



Mkutano Mkuu wa 28 wa Wanahisa wa Benki ya CRDB
Arusha International Conference Centre (AICC), Simba Hall

CDS No. 00001

Mwenyekiti na Wanahisa,

Yah: Taarifa ya Mkutano Mkuu wa Ishirini na Nane

Taarifa inatolewa kwamba **Mkutano Mkuu wa Ishirini na Nane wa CRDB Bank Plc** utafanyika siku ya Jumamosi tarehe **20 Mei 2023**, katika **Kituo cha Mikutano cha Kimataifa Arusha (AICC), Ukumbi wa Simba** na kwa njia ya kidijitali kuanzia saa tatu kamili (**Saa 3.00**) asubuhi kujadili dondoo zifuatazo:

- 1. Kufungua Mkutano.**
- 2. Kuridhia Dondoo.**
- 3. Kuthibitisha kumbukumbu za Mkutano Mkuu wa Ishirini na Saba uliopita.**
- 4. Kujadili yatokanayo na kumbukumbu za Mkutano Mkuu wa Ishirini na Saba**
- 5. Kujadili na kupokea Ripoti ya Wakurugenzi wenye dhamana ya Uongozi na Taarifa ya Hesabu zilizokaguliwa za mwaka 2022.**

5.1 Taarifa ya Bodi ya Wakurugenzi.

5.2 Hesabu zilizokaguliwa kwa mwaka ulioishia tarehe 31 Disemba 2022.

5.3 Gawio kwa mwaka 2022.

- 6. Kuidhinisha ada ya Wakurugenzi.**
- 7. Kuteua Wakaguzi wa Hesabu.**
- 8. Kuchagua Wajumbe Wawili Huru wa Bodi.**
- 9. Kujadili mapendekezo kutoka kwa Wanahisa.**
- 10. Mengineyo kwa idhini ya Mwenyekiti.**
- 11. Kupanga mahali na tarehe ya Mkutano ujao.**
- 12. Kufunga Mkutano.**

MAELEZO

1. Daftari la Wanahisa litafungwa tarehe 11/05/2023 na litafunguliwa tena tarehe 12/05/2023.
2. Mapendekezo kutoka kwa wanahisa yatakayojadiliwa katika dondoo namba 9 yatumwe na yamfikie Katibu kabla ya **Alhamisi tarehe 27/04/2023 saa 10.00 jioni.**
3. Makabrasha ya Mkutano Mkuu yatapatikana matawini na yanaweza kuchukuliwa kuanzia tarehe **10/05/2023**, vinginevyo yatapatikana Arusha kwenye ukumbi wa mkutano tarehe **19 hadi 20 Mei 2023**. Pia makabrasha ya Mkutano Mkuu yatapatikana kwenye tovuti ya benki kuanzia tarehe 10/05/2023
4. Wanahisa wanaotaka kuhudhuria Mkutano Mkuu watajigharamia usafiri na malazi.

TAARIFA YA SEMINA KWA WANAHISA

Taarifa inatolewa kwamba kutakuwa na Semina kwa Wanahisa itakayolenga kutoa elimu kuhusu: -

- a) Uwekezaji kwa Vijana na Wanawake
- b) Uanzishwaji wa Vyeti Elektroniki vya Umiliki wa Hisa
- c) Upigaji wa kura kwa mfumo wa kidijitali
- d) Ushiriki wa Benki ya CRDB katika mageuzi ya kiuchumi nchini Tanzania

itakayofanyika Ijumaa, tarehe **19/05/2023** katika **Kituo cha Mikutano cha Kimataifa Arusha (AICC), Ukumbi wa Simba** kuanzia **saa 3.00** asubuhi kwa mawasiliano tumia anuani ifuatavyo:

