

AGM Booklet

30th Annual
General Meeting
AICC, Simba Hall



Building resilience for sustained growth

Chairman and Shareholders,

Re: Notice of the 30th Annual General Meeting

Notice is hereby given that the **THIRTIETH (30TH) ANNUAL GENERAL MEETING** of CRDB BANK PLC will be held on Saturday, **17th May 2025** at the **Arusha International Conference Centre (AICC), Simba Hall**, commencing at **9.00 a.m.** and the following Agenda will be transacted:

- 1. Opening of the Meeting.**
- 2. Adoption of the Agenda.**
- 3. Confirmation of the Minutes of the Twenty Ninth (29th) Annual General Meeting.**
- 4. Matters Arising from Twenty Ninth (29th) Annual General Meeting.**
- 5. Adoption of the Report by those charged with Governance and Audited Financial Statements for the year 2024.**

5.1 Report by Those charged with Governance.

5.2 Audited Financial Statements for the year ended 31st December 2024.

5.3 Declaration of Year 2024 Dividend.

- 6. Approval of Directors' Fees.**
- 7. Appointment of the External Auditors.**
- 8. Proposal for Amendment of Articles 88, 92, 94.2, 94.3, 98 and 167 of the Articles of Association.**
- 9. Election of Board Members.**
 - 9.1 One (1) Independent Director
 - 9.2 One (1) Board Member to represent shareholders owning shares above 1% and below 10%.
 - 9.3 Three (3) Board Members represent shareholders owning shares below 1%.
- 10. To deliberate on Proposals received from Shareholders.**
- 11. Any other business with leave of the Chair.**
- 12. To set the place, date and venue for the next meeting.**
- 13. Closing of the meeting.**



NOTE:

1. *The Shareholders Register shall be closed on 07/05/2025 and will reopen on 08/05/2025.*
2. *All proposals to be discussed under Agenda no. 10 must be received by the Secretary not later than **Thursday, 01/05/2025 at 4.00 pm** through the below indicated contact information.*
3. *Papers for the meeting will be collected from CRDB Bank Branches from **09/05/2025** and shall also be available in Arusha at AICC from **16th to 17th May 2025** and on the Bank's website www.crdbbank.co.tz on **09/05/2024***
4. *Costs for transportation and accommodation shall be borne by shareholders themselves.*

The contact for communication is:

The Secretary
CRDB Bank Plc
P. O. Box 268
Dar-es-Salaam
Mob number: 0755 197 700
WhatsApp number: 0767 757 215
E-mail - shares_unit@crdbbank.co.tz

BY ORDER OF THE BOARD

Pascal Mihayo
COMPANY SECRETARY

16th April, 2025

1. I/ We of (address)being the Shareholder (s) of CRDB Bank Plc with Central Depository Receipt (CDS Number) hereby appoint with Passport/ Voters/ Driving Licence/ National Identity Card no. of (address)as my/ our proxy to attend and vote on my/our behalf in the Annual General Meeting to be held on 17th May, 2025 and at any adjournment thereof.
2. The above said Proxy shall attend the AGM and vote as follows:

S/N	RESOLUTIONS	FOR	AGAINST	ABSTAIN
1	Adoption of the Report by those charged with Governance (Directors Report)			
2	Adoption of Audited Financial Statements for the year ended 31st December, 2024			
3	Declaration of Year 2024 Dividend.			
4	Approval of Directors Remuneration.			
5	Appointment of External Auditors.			
6	Proposal for Amendments of Articles 88, 92, 94.2, 94.3 and 167 of the Articles of Association (Special Resolution).			
7	Set the, date and venue for the next Meeting.			

3. ELECTION OF BOARD MEMBERS

Every shareholder will fill the specific section for election based on the group that he/she belongs to. Section A will be completed by all shareholders, Section B will be completed by shareholders owning shares between one and ten percent (1% - 10%) and Section C will be completed by shareholders owning shares below one percent (1%).

I/We instruct my/our proxy to vote the following way:

SECTION A: To elect one (1) Independent Director. (Indicate with “X” on the name of the candidate you elect as Board Member).

ELECTION OF ONE INDEPENDENT DIRECTOR

S/N	NAME	VOTE
i)	Martin Warioba	
ii)	Dr. Judika L. King'ori	

SECTION B: To elect one (1) candidate for Board member who will represent Shareholders owning between one and ten percent (1% - 10%) of shares. (mark with "X" on the name of the candidate you elect as Board Member)

ELECTION OF ONE BOARD MEMBER WHO WILL REPRESENT SHAREHOLDERS OWNING SHARES BETWEEN ONE AND TEN PERCENT (1% - 10%)

S/N	NAME	VOTE
i)	Dr. Fredy Matola Msemwa	
ii)	Wazir Barnabas	

SECTION C: To elect three (3) of the candidates for Board member who will represent shareholders owning below one percent (1%) of shares (indicate with "X" on the names of the candidates you elect as Board Members).

ELECTION OF THREE (3) BOARD MEMBERS WHO WILL REPRESENT SHAREHOLDERS OWNING SHARES BELOW ONE PERCENT (1%)

S/N	NAME	VOTE
i)	Abdul Ally Mohamed	
ii)	Bashige Kahumbya Kalaule	
iii)	Charles Jackson Itembe	
iv)	Grace Philotea Joachim	
v)	Nesia Mahenge	
vi)	Dr. Donald Mmari	

Further details of the Shareholder (s):	
Full Name:	
ID Number:	
Physical Address:	
Mobile Number:	
Email Address (if any):	
TIN Number	
Signature:	
Date of Signing:	

Made this day of Year 2025

**This Proxy Form shall be filled in and submitted to the Company Secretary, at any of the CRDB Bank Plc branches, Forty Eight (48) hours before the AGM Meeting.*

BOARD MEMBER PROFILE



Martin Warioba

Professional Experience

Martin Warioba is Founder and Managing Partner at Warioba Ventures, Africa-focused advisory and investment firm that provides advisory in corporate strategy, investment, project management, payments, risk management and technology. In addition, Warioba Ventures invests in early-stage startups, out of Tanzania as well as in East Africa, and builds sustainable ecosystem to support fintech and technology-related startups focusing on tackling Africa's great challenges. Martin oversees management and operations of Warioba Ventures.

He has 23-year experience in Information Technology, corporate management and payments, both as consultant, executive, project manager and software developer. Martin is one of key Payments and Digital Financial Services (DFS) experts in Africa and he was instrumental in development of payment scheme rules for world's first mobile wallet-to-mobile wallet interoperability between Mobile Network Operators (MNOs) in Tanzania as well as Democratic Republic of Congo, Rwanda, and Uganda. He advises Central Banks, Commercial Banks, MNOs, FinTech, Startups, Public and Private Sector, NGOs on Corporate Strategy, Digital Economy, DFS Interoperability, Payments, Policy & Regulations, Risk Management and Technology

Previously, Martin was a founder and Managing Partner at WS Technology Consulting, a successful business that operated across East Africa for 11 years. He also worked with Deloitte Consulting US LLP and Central Bank of Tanzania.

Education

- Bachelor of Science in Computer Science with a minor in Mathematics, Louisiana State University
- Master of Business Administration (MBA), Arizona State University
- Master of Science in Information Management, Arizona State University

Board Experience:

- Independent, Non-Executive Director and Member of the Audit Committee, CRDB Bank PLC
- Board Chairman, CRDB Bank Foundation
- Non-Executive Director representing all investors, DMRx LLC (Dawa Mkononi)
- Non-Executive Board Director, Africa Business Angel Network (ABAN)



Dr. Judika L. King'ori

Work Experience

Dr. King'ori has a rich background in accounting and finance-related fields with over 30 years' experience teaching the subjects at the University of Dar es Salaam. She also previously served as Director of Finance at the University of Dar es Salaam (2012-2016), and Acting Director at the Higher Education Students Loan Board (2016- 2020).

Education

- PhD in Business Administration, Southern Illinois University, USA (1998)
- Master of Accountancy, Southern Illinois University, USA (2003)
- Master of Business Administration, Katholieke Universiteit Leuven, Belgium (1988)
- Bachelor of Commerce (Accounting), University of Dar es Salaam

Board Experience

- Board Member and Chairperson of the Audit Committee, UTT – AMIS
- Board Member and Chairperson of the Credit Committee and Risk and Compliance Committee, Stanbic Bank Tanzania (2013 – 2023)
- Board Member, National Insurance Corporation
- Board Member, Tanzania Institute of Accountancy.



Dr. Fred Matola Msemwa

Work Experience

Dr. Fred Matola Msemwa is the Executive Secretary of the Planning Commission. He previously served as the Managing Director of Watumishi Housing Investments (WHI), a real estate and fund management firm responsible for management of Watumishi Housing Real Estate Investment Trust (REIT) and FAIDA Fund which is an open-ended Collective Investment Scheme (CIS). He has more than twenty years' professional experience spanning across sectors including real estate, tourism, construction, energy and water regulation, accountancy, audit, fund management, bank governance, and risk management. He previously served as Director of Audit at the Energy and Water Regulatory Authority – EWURA, Deputy Principal at National College of Tourism and rose from an Accountant to Finance Manager at National Housing Corporation (NHC). He has authored a Book on Usimamizi wa Biashara na Fedha and written several articles on real estate investment, entrepreneurship and career development.

Education

- PhD in Business Administration.
- MBA - Finance (UK).
- Degree in Accountancy, Institute of Finance Management (IFM)
- Certified Board Director.

Board Experience

- Former Board Chairman of CRDB Bank DR Congo S.A
- Board Member CRDB- Member of the Risk Committee and Credit Committee
- Boards Member, Business Registration Agency (BRELA)
- Board Member SAGCOT.
- Volunteers as the Chair of the Youth Dream Foundation (YDF); a youth empowerment NGO focusing on education, careers guidance and entrepreneurship.



Waziri E. Barnabas

Professional Experience

Mr. Barnabas has over 25 years of experience in finance and the banking sectors having held senior positions in local and international banks and served in different boards with a mixture of local and foreign directors. He was the Chief Financial Officer and the Executive Director in the Board of NBC Limited from 2018 to 2024. He previously served as CFO at NMB Bank Plc from 2009 – 2017; Senior Manager Finance and Control at National Microfinance Bank Plc. (2008 – 2009); Chief Financial Officer at Barclays Bank Tanzania Ltd (2005 – 2008); Head of Business Finance at Standard Chartered Bank Tanzania Limited (2002– 2005); Financial Controller at Standard Chartered Bank Tanzania Limited (2001 – 2002) and Treasury, Finance and Accounts Manager at International Bank of Malaysia (1998 – 2000).

Education and professional certification

- Bachelor of Commerce (Accountancy) degree, University of Dar es Salaam
- Certified Public Accountant (CPA)
- Certified Director by the Tanzania Institute of Directors.

Board Experience

- Board Chairman of Tanganyika Farmers Association (TFA).
- He has attended various leadership and management courses held both locally and abroad such as Strategy and Management in Banking Programme held in Dublin, Ireland and London, UK.
- Strategic Leadership course held in New York, USA and Mumbai, India.



Abdul Ally Mohamed

Professional Experience

Mr. Abdul has extensive experience and a proven track record in dynamic, profitable, challenging, growth industries, including financial services, media, and commercial football. An accomplished financial specialist with high-quality leadership management, Mr. Abdul has served as Director of Strategy and Communication at Zanzibar State House since 2020. He has vast experience managing Van Mo Group, an emerging commodity trading and transport company with operations in Tanzania, Zambia, and South Africa, as Group Managing Director and CEO. Abdul has also served as Commercial Director at Azam Media Ltd. in 2018 and as Chief Executive Officer of Azam Football Club, Bakhresa Group, from 2016 to 2018; he was appointed General Manager of Azam Football Club in 2016. Between 2014 and 2015, he did the E & Y Summer Internship and served as a senior broadcasting Clouds Media Group (2010-2012) and ITV and Radio One (2003-2012).

Education

- Harvard alum, Harvard Kennedy School
- Bachelor's degree in Accounting and Finance, Middlesex University, UK
- CFA Associate member, United Kingdom
- ACCA affiliate member, United Kingdom

Board Experience

- Chairperson of the Sharia Advisory Board
- Member of the Governance, Nomination, and Human Resources Committee, CRDB Bank Plc
- Member of the Risk Committee, CRDB Bank Plc
- IoD Certified Director
- Accredited Harvard Business School-Certified Director



Bashige Kahumbya
Kalaule, CD/Dir, FloD

Professional Experience

Ms. Bashige is a governance expert as well as a seasoned executive with **over 20 years of leadership experience** in corporate banking, development finance, and investments. She currently serves as **Business Development Manager** at **Shelter Afrique**, where she leads deal origination across 44 member countries. Previously, she was **Head of Investor Relations**, **Regional Business Manager – East & Southern Africa**, and **Head of Direct Lending**. She has a proven track record in business transformation, strategic partnerships, and investor relations across multiple African markets.

Education and Professional Certification:

- Master of Science in Finance – University of Strathclyde, UK (1999)
- Bachelor of Commerce (Accounting) – Catholic University of Eastern Africa, Kenya (1998)
- Chartered Director & Fellow – Institute of Directors, UK (2021)
- Diploma in Company Direction – Institute of Directors, UK (2019)
- Certificates:
 - **Making Corporate Boards More Effective** – Harvard Business School (2024)
 - **Audit Committees in a New Era of Governance** – Harvard Business School (2023)
 - **Company Direction: Governance, Leadership, Strategy & Finance** – Institute of Directors, UK (2018)

She is also a **Governance Trainer & Partner** at the **Asian School of Business, Malaysia** (2024 – Present) and a **Mentor** under the **Institute of Directors (IoD) Mentor Connect Programme**.

Board Membership

- Board Member & Chair of the Audit Committee – CRDB Bank Burundi S.A. a subsidiary of CRDB Bank Plc since 2018 to date.
- Council Member – Institute of Directors, UK from 2021 to date
- Advisory Board Member – Small Enterprise Supplier Development Corporation (SESDCorp) from 2024 to date.



Charles Jackson Itembe

Professional Experience

Mr. Charles Jackson Itembe is currently the Director General of the Export Processing Zone Authority (EPZA) with over 24 years of professional experience in the financial sector having served in the banking industry with various banks at different capacities.

He previously served as Managing Director of Azania Bank Ltd (2017-2022); Director of Treasury TIB Corporate Bank (2015-2017); Senior Manager Financial Services CRDB Bank Plc (2012-2015) and Manager, Treasury Operations CRDB Bank Plc (2005-2011).

Education

- MA Economics, majoring in Monetary Economics and Corporate Finance, University of Dar es Salaam, Tanzania.
- BA Economics with a bias in Industrial Economics, University of Dar es Salaam.
- Certificates and diplomas
- Higher Diploma -Banking Professional, Milpark University, South Africa.
- Certified in Corporate Governance for Board of Directors and Senior Management-Institute of Directors, Tanzania.
- Certified Board Director -Certificate in Directorship-Institute of Directors (IoDT)
- Certified for Management Development Programme in Leadership by the Graduate School of Business, Executive Education, Certified in 2011.
- Certified as Licensed Dealing Member Representative and nominated advisor by the Capital Market and Securities Authority.

Board Experience and Professional Membership

- Board Member and Secretary at EPZA (2022 to date)
- Board Member at TIB Corporate Bank (2015-2017).
- Vice-Chairman and Member of the Audit Committee at Tanzania Mortgage Refinance Company Limited (TMRC)- (2017-2021).
- UBX, Board Director of Umoja Switch, Vice-Chairman and Chairman of the Umoja Switch Board Audit and Risk Committee (2017-2021).
- Chairman Audit Committee of First Housing Finance Ltd (2021-2022)
- Council Member, Tanzania Institute of Bankers (2018-2021)



Grace Philotea Joachim

Professional experience

Ms. Grace Philotea Joachim is the Co-founder and Managing Partner of Joachim and Jacobs Attorneys. Ms. Joachim has a proven track record of accomplishments in diverse areas including governance, creation and execution of policies, coupled with a wealth of experience in Leadership and Management. Furthermore, she has vast experience in regulatory compliance and financial oversight. She was Head of Risk Governance, Credit Legal at Stanbic Bank Tanzania Limited, from 2013 – 2015 and Collateral Manager-Stanbic Bank Tanzania Limited-2012 to 2013.

Education

- Post Graduate Diploma in Legal Practice, Law School of Tanzania, 2017.
- Master of Laws, University of Kent, UK., 2021.
- Bachelor of Laws, University of Pretoria, South Africa, 2009.

Board Experience

- Board Member of Tanzania Electric Supply Company Limited (TANESCO) since 2024 to date.
- Board Member ChemiCotex Industries Ltd from 2021 to date
- Strategis Insurance Tanzania Limited for 4 years.



Nesia Mahenge

Professional Experience

Ms Nesia Mahenge has over 20 years of professional experience working with various national and international organisations with her career deeply rooted in finance, governance, sustainability, inclusion and international diplomacy. She is currently the Country Director at CBM International and has spent the last eight years leading strategic economic development, inclusion, governance and financial management initiatives.

She previously served at the British Council as the Director of Programs and Business Development; Deputy Country Director, Research Director; at Population Services International (PSI) as Senior Program Manager (Maternal and Child Health, Acting Director of Child Health), at Muhimbili University of Health and Allied Sciences (MUHAS) as Program and Finance Manager and at Toyota Tanzania as the Marketing Executive.

Education and professional certification

- Master of Business Administration (MBA) in Economics Policy and Corporate Strategy from the University of Maastricht, Netherlands.
- Bachelor of Commerce and Management, Finance and Banking from the University of Dar es Salaam.
- Certificates and diplomas
- Certificate in Science of Eradicating Malaria and Supply Chain Management

from Harvard University, School of Public Health in Boston, USA.

- Swiss Tropical and Public Health Institute and IS Global Barcelona Institute for Global Health.
- Certificate in Humanitarian Environment Awareness Security Training, Humanitarian Peace Support School, Kenya.
- Diploma in Sustainable Development, ESG, Leadership and Management, Swedish Institute, Sweden.
- Diploma in Professional Strategic Marketing, Chartered Institute of Marketing, CIM Academy, UK.
- Honorary Diploma and Leadership Award in International Development, Crans Montana.

Board Experience and other Advisory Networks

- Executive Convocation Committee Member, University of Dar es Salaam (since May 2024 to date).
- Board Member at Women in Management (April 2022 – August 2024).
- Vice Chairperson and Board Member, Audit and Risk Committee member at Foundation for Civil Society (2016 – 2022).
- Vice-Chairperson and Board Member, Women in Business (2016-2017).
- Founding Member and Chapter Chairperson, Obama Young Africa Leaders Initiative Alumni Chapter (2015-2017).



Dr. Donald Eliapenda Mmari

Professional Experience

Dr Mmari is an economist with substantial knowledge of development policy analysis, social economic research and institutional development. He is currently the Executive Director of REPOA, a leading think tank in Tanzania, where he has served as Executive Director since 2016. He has vast policy and management experience accumulated over 30 years of his various positions within REPOA and other organizations, membership in the Board of Directors of public entities and management consultancy for private enterprises. Prio to his current position at REPOA, he served as Director of Research on Growth and Development: 2011 - 2015 and Coordinator for Commissioned Research & Consultancy -2001-2007. He also worked as Assistant Manager for Business Advisory at Ernst Young (1999 to 2001), and as Research & Planning Officer at CRDB Bank in 1996.

Education

- PhD from Erasmus University Rotterdam, Netherlands (2012)
- Post-Graduate Diploma on Universalizing Social Security from the Institute of Social Studies, The Hague (2002)
- MBA from University of Oregon, USA (1999)
- MA in Economics (1995) and BA in Economics (1992) from University of Dar es Salaam

Board Experience

- Chairman of the Board of the College of Social Science and Humanities at SUA (2024 to date; Member 2022-2023)
- Chairman of the Council of Kairuki University
- Former Board Member of the Institute Tax Administration (2017-2019)
- Former Board Member of the Presidential Trust Fund (2012-2015)
- Former Board Member of the National Oil Company- TPDC (2012-2015)

Agenda No. 1: OPENING THE MEETING, READING THE NOTICE AND DETERMINATION OF THE QUORUM.

Rule:

Article 39 of the Bank's Articles stipulates that the number of members required to make the quorum shall be met where the members in attendance represent at least half of all the bank's shares.

Total shares - 2,611,838,584

Half of all shares - 1,305,919,292

Agenda No. 2 ADOPTION OF THE AGENDA

Members are invited to adopt the proposed agenda.

Agenda No 3. CONFIRMATION OF THE MINUTES OF THE 29TH ANNUAL GENERAL MEETING OF CRDB BANK PLC HELD AT THE ARUSHA INTERNATIONAL CONFERENCE CENTRE (AICC), SIMBA HALL ON SATURDAY, 18TH MAY 2024

ATTENDANCE

NO.	NAME	TITLE
1.	Dr. Ally H. Laay	Chairperson
2.	Prof. Neema M. Mori	Vice Chairperson
3.	John B. Rugambo	Secretary

BOARD OF DIRECTORS CRDB BANK PLC

4.	Eng. Boniface C. Muhegi	Board Member
5.	Jes Klausby	Board Member
6.	Hosea E. Kashimba	Board Member
7.	Prof. Faustine K. Bee	Board Member
8.	Abdul A. Mohamed	Board Member
9.	Miranda N. Mpogolo	Board Member
10.	Gerald P. Kasaato	Board Member
11.	Dr. Fred M. Msemwa	Board Member
12.	Martin S. Warioba	Board Member
13.	Royal J. Lyanga	Board Member

BOARD OF DIRECTORS OF CRDB BANK BURUNDI S.A.

