITH F. MWIJAGE	317793		100 0754375981
153	MULEBA SACCOS	484599	210	0756075296
154	NEEMA J. MWAMBENE	451192		100 0682444496
155	GRECE M. GWAMBASA	414545		100 0688696600
156	ESTAR L. MLONGE	427507		100 0755531252
157	FAUSTINE M. MAZANI	263494	800	0767141140
158	FAUSTINE M. MAZANI	272391		100 0767141140
159	FAUSTINE M. MAZANI	263497		100 0767141140
160	ASHA H. JUMA	474748		100 0765609521
161	ELIZABETH M. STEPHANO	334481		100 0755009174
162	ELIZABETH M. STEPHANO	334481		100 0755009174
163	JUMA A. NYAKANNENGE	423943		100 0787602707
164	AVODIA A. NSHUNJU	258296		100 0756020660
165	AVODIA A. NSHUNJU	410389		100 0756020660
166	MARY R. LIGANGA	413538		100 0766603335
167	MWAKITOSI STAHIMILI	317733	200	0768206017
168	OMBORY W. ISSAYA	411379		100 0759406421
169	ALLY M. NOHOYE	428683		100 0754411332
170	MATHIAS K. NKONGOLO	431792		100 0786741030
171	RUTH M. HOSEA	431063		100 0786646335
172	INNOCENT T. MGULISI	469436		100 0762733314
173	KASSIAN C. MBAJIJE	289523		100 0769883574
174	FLORA D. MTUNDA	410348		100 0755542697
175	YASINTA M. FROMENTUS	417309		100 0752155501
176	RASHID HASSAN	430273		100 0762333398
177	ABDULLY MLUMA	414031		100 0762755305
178	EMANUEL P. MASSALA	422043		100 0786575974
179	NURU N. MARCO	422354		100 0767625587
180	MWAJUMA K. MUSSA	313168		100 0785018939

Na.	Jina	Na. ya Cheti	Idadi ya Hisa	Mawasiliano
181	WEMA J. MWALUGAJA	425340		100 0783071406
182	LEA A. MITULA	423961		100 0754778913
183	HARUNA R. KAMBE	400403		100 0752971134
184	MWATANO K. ALLY	423524		100 0755758591
185	MAYOLE S. MSUMENO	417916		100 0756025849
186	MOSSY S. HASSAN	440057		100 0769591990
187	MBURUMA J. JULIUS	487534		100 0755452450
188	MBURUMA J. JULIUS	434396		100 0755452450
189	JOHN A. KAOMBWA	413536		100 0756007312
190	THOMAS F. MOSHI	423553		100 0683446760
191	IBRAHIM MOHAMED	420562		100 0784477955
192	SALUM A. NGEREZA	411375		100 0627649648
193	BERTHA J. BAROZI	258073	1,000	0754032314
194	MFAUME M. ZAHORO	448351		100 0622770081
195	ALPHONCE A. MUZEHE	427544		100 0756420514
196	PELE A. MSIGALA	425805		100 0788121276
197	BONIFACE N. CONSTANTINE	253994		100 0766192266
198	BONIFACE N. CONSTANTINE	253994	200	0766192266
199	BONIFACE N. CONSTANTINE	253994	200	0766192266
200	HASSAN J. NKUNGU	483183		210 0785282763
201	HASSAN J. NKUNGU	438487		100 0785282763
202	TATU R. KAMBENGA	431815		100 0788083766
203	AMOS M. NYANGI	422327		100 0755711557
204	HENRY T. MNANGE	257718	900	0758505261
205	HENRY T. MNANGE	257718	300	0758505261
206	HENRY T. MNANGE	429522		100 0758505261
207	EVETHA V. KIMARIO	417961		100 0752554456
208	MALLIAM R. MANDWA	42002		100 0786511422
209	SHALLIFA A. KHALFAN	434047		100 0655307666
210	BEUBEN M. LISHINU	418502		100 0683830831
211	BLANTINA V. KANIKA	435026		100 0752716544
212	RUHUMBIKA R. FRANCIS	254094	3,000	0767433378
213	SEBASTIAN K. PAUL	420672		100 0787447648
214	MASHAKA NYANJALI	413561		100 0754617841
215	ELIAS K. IKANDILO	418378		100 0754530141
216	FARAJA V. GAIFALO	332567		100 0753547288
217	NJIGE M. NJIGE	431820		100 0784999110
218	ARON C. MGOLI	432208		100 0756659686
219	ELISHA L. SAMA	414028		100 0754999393
220	AGREY M. EDWARD	416289		100 0759252510
221	ANTIDIUS BWENGE	446164		100 0755373984
222	PETER L. SIZYA	427502		100 0781005251
223	JUSTUS R. RUTAJAMA	446576		100 0755294323
224	ANITHA J. LUWUMBA	387147		100 0757608391
225	LUCIANA E. MITTI	423297		100 0782922718
226	MATHIAS A. NYAKWAKA	287369		100 0757905872
227	SIMBANILI SHABAN CHANGIKI	431059 / 251733	600	0752722352
228	JANETH S. LEOCARD	415712		100 0716740110
229	STEWART L. MNKODYA	427704		100 0757151601
230	SAMSON K. MAFWOLO	269843		100 0621011075
231	MWANAYSHA E. KASUBI	414552		100 0755453569
232	JOHN SAULO	281153		100 0728951451
233	MARTHA MICHAEL TEM	256571 / 322057	300	0756873344
234	JONAS ERKE SHAO	25558 / 322919	2,100	0767173191
235	HAMISA IDD FUNDI	251739	800	0754093273
236	GILLIAN R. MTAWIHA	324956		100 0787869221
237	JANE J. MBATTA	410367 / 258632	200	0756517252
238	HALIMA M. MOSHI	422892		100 0755375681
239	KALIMWAGE DOTTO	487291 / 259441	1,100	0754452241
240	MADAH M. MAKEKELA	432431		100 0753951206