Katibu

CRDB Bank Plc

CRDB Bank Head Quarters

S.L.P. 268,

11101 Dar-es-Salaam

Namba ya kiganjani 0755 197 700

Namba ya WhatsApp 0767 757 215

Barua pepe –shares_unit@crdbbank.co.tz

KWA IDHINI YA BODI



J. B. Rugambo

KATIBU

19 Aprili 2023



FOMU YA UWAKILISHI MKUTANO MKUU WA 28 WA MWAKA

1. Mimi/sisi _____ wa (anwani) _____ kama mwanahisa/wanahisa wa CRDB Bank Plc, mwenye/wenye cheti cha hisa namba (CDS Na.) _____

Ninamteua/tunamteua _____ Mwenye kitambulisho cha kupiga kura/Leseni ya Udereva/ Taifa namba _____ wa (anwani) _____ kama mwakilishi wangu/wetu kuhudhuria na kupiga kura kwa niaba yangu/yetu katika Mkutano Mkuu wa Mwaka/ Mkutano Mkuu wa Dharura wa Kampuni utaofanyika tarehe _____ Mwezi _____ 20 _____ na kwa wakati mwingine itakapotokea umeahirishwa.

2. Mwakilishi wangu/wetu atapiga kura kama ifuatavyo: -

S/N	MAAZIMIO	NDIYO	HAPANA	SIJAAMUA
1	Kupokea Taarifa ya Wakurugenzi.			
2	Kupokea Taarifa ya Hesabu zilizokaguliwa kwa mwaka ulioshia tarehe 31 Desemba, 2022.			
3	Gawio kwa Mwaka 2022			
4	Kuidhinisha ada ya Wakurugenzi			
5	Kuteua Wakaguzi wa nje wa Hesabu.			
6	Kupanga Mahali, Tarehe na Ukumbi wa Mkutano Mkuu ujao.			

3. Ninamuelekeza/tunamuelekeza mwakilishi wangu/wetu kupiga kura kama ifuatavyo:

Kuchagua wagombea wawili kati ya wafuatao kuwa wajumbe Huru wa Bodi: (Weka alama "X" kwenye jina la mgombea unaemchagua kuwa Mjumbe wa Bodi)

UCHAGUZI WA WAJUMBE WAWILI HURU WA BODI

S/N	JINA	KURA
i)	Prof. Neema M. Mori	
ii)	Bi Miranda N. Mpogolo	
iii)	Eng. Boniface Gissima Nyamo - Hanga	
iv)	Bi Joyce Nkini Lwisi	

Taarifa Nyingine za Mwanahisa/Wanahisa:

Jina/Majina:	
Namba ya Kitambulisho:	
Anwani ya Makazi:	
Namba ya Simu:	
Barua Pepe(kama ipo):	
TIN namba:	
Sahihi:	
Tarehe ya Kusaini:	

Imetolewa leo tarehe _____ Mwezi _____ Mwaka _____

*Fomu hii ya Uwakilishi lazima ijazwe na kuwasilishwa Kwa Katibu wa Kampuni, kupitia tawi lolote la CRDB Bank Plc, masaa Arobaini na nane (48) kabla ya Kufanyika kwa Mkutano.

WASIFU WA WAGOMBEA HURU WA BODI

Name	Work Experience & Education
PROF. NEEMA MUNISI MORI 	Prof. Neema Munisi Mori is an Associate Professor of Finance and Director of Public Services at the University of Dar es Salaam, Tanzania. She also worked as a Senior Lecturer at the Department of Finance, University of Dar es Salaam, Research Fellow at University of Agder, Norway, Assistant Lecturer and Tutorial Assistant at University of Dar es Salaam and Audit Trainee at KPMG Tanzania. She is the Co-founder of MTI Investment Company in Tanzania, Norway and Sweden, which is an equity investment firm that focuses on growing Small and Medium Enterprises. Prof. Mori is impacting positively on women and youth as a trainer, researcher and mentor in leadership and entrepreneurship. She has over 15 years of experience in teaching, researching and consulting in areas of banking, finance, investment, corporate governance, microfinance and entrepreneurship. She is active in research and has published academic papers in international refereed journals such as Journal of Management and Governance, Journal of Emerging Market Finance and Journal of African Business. She holds a PhD in International Business majoring in Corporate Governance and Boards of Financial Institutions from University of Agder Norway, Master of Business Administration (MBA) majoring in Finance and Bachelor of Commerce (B. Com) majoring in Finance both from the University of Dar es Salaam. Prof. Mori is the Vice chairperson of the Board, Chairperson of the Credit Committee and Member of the Risk Committee. She holds a Certification in Company Direction offered by the Institute of Directors – UK. She likes reading, singing and dancing and enjoys outside walking and exercising.