14.	Hosea E. Kashimba	Board Chairperson
15.	Dr. Oda Sindayizeruka	Board Member
16.	Dr. Elizabeth Mkoba	Board Member
17.	Kahumbya K. Bashige	Board Member
18.	Salvator Minani	Board Member
19.	Didace Ngendakumana	Board Member
20.	Boma Raballa	Board Member
21.	Fredrick Siwale	Managing Director

BOARD OF DIRECTORS OF CRDB INSURANCE COMPANY

22. Omary H. K. Mwaimu	Board Chairperson
23. Hilda M. Shenyagwa -Noor	Board Member
24. Nura A. Masood	Board Member
25. Gerald P. Kasaato	Board Member
26. Bonaventura P. Kiungo	Board Member
27. Wilson Mnzava	Managing Director

BOARD OF DIRECTORS OF SHARIA ADVISORY BOARD

28. Abdul A. Mohamed	Board Chairperson
29. Sheikh Issa Othman Issa	Board Member
30. Sheikh Juma Amour Mohamed	Board Member
31. Sheikh Khalfani Abdallah Salim	Board Member
32. Xavery M. Makwi	Board Member

BOARD OF DIRECTORS OF CRDB BANK DR CONGO S.A

33. Dr. Fred M. Msemwa	Board Chairperson
34. Prof. Faustine K. Bee	Board Member
35. Olivier Christian Duterme	Board Member
36. Rama Keto Bweya	Board Member
37. Jameson Kasati	Board Member
38. Ornella Bomine	Board Member
39. Jeannot On'ahata	Board Member
40. Charles De Beauvoir Carey	Board Member
41. Jessica Nyachiro	Managing Director

BOARD OF DIRECTORS OF CRDB FOUNDATION

42. Martin S. Warioba	Board Chairperson
43. Marianna P. Balampama	Board Member
44. TullyEsther Mwambapa	Managing Director

EXECUTIVE MANAGEMENT OF CRDB BANK PLC

45. Abdulmajid M. Nsekela	Group CEO and Managing Director
46. Boma O. Raballa	Chief Commercial Officer
47. Frederick B. Nshekanabo	Chief Financial Officer
48. Bruce M. Mwasenga	Chief Operations Officer
49. Admin Mwansasu	Director of Banking Operations
50. John Rugambo	Company Secretary
51. Leo P. Ndimbo	Director of Business Transformation
52. TullyEsther Mwambapa	Director of Corporate Affairs and Public Relations
53. Prosper G. Nambaya	Director of Corporate Banking
54. Xavery Makwi	Director of Credit
55. Godfrey Rutasingwa	Director of Human Resources
56. Deusdedit P. Massuka	Director of ICT
57. Godfrey N. Sigalla	Director of Internal Audit
58. Pendason P. Nyamlilo	Director of Procurement
59. Bonaventura Paul	Director of Retail Banking
60. James I. Mabula	Director of Risk and Compliance
61. Alex Ngusaru	Director of Treasury and Capital Markets

SHAREHOLDERS /PROXIES

- 1 Aatish Kanyalal Sachdev & Hemal Kanayalal Sachdev
- 2 Abbas Adam Kimvuli
- 3 Abbasi Exports Limited
- 4 Abdallah Abtwalibe Maghembe
- 5 Abdallah Hamis
- 6 Abdallah Issa Chimbaye
- 7 Abdallah Mikidadi Bashehe
- 8 Abdallah Omari Sadiki
- 9 Abdiel Gershom Abayo
- 10 Abdiel Rumisha Mola
- 11 Abdilahi Hussein Mriri
- 12 Abdillahi Ally Amiri
- 13 Abdujawadu Idrisa Kagimbo
- 14 Abdul Khalifa Stambuli
- 15 Abdul Rashid Kaganda
- 16 Abdulaziz Selemani Mwacha
- 17 Abdulrabi Rashid Kiroro
- 18 Abdulrahman Simba Khamisi
- 19 Abduly Ally Mohamed
- 20 Abed Abdul Mwesigwa
- 21 Abed Mwasajone
- 22 Abednego Saruni Mollel
- 23 Abel Jeremia Ole Leken
- 24 Abraham Edward Mangesho & Justina T Mashiba
- 25 Abraham Paul Kasele
- 26 Absalom NdeliliO Nnko
- 27 Action's For Development Programs - Mbozi
- 28 Adam Iddi Urassa
- 29 Adam Lwitiko Kasumo
- 30 Adam Urassa Ntolo
- 31 Adamson Kariwa
- 32 Adiel Kundaseny Mushi
- 33 Adolph William Ndyebura
- 34 Adp Mbozi Trust Fund
- 35 Adrian Alphonse Kamihanda
- 36 Advera Rugaimukamu Itf Jenipher Jonathan
- 37 Afyukile M Kibona
- 38 Afzal Mohamed Kassamia
- 39 Agatha.B Irringo
- 40 Aggrey Andrew Mjema
- 41 Agnes Clemence Kagoro
- 42 Agnes Elias Nzao
- 43 Agnes Muloko Mukuta

- 44 Agnes Mulokozi Mukuta
- 45 Agripina Patrick Boisafi
- 46 Agustino Martine Lazama
- 47 Ahmed Abdulmajid Nsekela
- 48 Aida Abdulmajid Nsekela
- 49 Aika Mathayo
- 50 Aisha Nassor Suleiman
- 51 Aishi J. Kitomari
- 52 Ajili Amir Nassoro
- 53 Akwilina Pascal Mauki
- 54 Aladad S. Aladad
- 55 Alatwisila M. Mbwilo
- 56 Albert A. Nyaki
- 57 Albert A. Nyaki
- 58 Albert Anaclet Ikonje
- 59 Albert Matei Mbele
- 60 Albert Nshekanabo
- 61 Albinus Balthasar Ntwale
- 62 Aldo Ramadhan Konzo
- 63 Alecia Kashemele Alec
- 64 Alex Japhat Metta
- 65 Alex John Kipimbi
- 66 Alex Julius Akyoo
- 67 Alexander Nikwanduka Mtawa
- 68 Alexander Samson Ngusaru
- 69 Alexender Rajabu Mlewa(Admin)Gaudencia Julius Mlewa(Deceased)
- 70 Alfred Adrian Katata
- 71 Alfred Huruma Mang'era
- 72 Alfred Mwakamela Basyagile
- 73 Alfred Noah Olemoirana
- 74 Alice Ndelolia Mtuka(Admin) Joseph Petro Mtuka(Deceased)
- 75 Alice Peter Maganga
- 76 Allan L. O. Itf Sophia Mhando
- 77 Allan.L.O Mhando
- 78 Allen Simon Seme
- 79 Alli Milimo Chassama
- 80 Ally Athuman Kimaro
- 81 Ally Hassani Mauji
- 82 Ally Hussein Laay
- 83 Ally Issa Mpenye
- 84 Ally Issa Nanyumbu
- 85 Ally Juma Hamisi
- 86 Ally Mohamed Kessy
- 87 Ally Rajabu Msuya
- 88 Ally Ramadhani Msuya
- 89 Ally Rubeni Mkali

- 90 Alois Stephen Shiyo
- 91 Aloyce Isaack Ngowi & Charles Ferdinand Mlaw
- 92 Aloyce Karami Minja
- 93 Aloyce Kasindei Massawe
- 94 Aloycia John Kimario
- 95 Alphonse Lukengelo Ngavatula
- 96 Alphonse Theotim Kalula
- 97 Alphonse Theotim Kalula Itf Hellen Alphonse Kalula
- 98 Alphonse Theotim Kalula Itf Janet Alphonse Kalula
- 99 Alphonse Theotim Kalula Itf Juliana Alphonse Kalula
- 100 Alunganiswa Ngoe Mbise(Admin)Shadrack Ngoe Mbise(Deceased)
- 101 Amani Robert Kitomari
- 102 Ambassador Fadhili Mbaga
- 103 Ambrose Arbogasti Asenga
- 104 Amelia Chande Mbega
- 105 Amidullah Omarykomungoma
- 106 Amina Juma Nyihiran
- 107 Amina Mwinyiamani
- 108 Aminiel Senyael Ayo
- 110 Amjad Abdulmajid Nsekela
- 111 Amza Y. Rugemalira
- 112 Anaceth Stanslaus Ngaiza
- 113 Anaeli David Urrio
- 114 Ananias Felix Nyalada
- 115 Anasia Gasper Maleko
- 116 Ancila Daniel Mwinuka
- 117 Andrea Ntasima
- 118 Andrea Nyekele Itf Yohana Nyekele
- 119 Andrew Chanuo Ndakidemi
- 120 Andrew Guest House
- 121 Andrew Kaggwa Kabanza
- 122 Andrew Kishimba Kibela
- 123 Andrew Mjema
- 124 Andrew Mudulu Ng'imba
- 125 Andrew Yesaya Akyoo
- 126 Andulile Mwansyange
- 127 Andy Walter Kawa
- 128 Aneth Telesphore Bideberi
- 129 Angela Gerald Kiswaga
- 130 Angelina Mussa Magembe
- 131 Angeline Faustine Meena
- 132 Anitha Emmanuel Mariki
- 133 Anitha Vedasto Rugambwa
- 134 Anna Anton Massawe
- 135 Anna Azael Mndeme
- 136 Anna Beatrice Mtamike

- 137 Anna Christopher Mchami
- 138 Anna D. Makalla
- 139 Anna Fredrick Mamuya
- 140 Anna Godson Lesika Itf Wesley Francis Assey
- 141 Anna Ibrahim Silayo
- 142 Anna Ismael Pallantyo
- 143 Anna Kajumulo Tibaijuka
- 145 Anna Mkaapa
- 146 Anna Paul Kessy
- 147 Anna Tenga Mzinga
- 148 Annascola Kimbita Sannda
- 149 Annete Sila Msuya
- 150 Anossy Mbwele Mbonekela
- 151 Ansila Ladislaus Lyimo
- 152 Anthony Isaya Nduye
- 153 Anthony Menard Kipyali
- 154 Anthony Ngereza Cheche
- 155 Anthony P. Nkwama
- 156 Antonini Ambrose Mrimi
- 157 Anuciata Peter Njombe
- 158 Anumye B Ngede (Admin) Benjamin.J Ngedec (Deceased)
- 159 Anunciata Kate Makillagi
- 160 Arafa Ally Nyangomo
- 161 Aristides August Michael
- 162 Arnold B. S Kilewo
- 163 Arnold Kidua Makinda
- 164 Arusha Art Ltd
- 165 Arusha Cooperative Union Ltd
- 166 Asanterabi Upiro Shoo
- 167 Asha Juma Hassan
- 168 Asha Saidi Dunia
- 169 Asia Saidi Msuya
- 170 Asia Shabani Hamsini
- 171 Asse Andy Mwamafupa
- 172 Athanas S. & Akwilina Chenya
- 173 Athman Amin Mwashu
- 174 Athuman Iddi Dunga
- 175 Athuman Omar Tundwi
- 176 Athumani Athumani Mtengo
- 177 Athumani Msafiri Gahole
- 178 Attilio Thomas Mohele
- 179 Audax M. Tibanyendera
- 180 August Benedict Kowero
- 181 Augustine Albert Moshi
- 182 Augustine Alphonse Ngowi
- 183 Augustine Philip Ntomola

184 Augustino Thomas Ngao
 185 Aunsia Salatiel Kweka
 186 Ayub S Mduda
 187 Aziz Ramadhan Hassan
 188 Aziza Ally Kimaro
 189 Azra Murtaza Juma
 190 Bahati Jimmy Chomoka
 191 Bahati Jimmy Chomoka Itf Masaidi Bahati Chomoka
 192 Bahati Mariva Mcharo
 193 Balimi Saccos Limited
 194 Baltazar Zakayo Kaaya
 195 Balthazar Sipiasi Kitali
 196 Baragomwa Ntembeje
 197 Baraka Andambike Hamuli
 198 Barare Ltd
 199 Barnabas Lukes Lukumai
 200 Barnabas Thadey Mallya
 201 Bartholomew Basimaki
 202 Batroba Lekule Akyoo
 203 Beatrice Alphonse Shirima
 204 Beatrice Francis Mbunda
 205 Beatrice Innocent Liya Ift Jacqueline D. Rahisii
 206 Beatrice Kessy
 207 Beatrice Masanga Kasenga
 208 Beatrice Njau Josephy
 209 Beatrice David Minene
 210 Beda Alphonse Olomi
 211 Bella Muttagahywa Kagisa
 212 Ben Gwai Moses
 213 Benedicor R. Ngilisho Itf Nancy Revocatus Ngirisho
 214 Benedict Aika
 215 Benedict Daniel Kaombwe Itf Restituta Benedict
 216 Benedictine St Get
 217 Benedictor R. Ngilisho Itf Bellahairoy Revocatus
 218 Benedictor Revocatus Ngilisho
 219 Benigna Maurus Sinyangwe
 220 Benitho William Kyando
 221 Benito David Mwakitosi
 222 Benjamin William Budodi
 223 Benson Budodi Jackson
 224 Benson Gamba Maugira
 225 Bernadetha Sabinus Haule
 226 Bernard Katunzi Rwanshane
 227 Bertha F. I. Itf Sarah K. I. Ipopo
 228 Bertha Francis Ipopo
 229 Bertha Salieli Leole

- 230 Besetina Joseph Saikong
- 231 Betty Mlangala Katondo
- 232 Betwel Teluni Ndelwa
- 233 Beverly Joshua Kileo
- 234 Bhavit Kamalnayan Bhatia
- 235 Bibian Chrispian Makukura
- 236 Bibiana Vincent Assey
- 237 Bidex Import & Export Co. Ltd.
- 238 Bigeso James Makege
- 239 Billy Mususa Ngeleja
- 240 Blandina Maria Cheche
- 241 Blandina Mususa Ngeleja Itf Brian William Ngeleja
- 242 Blandina Mususa Ngeleja Itf Brigitte William
- 243 Bnym Re Acadian Frontier Markets Equity Fund
- 244 "Bnym Re Krohne Fund, Lp"
- 245 Bnymsanv Re Bnymsanvfft Re Oddo Bhf Asset Management Gmbh
Wegen Kilimanjaro Frontier Africa Fund
- 246 Boaz Mulenga Paulo
- 247 Boniface Benedicto Mweshumbi
- 248 Boniface Charles Muhegi
- 249 Boniventure Mabuba Samwel (Admin)Ladislaus Egobi Masatu(Deceased)
- 250 Bosco Mohamed
- 251 Bou Defined Benefits Scheme-Sanlam
- 252 Bou Defined Contribution Scheme-Sanlam
- 253 Brian Wilson Lyimo
- 254 Bright Gervas Matowo
- 255 Bruce Mwile Mwasenga
- 256 Buganguzi P.C.S. Ltd
- 257 Bukoba P.W.D. Employees Saccos Ltd
- 258 Bukoba Parish
- 259 Burton Lunogelo Mhamilawa Mwamila
- 260 Busabi Amcs
- 261 Calvin Bahati Richard
- 262 Calvin Hendry Mushi
- 263 Calvin Pokea Urassa
- 264 Calyist Basil Kavishe
- 265 Camilla Israel Lema
- 266 Caren Living Assey
- 267 Carisma John Sebastian Itf Glibert Joseph Assey
- 268 Carisma John Sebastian Itf Glory Joseph Assey
- 269 Caroline Jonathan Mbasha
- 270 Caroline Mathew Lyatuu
- 271 Caroline Mathew Lyatuu Itf Moureen Elia Endeni
- 272 Caroline Philip Msuya (Admin) Ramadhan S. Mangachi (Deceased)
- 273 Casto Cosmas Mushi
- 274 Castory Gervace Mgina

- 275 Castory Zavery Kawono
- 276 Cathbert Amour
- 277 Catherine Aika Mbuya
- 278 Catherine Gadi Urasa
- 279 Catherine Jairos Wivava
- 280 Catherine Ndesheo Ngaleo
- 281 Catherine Pius Lyimo
- 282 Catherine Thobias Ndawi
- 283 Catherine Urasa
- 284 Catholic Diocese Of Kigoma
- 285 Cecilia Samuel Mayalla
- 286 Cecilia Yona Mwenisongole
- 287 Cecylia Mathias Shirima
- 288 Celestine Vedastus Ngindu
- 289 Chabu Elius Mishwaro
- 290 Chama Cha Maalbino Kilimanjaro
- 291 Charles Akilimali Mbuya
- 292 Charles Alan Mhando
- 293 Charles Arafumael Mmary
- 294 Charles Barthazarya Lwabulala
- 295 Charles Daniel Mkumbo
- 296 Charles Donald James Mungai
- 297 Charles Edenson Kyizi
- 298 Charles Ezekiel Nnko
- 299 Charles Hilary Mhando
- 300 Charles Jacob Msemwa
- 301 Charles James Miho
- 302 Charles Jasson Kamando
- 303 Charles Lembris Lucas(Admin) Lembris Lucas Laizer(Deceased)
- 304 Charles Rweyemamu Rweikiza
- 305 Charles Victor Kibanga
- 306 Charles Wilbard Malisa
- 307 Charlotte Mully Mkinga
- 308 Chausiku M Salum
- 309 Chedi Ng'endia Masambaji
- 311 Cheka Mwambungu Chagge
- 312 Chelu Simon Mapolu
- 313 Chiku Athuman Issa Itf Lulu Hemedi Issa
- 314 Chiku Issa Issa
- 315 Chikundi Rural Cooperative Society
- 316 Children's Career Plan Unit Trust Scheme
- 317 Chris Laurent Nyangezi
- 318 Chrisant Mzindakaya
- 319 Chrisanti Andrea Mwanawima
- 320 Chrispo Kemanzi
- 321 Christa Augustine Moshi

- 322 Christian Elias Mlundwa
- 323 Christian Eliasi Kilasi
- 324 Christian Luwis Khamsini
- 325 Christian Vaginga Marcusy(Admin)Paul Marcusy Vaginga (Deceased)
- 326 Christina Gidori Zelote
- 327 Christina James Chacha(Admin) Zakayo Maganga (Deceased)
- 328 Christina Njeleka
- 329 Christina Sifael Mbise
- 330 Christine Christopher Moshi
- 331 Christine Kalikumaso
- 332 Christopher Alexander Chibaite(Admin)Chibaite Ala Makali (Deceased)
- 333 Christopher Daniel Mahundi
- 334 Christopher Jonas Mollel
- 335 Christopher Mwita Gachuma
- 336 Christopher Wilbard Ulomi
- 337 Clara Ndeko
- 338 Claudia Chiba Kibona
- 339 Clavery Kasongi Mkwawa
- 340 Clemence Philip Tesha
- 341 Clemence Raphael Msyaliha And Leticia Bahebe Massuka
(Admin)Raphael M Msyaliha(Deceased)
- 342 Clementina James Mntangi
- 343 Cleth Odugu Stanley
- 344 Cmg Investment Limited
- 345 Coletha Boniface Nyaki
- 346 Colletha Peter Nyangoma
- 347 Colman Deocar Shao Itf Colman Deocar
- 348 Colman Pantaleo Moshi
- 349 Conrad Alex Makwinya
- 350 Conrad Majahasi Kabuta
- 351 Consolata Carlo Fivawo
- 352 Consolata Joseph Kweka
- 353 Consolata Thomas Nagai
- 354 Constantine Andrea Moshy
- 355 Cornell Paul Temba Massawe
- 356 Cosmas Sebastian Mushi
- 357 Cosmas Vincent Swai
- 358 Cosmas Vincent Swai Itf Anold Sabas Anold
- 359 Crispin Joseph Semakula
- 360 Cristopher Mwita Gachuma
- 361 Cynthia Hilda Ngoye
- 362 Cyprian Yanuary Masao
- 363 Dadi Hamisi Limo
- 364 Daf Damas Assey
- 365 Dainess Eliya Nambalwa
- 366 Damas Beda Mboya

367 Damas Dismas
368 Damas Kornel Mizambwa
369 Damas Luis Kumbakumba
370 Damuni Mevoroo Lukumay
371 Dan Mathew Lyimo
372 Danford Mwemenzi Byemerwa
373 Danida Investment Fund
374 Daniel Bonaventura Salekio
375 Daniel Charles Mkumbo
376 Daniel David Kijo
377 Daniel Mnyema Kafungwa
378 Daniel Ole Njoolay
379 Daniel Theoflo Mbise
380 Daniel Thobias Mayala
381 Daniel Zephrein Sendeu
382 Daphine Joachim Kipuyo (Admin) Gabriel Joachim Kipuyo (Deceased)
383 Dastan Rwehumbiza Ndeko(Admin) Ndeko Hilary Janny (Deceased)
384 Daudi Esmaili Mchala
385 Daudi F Masija
386 Daudi S Mponzi
387 Daudi Shija Minene
388 David A Hollela
389 David Tumusiime Rwanshane
390 Dawson.A Kaaya
391 Dayness Samwel Mosha
392 Deborah Esau Lyimo
393 Deborah Jonathani Mbasha
394 Deka Enterprises Co. Ltd
395 Delvine Felix Kilewo
396 Dennis Kipanga Tesha
397 Dennis Mujuni Kayanda
398 Deodata Domistocles Ruganuza
399 Deodatus Geoffrey Ungele
400 Deodatus Lucas Kinawiro(Admin) Florida D. Kinawiro (Deceased)
401 Deogratias Belian Lema
402 Deogratias Njile Sulla
403 Deogratias Rugabela Ndamugoba
404 Desdery Kyomushula
405 Deus Joseph
406 Deusdedit M. Rugangila
407 Devota Nyingi Ilomo
408 Devotha Edward Baisi
409 Devotha John Monji
410 Diah Loth Diah
412 Diana Didas Shirima
413 Diana Geoffrey Njau