Na.	Jina	Na. ya Cheti	Idadi ya Hisa	Mawasiliano
241	HAMIS L. JUMA	434406	100	0767862399
242	GODWIN ANDWILE MAYNARD	258868 / 421863	200	0782363232
243	EUGENIUS E. MWAMBA	434878 / 258450 / 258450	2,100	0784302037
244	ANNA OGUMA KAUGA	252773 / 252773	300	0655382823
245	HAMIS N. MOHAMED	352667	100	0783316666
246	RICHARD Y. MUGORE	447734	100	0767804803
247	SAMWEL D. JOSEPH	350235	100	0762001739
248	LEONARD MAGANGA MABUBU	193533	1,000	0755930304
249	NICODEMUS S. MAKUWE	419266	100	0683870601
250	ZARINA KHALFAN FERUZI	259118 / 416170	1,100	0754899233
251	ANNA JOHN SENGE	261999	400	0762051428
252	ANANIA MFUTA TITUS	390675	100	0755498749
253	YUSUPH MAYUBA KYENCHE	326751	100	0754275141
254	BREVIUS N. RUDOVICK	429715	100	0753098999
255	PAUL B. THOMAS	410626	100	0787165656
256	DAMSON ISSAY MADATA	420092	100	0755788696
257	REHEMA STEPHEN SHALALI	387298	100	0767040353
258	NAYALA JOHN KAZIMOTO	420460	100	0784217897
259	SABETH DANIEL WILLIAM	258855 / 432970	200	0755545012
260	JACOB JONASY MWANGA	258437	120	0755844641
261	LINUS JOSEPH MSAKI	429639	100	0765670865
262	GABRIEL VITALIS MUSHI	258723	600	0715762847
263	FLOTEA J. KOMU	431189 / 258682	900	0755759090
264	SHOLI FANUEL MADUHU	318083	100	0752521980
265	PIUS I. ALOYCE	435377	100	0783269580
266	RICHARD HENRY MAJAWE	483154 / 483159 / 327810	840 +660 = 1500+410=1910	0755295672
267	REGINA L. KUSEKWA	418492	100	0767882572
268	USUILI M. MSENGI	410939	100	0784907416
269	NEEMA A. KANYANKOLE	410934	100	0684168593
270	SCOLASTICA S. MWAKANYEMBA	344942	100	0768669368
271	RAYMOND Y. LUTEMBA	396740	100	0756324662
272	MILTONY L. CHOYA	420828	100	0782816464
273	KULIWA DWESE NILA	276395	100	0784616995
274	KIDENDE DEBORA	487293	100	0785902711
275	SUZAN MATHIAS MWANGI	257917	100	0684226009
276	DOUGLAS MESHACK MHINI	348306	100	0754016528
277	ESTER DAUDI MKOMBE	424203	100	0754974408
278	EMANUEL MAKENGA KAPAMU	430639	100	0786026857
279	CHARLES JOHN NLYOMI	425877	100	0686942613
280	ELIYA MOSHI LUKUNYA	420337	100	0759104091
281	SADATH AHMANDA MWAMSEMA	422156	100	0765768448
282	ALPHONCE RAPHAEL KAWENSE	429559	100	0763309574
283	MOSA M. NYAMANGEGE	329026	100	0689457545
284	BAHATI M. MSUMA	411453	100	0764736427
285	NOVATUS F. MZAGA	360155	100	0755056188
286	ABEL PETER KAOMBWE	424312 / 252780	200	0682375482
287	DINAH E. MATHAMANI	284859	100	0784605335
288	MAGESA PROTAS	329617	100	0759863274
289	MADALE JONAS	487440	100	0767243231
290	BAKARI MTEMBO	287333	100	0716068844
291	YASINI CHIYEMI SAID	260376	100	0785351086
292	MAIMUNA SHABAN KASOYA	261958 / 411446	900	0683404591
293	LYDIA M. BROWN	426043	100	0787830642
294	SCOLA J. NGUGULILE	433915	100	0787160108
295	PETER A. CHINGUILE	437812 / 259049	300	0629987950
296	JANKEY STEPHAN GODWIN	258610 / 283480	200	0788448167
297	STELLA UKUNDI MUSA	258521 / 258521	1,000	0763069766
298	ELGNATUS A. LUPAGAR	420330	100	0684188001
299	JAMES PUYA	487164	100	0684455222
300	ANDREW MAGANGA MOSHINDA	262091 / 447455	200	0788065075