Name	Work Experience & Education
MS MIRANDA NAIMAN MPOGOLO 	Miranda describes herself as ‘an unstoppable force for good’ and is the Founder and Managing Partner of Empower - a disruptive Growth Consulting Firm that passionately provides Talent, Advisory and Brand services to clients across the African continent. She is a Forbes-acclaimed, Tanzanian Entrepreneur who recently won the Tanzania Consumer Choice Award for ‘Most Preferred Female CEO’ and is a Member of The Africa List – a select community of next generation CEOs in Africa’s most exciting growth markets. She is a People & Culture guru with 18 years’ experience, who’s Award-winning and market-leading firm Empower consults for and strategically advises Boards & Management of multinational organisations across all industries while simultaneously making a huge impact in the Talent Development space on a pro bono basis through their ‘Generation Empower’ Programme. Miranda holds an MA Theatre & Development Studies from the University of Leeds (UK) and a BA (Hons) in Drama, Applied Theatre & Education from The Central School of Speech & Drama (UK). She is dedicated to life-long learning having attended numerous executive programmes in Leadership, Strategy, Finance and Governance with the Institute of Directors (UK). Miranda is Board Chair of the African Women Entrepreneurship Cooperative that empowers hundreds of women from across the continent. She is Board Vice Chair of CCBRT Hospital and an active member-leader of the Entrepreneurs’ Organization (EO) where she serves as Chair of Global Learning. As a reflection of her passion for Education and Youth Empowerment Miranda previously served as Board Member for READ International that builds libraries in Tanzanian public schools and continues to serve as an Advisor to AIESEC; empowering young people to make a progressive social impact in Tanzania. Miranda relishes connecting with nature by spending time on the beach, hiking mountains (she has summited Mt Kilimanjaro) and sharing quality moments with family enjoying great food. Miranda is a member of the Board Credit and Governance & Human Resources Committees of CRDB Bank Plc.

Name	Work Experience & Education
ENGINEER. BONIFACE GISSIMA NYAMO-HANGA 	Eng. Boniface Gissima Nyamo-Hanga, is currently working with Tanzania Buildings Agency (TBA) in its Dodoma Office responsible for overseeing proper operations of the New Debating Chamber of the Parliament. Prior to that Eng. Boniface Gissima Nyamo-Hanga had worked with the Rural Energy Agency (2008 – 2019) where he held several Senior Positions including Manager of Technical Assistance, Director of Market Development & Technologies, Director General of the Rural Energy Agency & Chief Executive Officer of the Rural Energy Agency (REA) and the Rural Energy Fund (REF), and Secretary to the Rural Energy Board (REB). From 2014 to 2015 Eng. Boniface Gissima Nyamo-Hanga served as the Chairperson of the CDM PoA Seller's Participants of Certified Emission Reductions (CERs), a Carbon Finance Partnership Facility (CPF) under the UNFCCC and the IBRD (World Bank) representing seller participants from Tanzania, Egypt, Morocco, Brazil, Thailand, Vietnam, Philippines and Sri Lanka. From 2017 to 2020 Eng. Boniface Gissima Nyamo-Hanga served as a Member to the National Energy Advisory Platform to advice the Government of Tanzania on Energy for Social and Economic Development. In June 2021 he was appointed by the President of the United Republic of Tanzania to serve a three years term as a Member to the Fair Competition Tribunal (FCT). Eng. Boniface Gissima Nyamo-Hanga is also a Non-Executive Director (NED) of National Investments Plc since 14th May 2022 when he was approved in the NICOL Extra-Ordinary Shareholders Meeting. He is a registered Professional Engineer with the Engineers Registration Board of Tanzania (ERB), a member of the Institute of Directors Tanzania (IoDT), Member of the Tanzania Institute of Arbitrators (TiArb), Member of Tanzania Accountants Association (TAA), Member of the International Solar Energy Society (ISES) and Member of the Project Management Institute (PMI) of US. On academics, Eng. Boniface Gissima Nyamo-Hanga is a holder of B. Sc. Engineering (Electrical) (UDSM), Master of Engineering Management (UDSM), Master of Business Administration (MBA) (UDSM), Post Graduate Diploma in Law Mediation and Arbitration (Institute of Social Work ISW Dar es Salaam), M. Sc. Finance (Strathclyde University Glasgow Scotland in the UK – In collaboration with Institute of Finance Management (IFM) Tanzania), Advanced Diploma Accounting and Business (ACCA UK) and a Diploma in International Public Sector Accounting Standards (IPSAS) (NBAA Tanzania)