- 414 Diana Mwakasege
- 415 Diana Raphael Kyara
- 416 Dianarose Bardo Mwanyika
- 417 Dickson Dickson Nyemba
- 418 Dickson Henry Namanza
- 419 Dickson Robert Kitomari
- 420 Dickson Rweyunga Luhikula
- 421 Didas Reginald Merinyo
- 422 Dinah Gerald Nkya(Admin)
- 423 Dino Alfred Fernandes
- 424 Dionisia William Mlay
- 425 Dismas Raphael Ntabindi
- 426 Dismas Simwela Kamande
- 427 Dodoma Capital Enterprisers
- 428 Domana Joram Metta
- 429 Domini Yosse Ulomi
- 430 Dominic Alphonse
- 431 Dominicius Kingamba Njiwa
- 432 Donat Simon Mnyagatwa
- 433 Dora A Salakana
- 434 Dorah Dunford Makungu
- 435 Dorcas Emmanuel Fungo
- 436 Dorcus Lusekelo Mwansaba
- 437 Dorice Adrian Magayane
- 438 Dorice G.J Ngikari
- 439 Dorice Gervas Ngikari Itf Gaitlynn Neema Hans
- 440 Dorice Ngikari Itf Grelynn Gratia Gervas
- 441 Dormohamed Issa
- 442 Dorothea Kashushura
- 443 Dorothy Ephraim Temu
- 444 Dr. Charles Stephen Kimei
- 445 Duet Africa Opportunities Master Fund Ic
- 446 Duka La Ushirika (Tes)
- 447 Dustan Naftari Saambili (Admin) Naftari Saambili Sanga (Deceased)
- 448 Ebenezer Fredson Moshi
- 449 Ebenezer John Kaitira
- 450 Ebenezer Paul Mlay
- 451 Eddah Winston Mleche
- 452 Edger Felix Luhende
- 453 Edison Stephen Mwabwagilo
- 454 Editha Simon Petro
- 455 Edmund Edward Mwenda
- 456 Edmund Kasango Munyagi
- 457 Edmund Munyagi And Margareth Lawrence
- 458 Edna Charles Moshi
- 459 Edna Kokuteta

460 Edrick Rweyemamu Mulima
461 Edward Adam Haule
462 Edward Alfred Kitomari
463 Edward Anthony Mwesiumo
464 Edward K. Sanda
465 Edward Magoti
466 Edward Rhoden Mwamilawa
467 Edward Sikorei Mevaashi
468 Edward Simon Masanga
469 Edwin Calvin Lyaro
470 Edwin Cyprian Mkwama
471 Edwin Deus Mashola
472 Edwin Joseph Sanga
473 Efrosina Kalela Mwanja
474 Einothi Lembris Laizer
475 Elard Mathayo Dimoso
476 Elia Charles Kawo
477 Eliah Edward Dule
478 Eliaichi Elisa Mollel
479 Elian Titus Majula
480 Elianchea Meriananga Machenje
481 Elias Amos Ringo
482 Elias Chakupewa Mazi
483 Elias William Budodi
484 Eliatirisha Afraeli Kimuto
485 Elieneza Mteri Mnzava
486 Elieth Katusime Kiiza
487 Elifasi Godwin Nassari
488 Elihuruma Emanuel Hema
489 Elikana Peter James
490 Elikira Jubilate Ndossi
491 Elimu
492 Elinaitha Humphrey Mrema
493 Elinjidea Lyimo Sungusia
494 Elionora Julius Massawe
495 Elirehema Yona Akyoo
496 Elirehema Yona Akyoo (Admin) Of Yona Seth Akyoo (Deceased)
497 Elisamiah Lucas Mmari
498 Elisante A. Ulomi
499 Elisha Joseph Mnzavas
500 Elitha Nicholas Chusi
501 Eliud Jacob Mwasyeba (Admin) Jacob K. Mwasyeba(Deceased)
502 Eliud Makinoni Mogha (Admin) Macnon Kasiambeyu Mogha (Deceased)
503 Eliza Mwosi
504 Eliza Peter Temu
505 Eliza Twisubilege Kita

- 506 Elizabeth Batenga
- 507 Elizabeth Elius Mishwaro
- 508 Elizabeth John Sirikwa
- 509 Elizabeth Kabeja Magnus(Admin) Emmanuel M.John Magnus (Deceased)
- 510 Elizabeth Megiroom Mbalakai
- 511 Elizabeth Sakipuga Mwamfwagasi
- 512 Ellie Samwel Mbise
- 513 Ellinami John Minja
- 514 Elmina Paul Kessy
- 515 Elvis Rwegayula Ntatlwa (Admin) Elias Mujwahuzi Ntatlwa (Deceased)
- 516 Emanuel Mgulu
- 517 Emanueli Malekia Massawe
- 518 Emelia Francis Kyula(Admin) Francis Cassian Melele (Deceased)
- 519 Emil Calvin Malyi
- 520 Emil Daimon Zambi Itf Emil Fredrick Allan
- 521 Emilian M. E. Mushi
- 522 Emilian Paschalis Rugemalira Busara
- 523 Emiliana Mathew Tibenda
- 524 Emmanuel Andrew Matunda
- 525 Emmanuel Anthony Uisso
- 526 Emmanuel Darabe Tippe
- 527 Emmanuel David Shilatu
- 528 Emmanuel E Lyatinga
- 529 Emmanuel Elibariki Nzota
- 530 Emmanuel Faustine Kishenyi
- 531 Emmanuel G Mgoma
- 532 Emmanuel John Hayghaimo
- 533 Emmanuel Lewis Ching'umba
- 534 Emmanuel Luhende Mbubu (Admin) Benedicta Peter Myete (Deceased)
- 535 Emmanuel Lunanilo Kihahi
- 536 Emmanuel Mbonea Masha
- 537 Emmanuel Nyambi
- 538 Emmanuel Paul Mlay
- 539 Emmanuel Philemoni Mwilonga
- 540 Emmanuel R Massawe
- 541 Emmanuel Raphael Mjema
- 542 Endeshi Simon Marunda
- 543 Eneah Naimani Mfinanga
- 544 Engare Olmotonyi R. C. S. Ltd
- 545 Engelbert Linus Chuwa
- 546 Enock Daniel Lugenge
- 547 Enock Kapi Nyaga
- 548 Enock Kisilo Sanga
- 549 Epaphras Epimaki Mtenga
- 550 Epifania Festo Kilawe
- 551 Epimark David Tarimo

552 Epiphania F. Mushi
 553 Erasto Eliahu Mollel
 554 Eric Kasira Mgalla
 555 Eric Matiko Waitare
 556 Erick G Chambanenge
 557 Erick Israel Secha
 558 Erick Muchuruza
 559 Erinestina Emmanuel Mrosso
 560 Erinestina Itf Rahel Morio Mrosso
 561 Erka John Mwinami(Admin)Peter Wihanzi (Deceased)
 562 Ernest Flavian Mushi
 563 Ernest William Budodi
 564 Erobiyam Elisaria Mwashwa
 565 Essau Wolfram Mlengule
 566 Esta Shauri Maro
 567 Estella Herman
 568 Ester Joseph Mabenga
 569 Esterina Raphael Tarimo
 570 Esther Cosma Mushi
 571 Esther Dambal
 573 Esther Frederick Sumaye
 574 Esther Leonard Boimanda
 575 Estomih John Antony
 576 Estomih William Msuya
 577 Eustard Ndebwoha Nyinondi
 578 Eva Bethuel Mtega
 579 Eva Mwamloka Kapoja
 580 Evaline Simon Mlay
 581 Evalyne January Munishi
 582 Evance Rebman Munisi
 583 Evans Anthony Ngombolwa
 584 Evans Herman Lushaka (Admin) Of Paulina Mukamara Lushaka (Deceased)
 585 Evetha Dion Mselle
 586 Evetha Peter Matemu &/Or Liberatus Andrew Mmbando
 587 Evodi Kereti
 588 Exaud Losinyari Metili
 589 Exaud Zakaria Mbise
 590 Exavery Makwi
 591 Ezekiel Anthony Tendega
 592 Ezekiel Igossi Missai
 593 Ezekiel Simon Mhozwa
 594 Fabian Edward Bulangwahe
 595 Fabian Lucian Mwambe
 596 Fadhili Danieli Kweka
 597 Fadhili Hassani Merevi
 598 Familia Ya Mussa Hassan Mbura

- 599 Faraja Zakayo Naiman
- 600 Fatma S. Aladadi
- 601 Fatuma I. Mwenda Itf Latifa Salum
- 602 Fatuma Shabani Tesha
- 603 Fausta Marcus Kasuga
- 604 Faustina Clement Makule
- 605 Faustine Karrani Bee
- 606 Febrona Bernard Minja
- 607 Felista Michael Ngole
- 608 Felista Moses Mwankusye
- 609 Felister Thadeus Chikoti
- 610 Felix Constantine Masanyiwa
- 611 Felix Mukuchu
- 612 Festo Tumbotele Kilawe
- 614 Feti Yohanas Sanga
- 615 Feti Yohanis Sanga
- 616 Filemon Felix Sanunga
- 617 Filimini Philipo Sebastian
- 618 Filmedia Hamson Ghikas And/Or Richard Hamson Ghikas
- 619 Filomena Vitalis Namuba
- 620 Finyasi Lesivaro Kaaya
- 621 Flavian Lucas Kasansa
- 622 Flaviana John Francis
- 623 Flora Asagwile Mwaigomole Itf Edward H Ndambala
- 624 Flora Edward Makule
- 625 Flora Moses Lukindo
- 626 Flora Silayo Eugene
- 627 Florence Callist Mushi
- 628 Florence James Teri
- 629 Florian Eugen Munishi
- 630 Fortius William Muhikambebe Rutabingwa
- 631 Fortunata Itf Honest Massawe
- 632 Fortunata Julius Massawe
- 633 Fortunatha Masalu Kisilla
- 634 Fr. Peter Claver Kindimba
- 635 Francis A Mwasyeba
- 636 Francis Allan Salimia
- 637 Frank Focas Minja
- 638 Frank Ishengoma Kanizio
- 639 Frank Julius Mollel
- 640 Frank Lukelo Danda
- 641 Frank Martin Masawe Itf Sia Mathew Lyimo
- 642 Frank Raphael Magali
- 643 Franklin Mungubariki Minjas
- 644 Franklyn M. Minjas
- 645 Fransiska Kitema (Administrator)

646 Fred Matola Msemwa
647 Frederick Elisamia Mrema
648 Frederick Narcis Mtonga Mloka
650 Fredrick Itebuka
652 Fredric Donald Urio
653 Fredrick Gabriel Shayo
654 Fredrick Tluway Sumaye
655 Fredrick.B. Nshekanabo
656 Frida Alfred Lukas
657 Frida Sadiki Machange
658 Frimin Ambrose
659 Fuad Huwel
660 Gabriel Attaliay Mukuna Mollel
661 Gabriel Francis Mwakapalila
662 Gabriel Michael Kessi
663 Gabriel Yordani Lukosi
664 Gabriela Richard Sapi
665 Gadi Ebenezer Ursa
666 Gaetano Cassian Lubuva
667 Gaitlynn Neema Ngikari
668 Gasiano Senzighe
669 Gasper H. Kileo
670 Gasper Hanson Kileo
671 Gaudence Kipasha
672 Gaudence Pepino Kinyonto
673 Gaudensia B. Bernardo
674 Gem And Rock Ventures Co Ltd
675 Gemima G Kileo
676 Geoffrey Abraham Silumbu
677 Geoffrey Ernest Banyita
678 Geoffrey Langisa Ngelesi Itf Aurelina Ngelesi
679 Geoffrey Langisa Ngelesi Itf Salome Ngelesi
680 Geoffrey Nurdin Mleli
681 George Besta Buberwa
682 George Boniface Baraka
683 George Chesam Mhumbe
684 George Godwin Benard
685 George Karwani Mbyazita
686 George Katoto Kilyauhangha
687 George Mpendakazi Shonde
688 George Ngatta Rubugu
689 Georgia Aloysius
690 Gerald Godfrey Mocha
691 Gerald Godfrey Moshali
692 Gerald Halius Joseph
693 Gerald Kiraia Samba

- 694 Gerald Michael Mnyawami
- 695 Gerald Pancras Kiwango
- 696 Gerson Eliya Ndundulu
- 697 Gerson Hosea Malangalila Lwenge
- 698 Gervas Abel Mweta
- 699 Gervas Efreem Matowo
- 700 Gervas J M Ngikari
- 701 Gervas Joseph Kavishe
- 703 Gervas Junior Ngikari
- 704 Gervas Luguga Bujashi
- 705 Gesso Hegohn Bajuta
- 706 Getruda Joseph Ibrahim
- 707 Getrude Johnson Paul
- 708 Getrude Mbuya
- 709 Getrude S. Nyato (Admin) Of Ellias Z. K. Mwanyato (Deceased)
- 710 Giafar Mohamed Beder
- 711 Gibbon Imara Ngikari
- 712 Gideon Abraham Kyungai
- 713 Gidion Emanuel Malleck
- 714 Gift Elbariki Mollel
- 715 Gilbert Alfred Bigilimana & Edyta Zadawaj-Bigilimana
- 716 Gilbert Barongo
- 717 Gilbert Burchard Baisi
- 718 Gilbert Godfried Mwoga
- 719 Gilbert Kateti Sarungi
- 720 Gilbert N. S. Nyamshas
- 721 Given Onia Ngajilo
- 722 Gladnes Gasper Kileo
- 723 Gladness Ernest Nkini
- 724 Gladness Salvatory Rwezaura
- 725 Gladys Erick Kiwelu
- 726 Gloria Peter Mamiro
- 727 Gloria Stephen Shirima
- 728 Gloriana Lazarius Ndibalema
- 729 Glory Elijah
- 730 Glory Expery Mwanyika
- 731 Glory Khahima Jacob
- 732 Glory Kilasara
- 733 Glory Languidare Mollel
- 734 Glory Lazaro Ngowi
- 735 Godbless David Mollel Itf Catherine G Mollel
- 736 Godbless David Mollel Itf Loserian G. Mollel
- 737 Godbless Gasper Kileo
- 738 Godfrey Conrad Mosha
- 740 Godfrey Eliuter Nyanginywa
- 741 Godfrey Emanuel Mkandala

742 Godfrey George Mollel
 743 Godfrey Joel Ngurah
 744 Godfrey Konrad Mosha
 745 Godfrey Luka Mwakoba
 746 Godfrey Martin Wuya
 747 Godfrey Memiriki Mollel (Admin) Joel Saitoti Tarakwa (Deceased)
 748 Godfrey/Lyne Ukio
 749 Godmercy Damas Woisso
 750 Godrfey Esmail Ngowo
 751 Godwin Kanangira Nassary
 752 Godwin Mkandala
 753 Godwin Vartalala Kivuyo
 754 Godwin Zephania Tarimo
 755 Goodluck Bilasi Mato
 757 Goodluck Casmir Ramban
 758 Goodluck Charles Urassa
 759 Goodluck Elias Tesha
 760 Goodluck Lema Nkini
 761 Gosbert Begumisa Blandes
 762 Grace Exaud Temu
 763 Grace Ezra Nkya
 764 Grace Fred Shayo (Admin) Fredrick Alfayo Shoo (Deceased)
 765 Grace Gerald Mtenga
 766 Grace Kemilembe Baisi
 767 Grace Lawrence Msuya
 768 Grace Loshilaa Laizer
 769 Grace Neema Hamuli
 771 Grace Proti Swai
 772 Grace Rogathe Meena
 773 Grace.M Masinde
 774 Grant Brian Moses
 775 Green Magezi Geoffrey
 776 Gregory Aloisi Mboya
 777 Greyson Jason Ishengoma
 778 Gurisha Dominick Msuya
 779 Gwamaka Steven Nsekela
 780 Hadija Ruhiza Kitaringo
 781 Hafsa Sekoutoure Mndeme
 782 Haikase Elisante Matilya
 783 Haji Haruna Nkya
 784 Hakeem Seif Ally
 785 Halfan N. M. Adinan(Admin) Margareth Thomas Lyimo (Deceased)
 786 Halid Tolbert Hatibu
 787 Halima Hamisi Buda
 788 Halima Juma Lema
 789 Halima Ramadhani Gamaha

- 790 Halima Sekoutoure Mndeme
- 791 Hamad Abdallah Hamad
- 792 Hamadi Hemed Hemed
- 793 Hamis Hassan Liana
- 794 Hamisi Bakari Namkaa
- 795 Hamisi Jumanne Nguli
- 796 Hamisi Mapinda
- 797 Hamisi Mussa Mlyatangu
- 798 Hamisi Selemeni Mkalla
- 799 Hamza Mrisho Rubibi
- 800 Hannah Gilbert Nzowa
- 801 Hannah S. Mawolle
- 802 Hans Macha
- 803 Happiness Charles Chikaka
- 804 Happiness Joseph Njelwa
- 805 Happiness Kokugonza Godfrey
- 806 Happiness Lordrick Mushi
- 807 Happiness Raphael Laizer
- 808 Happiness Simbaufoo Nkya
- 809 Happyson Fanuel Mollel
- 810 Harold Alfayo Shoo
- 811 Haroon Mulla Pirmohamed
- 812 Haroun Dauson Mwakibete
- 813 Harun Idd Joho
- 815 Hashimu Ramadhani Mushi
- 816 Hassan Issa Mnzava
- 817 Hassan Mpapi Bendeyeko
- 818 Hassina Amri Amir
- 819 Hawa Abdi Sasya
- 820 Hawa Salim Liseki
- 821 Helen Victor Lema
- 822 Helena Manase
- 823 Helena Robert Msompola
- 824 Hellen Buzuka Tukunjoba
- 825 Hellen Peter Kimati
- 826 Hemed Hamad
- 827 Hemed Sekoutoure Mndeme
- 828 Hemedi Issa Hemedi
- 829 Henrick Salomo Lupembe
- 830 Henry & Mrs Leah Mwakyoma
- 831 Henry Albert Mbotto
- 832 Henry Jonas Munuo
- 833 Henry Raphael Kundy
- 834 Henry Samwel Shimo
- 835 Herka John Mongi(Admin) John Joel Mongi (Deceased)
- 836 Herry Ally Maneno

- 837 Herry Meinrad Kiwaya
- 838 Hery Edson Mwidunda
- 839 Heslon Ishunga
- 840 Heslon Yustace Kashalankoro
- 841 Hilda Mahuto Shenyagwa-Noor
- 842 Hilda Malingumu Rwanshane
- 844 Hilda Malingumu Rwanshane Itf Livia Kemigisha Rwanshane
- 845 Hildergard Felix Luhende
- 846 Honest Julius Massawe
- 847 Hosea Ezekiel Kashimba
- 848 Hosea Ezekiel Kashimba Itf Abidan Hosea Ezekiel
- 849 Hosea Kashimba Itf Abigail Hosea Ezekiel
- 850 Hossana Paul Mlay
- 851 Hubert Paulo Slaqwe
- 852 Hulda Martin Kipuyo
- 853 Humfrey Mkiro Mrema
- 854 Humphrey G. Kileo
- 855 Huruma Eutropia Kweka
- 856 Hussein Rukokerwa Noor
- 857 Hussein Salim Heri
- 858 I.M Chonya
- 859 Ian Divo Rugaibula
- 860 Ibrahim Adamu Nzito
- 861 Ibrahim Amulike Mwangalaba
- 862 Ibrahim Amulike Mwangalaba Itf Amulike Gwandumi
- 863 Ibrahim Amulike Mwangalaba Itf Amulike Imani
- 864 Ibrahim Mohammed Ibrahim
- 865 Ibrahim Shifao Shifao
- 866 Iddi Juma Wakulichombe(Admin) Juma Salum Wakulichombe (Deceased)
- 867 Idephons Saveri Msoma
- 868 Ignace Maringa Peter Mowo
- 869 Igrowth Managed Fund
- 870 Ihangiro Primary Cooperative Society
- 871 Ikupa Simon Mapolu
- 872 Illuminata Kitema
- 873 Ilulu Saccos Ltd
- 874 Imani Anyosisye Mwakalobo
- 875 Imelda Charles Nyamsekela
- 876 Imelda Kokwarula Ifunya (Admin) William Mutakaya Ifunya (Deceased)
- 877 Immaculata Isaac Kadyanji
- 878 Indira And Maheshkumar Shah
- 879 Indo African Stores
- 880 Innocent George Koroti
- 881 Innocent Norasco Sanga
- 882 Innocent Rugeiyamu Charles
- 883 Inviolata Karoli Lekule