Na.	Jina	Na. ya Cheti	Idadi ya Hisa	Mawasiliano
301	TUNGU ELIKANA GABRIEL	426820	100	0754995992
302	DEVOTA PERES BALADDAHANAN	258368 / 428416	500	0783198498
303	MESHACK E. MSHIGALA	395939	100	0765035422
304	ARISTIDES D. ISHENGOMA	261615	200	0756308805
305	AMINA ALLY MBAROUK	434576 / 260646	200	0768831406
306	JOYCE MBUNDI	420348 / 304250	200	0755840921
307	BONIPHACE PL MSWAZI	425889	100	0686617961
308	LADSLAUS BL NKUU	430049 / 252750	1,000	0768192462
309	VIOLETH J. SANYA	424627	100	0755394671
310	HAMIS SEIF MWANGIA	435453	100	0753825150
311	PETRONILA J. MUSA	431796	100	0755296108
312	FAUSTINE S. ANTHON	3138784	100	0784835057
313	IDD DAA HAMIS	430819	100	0686134390
314	CHRISTOPHER JOHN MWAKITONGA	348285	100	0753956190
315	BARAKA J. KIDENYA	468094	100	0765602914
316	MARIAM H. SALUMU	412469	100	0757464557
317	LAZARO Z. NKWAVU	252693	1,800	0754055915
318	ERNEST DONALD MWANSERIBO	258364	1,100	0756882021
319	NDUHUYE N. NDEZAKO	404020	100	0766569897
320	HAPSA S. JUMA	416161	100	0757949519
321	ABDALLAH JUMAPIL MALIMA	329886	100	0769446901
322	DAUDI KABULWA MAPWILI	427442	100	0769659225
323	MARWA J. MUYEBA	420995	100	0625546667
324	JOHN B. JENYANGE	482863 / 418085	1,100	0752339663
325	MOSHI Z. MSEMOM	413957	100	0754764658
326	NGANIGWA LABAN MWAKIBETE	329443	100	0753823913
327	CHIKU MWAKA	430112	100	0753334093
328	JOSIAS K. PAGA	449196	100	0789995706
329	HILDA ADREW SIMBA	257642 / 487356	1,100	0754828998
330	VAILLETH KILIGITO	423166	100	0759448772
331	CLETUS MTENGA	265729	100	0762664736
332	NASHANI AMANZI	419982	100	0787273728
333	LEONARD SHIJA PIUS	425799	100	0756752226
334	ABUBAKAR S. ALLAWI	482996	310	0754594329
335	ABRAHAM KAMWELA	436114	100	0787702637
336	ESSAN ANANIA MWAMBA	422923	100	0784367589
337	WINIFRIDA E. BIGONA	424401	100	0786242819
338	KIBIBI A. MHAWILA	440682	100	065026744
339	RICHARD K. ZAKARIA	426915	100	0786314797
340	ANNA MWENDO ZABRON	411715	100	0759117055
341	ELIPENDO MAKULU MATHETHELA	433769	100	0754885937
342	JANE S. LUKONGO	424206	100	0784361669
343	HELLENA Y. YESSE	425140	100	0755043469
344	CHAUSIKU K. NDIMILA	417963	100	0789727978
345	JOYCE J. ARON	416659	100	0755316878
346	ANNAFLORENCE FL MZUMA	384266	100	0765412388
347	MAGANGA MADUHU MLEWA	432909	100	0754824802
348	JONAS S. MUTAJANAA	418466	100	0778669875
349	WINLED W. MUTAFUNGWA	413431	100	0715638688
350	MARTHA N. PAULO	410898	100	0788139934
351	RODRICK KASUWI ISSIKE	431361 / 482589	300	0766003272
352	AMIRI OMARY IMEDA	433442	100	0788726258
353	FELISTER MAGOTI	419595	100	0714420840
354	EMMACULATA R. MAGWE	420417	100	0787350121
355	NDARO NYANGI	429708	100	0754388996
356	NKAMBA KALIKAMU	420539	100	0752297472
357	ENERESTA ASILIA KAJILA	410890	100	0754530112
358	FRIDA H. MOLLO	281837	150	0782763132
359	AUDAX J. BINAMUNGU	417404	100	0684780217
360	OSCAR H. SAULO	426057	100	0784913883