- 884 Irean Isebella Munseri
- 885 Irene Eneah Naiman
- 886 Irene Joseph Maro
- 887 Irene Kokumanyiiza
- 888 Irene Moses Apina
- 889 Irene Peter Mauki
- 890 Irene Richard Ntunduru
- 891 Irene Thomas Temu
- 892 Isaac Abraham Edward
- 893 Isaac Ambrose Chanji
- 894 Isaac Simon Ngomeni
- 895 Isaac Zakaria Laraa
- 896 Isack Emily Lyimo
- 897 Isaya Awariywa Kyungai
- 898 Ishozi Gera Dev. Society (Tidesco) Tweyambe
- 899 Ismail Ngao
- 900 Israel Charles Tarimo
- 901 Israel H. Noah
- 902 Israel M. A. & Lilian M. A. Secha
- 903 Issa Athumani Saburi
- 904 Issa Rashid Hamid
- 905 Issack Luihamu Lyimo
- 906 Itaku Primary Coops Society Ltd
- 907 Itikisaeli Elias Mungure
- 908 Itumbe Elaison Usiri
- 909 Izack Saiya Manang
- 910 Izidory John Kusongwa
- 911 Jacklina Richard Jackson
- 912 Jackson Kenan Dulle
- 913 Jackson Paul Foya
- 914 Jackson Paul Iganiza
- 915 Jackton Achola Ochieng
- 916 Jacob Jacob Mpangala
- 917 Jacob Kahungwa
- 918 Jacqueline Jessica Nyachiro Makokha Itf Alexis Rosa Misabo
- 919 Jacqueline Jessica Nyachiro Makokha Itf Luis Romeo Misabo
- 920 Jacqueline Lohay Woiso
- 921 Jacqueline Mocca Issa Kissaka
- 922 Jactan Damian Kihombo
- 923 Jamadari Group Farm Ltd
- 924 Jambo Oil &Ginnieries Co.Ltd
- 925 James Charles Kivingo
- 926 James Kasembe
- 927 James Masanja Kamuga
- 928 James Mneesi Teri
- 929 James Nathan Hao

930 Jamhuri Wilson Kaundama
932 Jane Gratian Mukoba
933 Jane Kasigila Kapongwa
934 Janeth Moshi Itf Edwin Amedeus Masawe
935 Janeth Moshi Itf Godfrey Amedeus Masawe
936 January Ambrose Mlee
937 Japhary Ezekia Tweve
938 Japhary Hassanaly Katura
939 Japhet Bunzary Nkilijiwa
940 Japhet Tweve
941 Japheti Wilson Ntandala
942 Jaqueline John Kalesa
943 Jarome Emilias Saninga
944 Jeconia Valoma Sanga
945 Jenipher Elibariki Tondi
946 Jenipher Telesphory Marealle
947 Jeremiah Boniface Gunda
948 Jeremiah Elia Issavaya
949 Jerome Juma Chilumba
950 Jerry B Mwasa
951 Jesca Francis Njau
952 Jesca Samwel Nassari
953 Jesse Mugisha Nshambya
954 Jesse Zebedayo Christopher
955 Jim Mwakifwamba Mundakega
956 Jimmy Bahati Chomoka Itf Bakari Bahati Chomoka
957 Jimmy Geoffrey Mangesho
958 Jimmy Swebe
959 Jimreeves I Luhende
960 Jisayi Lugoye Tenda
961 Joachim Barling Ndumbaro
962 Joachim John Kessy
963 Joachim Julius Mdongwe
964 Joan Anale Maro
965 Joan Michael Meela
966 Joane Louis Kasuga
967 Joaria Juma Tarimo
968 Joas John Rugemalila
969 Jobu Boleni Kijole
970 Joel John Mahoo
971 Joel Majinge Mabiba
972 Joely Allphonice Meella
973 John Africa Kavishe
974 John Andrea Mukama
975 John Baptist Rugambo
976 John Chantalucha

- 977 John Ernest Mshanga
- 978 John Fabian Madaba
- 979 John Gration Bomani
- 980 John Joseph Kambona
- 981 John Kundaël Lema
- 982 John Lister Haruni
- 983 John Malamia Msaki
- 984 John Matesi Mawazo
- 985 John Mejooli Lukumay
- 986 John Mnyekey Kidela
- 987 John Muchuluza Binunshu
- 988 John Mutalemwa Kiongozi
- 989 John Rumisha Massawe
- 990 Johnbosco Paul Mtana Mushi
- 991 Johnson Jonathan Mbasha
- 992 Johnson Mayo Boa
- 993 Johnson Nicodemus Shirima
- 994 Jonathan Nyanda Masolwa
- 995 Jonathan Robert Mlay
- 996 Jones Ainea Mola
- 997 Jonh Gerald Mgonja Itf Mgonja Madline John
- 998 Jose Aleona Kweka
- 999 Joseph Ambrose Assenga
- 1000 Joseph Anselmi Komu
- 1001 Joseph Bahati Francis Masha
- 1002 Joseph Charles Bujaga
- 1003 Joseph Christopher Ndesanjo Machange
- 1004 Joseph Dawson Zake
- 1005 Joseph Ernest Gamba
- 1007 Joseph Francis Maji
- 1008 Joseph Joachim Meliyo
- 1009 Joseph John Khamsini
- 1010 Joseph Masabala
- 1011 Joseph Matanga Kahungwa
- 1012 Joseph Michael Gingilyani
- 1013 Joseph Mwase Jengwa
- 1014 Joseph Shauri Maro
- 1015 Joseph Yoram Mgullo
- 1016 Josephat John Tarimo
- 1017 Josephine Justin Moshi
- 1018 Josephine Stephen Msangi
- 1019 Joshua John Mahoo
- 1020 Joshua Joram Metta
- 1021 Joshua Kristian Kileo
- 1022 Josiah John Rwelamila
- 1023 Jossam Coronel Ntangeki

- 1024 Jovin K.K Bifabusha
- 1025 Jovina K. Josephat
- 1026 Jovitus Francis Mwijage
- 1027 Joyce Aloyce Russa Itf Mbarushimana Edwin Nyamubi
- 1028 Joyce David Msuya
- 1029 Joyce John Baisi
- 1030 Joyce Martin Urassa
- 1031 Joyce Newton Kyando
- 1032 Joyce Samweli Msigwa
- 1033 Joyce Simon Gabagambi
- 1034 "Joyce Simon,David Maturlu"
- 1035 Judika Nsanya Pallangyo
- 1036 Judith Fue Tumbao
- 1037 Judith Mstapha Msovela
- 1038 Judith Tom Kyellu Itf Rosemary Richard Sumari
- 1039 Juliana Saizi Kalinga
- 1040 Juliet Benet Sinare
- 1041 Juliet Gallus Msolla(Admin)
- 1042 Julieth Mashaka Madale
- 1043 Julius Aron Bundala
- 1044 Julius Lwimbila
- 1045 Julius Meneja Mabagara
- 1046 Julius Sekere Kitomari
- 1047 Juma Edward Mhavi
- 1048 Juma Hamza Sijia
- 1049 Juma Hussein Dossa
- 1050 Juma Misperesi Magoma
- 1051 Juma Munyigomboli Kaundama
- 1052 Juma Omari Mhando
- 1053 Juma Ramadhani Selemani
- 1054 Juma Tungaraza Ozza
- 1055 Jumaam Esmail Kalutu
- 1056 Jumanne Athumani Mnzava
- 1057 Jumuiya Ya Wazazi (W) Karagwe
- 1058 Juster Dismas Madebho
- 1059 Justice Albert Sayuki
- 1060 Justin Humphrey Maeda
- 1061 Justin Joseph Mashelle
- 1062 Justin Kasila Noah
- 1063 Justin Kimatare Lema
- 1064 Justin Mirisho Nyari
- 1065 Justina A Mwanza Itf Hopejoanne Nerima Wandera
- 1066 Justina Mabeyo Batamuzi (Admin)Emmanuel Batamuzi(Deceased)
- 1067 Justina Venant
- 1068 Justine Mushobozi Mushemba
- 1069 Juvenal Peter Kadugalize

- 1070 Kaanankira Akyoo Peter
- 1071 Kabambe Primary Coop Society Ltd
- 1072 Kagama Sadock Nkilaka
- 1073 Kagera Coop Union (1990) Ltd
- 1074 Kahungo Abdarhaman Mwanga
- 1075 Kailesh Kantilal Popat
- 1076 Kakuru Rubambura Katunzi
- 1077 Kalisa A. Balyaruha
- 1078 Kallunde Pilly Sibuga
- 1079 Kalokola Kakiko Fidelis
- 1080 Kalpesh Rajesh Mehta And/Or Kavita Kalpesh Mehta
- 1081 Kanchindo Faustine Rutahoile
- 1082 Kangeme A.M.C.S. Ltd
- 1083 Kankiza Mukabagala Tibaijuka
- 1084 Karagwe District Coop Union Ltd
- 1085 Karamjeet Singh Virdi
- 1086 Kasimu Athumani Halfani
- 1087 Kathbert Sironga Kivuyo
- 1088 Kati Mjuni
- 1089 Katotela Selenga Mahenge
- 1090 Kayanga Duka La Ushirika Ltd
- 1091 Kayettan Justin Mhulle
- 1092 Kayusi Augustino Msigwa
- 1093 Kei Mwalugenge
- 1094 Kelvin Gregory Nicholas
- 1095 Kelvin Silva Kiritta
- 1096 Kemilembe Amelia Tibaijuka
- 1097 Keneth R Aloys
- 1098 Kenneth Onesmo Mkama
- 1099 Kesia Solomon Sabaya
- 1100 Kessia Moses Musa
- 1101 Khadija Mbwana Hamza
- 1102 Khadija Suleiman Hassani
- 1103 Khalida Juma Mikidadi
- 1104 Khalifa Sekoutoure Mndeme
- 1105 Khatayi Lenny Andanda
- 1106 Kibassa Nazareno Lubule
- 1107 Kibo Co-Operative Savings & Cred
- 1108 Kigongo William Budodi
- 1109 Kijiji Cha Ujamaa Nyasa
- 1110 Kikundi Cha Akina Mama Sekei
- 1111 Kilawe Holding Co. Ltd
- 1112 Kimboka Pasian Stambuli
- 1113 Kimwaga Juma
- 1114 Kinoni Adam Wamunza
- 1115 Kiomboi Consumers Coop Society Ltd

- 1116 Kirama Aaron Urio
- 1117 Kisa Syete Mwakapiso
- 1118 Kissa Jordan Kibasi
- 1119 Kivuyo Evarist Kidotui
- 1120 Kiziba Wellington Ndyetabula
- 1121 Koimere Agricultural Marketing Co-Operative Society Ltd
- 1122 Kokubanza January Timanywa
- 1123 Kolping Society Of Tanzania
- 1124 Kunegunda Alphonse Lemasani
- 1125 Kyazi P. C. S. Ltd
- 1126 Kyunga Castor Boniphacy
- 1127 Langford Semali Mori
- 1128 Laurentia Salum Yyazo
- 1129 Lawrence Lelo Orotu
- 1130 Lawrence Miku Kicheenge
- 1131 Lawrence Mtembei
- 1132 Lawrencia Dominick Mushi(Admin)Coleta Dominik Moshi (Deceased)
- 1133 Lazaro Busagala & Elida Busagala
- 1134 Leah Gabriel Assenga
- 1135 Lemali Singooi Samutana
- 1136 Lemaso Semeitei Lukumay
- 1137 Lemaso Semeitei Lukumay
- 1138 Lembris Lukas Lizer
- 1139 Lemunda Mussa Mungure
- 1140 Lenah Lunogelo Hongole
- 1141 Leonard Chacha Kitoka
- 1142 Leonard Clement Mususa
- 1143 Leonard F.Kachebonaho Zimbeihya
- 1144 Leonard Joachim Nkungwe
- 1145 Leonard John Suih
- 1146 Leonard Kanani Soza
- 1147 Leonard Peter Makwela
- 1148 Leonce Sekao Burette
- 1149 Leonida Muhazi
- 1150 Leopard Ngalawa
- 1151 Leopold Kihumo
- 1152 Liberatus Cassiano Kaegele
- 1153 Lilian Charles Matinga
- 1154 Lilian Damian Pissy
- 1155 Lilian Godfrey Mlaponi
- 1156 Lilian Israel Secha
- 1157 Lilian Kokusherula Nyombi
- 1158 Lindi Development Fund
- 1159 Linga Anyimike Hamli
- 1160 Linus Eliuta Kimilike
- 1161 Liomon Singooi Samutana

- 1162 Livinus Kaizilege Kaijage
- 1163 Local Government Loans Board
- 1164 Lodwick Salieli Leole
- 1165 Loishiye Samwel Lukumay
- 1166 Loisikigaki T. Kambei Itf Naanyuni L. Kambei
- 1167 Loisikigaki T. Kambei Itf Naishoruni L. Kambei
- 1168 Loning'o Loinyeye Lucumay
- 1169 Louis Yumatade Ndesingo
- 1170 Lourenco Agnelo Gonsalves
- 1171 Loveness Zedekiah Njogera
- 1172 Lucas Mnyawi Ntandu
- 1173 Lucy Alex Nyato
- 1174 Lucy David Mlimwa
- 1175 Lucy James Kasase
- 1176 Lucy Mike Urio
- 1177 Lucy O Temu
- 1178 Lucy Thomas Chisunga
- 1179 Ludovick Honest Kimaro
- 1180 Luig Paul Asenga
- 1181 Luise Moses Lemurua
- 1182 Luka S.N. Mollel
- 1183 Lupembe Saccos
- 1184 Lusubilo Edson Kabuje
- 1185 Lusubilo Fedrick Malakbundu
- 1186 Luther Eliuforo Mneney
- 1187 Luwaita A.M.C.S Ltd
- 1188 Lwihura Zakayo Kachecheba
- 1189 Lwise Elimeleck Silaa
- 1190 Lwiyiso Nicodem Mgeni
- 1191 Lydia Matzindiko Joachim
- 1192 Lyne Thomas Ukio
- 1193 Lyoba Godeliva Kalimunda
- 1194 M/S. Super Doll Trailer Co. Ltd
- 1195 Mabula Masunga Ndimila
- 1196 Macky John Mneney
- 1197 Magdalena Adam Komba
- 1198 Magdalena Priscus Swai
- 1199 Magdallena Bilindaya Bwahama
- 1200 Magreth E. N. Itf Junior R. Almasi
- 1201 Magreth Elias Masaro
- 1202 Magreth John Lesso
- 1203 Magreth Manase Mzimbu
- 1204 Magreth Venance Ngowi
- 1205 Mahenge A.M.C.S. Ltd.
- 1206 Maheshkumar Jethalal Shah

- 1207 Maheshkumar Jethalal Shah(Admin) Ranjan
Maheshkumar Shah(Deceased)
- 1208 Majaliwa Mlyatangu
- 1209 Majid Athumani Luhida
- 1210 Majidi Ahmadi Kapela
- 1211 Makia Ally Kimaro
- 1212 Makori Nyitange
- 1213 Makori Zedekia Mgaya
- 1214 Mama Uchumi Group
- 1215 Manase Elisa Ntaganda
- 1216 Manase Vilhem Shayo
- 1217 Mandima Godson Mwangi
- 1218 Manow Anyisile Mwakijege
- 1219 Mapesa Family
- 1220 Mara Nyamwhanga Nkombe
- 1221 Marcel Mutakyamirwa
- 1222 Marcella Marcelin Mhulle
- 1223 Marco John Kinyafu
- 1224 Marco Ndikala Meoli
- 1225 Margaret Zephania Mollel
- 1226 Margareth Dennis Tesha Itf Kenneth Modest Tesha
- 1227 Margreth Neema Kannonyele
- 1228 Maria Joseph Kapere
- 1229 Maria Robert Polepole
- 1230 Mariam Alu Nkumbi
- 1231 Mariam Alu Nkumbi Itf Elinaja Hango Nkumbi
- 1232 Mariam Athumani Ponda
- 1233 Mariam Edward Kileo (Admin) Of Anthony Peter Kilewo (Deceased)
- 1234 Mariam Joseph Ntabindi
- 1235 Mariam Mbwana Magati
- 1236 Mariana J Milamo (Admin) Of Justine Milamo
- 1237 Marianna Paschal Balampama
- 1238 Marietha Marcus Mponda
- 1239 Marion Florian Mashurano
- 1240 Marion John Nditi
- 1241 Mark Elijah Sijaona
- 1242 Markeli Kelvin Mtei
- 1243 Marry Morris Kitali Itf Morris Andrew Kitali
- 1244 Martha Hipolity Lyimo
- 1245 Martha Lang'dare
- 1246 Martha Nzobonankira Ngeze
- 1247 Martha Piason Daudi
- 1248 Martha Simon Mwakidebe
- 1249 Martin Amon Mwateba
- 1250 Martin Ditrich Tindwa
- 1251 Martin John Ngule

- 1252 Martin Marijan Kizigha
- 1253 Martin Petro Urio
- 1254 Martin Wales Lema
- 1255 Martina Lubuva
- 1256 Marvin George Mwaibula
- 1257 Mary August Minja
- 1258 Mary Awett Duway
- 1259 Mary Constantine Njau
- 1260 Mary E Laiser
- 1261 Mary Hipolite Temu
- 1262 Mary John Mwashuya
- 1263 Mary Kibwana
- 1264 Mary Morris Kitali
- 1265 Mary Pascal Mabiti
- 1266 Mary Philip Minja
- 1267 Mary Stella Rugaimukamu
- 1268 Maryelizabeth Augustino Kimario (Admin) Of Liboria
David Kisella (Deceased)
- 1269 Marygracious Erad Mushy
- 1270 Masalu Albert Gidda
- 1271 Masasi-Mtwara Co-Operative Union Ltd
- 1272 Maseke Laurent Wambura
- 1273 Maswi Chacha Wambura
- 1274 Matayo Kundaela Ndosa
- 1275 Matayo Somi Pallangyo
- 1276 Mathayo Ndosa
- 1277 Mathew Fanuel Masawe
- 1278 Mathew M Kaundama
- 1279 Mathew Samwel Mgweno Itf Agness Mathew Mgweno
- 1280 Mathias Daniel Nchalla
- 1281 Mathias R. Mallya & Elizabeth R. Mallya (Admin) Raymond
Lazaro Mallya (Deceased)
- 1282 Matrida Batista Chavaliginu
- 1283 Matrida Godfrey Mapunda
- 1284 Maulid Hussein Said
- 1285 Maulidi Shabani Simba
- 1286 Maureen Mathus Kaboko
- 1287 Maxmiliana Godfrey Mwikala
- 1288 Mayenga Setta
- 1289 Maziwa Omari Mdoe
- 1290 Mbeya Coop. Union Ltd
- 1291 Mbezi Beach Lutheran Parish
- 1292 Mbozi Mission Hospital
- 1293 Mbutolwe Esther Mwakitalu
- 1294 Mchiwa Chedego
- 1295 Mectrida Clemence

- 1296 Medikezela Goodluck Gocara
- 1297 Megiliewanga Rassian Kaleya
- 1298 Melania Kaonja Itf Augustino Albert Mlangira
- 1299 Mellenciana Mujuni
- 1300 Melvin Kelvin Mtei
- 1301 Mengisen Onasaa Mbowe
- 1302 Merboth Shaibu Kapinga
- 1303 Mercy Cleopa Mushi
- 1304 Mercy Gilliard Nkini
- 1305 Mercy Stephen Luhanga(Admin) Mary Luhanga(Deceased)
- 1306 Meresiana Kifagi Fute
- 1307 Meriba Maiga
- 1308 Meshack Loomoni Mollel
- 1309 Mesia Charles Sanga
- 1310 Mganga Michael Sanyoka
- 1311 Mhoja Nkwabi
- 1312 Mibono A.M.C.S. Ltd.
- 1313 Michael John
- 1314 Michael Julius Nicholaus
- 1315 Michael Makenzi
- 1316 Michael Metalini Laizer
- 1317 Michael Msabaha Tarimo
- 1318 Michael.M Sumari
- 1319 Michale Junior Massai Jj
- 1320 Mika & Aika Ndosa
- 1321 Mikidadi Masana Nashon
- 1322 Mikidadi Mwambeleko Hamza
- 1323 Mikidadi Ramadhani
- 1324 Milan Manubhai Khambhaita
- 1325 Milliana Abela Mutagulwa
- 1326 Miriam Emmanuel Makoma
- 1327 Miriam Jeremiah Solomon
- 1328 Modest Tingo
- 1329 Mohamed Abdallah Babu
- 1330 Mohamed H. Warsame
- 1331 Mohamed Ramadhan
- 1332 Mohamed S. Magarya
- 1333 Molton G. Bunyaga
- 1334 Momburi Philip Bazil
- 1335 Monica Andy Mwamafupa
- 1336 Monica Mbega
- 1337 Monica Steven Lelo
- 1338 Montefort Christopher Akim
- 1339 Morison B. Chale
- 1340 Morris Silvester Makunganya
- 1341 Moses Florence Nyirenda

- 1342 Moses Jackson Nyinondi
- 1343 Moses John Mwamajuja
- 1344 Moses Zablon Mollel
- 1345 Mpandakati Tobacco Growers Coop Society
- 1346 Mpapa A.M.C.S. Ltd
- 1347 Mpapi Davis Baruhiye
- 1348 Mpiziwa Simon Mapolu
- 1349 Mpoki Jonas Mwakangale
- 1350 Mr Wambura A. Calystus & Mrs Josephine A. Wambura
- 1351 Mr. Edmund Fidelis Rutatina
- 1352 Mr. Emmanuel Israel Tarimo
- 1353 Mr. Izack John Kimambo
- 1354 Mrs. Vidda Loy Sabaya
- 1355 Msadiki Andrew Madeng'ha
- 1356 Msikiti - Ishozi
- 1357 Msindima Buge Hoza
- 1358 Muchunguzi Prosperity Tegamaisho (Admin) Of Prosperity
Hitirel Tegamaisho (Deceased)
- 1359 Mugasha Felix Ngondo
- 1360 Muharram Salum Mchume
- 1361 Mushtaq Shaheed Murji
- 1362 Musoma Food Co Ltd
- 1363 Mussa Abdallah Mruma
- 1364 Mussa Bakari Hashimu
- 1365 Mussa Joseph Mkony
- 1366 Musta Salim Nyang'anyimusta Salim Nyang'anyi
- 1367 Mustapha Hoza
- 1368 Muya Nurdin Mgaza
- 1369 Mwajuma Hussein Namkaa
- 1370 Mwaka A.M.C.S. Ltd
- 1371 Mwasimbile(Admin)Lucas Chambogo
- 1372 Mwasimbile(Admin)Lucas G. C.
- 1373 Mwasimbile(Deceased)
- 1375 Mwigulu Samike Gushu
- 1376 Mwongozo A.M.C.S Ltd
- 1377 Mzee William Kilele
- 1378 Nagai & Sons Enterprises
- 1379 Naiman J. Varoya Itf Estate Of Ahada Kaiza Rushoke
- 1380 Naiman Ndesaulo Kyungai
- 1381 Naiman Ndesauro Kyungai
- 1382 Naishoki Lang'idare
- 1383 Nalindwa W. Kimaro
- 1384 Namnyaki Sifael Mollel
- 1385 Nanana Salim Mpimbi
- 1386 Nancy Abraham Edward
- 1387 Nancy Shadrack Kalinga

- 1388 Nancygrace Peter Kilimba
- 1389 Nanganga Rural Primary Coop Society
- 1390 Nankwai Theonas Kinyonto(Admin) Theonas Louis Kinyonto (Deceased)
- 1391 Naomi Barnaba Letawo
- 1392 Naomi Gabriel Mboma
- 1393 Narishwa Stephen Mshana
- 1394 Naserian Loth Mollel(Admin)Loth Mekwetiki Sakei (Deceased)
- 1395 Nashon Patrick Mwambande
- 1396 Nasiri Iddi
- 1397 National Health Insurance Fund
- 1398 National Investments Plc
- 1399 National Social Security Fund
- 1400 Ndekariswa Isack Manang
- 1401 Ndekariswa Isaki Manang
- 1402 Ndeki Agricultural Marketing Coop. Society Ltd.
- 1403 Ndelekwa Kisike Kitomari
- 1404 Ndengasso Nicco Ndekubal
- 1405 Ndesaulo Melita Akyoo
- 1406 Ndeshi Gamaliel Kitomari
- 1407 Ndetaulwa Kitomari
- 1408 Ndunamiwe Joseph Baruhiye
- 1409 Neema Ahobokile Kibonde
- 1410 Neema Charles Mwakasitu (Admin) Of Danford Kambole (Deceased)
- 1411 Neema Christopher Chamy
- 1412 Neema Colman Riwa
- 1413 Neema Donard Gondwe
- 1414 Neema Gasper Kalole
- 1415 Neema Langa'idare Masangwa
- 1416 Neema P. Sablaki
- 1417 Neemasson Paul Mwetta
- 1418 Negwako Pascal Saduka
- 1419 Nehemia Ally Mapumba
- 1420 Nehemia Kazimoto
- 1421 Nellie Mathayo Ndosa
- 1422 Nellie Ndosa
- 1423 Nellie.M Ndossa
- 1424 Nelly Geoffrey Iteba
- 1425 Nelson Gichohi Fratern Mboya
- 1426 Nelson I Sumuni(Admin) Isack Misogalya (Deceased)
- 1427 Nemayan Samwel Kimbele
- 1428 Nerei Albert Kyara
- 1429 Nestory Kyobya
- 1430 Newton Tumanieli Shayo
- 1431 Ngateu Rural Coop Society Ltd
- 1432 Ngereja Myabi Mgejwa
- 1433 Ngida Olairivan Mollel

- 1434 Ngikundaeli Enoss Mghasse
- 1435 Ng'uni Rural Cooperative Society
- 1436 Nicholas Merinyo Mkapa
- 1437 Nicholas Merinyo Mkapa (Admin) H.E. Benjamin William Mkapa (Deceased)
- 1438 Nicholas William Budodi
- 1439 Nicholaus Iswesha Malando
- 1440 Nicholaus Legnard Ngailo
- 1441 Nicholaus Mkelio Shao
- 1442 Nicholaus William Budodi
- 1443 Nicholas Felix Luhende
- 1444 Nimr Cooperative Savings & Cr.Soc.Ltd
- 1445 Niraji Premji Kakkad
- 1446 Nisamehe A. King'homella
- 1447 Nishit Manubhai Khambhaita
- 1448 Nitwa Musa Msemembo
- 1449 Noah David Msuya(Admin)Wemael Daud Msuya (Deceased)
- 1450 Nobert Charles Chaula
- 1451 Noel Manase Secha
- 1452 Noel Nkoswe
- 1453 Noela Felix Kilewo
- 1454 Norbert Chrispin Moshi & Cleopatra Heri Mushi
- 1455 Norbert K. Rushambya
- 1456 North Western Diocese E.L.C.T
- 1457 Npambula Makendo Mwashambwa
- 1458 Nshara Rural Cooperative Society Ltd
- 1459 Nsimbo Tobacco Growers Coop Society Ltd
- 1460 Nssf Employee Sav. & Cr. Soc. Ltd
- 1461 Ntengua Mdoe
- 1462 Ntimi Issah Mwambasi
- 1463 Nuru Athuman Paul
- 1464 Nyanso Bernard Masambaji
- 1465 Nyarubozza Chama Cha Msingi
- 1466 Obadia Erasto Sanga
- 1467 Octavian Elimeny Mshiu
- 1468 Olga Salatieli Kweka
- 1469 Oliver Charles Mpandula
- 1470 Oliver Jonathan Mbasha
- 1471 Olturoto Rural Coop Society
- 1472 Omari Hashim Kalokola
- 1473 Omary Hamisi Kaukaya
- 1474 Ombeni Christopher Kweka
- 1475 Omega Maeda
- 1476 Onasis E. Lema
- 1477 Onesphory Paulo Moshi
- 1478 Oscar Pn Lukanyanga

- 1479 Oswald Martin Urassa
- 1480 Otto Paul Temu
- 1481 Pascal Jacob Swai
- 1482 Pascal Petro Nyakamwe
- 1483 Paskal Patris Laswai
- 1484 Paskaria Clement Kipanta
- 1485 Passionist Fathers
- 1486 Patricia S Msirikale Itf Abraham Shehe Kambi
- 1487 Patrick Benson Machashi
- 1488 Patrick Misana Mususa
- 1489 Patrick Peter Boisafi
- 1490 Paul Ayumwi Mlay
- 1491 Paul Mworja Khezia
- 1492 Pelesi Emmanuel Fungo
- 1493 Pendo James Mmary
- 1494 Pendo Merishy Mollel
- 1495 Peregren Paul Mushi
- 1496 Peter Atilio Mvilli
- 1497 Peter Edward Xavery
- 1498 Peter Kimaro Shange
- 1499 Peter L. D. Simkoko (Admin) Lotan Nkasime Smkoko
- 1500 Peter Ndreywa Kyungai
- 1501 Peter Philip Mwasalyanda (Admin) Monica Haule
Mwasalyanda (Deceased)
- 1503 Peter Samwel Lunyelele
- 1504 Peterson Mwanga
- 1507 Philbert Michael Ngoti
- 1508 Philemon Zacharia Msomba
- 1509 Philimon Zakayo
- 1510 Philip Valentine Mrosso
- 1511 Philipo Simon Kullaya
- 1512 Phillipo George Mtalimbo
- 1513 Phortunatus Mankaga Kenyunko
- 1514 Pili Ramadhan Mahuli
- 1515 Pilly Selemani Mwanyoka
- 1516 Pinieli Elitwaza Ngoda
- 1517 Pius Phillip Tesha
- 1518 Premji Keshavji Kakkad
- 1519 Pricilla G. Urio
- 1520 Prisca Kokushubila Mwebuga
- 1521 Priscila Michael Laizer
- 1522 Prisila Elly Mwasha
- 1523 Pro Share Capital Limited
- 1524 Prosper Clement Mteweale (Admin) Clement Mteweale (Deceased)
- 1525 Prosper Robert Mboya
- 1526 Prosper William Nguma Itf Vumilia Onest

- 1527 Protas Anato Kimario
- 1528 Proti Damian Swai
- 1529 Prudence Mweyunge
- 1530 Public Service Social Security Fund
- 1531 Pudensian Deocar Shao(Admin) Deocar Colman Shao (Deceased)
- 1532 Puza Hamis Ramadhani
- 1533 Qassim Mikidadi Hamza
- 1534 Queen Audiphas Temu
- 1535 Queen Of Family Secondary School
- 1536 Rachel Ephraem Laiser
- 1537 Rachel Joram Metta Itf Malakai David Kweka
- 1538 Rachel Joram Metta Itf Mathew David Kweka
- 1539 Radegunda Randi Mukoji
- 1540 Rahel Alexander Sabuni
- 1541 Rahima Hanif Bhaloo
- 1542 Rahma Muhidini Ally
- 1543 Rajabu Adam Saidi
- 1544 Ramadhani Amiri Maambe
- 1545 Ramadhani Ntwaji Mahuli
- 1546 Ramla Hamza
- 1547 Ramla Kassu Aloo
- 1548 Raphael Masumbuko Rutamaga
- 1549 Raphael Mkeya
- 1550 Rashid Salum Mateleka
- 1551 Rashidi Habibu Rashidi
- 1552 Raymond Ananiche Mgaya
- 1553 Raymond Hieronimi Mushi
- 1554 Raymond Loinyeye Lucumay
- 1555 Razack Omar Msangi
- 1556 Rebeca Yona Hezron
- 1557 Rebecca Justin Milamo
- 1558 Regina Andrea Masolo
- 1559 Regina Mulokozi
- 1560 Regina Raymond Linje (Admin) Of Raymond Benedict Linje (Deceased)
- 1561 Regular Income Unit Trust Scheme
- 1562 Rehema Abdallah (Admin Of) Amina Haji Ramaita
- 1563 Rehema Abel Sinda
- 1564 Rehema Gabriel Manywami(Admin) Odilia Kavumvuli Bavuga (Deceased)
- 1565 Rehema Kilele Batenga
- 1566 Rehema Nathanaely Kyando
- 1567 Rehema Stella Msalilwa(Admin)John Stephen Msalilwa(Deceased)
- 1568 Rehema Uledi Mshana
- 1569 Rehema Wilson Mangula

- 1570 Reliance Insurance Co (T) Ltd
- 1571 Remod Anyisile Kibona
- 1572 Renaissance Securities (Cyprus) Limited- Nr79707
- 1573 Renalda Apolei Saragu
- 1574 Renalda M. Riwa
- 1575 Respicious Bishubo
- 1576 Respol John Kimei
- 1577 Restuta Alfred Mmasy
- 1578 Revina Ferdinand Tibenda (Admin) Deogratias Aniceth
Rwelamila (Deceased)
- 1579 Rhino Roofing And Steel Ltd
- 1580 Richard & Mrs Lenna Rwiguza
- 1581 Richard Eliezery Kishanga
- 1582 Rift Valley Cooperative Union Ltd
- 1583 Rita Alex Lyatuu
- 1584 Rita Louise Mlaki
- 1585 Ritha Carol Nyakasi (Admin) Of Barnabas Ndezi (Deceased)
- 1586 Riyazhussein Mohamed Somji
- 1587 Robert Mujuni
- 1588 Rodney Leonce Malamsha
- 1589 Rodrick J Aaron
- 1590 Rogath Donath Shirima
- 1591 Rogathe Cleopa Lotakajaki
- 1592 Romald Hendry Minde
- 1593 Romani Boniface Momburi
- 1594 Rome Oscar Ngupula
- 1595 Ronilick Eli Kasambala Mchami
- 1596 Ronjina Halfani Tefu
- 1597 Rosalia Thaddeus Ragije
- 1598 Rose Charles Kimei
- 1599 Rose Daniel Yongolo
- 1600 Rose Emil Baruti
- 1601 Rose Godwin Samuel
- 1602 Rose Hosea Mhadu Itf Adam Lulela Manase
- 1603 Rose Joseph Maro
- 1604 Rose Selwyn Kazimoto
- 1605 Roselight Samweli Macha
- 1606 Rosemary Grace Makala
- 1607 Rosemary Nyange Kitomary (Admin) Semu Anton Kimuto (Deceased)
- 1608 Ross Francis Mwakyoma
- 1609 Rufina Justine Milano
- 1610 Rukia Kokusima Omary
- 1611 Rukia Kyamani Abdallah
- 1612 Rukia Shabani Mapinda
- 1613 Rusesabagina Goodluck Rambau
- 1614 Russa Munthali

- 1615 Ruwaeka Fabian Mwacha
- 1616 Ruzika Niyo Muheto
- 1617 Rwagati Primary Coop Society Ltd
- 1618 Rwechungura Themistocles Rwehumbiza King
- 1619 Rweyemamu Edrick Peter
- 1620 Sabamali Investment
- 1621 Sabas James Shao
- 1622 Sabinus Thomas Haule
- 1623 Sabunada Kamani
- 1624 Sadam Hussein Zakaria
- 1625 Sadick Simon Kisiwa(Admin) Simon Kisiwa Mgaya (Deceased)
- 1626 Sadock Raphael Mollel
- 1627 Safina Abdallah Shayo
- 1628 Said Hamidu Kisoma
- 1629 Said Mohamed Mkunda
- 1630 Said.J Abdallah
- 1631 Saidi Mbwana Mkikima
- 1632 Sailesh Jiwandas Dattani
- 1633 Sajjad Mohamed Karim
- 1634 Sales Nallos Kihega
- 1635 Salim Adinan Mbonde
- 1636 Salim Ali Rashid
- 1637 Salim Ally Omari
- 1638 Salim Bakari Edarusi
- 1639 Salimu Ally Omary
- 1640 Salimu Mussa Mmbai
- 1641 Salma K Sembua
- 1642 Salmon Buzubona Nahashon
- 1643 Salome Aiwini Koi Temu
- 1644 Salome Nguluma Budodi (Admin)John Mathias Budodi (Deceased)
- 1645 Salome Richard Nkonoki
- 1646 Salum Chande Mbega
- 1647 Salvatory Patrick Mlay
- 1648 Samiro Maximillian Muyanja (Administrator)
- 1649 Samson Bismark Swere
- 1650 Samson Emmanuel Simbeye
- 1651 Samson Manumbu Makoye
- 1652 Samson Pius Msigwa
- 1653 Samson Sebastian Mulokozi
- 1654 Samson.M Mwaikumbilo
- 1655 Samuel Nyambeho Mtoka
- 1656 Samuel Zephania Tenga
- 1657 Samwel Dausen Macha
- 1658 Samwel David Kibanga(Admin)Sam Kibanga(Deceased)
- 1659 Samwel Gaspar Zenda

- 1660 Samwel Mgona(Admin) Ananidze Ngosipe Mgona (Deceased)
- 1661 Samwel Ngure
- 1662 Samwel Onesmo Mmbando
- 1663 Samwel Sadikiel Ngowi
- 1664 Samwel Zabron Masanja
- 1666 Samweli Daudi Ngalali
- 1667 Sara Donald Mrema
- 1668 Sara Richard Ndeni
- 1669 Sarah Adeni
- 1670 Sarah Charles Sengerema
- 1671 Sarah Henrita Ndeba Mujulizi
- 1672 Sarah John Utamwa
- 1673 Sarah Talalai Sablack
- 1674 Sarapia Domitian Blasio
- 1675 Sarapion Kaizilege
- 1676 Saumu Kibelo Kirari
- 1677 Sawe Reuben Pallangyo
- 1678 Sc (T) Nominee Re:Standard Chartered Bank Uganda Re:National Social Security Fund
- 1679 “Scb (T) Re:Ssb+T Re: Ssb+T Re:Change Global Frontier Markets,Lp Fund-Cgpa”
- 1680 Scb(T) Nominees Re:Banque Pictet & Cie Sa Re Patrick Schegg
- 1681 Scbt Nominee Re: Ssb+T Re: Kimberlite Frontier Master Africa Fund Lp Rckm
- 1682 Scbt Nominee Re:Ssb+T Ac Re:Conrad N Hilton Foundation-00fg
- 1683 Scbt Nominee Re:Ssb+T Ac Re:Russell Investment Company Plc-Nas5
- 1684 Scolastica Isack Shio
- 1685 Scyprian Samweli Kimaro
- 1686 Sebastian Milambwe
- 1687 Sebastian Uffa Awet
- 1688 Segolina John Sway
- 1689 Seka Samweli Urrio
- 1690 Sekiku Joseph Mtabazi
- 1691 Seleman Bakari Kiyeyu
- 1692 Selina Adolf Mkony
- 1693 Seline Adolf Mkony
- 1694 Seth Ndewirwa Ayo
- 1695 Severian Sarapion Kaizilege
- 1696 Shabani Selemani Mzava
- 1697 Shabir Hassanali Walimohamed
- 1698 Shada Deusdedit Kilambo
- 1699 Shah Garments (Tanzania) Ltd
- 1700 Shahid Mushtaq Murji
- 1701 Shakira Shaheed Murji
- 1702 Shally Josepha Raymond
- 1703 Sharif Issa Mwinyi
- 1704 Shaymaa Majid Walii

- 1705 Shilimyaufoo Jonathan Munisi
- 1706 Shinyanga Municipal Council
- 1707 Shireen Mahmoud Kombo
- 1708 Shubi Felix Kaijage
- 1709 Siah Richard Nyange
- 1710 Sifael Tarangei Mollel
- 1711 Sigfrida Manase Shirima
- 1712 Sija Batchu
- 1713 Sili Saidi Upete
- 1714 Silwan G Mwantembe
- 1715 Simeon Kadyanji(Deceased)
- 1716 Simforossa Manoo Mrosso
- 1718 Simon Benard Kameta
- 1719 Simon John Kessy
- 1720 Simon John Mapolu
- 1721 Simon Kipuyo Likinjiye
- 1722 Simon Mapunda
- 1723 Simon Meivaari Marunda
- 1724 Sinon Engosengiu Consumer Cooperative
- 1725 Sipora Shiwa Kimaro
- 1726 Siri S Nkya(Admin) Sophia Rajab Nkya(Deceased)
- 1727 Sixmund Paulo Ngoo
- 1728 Solomon Ole Sabaya
- 1729 Solomon Stockbrokers Limited
- 1730 Solomon Wilson Mchina
- 1731 Solomoni Kangala Mollel
- 1732 Songea A. M. C. U.
- 1733 Soori Robert Kitomari
- 1734 Sophia Aaron Urrio
- 1735 Sophia Jumanne Minja (Admin) Mjungu Jumanne Minja (Deceased)
- 1736 Sospeter Samwel Kaiga
- 1737 Sotco Dominicus Kapinga
- 1738 Stanbic Bank Uganda Re Nssf Uganda
- 1739 Stanbic Nominees Imara Sp Reid (Ispr)
- 1740 Stanbic Nominees Ltd - Imara S.P. Reid (Pty) Ltd
- 1741 Stanley Julius Masese
- 1742 Stanley Justo Mwanri
- 1743 Stanley Mahulege Nzovu
- 1744 Stanley Ngokoni Kivuyo
- 1745 Stanley Wilfred Shayo
- 1746 Stanslaus Kagande
- 1747 Stanslaus Mbonea Msuya
- 1749 Stanslaus Wimcheslaus Kulyake
- 1750 Stella Clemence Sembua
- 1751 Stella Lister Maligana

- 1752 Stella Victor Mlay
- 1753 Stephano Ephraim Ambangile
- 1754 Stephano Francis Mshana
- 1755 Stephen Benjamin Mkapa
- 1756 Stephen Kasewa Masawe
- 1757 Stephen Lelo Mallya
- 1758 Stephen Levi Mollel
- 1759 Stephene John Tundulilo
- 1760 Steven Augusti Masangia
- 1761 Steven Tumaini Speratus
- 1762 Subira Ally Sinda
- 1763 Subira Lukasa Mwaipetanya
- 1764 Suleiman Abdul-Rahman Suleiman
- 1765 Suleimani Kassu Alu
- 1766 Sunflag Employees Savings & Credit Society
- 1767 Susan Moses Mbatta
- 1768 Sushil Kaur Virdi
- 1769 Suzan Gilliard Nkini
- 1770 Swaleh Issah Simba
- 1771 Sydney Magulu Lugoe
- 1772 Sylvia Ezekiel Kaungamno
- 1773 Sylvia Shubby Kasihwaki &/Or Emmanuel Shikael Kissanga
- 1774 T.A.G Mission Hospital Mikocheni
- 1775 Tabu Alexander Mwakyuma(Admin) Alexander Mwakyoma(Deceased)
- 1776 Tabu Mwaipopo Kilupi
- 1777 Tadei Aloyce Mbuya
- 1778 Tadeo Dickson Mbaga
- 1779 Tafawa Stiven Pima
- 1780 Tai Savings &Credit Coop. Society Limited
- 1781 Talagha Lucas Mbonani
- 1782 Tanzania Young Mens Christian Association
- 1783 Tarcis John Ngolongolo
- 1784 Tasiana John Silayo
- 1785 Tasiana T. Mbuya Itf Adella Tadei Mbuya
- 1786 Tasiana Tadei Mbuya Itf Nicolaus Tadei Mbuya
- 1787 Tawari Sekere Kitomari
- 1788 Tekla Itf Michael Ngole
- 1789 Tekla Ndeko
- 1790 Thadeus David Kavishe
- 1791 Theodora Joseph Laiser
- 1792 Theones Raymund Kashushura
- 1793 Theonest Kashushura
- 1794 Theonest M. T. Kagande
- 1795 Theophilus Elifuraha Mlaki
- 1796 Theopista Stivin Tarimo