Na.	Jina	Na. ya Cheti	Idadi ya Hisa	Mawasiliano
361	JOSEPH M. MASOKO	419290		100 0787308802
362	SELESTINA J. MAKARI	421176		100 0755394694
363	RAMADHAN NIMZHIRWA ANDROW	435774		100 0719713234
364	ADRIANA M. MITAKA	412437		100 0757423975
365	DIANA GODIAN LWAYAJENDE	426832		100 0754564255
366	HAMIS BUGOYE PILI	421681		100 0759629730
367	FREDY R. MWIGA	425769		100 0755888018
368	MARTINI SHIJA MAGANGA	417050		200 0785810242
369	HAWA IDD MDEE	251730	10,000	0784250072
370	MWESIGA D. KIOBYA	430705		100 0754776940
371	IBRAHIM ELISHA SULEIMAN	412456	100 +600 = 700	0754266850
372	MARIA PETRO BULUNDA	422883		100 0757372794
373	STELLA MICHAEL FESTO	251736	200 +100 =300	0787995377
374	PATRICIA D. ABDALLAH	481404		100 0716333039
375	GREYSON MARIO MLOVELA	431275		100 0658786458
376	SARAH G. JUNZE	415094 /261990		300 0755864366
377	RICHARD M. DALINGINA	264131		200 0756301491
378	MICHAEL S. MAKINGI	962321		100 0784631848
379	HELENA Y. MKUKI	435594		100 0783724119
380	GRACE MAGAYA	430285		100 0757464265
381	KEZILAHABI M. ANSELEMU	425152		100 0767365097
382	UPENDO N. MLIMUKA	430716		100 0754092772
383	MWASI J. CHUNDO	435700		100 0787984220
384	TEDDY MICHAEL MMBWAMBO	350962		100 0754800785
385	KALUTA A. ABEDI	281872		100 0620480370
386	ABDALLAH SHIMBA MAGANGA	435113		100 0755009331
387	GERALD GWATE PATRICK	426709		100 0783833000
388	MADDARETH N. MPELUMBE	410344		100 0755009803
389	MAGDARETH ZEBLON KISSIVA	421714		100 0785034000
390	ZAWADI ALOYCE	430128		100 0757423996
391	JOHN P. NSUYA	420162		100 0673835664
392	PATRICK SITTA	329492		100 0767908900
393	JANE F. MBUNGO	284156		600 0765927359
394	CHRISANY M. JIRWOSHA	430641		100 0754612937
395	ABBAS L.M IDDI	412939		100 0786161051
396	FARAJA VICENT GALFALE	332567		100 0753547288
397	BARAKA MWALANGOME	481794		100 0759006777
398	JULIANA J. MWAKENE	424067		100 0786645871
399	SHEDRACK Y. MBWIKO	433602		200 0755539266
400	MWAJUMA SALUM JUMA	252305	1,100	0755572169
401	AWADH S. SAID	435781		100 0656920768
402	JOSEPH ELIUD KIPENDE	428097		100 0628360557
403	PETER C. KAFUMU	415259		100 0786663455
404	ROBART M. SANDULI	444999		500 0759790202
405	MALICK M. MALIKI	291493		100 0714145671
406	FRANCIS A. CHAMBO	436881		100 0719369767
407	JOHN L. LUNGWA	431141		100 0787147588
408	MOSES S. KASANGA	326737		100 0767907470
409	PHESTUS D. MAKAZINI	422862		100 0783822774
410	ACHERI AMOS MANJOLI	258338		100 0754531050
411	GASPER OL JAKA	337360		100 0713450399
412	GEORGE J. LUKOA	431502		600 0712580273
413	PILI IL. MFAUME	434962		100 0767359951
414	FREDRICK M. MSONGA	432273		100 0753062357
415	ASIA TIMBULA	433401		100 0782767875
416	MGENDI N. GARENDE	359875		100 0767809749
417	COSTA PAULO RWAMUGILA	462421		100 0756357782
418	COLLEATHER M. ALEXENDER	410438		500 0785929022
419	NYAMBILILA GOMOKA MWAKILA	258955		100 0784166150
420	FREDRICK G. LUPUMBWE	411806	4,100	0766885235