- 1797 Theresia E.C. Kihega
- 1798 Theresia Eden Munisi
- 1799 Thomas Emmanuel Mosses
- 1800 Thomas Francis Ngozi
- 1801 Thomas Lisso Kasombwe
- 1802 Thomas Machimkenda Sulwa
- 1803 Thomson Raban Haonga
- 1804 Tibu Vincent Mark
- 1805 Tieno Bitu Itf Neema Makanya
- 1806 Tieno Bitu Itf Prisca Makanya
- 1807 Tieno Bitu Makanya
- 1808 Tieno Mkanya Bitu
- 1809 Tike Wyne Mwakipesile
- 1810 Timothy Amram Mwavika
- 1811 Tito Jeremia Kitomari
- 1812 Tom Gadiel Pendaël Maeda
- 1813 Tomasi Agustino Ngao
- 1814 Trevor Henry Musira
- 1815 Trio Hardware Ltd
- 1816 Trish Renatus
- 1817 Trophinia Kilasara
- 1818 Tully E. Mwambapa Itf Terence M.Sospeter
- 1820 Tully Esther Mwampamba Itf Todd Mpeli Sospeter
- 1821 Tumaini Akirwa Munisi
- 1822 Tumbi Agricultural Marketing Coop. Society Ltd
- 1823 Tumbotele Mangalili Kilawe
- 1824 Tumsifu Thaddeus Ragije
- 1825 Tunura Ramadhani Amani
- 1826 Ulirck Syprian Kimaro
- 1827 Umoja Unit Trust Scheme
- 1828 Umoja Wa Wakulima Nanyamba
- 1829 Unambwe Ndesaulo Kyungai
- 1830 Upendo Ally Mapumba
- 1831 Upimaji Co-Op Savings & Credit Society
- 1832 Urmila Arvind Patel
- 1833 Uswaa Mamba Rural Cooperative Society Ltd
- 1834 Uyowa A.M.C.S (1992) Ltd.
- 1835 V. H. Shah & Co
- 1836 Valerian A. Kimambo
- 1837 Vascott Muro Ernest
- 1838 Venance Ludovick Kimaro
- 1839 Veneranda Kwella
- 1840 Veneranda Ngoyeji
- 1842 Verdian Bigilwa Magezi
- 1843 Vertex International Securities Limited
- 1844 Veryd. Kataruki

- 1845 Vicent Bernard Msaki
- 1846 Vicent Boniface Mhada
- 1847 Vicktoria Bernard Mapolu
- 1848 Vicky Lucas Mollel
- 1849 Victor Eliringia Minja
- 1850 Victor Emilian Busara
- 1851 Victor Felician Mutta
- 1852 Victor S. Monge (Admin) M. M. H. Monge (Deceased)
- 1853 Victoria Israel Secha
- 1854 Victoria Lucas Mgalla
- 1855 Victoria Nestory Mtondwa
- 1856 Vincent Bossie Yunami Magere And Adatus Vincent Magere
- 1857 Violet Alfayo Shoo
- 1858 Vivian Hermengild Mtenga
- 1859 Vupe Ursula Ligate
- 1860 Waideli Phillipo Omary (Admin) Philipo Omari Mundu(Decesed)
- 1861 Wajidali Mohamedhussein Parpia
- 1862 Walter Liberatus Lyimo
- 1863 Walter Sekumbo Maeda
- 1864 Wambura A. Calystus & Josephine Wambura
- 1865 Wambura Audax Calystus
- 1866 Wekeza Maisha Unit Trust Scheme
- 1867 Wenceslaus Sylvester
- 1868 Wenceslous Emmanuel Nyanungu
- 1869 Wende Fredy Mgeni
- 1870 Western Zone Tobacco Growers Cooperative Union Ltd
- 1871 Wilbafos Julius Kirumba
- 1872 Wilbard Leonard Rumoka
- 1873 Wilfred Francis Teti
- 1874 William John Lema
- 1875 William Ng'wigulu
- 1876 William Shilletano Swai
- 1877 Willy-Alpha Elisamoni Kishimbo
- 1878 Wilson Petro Sirikwa
- 1879 Wilson Sakeyan Zakayo
- 1880 Winfrida Joel Mbawile
- 1881 Winnie Alex Nyato
- 1882 Winnie Fredrick Shoo
- 1883 Winnie Gloria Mdundo
- 1884 Witness Andrew Matula
- 1885 Witness Edward Ruheza
- 1886 Witness Yona Akyoo
- 1887 Woinde Hanson Kileo
- 1888 Workers Compensation Fund
- 1889 Workers Compensation Fund.
- 1890 Xavery Buguzi

- 1891 Xavery Makwi
- 1892 Xavery Mataba Makwi
- 1893 Yanga Evarist Makaga
- 1894 Yaredi Saidi Tweve
- 1895 Yasmin Nizar Hassam
- 1896 Yeulwise A Ulomi
- 1897 Yoana Zacharia Mamuya
- 1898 Yohana Natalis Makuba
- 1899 Yohana Willy Mganga
- 1900 Yona Issaya Chengullah
- 1901 Yonah Edward Mwaibambe
- 1902 Yousry Yunus Mbaga
- 1903 Youth Employ.& Food Prod. Foundation
- 1904 Yunus Zuberi Muyinga
- 1905 Yusta Pilmin Chale
- 1906 Yusufu Ally Mwangamila
- 1907 Yusuph D. S. Itf Bushra Y. Simbila
- 1908 Yusuph Mbaruku Nyembo
- 1909 Yusuph Sadallah Maganga
- 1910 Zablon Paulo Mantutu
- 1911 Zacharia Majula Ekelege
- 1912 Zachariah Francis Mbata
- 1913 Zachariah Francis Mbata Itf Wisdom Zachariah Mbata
- 1914 Zahoro Mbwana Bingwe
- 1915 Zainab Karama
- 1917 Zaituni Haruni Kweka
- 1918 Zakia Atilio Mkembela
- 1919 Zan Securities Limited
- 1920 Zanzibar Social Security Fund
- 1921 Zedekia Ibrahim Ntulu
- 1922 Zena Nassoro Kadyyanji(Admin) Isaac
- 1923 Zennah S. Salimin
- 1924 Zephania Ole Megiroo Mollel
- 1925 Zerubabel Fathael Makundi
- 1926 Ziada Hamisi Sangaya
- 1927 Zuhura Kamwavi Mwale
- 1928 Zulfikar Esmail Nanji
- 1929 Zulfikar Nanji
- 1930 Zuya A.M.C.S. Ltd

1.0 OPENING OF THE MEETING

The Chairman of the Annual General Meeting, Dr. Ally Hussein Laay, opened the Meeting at 9:10 a.m. after the quorum was met. 71 per cent of Bank shares were represented at the time of opening of the Meeting.

2.0 TO APPROVE AGENDA OF THE ANNUAL GENERAL MEETING

Shareholders approved the agenda of the 29th Annual General Meeting as presented.

3.0 CONFIRMATION OF THE MINUTES OF THE 28TH ANNUAL GENERAL MEETING

- 3.1** Shareholders approved the minutes of the 28th Annual General Meeting after corrections were made to the election results of Independent Board Members as per table below:

3.2 Results of election of Independent Board Members

No.	Name of candidate	Number of votes	Percentage
1.	Prof. Neema Munisi Mori	1,678,122,338	97.98
2.	Eng. Boniface Gissima Nyamo-Hanga	34,557,277	2.02
Total		1,712,679,615	100

No.	Name of candidate	Number of votes	Percentage
1.	Ms. Miranda Naiman Mpogolo	1,516,367,075	90.13
2.	Ms. Joyce Nkini Iwisi	166,041,497	9.87
Total		1,682,408,572	100

- 3.3** The Chairman declared that Prof. Neema Munisi Mori and Ms. Miranda Naiman Mpogolo were elected Independent Board Members after they garnered more votes than the other candidates.
- 3.4** The Chairman asked shareholders with missing or misspelled names on the attendance list to liaise with the Secretariat for corrections.
- 3.5** The Minutes of the 28th Annual General Meeting were approved and signed by the Chairman and Secretary.

4.0 MATTERS ARISING FROM THE 28TH ANNUAL GENERAL MEETING

The Shareholders deliberated on the Matters Arising from the 28th Annual General Meeting and noted the following:

4.1 Declaration of Dividend for the year 2022

The dividend of TZS 45/= per share was paid to shareholders who were in the register when it closed on 5th May 2023 and payments were made effective 5th June 2023 as resolved by the Annual General Meeting.

4.2 Approval of Directors' Fees for the year 2023

A fee of TZS 965,000,000 was paid to Board Members and Members of the four (4) committees of the Board as resolved by the Annual General Meeting.

4.3 Appointment of External Auditors

The audit company, namely Ernst and Young of P.O Box 2475, Dar es Salaam, were appointed as the External Auditors of the Bank and its subsidiary companies for the year 2023 in accordance with the terms and fees outlined by the Board of Directors.

4.4 Venue and date for the 29th Annual General Meeting

The 29th Annual General Meeting of CRDB Bank Plc was held on Saturday, 18 May 2024 at the Arusha International Conference Centre (AICC), Simba Hall starting at 9.00 a.m. as resolved.

5.0 THE REPORT BY THOSE CHARGED WITH GOVERNANCE AND AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2023

5.1 The Report by Those Charged with Governance

The Board Chairman, Dr. Ally Hussein Laay, presented the Report as follows:

Overview of the Operating Environment

- 5.1.1** In 2023, the global economy experienced a deceleration, dropping to a growth rate of 3% from the previous year's 3.5%, and it is anticipated to contract further to 2.9% in 2024. This slowdown was attributed to various factors including tightening monetary policies, geopolitical tensions, adverse weather conditions, and a deceleration in China's economic expansion. Additionally, several nations, notably those within the East African Community (EAC) and Southern African Development Community (SADC), witnessed inflation rates surpassing their respective targets.
- 5.1.2** Throughout the year, inflation remained well within the country's predefined targets and regional benchmarks, averaging at 3.3%. This moderation in inflation was propelled by declines in both food and non-food item prices, along with reductions in energy and fuel costs.
- 5.1.3** In response to domestic inflationary pressures and to ensure the stability of the financial sector, the Bank of Tanzania (BOT) adopted a less accommodating monetary policy stance. However, the execution of monetary policy was hampered by imbalances in foreign exchange supply, stemming from continued tightening of monetary policies in advanced economies. This imbalance was exacerbated by the surge in global commodity prices, driven by ongoing economic shocks worldwide, thus intensifying pressure on the Tanzanian Shilling. Despite these challenges, credit to the private sector remained robust, reaching 17.1%.

Reflecting on the Group's Performance

- 5.1.4** The Group experienced a blend of successes and challenges. The Bank made a significant progress in financial performance by capitalizing on opportunities within the markets. Notably, a record Profit After Tax (PAT) of TZS 422.8 billion was achieved, marking a remarkable 20.3% year on-year growth from TZS 351.4 billion in 2022.
- 5.1.5** This milestone represented the highest profit ever recorded in the Bank's history, showcasing its potential as an organization. The subsidiaries also made positive contributions to the Group's performance. CRDB Bank Burundi S.A. achieved an impressive 30.7% year-on-year growth in PAT, reaching TZS 30.2 billion. However, the newly established subsidiaries, Insurance Company Limited and CRDB Congo, recorded losses of TZS 1.7 billion and TZS 4.2 billion, respectively. The total subsidiary contribution to Group PAT stood at 6%, indicating a growing potential for profitability. The Bank is committed to sustaining this growth trajectory by continuing to invest in new opportunities and implementing transformative strategies.

Dividend Recommendation

- 5.1.6** The Board endeavours to maintain a delicate equilibrium between maximizing shareholder value and investing in the company's growth opportunities. Accordingly, it is proposing a dividend of TZS 50 per share for the fiscal year ending on December 31, 2023, subject to the approval of shareholders during the Annual General Meeting (AGM). The recommended total dividend pay-out amounts to TZS 130.6 billion, representing a 34% allocation of net profit, compared to TZS 117.5 billion in the previous fiscal year of 2022.

Governance and Leadership

- 5.1.7** Throughout the 2023 financial year, the Group maintained robust governance and leadership across all operations, including subsidiaries in Burundi and the Democratic Republic of Congo (DRC). The Bank adhered to stringent governance standards, ensuring transparency, accountability, and full compliance with regulatory requirements.

Outlook

- 5.1.8** The Bank is primed for continued growth and influence. The success of the 'EVOLVE' strategy, evidenced by record profits and the strategic expansion of subsidiaries, positions the Group as a significant player in the regional and international financial arena. With a resilient business model, adaptability to global economic shifts, and dedication to sustainability demonstrated through pioneering initiatives like the Kijani Bond, the Bank is well prepared to tackle emerging challenges. The Bank is prioritizing long-term value creation, with a vision of becoming the undisputed market leader and commitment to transformative endeavours underscore dedication to shaping a prosperous and sustainable future for the stakeholders and the communities.

Acknowledgements

- 5.1.9** The Chairman expressed his gratitude to shareholders for their comments and opinions, customers in Tanzania, Burundi and DRC for choosing the Bank as their preferred partner in growth and Management and staff of the Bank for their commitment and efforts. He also acknowledged government authorities, regulators, partners and suppliers for their steadfast support and reassured them of the Bank's unwavering commitment to nurturing and safeguarding the enterprise with utmost diligence.

5.2 Group Chief Executive Officer's Statement

The Group Chief Executive Officer, Mr. Abdulmajid M. Nsekela, outlined achievements and measures undertaken by the Bank to improve performance and the business environment for the financial year ending 31st December 2023 as follows:

- 5.2.1** A defining aspect of 2023 was the launch of the new Medium-Term Strategy (MTS -2023 - 2027), themed 'EVOLVE.' This strategic framework, inspired by the concept of continuous improvement, serves as a response to the dynamic business landscape and evolving consumer demands.
- 5.2.2** The diligent execution of this strategy yielded impressive results, notably a 20.3% year-on-year growth in Profit After Tax (PAT), soaring from TZS 351.4 billion in 2022 to TZS 422.8 billion. This achievement underscores the Bank's considerable potential as a leader in the market and a catalyst for economic activity.
- 5.2.3** Moreover, the Group's balance sheet expanded by 14.5%, reaching TZS 13.3 trillion, a testament to the prudent investment approach. The subsidiaries played a pivotal role in bolstering overall profitability, reaffirming the soundness of the Bank's expansion strategy. Particularly noteworthy is the performance of CRDB Bank Burundi S.A., which achieved a commendable 30.7% year-on-year growth in PAT, amounting to TZS 30.2 billion, despite facing challenging macroeconomic conditions. CRDB Insurance Company Limited and CRDB Congo, recorded losses of TZS 1.7 billion and TZS 4.2 billion, respectively. The Bank remains confident in its subsidiaries' potential and is optimistic on the positive contribution to the Group profit within the projected timelines.

Regional Expansion

- 5.2.4** The Group prioritizes market diversification, with a particular focus on promising territories such as the DRC. The DRC's strategic significance to Tanzania, alongside the enduring bilateral relations between the two nations, positions it as a compelling opportunity for the Group. The increasing trade volumes between these countries underscore the reliability of Dar es Salaam as a pivotal port for DRC trade business. In the year 2023, the successful establishment of the subsidiary in the DRC reflects commendable progress despite inherent challenges.

Accelerating Digital Transformation

- 5.2.5** Throughout the past four years, the Bank has made significant strides fueled by strategic investments in digital transformation, a cornerstone of our growth strategy.

- 5.2.6** As a Group, we are unwavering in our commitment to fortify our technological infrastructure and cultivate a proficient workforce capable of driving meaningful change. Our primary objective, as outlined in the MTS 2023-2027, centers on elevating customer experience while modernizing operational processes for optimal efficiency. Notably, during the year, the Bank made remarkable progress on the ongoing implementation of the new Core Banking System and the operationalization of the Enterprises Services Bus, further optimizing our technological capabilities.
- 5.2.7** Amidst the ever-evolving technological landscape, CRDB Bank remains resolute in its pursuit of opportunities in Artificial Intelligence (AI) and Data Analytics to refine operational efficacy.

Investing in people

- 5.2.8** We recognize the pivotal role our employees play in driving our organizational growth and achieving our vision. Each year, we have made substantial strides in enhancing our workplace environment and empowering our workforce. Our newly established medium-term strategy underscores the imperative of cultivating a robust and adaptable workforce, which is reflected in our commitment to comprehensive upskilling and retooling initiatives aimed at fostering enduring performance excellence. Throughout the year, our focus has centered on three key areas: employee wellness, career development, and employee recognition.

Strategic Partnerships

- 5.2.9** In line with our strategic direction, the Bank is actively fortifying its position in the financial landscape through strategic partnerships and collaborations with a diverse array of stakeholders and international partners. By joining forces with esteemed organizations such as PROPACO, IFC, AfDB, VISA, EIB, GCF, GCPF, INVESTEC, DFC, GUARANTCO, MUFG, and AGF, we are not only accessing invaluable expertise, resources, and networks but also reinforcing our commitment to delivering innovative financial solutions and services. These partnerships serve as catalysts for knowledge exchange, technology transfer, and market insights, ensuring that we remain at the forefront of global trends and best practices in the financial sector.
- 5.2.10** Moreover, our collaborations with development finance institutions like AfDB and GCF underscore our dedication to sustainability and inclusive growth, as we leverage funding and support to address critical developmental challenges in our operational regions.

Focus on Sustainability

- 5.2.11** The Group recognizes that Environmental, Social and Governance (ESG) performance is vital to our long-term success, and we have implemented stringent resource management practices, reduced our greenhouse gas emissions, boosted recycling efforts, and upheld responsible lending practices. We are equally dedicated to investing in initiatives delivering stakeholder value and a sustainable future. Our transparent and comprehensive reporting frameworks for financial and non-financial ESG data underscore our accountability and facilitate the effective evaluation of our sustainability practices.

- 5.2.12** A critical aspect of the sustainability drive is integrating digital banking solutions. The recent initiatives, such as the introduction of e-KYC processes and paperless solutions like “OPTIMA” and “IPV,” have helped us make substantial strides in reducing the environmental impact of our operations. Equally, our green sales and social products are part of our innovative solutions, designed to motivate eco-friendly choices and target the unique needs of marginalized groups. The Group is guided by five pillars: Planet, People, Prosperity, Partnership, and Profit, which harmonize sustainable practices across our value chain.

Outlook

- 5.2.13** The Group anticipates a promising and dynamic future. Our ongoing commitment to executing our medium-term strategy, “Evolve,” positions the Group for sustained growth and innovation. We prioritize securing our business operations to ensure financial stability and deliver exceptional customer service. Furthermore, our expansion of digital channels and services will enhance our market presence and deepen engagement with our customers. Our dedication to sustainability, as evidenced by initiatives such as the Kijani Bond, reflects our earnest efforts to contribute positively to the environment and society. With a robust foundation, strategic partnerships, and a clear vision for the future, CRDB Bank is strongly positioned to maintain its leadership in the banking sector, fostering prosperity and sustainable development throughout the region. Moving forward, we are committed to continuous investment in technological advancements to mitigate the risks posed by cyber-attacks and to facilitate the acceleration of digital solutions, further solidifying our competitive edge in the market.

Acknowledgements

- 5.2.14** The Chief Executive Officer acknowledged the following for their support: Shareholders, customers, partners and suppliers for trust and continuous use of the Banks products and services; Management and staff of CRDB Bank for their continued commitment to keep the dreams of shareholders alive; the Board of directors, for its vision, guidance and strategic directives, which provided the essential framework for management to effectively execute strategies and steering the Group towards success and regulatory authorities and the Government for strong support and guidance.

5.3 Audited Accounts for the year 2023

The Chief Financial Officer, Mr. Fredrick Bayona Nshekanabo, presented the Audited Accounts for the year ended 31st December 2023 as follows:

Performance Overview

- 5.3.1** The Group achieved a remarkable 20.3% growth in Profit After Tax (PAT) from TZS 351.4 billion reported in 2022 to TZS 422.8 billion. This growth reflected the successful execution of the Bank’s strategic initiatives and reaffirms the commitment to delivering consistent returns to our stakeholders. The subsidiaries played a vital role in bolstering the Group’s performance, with Burundi achieving an impressive 30.7% year-over-year growth in PAT to TZS 30.2 billion.

5.3.2 Notably, the subsidiaries' assets increased by 16.4% Year on Year (YoY) to TZS 983.5 billion, while total deposits increased by 3.8% (YoY) to TZS 547.3 billion. The newly established subsidiaries- Insurance Company Limited and CRDB Congo, recorded losses of TZS 1.7 billion and TZS 4.2 billion respectively, however, their potential for growth remains promising.

5.3.3 The Bank on return on investments. This strategic mindset has proven highly rewarding as demonstrated in our positive performance. As a result, our key performance metrics, mainly Return on Assets (ROA) and Return on Equity (ROE), have exhibited a consistent and notable strengthening throughout the year.

Revenue Generation

5.3.4 Total operating income before impairment charges grew by 16.3% YoY to TZS 1,294.3 billion from TZS 1,112.9 billion recorded in 2022. The growth resulted from a 17.6% increase in net interest income, emanating from good retail loans and advanced growth. The growth was, however, affected by funding costs from raising market interest rates.

5.3.5 Non-funded income from digital channels grew by 22% mainly driven by transactions from SimBanking and internet banking. Enhanced digital and IT capabilities have also enabled the automation of processes, improved efficiency, and reduced costs. As a result, the Cost-Income Ratio (CIR) was maintained at 49.5%, well within the regulatory threshold of 55%.

Operating Expenses

5.3.6 Operating expense growth was well maintained at 18.2% due to focused cost control. Staff costs grew by 10.9% to TZS 338.2 billion, mainly due to annual salary increases and an increase in headcount allocated to the new subsidiaries commenced during the year. Administration expenses were well contained, with a 25.4% increase from the previous year to TZS 218.6 billion. This growth was mainly driven by inflation and business growth.

Strong Balance Sheet

5.3.7 The Group continued to record a strong balance sheet with YoY growth of 14.5% from TZS 11.6 trillion in 2022 to TZS 13.3 trillion. The growth was mainly contributed by the growth of loans and advances by 22.8% YoY to TZS 8.4 trillion. The growth was funded by an 8.0% growth in customer deposits, borrowing 73.9%, and a 17.5% growth in shareholders' funds.

Asset Quality

5.3.8 Despite the microeconomic and geopolitical uncertainties, our top priority as a Group was to maintain a healthy loan book. Throughout the year, we implemented strategic initiatives to ensure a diverse and healthy portfolio, including portfolio diversification, de-risking, and portfolio guarantees through strategic partners. In addition to this, the Group implemented a robust nonperforming loan (NPL) containment strategy focused on efficiently managing delinquencies, charged-off loans, and recoveries. As a result, the Bank closed the year with an NPL ratio of 2.8%, which is within the regulatory threshold of 5%. The bad debt recoveries increased significantly by

172% to TZS 35.0 billion in 2023 compared to TZS 12.9 billion achieved in 2022. This growth is a positive indication of the proactive recovery strategy.

Funding and liquidity

- 5.3.9** During the year, the Group maintained sufficient liquidity to support business growth; with a liquidity-asset ratio of 27.0%, well above the regulatory limit of 20.0%. The successful deposit mobilization campaigns helped the Bank achieve an 8.0% YoY growth in customer deposits, which reached TZS 8.9 trillion with a CASA of 83.0%. Customer deposits accounted for 76.0% of the total funding, 14.9% equity, and 9.1% borrowings.

Capital Management

- 5.3.10** As at 31st December 2023, the Group remained well-capitalized and maintained healthy buffers above the minimum regulatory requirements. The core and total capital ratios stood at 16.0% and 17.3%, respectively, exceeding the minimum regulatory requirements of 12.5% and 14.5% for Tier I and Tier II.

Outlook

- 5.3.11** Looking ahead, the Group anticipates shifts in the financial services industry, competitive dynamics, regulatory landscape, and the expectations of the stakeholders. The Group is committed to adapting to these changes to better serve its customers, employees, and investors. With the recent establishment of three new subsidiaries – CRDB DR Congo, CRDB Insurance Company, and CRDB Bank Foundation – the focus is on enhancing the customer and employee experience and driving productivity improvements to ensure our readiness for the future.

5.4 Shareholders adopted the Report of Those Charged with Governance and the Audited Accounts and deliberated as follows:

- 5.4.1** Shareholders **COMMENDED** the Board of Directors, Management and staff on the following: Commitment and professionalism to ensure the Bank gets profit; management of Non Performing loans at 2.8%; increasing dividend to shareholders every year; organizing seminars for shareholders and the public on investment issues; introduction of *IMBEJU* Programme to improve economic well being of the youth and women and enhancing financial inclusion by supporting community banks and investing in agriculture to promote the country's economy.
- 5.4.2** **OBSERVED** that since the Bank's capital had grown significantly, the Board should consider increasing the dividends to its shareholders from the current 35% of net profit. **EXPLAINED** that the dividend paid to shareholders is in accordance with the Bank's constitution and takes into account the Bank's capital and liquidity to enable further investment to ensure the Bank continues to make more profit and pay dividends to its shareholders.
- 5.4.3** **OBSERVED** that Management should enhance the liquidity and capital positions in order to implement successfully the Bank's strategy to expand the range of services and products and to establish more subsidiaries beyond the borders of Tanzania.

EXPLAINED that the Bank is implementing various strategies to enhance the Bank's liquidity and capital positions as well as exploring optimal and secure investment opportunities in the Sub-Saharan Africa region and beyond.

- 5.4.4 OBSERVED** that the Bank should invest more in its digital transformation strategy to improve customer service delivery and have alternative solutions in case of disruptions. **EXPLAINED** that the Bank has invested in its technological infrastructure to elevate customer experience while modernizing operational processes for optimal efficiency. Notably, during the year, the Bank made remarkable progress on the ongoing implementation of the new CBS and the operationalization of EBS, further optimizing its technological capabilities.
- 5.4.5 ADVISED** that the Management should prepare a documentary showcasing the Bank's achievements from its inception to the present to preserve its history and records for future generations. **EXPLAINED** that the documentary will be prepared to reflect achievements since the Bank's establishment, in line with the celebration of its 30th anniversary.
- 5.4.6 OBSERVED** that the Bank should focus more on rural areas to cater for farmers and cooperative societies. **EXPLAINED** that the Bank continues to improve its services across the country, including increasing the number of agents to extend services to rural areas.
- 5.4.7 ADVISED** that the Bank should find a better way to ensure shareholders' smooth participation in the seminar whenever a high-ranking government official is invited, noting that this year some shareholders were prevented from entering the venue for protocol reasons, thus missed the opportunity to learn. **EXPLAINED** that the formalities will be improved going forward. The Chairman apologized to the shareholders who were prevented from entering the hall for protocol reasons on the day of the seminar.
- 5.4.8 ADVISED** that due to the US dollar shortage in the market, the country should consider using gold instead of dollars for transactions such as oil importation. **EXPLAINED** that the Government, through the Central Bank, has continued to improve the availability of dollars through various strategies such as promoting the use of the Tanzanian shilling in various transactions within the country and improving policies and regulations for the operation of foreign exchange bureaus.
- 5.4.9 ADVISED** that the Bank of Tanzania should be requested to consider waiving the term limits for directors or chief executives of banks and other financial institutions who have proven to work diligently and contributed significantly to the positive transformations and success of these institutions. **EXPLAINED** that the term limits for the leadership of chief executives of all banks in the country have been outlined by the Central Bank in governance regulations and guidelines. Therefore, any changes can be made by the Central Bank in collaboration with the financial sector in the country.
- 5.4.10** The Chairman assured the shareholders that the Board and Management will act promptly on their comments and opinions given during the Annual General Meeting.

6.0 APPROVAL OF DIVIDEND FOR YEAR 2023

- 6.1 The Board of Directors **RECOMMENDED** the dividend for the year ending 31st December 2023 to be TZS 50/= per share for shareholders who were in the register when it closed on 13th May 2024 and payments be made from 5th June 2024.
- 6.2 **RESOLVED** that dividend for the year ending 31st December 2023 be TZS 50/= per share for shareholders who were in the register when it closed on 13th May 2024 and payments be made from 5th June 2024.

7.0 APPROVAL OF DIRECTORS' FEES

- 7.1 The Board of Directors **RECOMMENDED** directors' fees for year 2024 to be TZS 965,000,000/= that will also be paid to members of the four current committees of the Board.
- 7.2 **RESOLVED** that directors' fees for the year 2024 be TZS 965,000,000/= that will also be paid to members of four committees of the Board as recommended by the Board of Directors.

8.0 APPOINTMENT OF EXTERNAL AUDITORS

- 8.1 The Board of Directors **RECOMMENDED** an audit company namely PricewaterhouseCoopers (PWC) of Dar es Salaam, to be appointed external auditors of the Bank and its subsidiary companies for year 2024 in accordance to the terms and fees to be outlined by the Board of Directors.
- 8.2 **RESOLVED** that the audit company, namely PricewaterhouseCoopers (PWC) of Dar es salaam, be appointed external auditors of the Bank and its subsidiary companies for the year 2024 in accordance to the terms and fees to be outlined by the Board of Directors.

9.0 ELECTION OF NEW BOARD MEMBERS

- 9.1 The Company Secretary informed Shareholders that pursuant to the Bank constitution, two Board Members namely, Prof. Faustine Karrani Bee (Representing shareholders owning below 1% of Bank shares) and Mr. Gerald Kasaato (Representing shareholders owning between 1% and 10% of Bank shares) were supposed to retire in 2024 to allow for fresh election after serving their respective three-year terms and were eligible for re-election.
- 9.2 Prof. Faustine Karrani Bee and CPA Oswald Urassa vied for Board Membership to represent shareholders owning below 1% of Bank shares. Mr. Kasaato stood for re-election as Board Member representing shareholders owning between 1% and 10% of Bank shares.

9.3 Results of the election of Board Member representing shareholders owning below 1% of Bank shares.

No.	Name of candidate	Number of votes	Percentage
1.	Prof. Faustine Karrani Bee	215,481,599	60.45
2.	CPA Oswald M. Urassa	140,998,024	39.55
Total		356,479,623	100

9.4 The Chairman declared Prof. Faustine Karrani Bee the Board Member representing shareholders owning below 1% of Bank shares.

9.5 The Chairman declared CPA Oswald M. Urassa to be on the reserve list.

9.6 Prof. Bee thanked shareholders for re-electing him for another three - year term and pledged to work closely with fellow Board Members and vowed to fully utilize his knowledge and experience to enhance the Board's governance and oversight role.

9.7 Results of the election of a Board Member to represent shareholders owning between 1% and 10% of Bank shares.

No.	Name of candidate	Number of votes	Percentage
1.	Gerald Paul Kasaato	479,291,134	100
Total		479,291,134	100

9.8 The Chairman declared Mr. Kasaato the Board Member representing shareholders owning between 1% and 10% of Bank shares.

9.9 Mr. Kasaato thanked shareholders for re-electing him and expressed his commitment to work closely with fellow Board members to ensure the Bank achieves its strategic objectives.

10.0 PROPOSALS FROM SHAREHOLDERS

The Chairman declared that there were no proposals that were received from shareholders.

11.0 ANY OTHER BUSINESS

There was no any other business that was transacted.

12.0 VENUE AND DATE FOR THE 30TH ANNUAL GENERAL MEETING

12.1 The Board of Directors **RECOMMENDED** the 30th Annual General Meeting of CRDB Bank Plc to be held on Saturday, 17th May 2025 at the Arusha International Conference Centre (AICC) in Arusha, Simba Hall starting from 9.00 a.m.

- 12.2 **RESOLVED** that the 30th Annual General Meeting of CRDB Bank Plc be held on Saturday, 17th May 2025 at the Arusha International Conference Centre (AICC) in Arusha, Simba Hall starting at 9.00 a.m.

13.0 CLOSING OF THE MEETING

- 13.1 The Board Chairman thanked shareholders and stakeholders who attended the Meeting and promised that all issues and views raised during the Meeting would be acted upon by Management.
- 13.2 He acknowledged the Bank of Tanzania, Capital Markets and Securities Authority (CMSA) and Dar es Salaam Stock Exchange (DSE) for supervisory and regulatory roles for development of the banking sector and capital markets.
- 13.3 He thanked Board Members and welcomed the newly elected Board Members.
- 13.4 He commended CRDB Bank staff for the achievements and urged for enhanced efforts to ensure more success in future.
- 13.5 He commended the Secretariat for good organization of the Seminar and the Meeting.
- 13.6 The Chairman closed the Meeting at 03:15 p.m.

APPROVED

CHAIRMAN

SECRETARY

DATE:_____

Agenda No. 4 MATTERS ARISING FROM THE 29TH ANNUAL GENERAL MEETING OF CRDB BANK PLC HELD AT ARUSHA INTERNATIONAL CONFERENCE CENTRE (AICC) SIMBA HALL IN ARUSHA ON 18TH MAY, 2024

NO	MIN. NO	RECOMMENDATION /RESOLUTION	IMPLEMENTATION
1.0	6.0	TO APPROVE DIVIDEND FOR THE YEAR 2023	
1.1	6.2	RESOLVED that dividend for the year ending 31 December 2023 be TZS 50/= per share for shareholders that will be in the register when it closed on 13 th May, 2024 and payments be made from 5 th June, 2024.	Dividend for the year ended 31st December, 2023 of TZS 50/= per share was paid from 05th June, 2024
2.0	7.0	TO APPROVE DIRECTORS' FEES	
2.1	7.2	RESOLVED that directors' fees for year 2024 be TZS 965,000,000/= that will also be paid to members of four committees of the Board as recommended by the Board of Directors.	The directors' fees for the year 2024 was TZS 965,000,000/= that was also paid to members of four committees of the Board as recommended by the Board of Directors.
3.0	8.0	APPOINTMENT OF EXTERNAL AUDITORS	
3.1	8.2	RESOLVED that the audit company namely PricewaterhouseCoopers based in Dar es salaam, be appointed external auditors of the Bank and its subsidiary companies for year 2024 in accordance to the terms and fees to be outlined by the Board of Directors.	PricewaterhouseCoopers based in Dar es salaam, were appointed the external auditors of the Bank and its subsidiary companies for the year 2024.
4.0	9.0	ELECTION OF BOARD MEMBERS	
4.1	9.3	The Chairman declared Prof. Faustine Karrani Bee Board Member representing Shareholders owning below 1% of Bank shares	The Bank of Tanzania has vetted the appointment of the two Board Members.
5.0	12.0	VENUE AND DATE FOR THE 30TH ANNUAL GENERAL MEETING	
5.1	12.2	RESOLVED that the 30th Annual General Meeting of CRDB Bank Plc be held on Saturday May 17, 2025, at the Arusha International Conference Centre (AICC), Simba Hall in Arusha starting at 9.00 a.m.	The 30th Annual General Meeting of CRDB Bank Plc was held on Saturday May 17, 2025, at the Arusha International Conference Centre (AICC), Simba Hall in Arusha starting at 9.00 a.m. as resolved.

Mr. Abdulmajid M. Nsekela

MANAGING DIRECTOR

Agenda No. 5. REPORT BY THOSE CHARGED WITH GOVERNANCE AND AUDITED FINANCIAL STATEMENTS FOR THE YEAR 2024

5.1 ADOPTION OF THE REPORT BY THOSE CHARGED WITH GOVERNANCE

(The report will be attached in the AGM Booklet)
Shareholders are requested to receive and deliberate on the Directors' report.

5.2 ADOPTION OF THE AUDITED FINANCIAL STATEMENTS

(The **audited** financial statements will be attached)
Shareholders are requested to receive and deliberate on the Audited financial accounts for the year ending 31st December, 2024.

5.3 DIVIDEND FOR THE YEAR 2024

5.3.1 Proposal

Pursuant Pursuant to the Article 140 of the Bank's MEMARTS, the Board of Directors recommends dividend for the year ending 31st December 2024 to be 65/= shillings per share to all shareholders in the register as of 9th May, 2025 when the register will be closed and payments will be affected from 2nd June, 2025.

5.3.2 Required

Shareholders are requested to receive, deliberate and approve the recommendation of the Board of Directors that dividend for the year ending 31st December 2024 be 65/= shillings per share to all shareholders in the register as of 9th May, 2025 when the register will be closed and payments will be affected from 2nd June, 2025.

Agenda No .6. APPROVING THE DIRECTORS' FEE

6.1 Proposal

The Board of Directors RECOMMENDS the directors' fee for the year 2025 to be TZS 1,090,000,000/= that will also be paid to members of the four current committees of the Board.

6.2 Required

Shareholders are requested to pass the resolution to approve the Board of Directors' fee for the year 2025 to be TZS 1,090,000,000/= that will also be paid to members of the four current committees of the Board.

Agenda No .7. APPOINTMENT OF AUDITORS

7.1 Proposal

The Board of Directors recommends the appointment of PriceWaterhouseCoopers (PWC) of Dar es Salaam, as Auditors of the Bank's financial statements for the year 2025, on the terms and fees to be determined by the Board of Directors.

7.2 Required

Shareholders are requested to deliberate and approve the recommendation by the Board of Directors to appoint PriceWaterhouseCoopers (PWC) of Dar es Salaam as Auditors of the Bank's financial statements for the year 2025, on the terms and fees to be determined by the Board of Directors.

Agenda No. 8 PROPOSAL FOR AMENDMENT OF ARTICLES 88, 92, 94.2, 94.3, 98 AND 167 OF THE ARTICLES OF ASSOCIATION.

8.1 Introduction

The Board of CRDB Bank Plc proposes amending its Articles of Association (MEMARTS), aimed at improving the governance and operational processes of the Bank. The proposed amendments specifically address the following areas:

- a) Election of Board Members: Changes to the procedures for the nomination and election of directors, ensuring a more transparent, efficient, and equitable process that aligns with current best practices in corporate governance.
- b) Tenure of Board Members: To align with the Banking and Financial Institutions (Corporate Governance) Regulations 2021, which stipulate that the maximum tenure for board members be 10 years.
- c) Sending of Notices: Modifications to the methods by which the Bank sends notices to shareholders, allowing for increased flexibility in communication methods, including the option to send notices electronically or via other secure channels.

1.0 Election of Board Members. <p>The Board is proposing amendments to Article 88, Article 92 and Article 94.2 and 94.3, specifically addressing the election and nomination of board members.</p>	
Current Wording	Proposed Changes
Article 88	
In the event the category holding less than 1% of the issued and fully paid-up share capital of the bank does not at all meet the 10% threshold, it shall be entitled to jointly elect one (1) Director only from a nomination list of candidates approved by the Board.	In the event that the category holding less than 1% of the issued and fully paid-up share capital of the Bank does not meet the 10% threshold, it shall be entitled to nominate and elect one (1) Director in accordance with Article 92.
Article 92	
The Governance, Nomination and Human Resources (HR) Committee shall on behalf of the Board prepare two nominees basing on the qualification needed by the Board for each seat of director sought who will be submitted to the annual general meeting for members under Articles 85, 87 and 88 for election.	<p>The Board shall take such actions as are reasonably necessary to identify and attract the best candidates for directorship for the available positions on the Board. This will include advertising the positions in widely circulated news media within Tanzania.</p> <p>The Board shall then provide one candidate for each member under Article 85, 87 and 88 to the Annual General Meeting for the appointment of a director for members under Articles 85, 87 and 88.</p>
Article 94.2 and Article 94.3	
<p>94.2 In the case of other categories of members, the persons who was second in the election shall be appointed subject to approval by the Bank; and</p> <p>94.3 In case all proposed appointees are not approved by the Bank, the appointment process shall commence afresh.</p>	<p>94.2 [To be deleted]</p> <p>[Following deletion of Clause 94.2, Clause 94.3 shall read as Clause 94.2].</p> <p>94.3 In the event the proposed candidate is not approved by the Bank, the position will remain vacant for the remainder of the year, and the appointment process shall commence afresh for the next Annual General Meeting, provided that the number of directors is not less than nine (9) as per Article 79.</p>

	Rationale for Changes
	<ul style="list-style-type: none"> i) The proposal aligns with the best international practices in corporate governance, including the King IV Report on Corporate Governance, UK Corporate Governance Code 2024 and best practice from some of the reputable companies in the market. A key principle from the best practices referred is to ensure that board composition is strategic, with members chosen based on their ability to contribute to the long-term success of the company. A controlled nomination process ensures that only the most qualified candidate, who aligns with the company's long-term strategy and governance principles, is put forward. ii) Having a single candidate endorsed rather than competing for votes enhances board cohesion. Elections with multiple candidates may introduce conflicts, lead to factionalism, or result in a board composition that lacks alignment in terms of vision, expertise, and corporate strategy. iii) To ensure board composition is guided by a competency framework that assesses skills, diversity, and experience necessary for effective board functioning. <ul style="list-style-type: none"> a. Alignment with the (i) Guidelines on Corporate Governance Practices by Public Listed Companies in Tanzania issued by the Capital Markets and Securities Authority (CMSA) which requires a formal and transparent procedure in the appointment of directors. b. The Banking and Financial Institutions (Corporate Governance) Regulations requires the appointing authority to ensure independent directors have requisite experience in banking, finance, accounting, auditing law or economics. c. The Companies Act No.12 of 2002 under Section 133(1)(f) permits members to either elect or confirm the appointment of directors in accordance with the requirements of the Articles of Association.