Na.	Jina	Na. ya Cheti	Idadi ya Hisa	Mawasiliano
421	CONDRAUVENCE STEPHEN EVARIST	257759		100 0755369507
422	JONATHAN N. ABEL	424208		100 0692927222
423	KASHINJE K. ATHMAN	284163		100 0754696845
424	ANNA J. KANGOMA	421484		100 0627060572
425	SELEMAN M. OMARI	285642		100 -0692859900
426	ANJELINA S. DAHWA	424423		100 0784377297
427	JOHN B. IGOBEKO	426093		100 0784245122
428	KESSY N. KIDIFU	280512		100 0787217185
429	DANIEL CHACHA KINGE	252986	2,440	0756074671
430	SAID K. KABELELE	421986		100 0782191300
431	GEORGE MGANGA NG'HUMBA	260494		200 0758077220
432	NJILE ANTHONY LUFASINZA	482582	1,730	0764848952
433	JANE K. PAUL	397022		500 0767200474
434	YUSTINE FREDERICK MATTA	341830		100 0715160707
435	MENGINLINE DEVIS MATOKE	418379		100 0753837062
436	BENEDICTO MAPESA KAPILIPILI	429208		100 0746946998
437	STEPHAN ERNEST MNGUTO	845088		210 0714012777
438	EVANCE R. KISSIMA	423998		200 0684951452
439	GRACE M. GWAMBASA	414545		100 0688696600
440	PAULINE P. TINDA	484442		830 0769285445
441	RUMANA KIMAMBO	484028		420 0656706083
442	ROSEMERY MWAKIBETE	485170		350 0784990286
443	LUCY MASEGENYA	259689		400 0767210269
444	HANCE A. MWASAJONE	464394		100 0756995486
445	CHESTA STANLAUS KOMBE	404387		100 0756921716
446	USUILI MMBAGA MSENGI	410939		100 0784937416
447	AILEEN MAKUNGU	346736		100 0755957070
448	JOYCE J. MBUTTA	430713		100 0762004122
449	ALLEN J. PIUS	312484		100 0763074460
450	DEODATUS JULIUS MTITU	388222		100 0762069208
451	BRUNO GERSON NYADZI	128979	2,000	0762502489
452	TECKLA DWENYA NYADZI	260199	2,000	0767676878
453	GERSON SAAC NYADZI	258770	4,000	0784305648
454	ATWITYE GERSON NYADZI	127170	2,000	0784305648
455	ADAMSON JOHN KIBONA	419563		100 0756820059
456	RAPHAEL LUHENDE IKOMBE	348888		100 0784446701
457	REHEMA SHUMBI SITTA	486844		520 0784428170
458	MATHIAS JOHN BALELE	426822		100 0767803268
459	ELIAS MARTIN GENGE	347188		100 0784702981
460	RHOBIRI ZACHARIA	414168		100 0767340826
461	MALIKIA JAMES NYAMANDEGE	289378		100 0764466030
462	LAZARO T. SAULO	486137		520 0755430145
463	LUKANIZYA PIUS ALEX	386695		200 0784585465
464	ZIMDUNA CHAKUA ABDALAH	263807		150 0762771837
465	KHALFAN HAMISI MSINGAKYEENGA	263799		150 0766591578
466	IBRAHIM KHALFAN MSINGAKYANGA	263932		150 0659236362
467	EVAISAYA MALEKANO	447352		100 0762603859
468	WILBARD PIUS SAMAMBA	484850		420 0715/0738 003089
469	KASSIM KALUNDAGI BAYI	409776		100 0787695205
470	ALPHONCE MBASSA	296417		100 0788003476
471	SELEMANI I. SADIKI	410352		100 0769891798
472	WANJARA M. JAPHET	260293		200 0785633232
473	LEAH L. ULAYA	412957		100 0753785487
474	MAGANGA M. JAPHET	469881		100 0715545829
475	JAMES P. ASAGWILE	277883		100 0753210720
476	SR. WINIFRIDA B. MUNGELE	420147		100 0784299960
477	REYMOND K. JOSEPH	409778		100 0786645284
478	SABINA M. LIPUKILA	436169		100 0742654063
479	KIZITO ALLEN SHULI	429037		100 0767563947
480	AMAN ZEPHANIA MSANGA	299039		100 0752727069