Current Wording	Proposed Changes	
Article 98		
A non-executive director of the bank may serve on the board of the bank for a maximum of three (3) terms of three (3) years each. After the expiry of the three (3) terms, the director shall not be eligible to neither be re-elected nor re-appointed.	<p>98.1 A non-executive director shall be appointed for a term of three (3) years and shall be eligible for reappointment for one (1) further term of three (3) years, followed by a final term of four (4) years, making a total tenure of ten (10) years.</p> <p>98.2 No non-executive director shall serve on the board for a cumulative period exceeding ten (10) years under any circumstances.</p>	
1.0 Notice sent by post		
167 Any notice or other document, if served or sent by post, shall be deemed to have been served or delivered at the expiration of seven (7) days from the time when the envelope containing the same was posted and in any other case at the time at which the letter would be delivered in the ordinary course of post but that the bank should opt to send documents by post only if it is the most practical and economic means of transmitting documents to Members.	<p>167 Any notice or other document required to be given or served by the bank to a Member, Director, or any other person may be delivered by hand, sent by post, or sent by any electronic means (including email or other electronic communication) as the Bank deems most practical and economical: -</p> <p>167.1 If the notice or document is sent by post, it shall be deemed to have been served or delivered at the expiration of seven (7) days from the time when the envelope containing the notice or document was posted.</p> <p>167.1 If the notice or document is sent by electronic means, it shall be deemed to have been served or delivered at the time it was sent.</p>	

Proposal

The Board of Directors proposes to the AGM amending its Articles of Association (MEMARTS), aimed at improving the governance and operational processes of the Bank.

Required

Shareholders are requested to approve deliberate and approve the amendments proposed in the table above.

	Rationale for Changes
	<p>To align with the Banking and Financial Institutions (Corporate Governance) Regulations 2021, which stipulate that the maximum tenure for board members be 10 years.</p>
	<p>This is to allow multiple communication channels, including post, e-mail and other digital channels.</p>

Agenda No. 9 ELECTION OF THE MEMBERS OF THE BOARD OF DIRECTORS

9.1 The Bank's Articles require Board Directors to serve for a period of three years and then seek re-election if eligible.

9.2 This year five board members from different categories will retire.

9.2.1 Three Board Members representing shareholders owning shares below 1%

- Dr. Ally Hussein Laay
- Eng. Boniface Charles Muhegi
- Mr. Abdul Ally Mohamed

9.2.2 One Board Member representing shareholders owning shares above 1% and below 10%

- Dr. Fred Matola Msemwa

9.2.3 One Independent Director

- Mr Martin Steven Warioba

9.3 Shareholding Structure as at 1st March, 2025

No.	Shareholding Group	Percentage	No. Of Shares	Number of Board Members
1	Ten percent and above	34.3	894,828,676	3
2	Between one and ten percent	25.0	651,813,909	2
3	Below one percent	40.8	1,065,195,999	4
4	Independent	0	0	3
	Total	100.0	2,611,838,584	

9.4 Procedures

- a) According to Article 99 of the Bank's Articles, a director who has served a tenure of three (3) years shall retire. The retiring director may be eligible for re-election and provided that their tenure has not exceeded nine (9) years.
- b) Shareholders with less than 1 per cent shares (< 1%) will elect three members, Shareholders holding shares between one percent and 10 percent (1% - 10%) will elect one member and all shareholders from all categories will elect one Independent Director.
- c) Candidates in each category getting the highest number of votes according to existing slots will be declared a member of the Board of Directors. The candidates with the second highest number of votes in each category will be placed in the reserve list to replace the elected candidate in case he/she is not approved by the Bank of Tanzania or fails to join the Board for any other reason.
- d) Each candidate will be given three (3) minutes to introduce him/herself and answer questions from the members of the General Meeting.

- e) Voting will be by secret ballot and will carry the weight of the number of shares held.
- f) The names of candidates who have won the election will be announced by the Chairperson of the Annual General Meeting.

9.5 Names of Candidates

9.5.1 Candidates for Independent Director

- i. Martin Warioba
- ii. Dr. Judika L. King'ori

9.5.2 Candidates for Board Member to represent shareholders owning shares above 1% and below 10%

- i. Dr. Fredy Matola Msemwa
- ii. Wazir Barnabas

9.5.3 Candidates for Board Members to represent shareholders owning shares below 1%

- i. Abdul Ally Mohamed
- ii. Bashige Kahumbya Kalaule
- iii. Charles Jackson Itembe
- iv. Grace Philotea Joachim
- v. Nesia Mahenge
- vi. Dr. Donald Mmari

- 9.6** The qualification of the candidate is aligned to Article 96 of the Articles of Association of the bank and guidelines of the Bank of Tanzania, as quoted below: -

• Article 96 of CRDB Bank Articles

“Each of the directors appointed or elected shall be a person with knowledge and experience of either economics or financial matters or accountancy or legal expertise or rural development, agriculture or small-scale industries or co-operatives or any other equivalent qualifications. All directors appointed and elected shall be confirmed by the Annual General Meeting but such that their appointment shall not be effective until approved by the Bank of Tanzania.”

- 9.7** The director shall cease directorship upon the occurrence of the events listed in Article 112 of the bank's Articles of Association, as quoted below: -

• Article 112 of CRDB Bank Articles

112. The office of director shall be vacated if the director-
- 112.1 ceases to be a director by virtue of any provision of the Act or he becomes prohibited by law for being a director or becomes elected as member of parliament; or becomes an office bearing politician, or

- 112.2 Pursuant to the provision of the Act and B&FI Act, be disqualified or ceases to hold office or prohibited from acting as such; or
- 112.3 becomes bankrupt or makes any arrangement or composition with his creditors generally; or
- 112.4 becomes of unsound mind; or
- 112.5 resigns his office by notice in writing to the bank; or
- 112.6 is removed from office pursuant to section 193 of Act; or
- 112.7 is seventy or more years of age or is under 21 years of age; or
- 112.8 shall for more than six consecutive months have been absent without permission of the directors from meetings of the directors held during that period and the directors resolve that his office be vacated.
- 9.8 Member of the board shall be appointed subject to approval by the Bank of Tanzania

• Section 7 Part II of Banking and Financial Institution Act 2006, No. 12 of 1991 Regulations - Character and Experience of Proposed members of the Board and Management Team.

(1) The Bank shall make an assessment as to whether the proposed members of the board of directors and senior management of the proposed institution are fit and proper persons. The quality and capability of board members and management shall be the most essential ingredient for a successful banking operation. Accordingly, applications for a banking licence shall undergo close scrutiny as to the character and experience of their proposed management and board members. The aforesaid assessment shall be conducted in accordance with the criteria set out in the First Schedule hereto.

The Bank shall evaluate and determine to the extent possible, that the proposed members of the board of directors and senior management team has the experience and ability to manage fund, credit evaluation, collection procedures, proper accounting systems, effective internal control, audit programmes and management of information systems.

These are essential areas. As such, the bank will review the curriculum vitae or personal information/history of the proposed board members and management team. The Bank reserves the right to interview the proposed board members and the management team and may enquire as to past performance and reputation, skills including fund management, credit evaluation, collection procedures, proper accounting systems, effective internal control, capable internal audit programmes, and effective management information systems.

- **Regulation 7(3) of the B&FIA Internal Control and Internal Audit Regulations, 2014** stipulates that "the Audit Committee shall be composed of at least three non-executive directors. Two of whom shall be independent members having

accounting, auditing or related financial management experience". Because of the need to separate the oversight roles, BOT requires that members of the Audit Committee should not be members of other committees. Accordingly, the number of independent members must be a minimum of three pursuant to B&FIA requirements.

- **The Banking and Financial Institutions (Internal Control and Internal Audit) Regulations, 2014. Section 3 Interpretation;** "independent director" means a director who-
 - (a) does not hold any executive or management position in a bank or financial institution;
 - (b) does not have, directly or indirectly, a significant interest in the bank or financial institution including any parent or subsidiary in a consolidated group with the bank or financial institution;
 - (c) has not been employed by the bank or financial institution or a banking group of which he currently forms part in any executive capacity for the preceding three years
 - (d) is not a member of the family of an individual who is, or has been in any of the past three years, employed by the bank or financial institution or the banking group in an executive capacity;
 - (e) is not a professional advisor to the bank or financial institution or the banking group;
 - (f) is free from any business or other relationship which seems to interfere with the individual's capacity to act in an independent manner; and
 - (g) does not receive remuneration contingent upon the performance of the bank or financial institution.
- **The Banking and Financial Institutions Act, 2006; Section 3(b);** defines significant interest" as holding of five per cent or more of the voting shares of a bank or financial institution.
- **CMSA Guidelines which provide under guideline 4.5.1** that "the board shall establish an Audit Committee of at least three independent and non-executive directors who shall report to the board ... the Chairman shall be an independent or non-executive director". The CMSA Guidelines apply to public listed companies in Tanzania.

Agenda No. 10 PROPOSALS FROM SHAREHOLDERS

- ❖ (Proposals will be attached).

Agenda No. 11 ANY OTHER BUSINESS

- ❖ Discussions on any other business by leave of the Chairman.
-
-

Agenda No. 12 DATE FOR THE NEXT ANNUAL GENERAL MEETING

Proposal

The Board of Directors recommends that the 31st Annual General Meeting be held on Saturday, 23rd May 2026 at Arusha International Conference Centre (AICC) in Arusha.

Required

Shareholders are requested to approve the date and venue of the 31st Annual General Meeting to be held on Saturday, 23rd May 2026 at Arusha International Conference Centre (AICC) Arusha.

Agenda No. 13 CLOSING THE MEETING

INVESTOR'S FAQ's

- 1. QUESTION: When and where will the 2025 Annual General Meeting take place?**

ANSWER:

The 30th Annual General Meeting (AGM) of CRDB Bank Plc will be held on Saturday, May 17, 2025, preceded by a Shareholders' Seminar on Friday, May 16, 2025, at the Arusha International Conference Centre (AICC), Simba Hall starting at 9:00 am onwards. The meeting will be held both physically and virtually.

- 2. QUESTION: If I am unable to attend the AGM, how can I still exercise my right to participate?**

ANSWER:

If you cannot attend the meeting, please visit any CRDB branch near you to complete a Proxy Form, where you will appoint a representative to attend on your behalf. Through the form, you can also cast your votes for Board of Directors candidates. Once completed, submit the form to a bank officer at the branch. Your representative will then be able to attend the AGM on your behalf.

- 3. QUESTION: If I attend the AGM in person, what documents should I bring?**

ANSWER:

Shareholders must bring a valid identification document and their CDS account number for registration at the AGM.

- 4. QUESTION: How can I join the AGM virtually?**

ANSWER:

There are two ways to join the AGM online:

1. Through the CRDB Simbanking App
2. Via a link that will be sent to all shareholders via SMS before the meeting

- 5. QUESTION: What is the deadline for submitting the Proxy Form?**

ANSWER:

The Proxy Form must be submitted at CRDB branches at least 48 hours before the AGM starts. Therefore, the final deadline is May 15, 2025.

- 6. QUESTION: If I attend the AGM in Arusha, will the bank cover any costs?**

ANSWER:

CRDB Bank will provide tea and lunch on both the Seminar and AGM Day. Any other expenses will be borne by the shareholder.

7. QUESTION: How can I obtain the AGM Report?

ANSWER:

The 30th AGM Notice has been sent to shareholders via postal addresses. However, shareholders can also access it:

1. On the CRDB Bank website: www.crdbbank.co.tz
2. At any CRDB Bank branch

8. QUESTION: How can I contact the Shares Unit Office?

ANSWER: Shareholders can reach the Shares Unit Office through the following contacts:

Company Secretary

CRDB Bank Plc

P.O. Box 268

Dar es Salaam, Tanzania

Email: shares_unit@crdbbank.co.tz

Mobile Number: +255 755 197 700

WhatsApp Number: +255 767 757 215

9. QUESTION: What procedures should a shareholder follow if they have not received their dividends?

ANSWER:

The process for claiming unpaid dividends is as follows:

- The shareholder must write a formal letter to the Company Secretary requesting the unpaid dividends.
- They must complete a Shareholder Record Update Form, attach a copy of a valid ID (National ID, Voter's Card, Passport, or Driver's License), and submit it to a CRDB branch or send it to the Company Secretary.

10. QUESTION: Can shareholders use their CRDB Bank shares as collateral for a loan at CRDB Bank?

ANSWER:

No, according to regulations, a shareholder can not use their shares as collateral for a loan from the same bank in which they own shares, as this would be equivalent to borrowing from oneself and would reduce the bank's capital. However, shareholders can apply for loans through other means like regular bank clients or use their CRDB shares as collateral at other banks.

11. QUESTION: What happens when a shareholder passes away? How can a spouse or heir inherit the shares?

ANSWER:

When a shareholder dies, the appointed estate administrator should follow the legal probate process. Once completed, the following documents must be submitted to any CRDB Bank branch or the Company Secretary:

- Application letter
- Court probate appointment letter (FORM No. IV)
- CDS Amendment Form
- Death certificate of the deceased
- Family meeting minutes
- Copy of the administrator's/heir's ID
- TZS 2,000 bank payment receipt (CRDB Bank Plc-Account No. 0150305954000)
- Birth or marriage certificate of the administrator/heir

After verification, the shares will be transferred to the heir. Alternatively, shareholders can go through licensed brokers at the Dar es Salaam Stock Exchange (DSE).

12. QUESTION: Is there a holding period before selling shares after purchasing them?

ANSWER:

No, a Shareholder can sell their shares at any time after purchasing them.

13. QUESTION: Can a shareholder transfer their shares to another person?

ANSWER:

Yes, a shareholder can transfer shares to immediate family members (parents, spouse, or children) by submitting the following documents at any CRDB branch or to the Company Secretary:

- Application letter
- CDS Amendment Form
- Private Transfer Form
- Birth/marriage certificate (depending on the relationship)
- Copy of valid ID (National ID, Voter's Card, or Passport)
- TZS 2,000 bank payment receipt (CRDB Bank Plc-Account No. 0150305954000)

14. QUESTION: How can a shareholder update their contact details (Postal Address, Email, Phone Number, or Bank Account)?

ANSWER:

To update contact details, shareholders must submit the following at any CRDB branch or to the Company Secretary:

- Application letter
- TZS 2,000 bank payment receipt (CRDB Bank Plc-Account No. 0150305954000)
- CDS Amendment Form
- Copy of valid ID

15. QUESTION: Can I buy more CRDB shares on the Dar es Salaam Stock Exchange (DSE)?

ANSWER:

Yes, there are two ways:

1. Through stockbrokers registered with DSE, who provide guidance on buying/selling shares.
2. Through CRDB Bank Broker.

CRDB branches offer full share-trading services.

16. Question: When will a shareholder receive dividends after selling their shares, and when will they not receive dividends?

Answer:

A shareholder will receive dividends if they hold shares on the “Cum dividend” date, which is when shares are traded with the dividend attached. If a shareholder sells their shares during this period, they forfeit their right to the dividend, and the buyer will receive it instead.

If a shareholder sells shares after the “Ex-dividend” date (the period after the company has closed the dividend window), they will still receive the dividend, even though they no longer own the shares. However, the buyer will not receive the dividend if they purchase the shares after this date.

It’s important to understand these dates to avoid selling shares while expecting a dividend, as the buyer will be entitled to it. Additionally, shares tend to be priced higher during the Cum dividend period due to the upcoming dividend, so selling during this time may still compensate for giving up the dividend. Always seek expert advice when unsure about the timing of buying or selling shares related to dividends.

17. QUESTION: What is a Green Bond?

ANSWER:

A Green Bond is an investment bond that raises funds for environmentally friendly and socially beneficial projects. The annual interest rate is 10.25%, and the bond matures in five years.

18. QUESTION: What is the Samia Infrastructure Bond?

ANSWER:

The Samia Infrastructure Bond is an investment bond that raises funds for infrastructure projects, particularly urban and rural roads via TARURA. The annual interest rate is 12%, and the bond matures in five years.

19. QUESTION: How can I buy Green Bonds or Samia Infrastructure Bonds?

ANSWER:

Visit any CRDB Bank branch or licensed DSE stockbroker and:

1. Fill out a Bond Purchase Form with your personal details and bank account for interest payments
2. Deposit the investment amount into the specified account
3. Ensure all required details are correctly filled

20. QUESTION: What benefits does a customer get by investing in a Green Bond (Kijani Bond)?

ANSWER:

By investing in the Green Bond, the investor will receive the following benefits:

- Security of your money throughout the investment period
- A guaranteed investment as it ensures you get a return throughout the investment period
- An attractive interest rate of 10.25% per year
- Interest (coupon) is paid twice a year, allowing the investor to continue earning income that supports their various activities
- This bond is tax-free, so the interest you receive is as it is without any deductions
- There are no management costs for the client
- Opportunity to contribute to government initiatives that bring positive outcomes to society
- Ability to sell your bonds on the Dar es Salaam Stock Exchange whenever you need to, before the investment period ends

20. QUESTION: What benefits does a customer get by investing in the Samia Infrastructure Bond?

ANSWER:

By investing in the Samia Infrastructure Bond, the investor will receive the following benefits:

- Security of your money throughout the investment period
- A guaranteed investment as it ensures you get a return throughout the investment period
- An attractive interest rate of 12% per year
- Interest (coupon) is paid four times a year, allowing the investor to continue earning income that supports their various activities
- This bond is tax-free, so the interest you receive is as it is without any deductions
- There are no management costs for the client
- Opportunity to contribute to government initiatives that bring positive outcomes to society

- 21. QUESTION:** What procedure should I follow if I want to buy a Green Bond or Samia InfrastructureBond?

ANSWER:

The procedure for buying a Green Bond and a Samia Bond is the same. Please visit any CRDB branch near you or any registered Stock Market Agent (DSE Brokers) to do the following:

- Fill out a bond purchase form with your details such as your name, address, bank account number for receiving interest, and your CDS number (If you do not have a CDS number, a bank officer/Stock Market Agent will assist you in opening one).
- Deposit the amount you wish to invest into your designated account as indicated in the form

- 22. QUESTION:** What steps should be followed if an investor has not received their interest(coupon)?

ANSWER:

The steps to follow are as follows:

- The investor should write a letter to the secretary to claim the unpaid interest.
- They will fill out the investor's KYC form and attach a copy of their national ID/voter's card/passport/driver's license and leave it with the secretary.

- 23. QUESTION:** How will the investor be paid their interest and invested funds?

ANSWER:

The investor will be paid their interest and invested funds through the bank account they provided in the bond purchase form or investment record form.

- 24. QUESTION:** Can an investor use someone else's account to receive their bond interest?

ANSWER:

No, the account used to receive the interest must be the investor's own, and the names must match (Account name must match with Bondholder name).

- 25. QUESTION:** Can an investor use the bonds they purchased as collateral for a CRDB bankloan?

ANSWER:

Yes, the investor can use the bonds they purchased as collateral for a loan, but the loan should not exceed 80% of the value of the bonds they invested in.

- 26. QUESTION:** What should be done if the investor passes away?

ANSWER:

If the investor passes away, the appointed estate administrator by the court should visit the nearest CRDB branch or any registered Stock Market Agent (DSE Brokers) to receive guidance on the procedure.

27. QUESTION: Are foreign nationals allowed to invest in these bonds?

ANSWER:

Yes, foreign nationals are allowed to invest in these bonds. It is advisable for them to contact the registered brokers of the Dar es Salaam Stock Exchange (DSE Brokers) to get further information and guidance on investing in these bonds. Also, foreign investors typically need the services of a custodian to ensure the safety and efficiency of managing these assets. CRDB Bank provides this service to foreign and international investors, including financial asset custody services to minimize the risk of loss.

28. QUESTION: When can I sell these bonds?

ANSWER:

You can sell them anytime through Dar es Salaam Stock Exchange (DSE) Brokers.

29. QUESTION: How do I get my bond certificate after purchasing?

ANSWER:

Your bond certificate will be sent to the CRDB branch where you made the investment.

SHAREHOLDER'S DETAILS

PLEASE COMPLETE IN BLOCK LETTERS

First Name:

Middle Name:

Surname :

CDS No:

Company : ☐ CRDB

Address :

Bank Account No:

Bank Name:

Bank Branch

Mobile phone No:

Mobile Network :

TIN Number:

NIDA Namba:

Email Address:

Shareholder's Signature:

Date:

Confirm your request (✓)

KYC Update only

☐

KYC Update and pay my unpaid dividends

☐

Thibitisha Ombi lako(✓)

Boresha kumbukumbu zangu tu

☐

Boresha kumbukumbu zangu na pia nadai malipo

☐

**Please attach copy of ID;
(Ambatanisha nakala ya
Kitambulisho Mojawapo)**

1. Drivers License (Leseni ya udereva)
2. NIDA (Kitambulisho cha Taifa)
3. Passport (Hati ya kusafiria)
4. Voters ID (Kadi ya mpiga kura)

**Send to;
Tuma kwenda;**

CRDB BANK PLC
BOX 268
DAR ES SALAAM
Email: shares_unit@crdbbank.co.tz
Phone:+255 755 197 700

Notes

This image shows a single sheet of white paper with horizontal green ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

[illegible]

Notes

This image shows a single sheet of white paper with horizontal green ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Notes

Notes

www.crdbbank.co.tz



We'd love to hear
YOUR FEEDBACK

To give your opinion about
the 30th General Meeting of
Shareholders Scan
the QR Code or send an SMS to the
number below



SMS Code: 15089