Na.	Jina	Na. ya Cheti	Idadi ya Hisa	Mawasiliano
481	YOHANA J. HAMISI	426853		100 0786543736
482	SAADA SAIDI MAKUNGU	424198		500 0759092526
483	MWAJUMA KITALE MUSSA	313168		100 0785018939
484	ASHA SHABANI MCHAGA	434580		100 0787943943
485	HAPPYNESS PIUS NYANGUSU	429560		100 0759458732
486	ANNA JOSEPH NTUMBILIZYO	261894		500 0755413720
487	ANJELINA S. MOTEE	391806		100 0755733817
488	KUTULWA K. SELELE	425915		100 0753102118
489	DEONIS B. SHEMAYA	422474		100 0688889798
490	ELICE D. KASUGA	423113		100 0764406967
491	JOHN L. SHABANI	449563		100 0786018366
492	DANIEL K. MAFULU	276531		100 0752421347
493	JOHN SALUO KATUMBI	261011		200 0754468077
494	SALA MGOLOKA	409830		100 0785962656
495	JEREMIA T. FRANCIS	417878		100 0755717480
496	MSONGE T. WILLIUM	269155		100 0759145300
497	PAULINA SIDNEY LUKONGO	419426		100 0784846879
498	TANTAU ELIA	419502		100 0752413112
499	HARUNA L. BULULU	422647		100 0785158193
500	HALIDI U. IDDI	424386		100 0627346514
501	OMARI S. MSUMENO	425490		100 0627346667
502	JOSEPH M. MASOLWA	291790		100 0752569398
503	MARY M. KIEMI	424603		100 0754489080
504	JUMANNE PAMEJA MSOMBA	252399		300 0756272626
505	MASANJA C. MANYANGA	483603		210 0757096147
506	LUCAS V. SILWAMBA	443528		100 0685898800
507	CAROLINA G. RWEYEMAMU	409771		100 0766603181
508	HAMIS J. HAMIS	434087		100 0786375078
509	KASSIAN COSTA MBAJIJE	289523		100 0769383574
510	TRYPHON D. KAYUMBA	314841		100 0754527670
511	MATESEKO B. BULUGU	390287		100 0757900400
512	SHEBRACK M. MDULLA	420178		100 0763903904
513	MAWAZO PONIAGA MWAKALUDWA	274867		100 0769749746
514	MASUMBUKO RAMADHANI	432424		500 0783825055
515	BENADETA SDAMWELI NDANGA	420132		100 0754969867
516	MAYAMBA ENOCK MGONGO	470800		100 0758278430
517	NICOLUS SHILUNGA MAGWENDALA	431100		100 0623661514
518	ERNEST WILLIAM SHEWERE	433402		100 9784207360
519	ALOYCE MABULA MASANYIWA	334990		100 0754445449
520	ZAINA OMARI JUMA	433838		100 0763125790
521	GRACE BEATUS WAMALI	413036		100 0687231212
522	HAMIS S. MTUNDUA	252788		1,100 0769565050
523	JANETH MICHAEL KABEHO	411942		100 07546621347
524	RAJABU MOHAMED KAJOKA	487288		100 0715393131
525	ATHUMANI H. MADINGA	419471		100 0683004020
526	NELDA T. SAMWELI	434291		100 0756097359
527	GRACE S. MSAKI	267459		100 0787406634
528	JEMA S. LUKALI	419495		100 0683254843
529	DIDAS MWEKWA	406712		100 0713477216
530	JOEL MKUCHIKA	429167		100 0784572509
531	MUHYELA J. MUHYELA	424485		200 0687346464
532	MARY L. MBONGE	413043		100 0767755482
533	MAHENE J. NZENGO	434141		100 0784338400
534	DOTTO G. SIMON	340483		100 0756038762
535	RASHID JUMA TINGATINGA	427530		100 0784505529
536	ZAINABU M. JUMA	412971		100 0784476626
537	VERONICA S. MASSAGI	416221		100 0787797592
538	BETHA KUPE MAGANGA	435689		100 0752807490
539	HADIJA RIAMI RASHIDI	429122		100 0784966065
540	JUSTINE KINYAGA	325873		100 0752635101

Na.	Jina	Na. ya Cheti	Idadi ya Hisa	Mawasiliano
541	RICHARD MACHIBYA NANGI	417962	100	0787366586
542	REHEMA ANDREA SHIMBA	412970	100	0754580707
543	EMMEANUEL KING'ORORI	320672	100	0757818767
544	OMARY ALLY MAGALLA	325625	100	0756628999
545	JUSLINE STEPHEN GUMIJE	417876	100	0784362882
546	EMERESIANA SALVATORY	411440	100	0785854922
547	HENRY G. SEBASTIAN	433013	100	0753882380
548	ULUMBI J. SHANI	260826	400	0765030356
549	FELICIANA F. MUGAYA	425730	100	0755572632
550	EVETHA V. KIMARIO	417961	100	0752554456
551	NEEMA ERIOTH MAHALI	419993	100	0766929598
552	MARTHA P. MALAGO	429556	100	0785047928
553	LETICIA F. MZAGA	417919	100	075437232 6
554	MAJALIWA TOYI DAMIANO	432434	100	0754562458
555	NELISA CHARLES BIYASHEKO	421218	100	0755355580
556	ANTONY MTUYU MAZIKU	413258	100	0767636301
557	YOHANA TOGOLAN	420565	100	0787148848
558	ERNESTINA C. MKAMA	412457	100	0784851019
559	JONAS M. BUGOZI	411443	100	0785461970
560	RAHEL GEORGE DOTTO	413487	205	0768885799
561	FAITH KATEGILE	419594	100	0767908901
562	MALIMI B.,. CYPRIAN	429101	100	0754202313
563	DANIEL T. NYASEBWA	413438	100	0784558826
564	MWANAHAMISI J. IKOMBOLA	333471	100	0784664189
565	GRACE ELIAS MANOTI	423594	100	0767382811
566	AMINA OMARY	435141	100	0755686199
567	BEATRICE MUSITA SYLVESTER	421600	100	0769586436
568	ANJELA RAPHAELI KALIMA	419550	100	0767010820
569	REHEMA MOHAMED KADONDORO	416663	100	0755660222
570	EMMENEUELI PETR MANZILILI	433978	100	0682848888
571	REMIGIUS MICHAEL HALALA	315478	100	0767241754
572	FORTUNATA FELICIAN MUYAGA	430103	100	0754078374
573	RASHID N. MYAKIMWE	446588	100	0688442139
574	AGNES M. MLELWA	419040	100	0753099677
575	EVA P. MABULA	298673	100	0787032119
576	SAMSON JOSEPH SHOLLA	417924	100	0755542670
577	PALICK PATRICK KAMAGE	415159	100	0687774548
578	GRACE S. MMARI	434086	100	0766176677
579	ADA M. MASHAURI	428658	100	0747421779
580	VALENTINE SELEMA	430210	100	0754893182
581	ASHA MUSA OMARY	432975	200	0763359496
582	AZIZA KAPITA MWARUKA	430105	100	0625916765
583	ELIBARICK J. JINGU	328708	100	0758460320
584	RAJABU HABIBU KITEU	415735	100	0784544863
585	MUNIRA OMARI	428599	100	0753671642
586	PRISCA KAGONGO ELISHA	264104	500	0754699812
587	JULIANA B. BALANDAGE	415093	100	0753740077
588	ROSE M. MGONELA	418465	100	0769351296
589	PATRICE T. SLEGARAY	415699	100	0762073260
590	KABULA K. MASHIGANI	417918	100	0784806309
591	YASIN C. SAIDI	434438	100	0785351086
592	LATIFA ATHUMANI NYIKA	421755	100	0766578806

KIKUNDI CHETU  
FARAJA YETU.



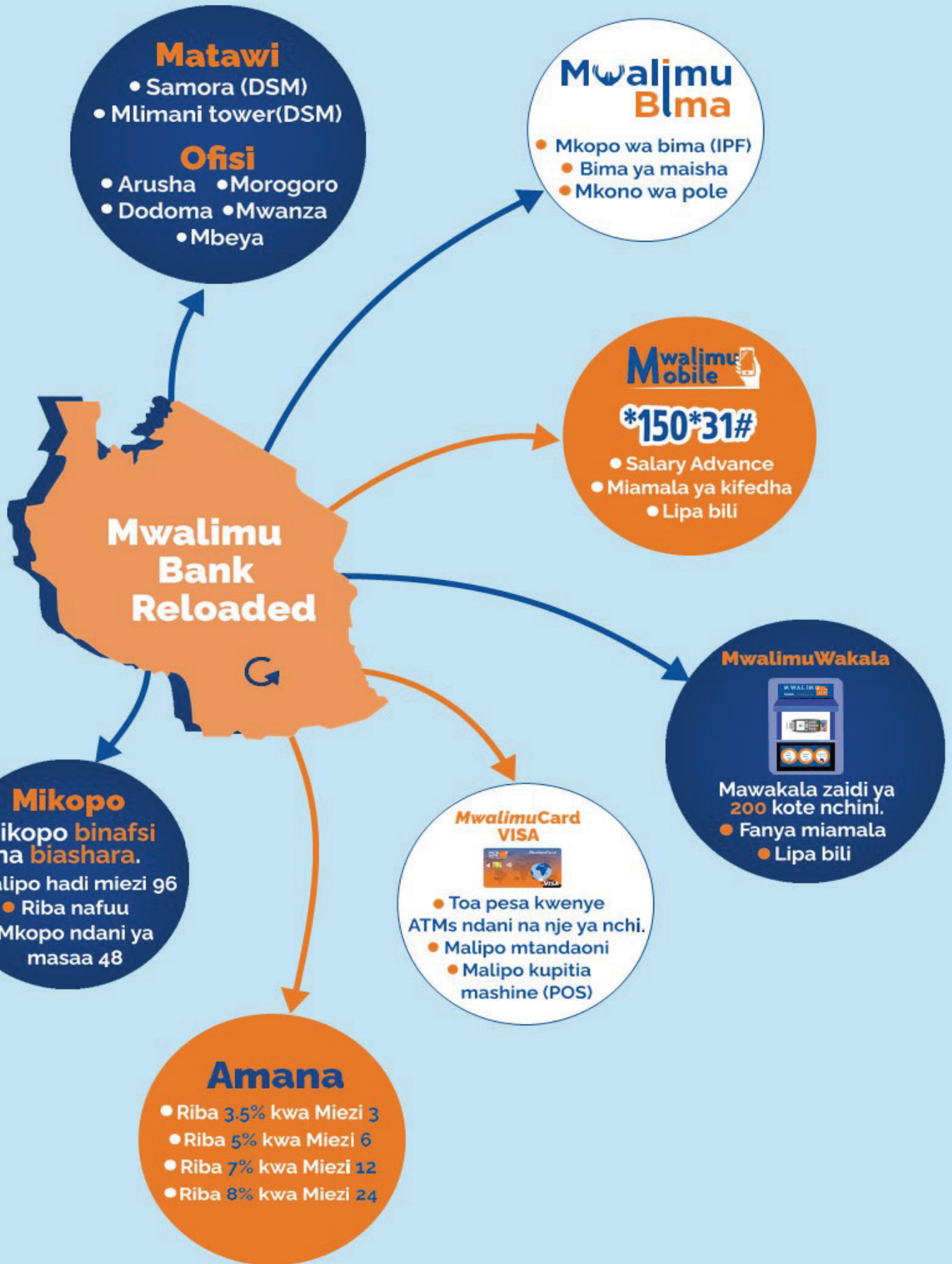
Tukutane January  
**Account**



Hifadhi fedha zako,  
Anza mwaka bila stress!

- ✓ Haina makato
- ✓ Faida kila mwaka





Tupigie

📞 0800 750 033

Tembelea

[mwalimubank.co.tz](http://mwalimubank.co.tz)

Tufuatilie

📱📺 @mwalimubank