Name	Work Experience & Education
MS. JOYCE NKINI –IWISI 	Ms. Joyce Nkini-Iwisi (Tanzanian) is currently the Principal Director – Africa Head of Forensic Accounting and Forensics Technology and Corporate Investigations Europe, Middle East and Africa - Control Risks (Since October 2021 to Date) and Head of Forensic Technology and Forensic Data Analytics team, Africa. She serves on the Advisory Panel – Association of Corporate Investigators (ACi, UK) – Africa, Europe and Middle East (EMEA) (2022) as well as an Adviser to investment missions and forums, facilitating investments across Africa including Invest Africa mission to Tanzania. Her former roles include: Associate Director, Head of Commercial Forensic Accounting and Investigations – Rooth and Wessels (South Africa) Senior Manager Forensic Accounting and Investigations Manager – Rooth and Wessels (South Africa) Senior Consultant, Forensic Accounting – PwC (South Africa and Tanzania) and an Auditor – Ernst and Young, Tanzania. Governance experience: Joyce presented on risk and rewards of sustainability reporting alongside Prof Mervyn King (King IV Code, Corporate Governance Code) – Johannesburg, April 2021. Advisory to the following Boards on specific mandates: ▪ UK listed mining company in Tanzania on ESG concerns. ▪ UK Humanitarian Organization (for a matter in Tanzania) ▪ The National Development Agency (NDA) – South Africa ▪ South Africa Maritime Safety Authority (SAMSA) - South Africa ▪ The Legal Practice Council (LPC) - South Africa ▪ South Africa Council for Natural Scientific Professions (SACNASP) - South Africa. She holds a Master of Business Administration (MBA), International Business from Coventry University (UK), Bachelor of Commerce- Accounting and Finance from Mzumbe University (Tanzania). Her Professional affiliations include; Certified Forensics Practitioner (FP,SA) Institute of Commercial Forensic Practitioners (ICFP), Trained on Investigating Sexual Exploitation and Abuse – CHS Alliance organization Geneva, Member of the Institute of Applied Governance and Forensics (South Africa), Member of Association of Certified Fraud Examiners (South Africa), Member of Institute of Business Advisors (South Africa), Member of Institute of Risk Management (South Africa) and Supporter of the Ethics Institute (South Africa) . She has vast experience in risk analysis and technology enhancements (cyber and forensics data analytics) in various fields including financial services, Fintech (She has advised CRDB Bank, various multinational Fintech Telecom companies), Mining, Multilateral Development funding institutions, Global NGOs, and Global FMCG – Foods and Beverages.

Dondoo Na.1 KUFUNGUA MKUTANO, KUSOMA TAARIFA NA KUTHIBITISHA KAMA AKIDI ITAKIWAYO IMETIMIA**Kanuni:**

Kifungu cha 39 cha Katiba ya Benki kinasema kuwa idadi ya wajumbe itakiwayo itafikiwa ikiwa wajumbe waliohudhuria wanawakilisha nusu ya hisa zote za Benki.

Jumla ya Hisa	-	2,611,838,584
Nusu ya Hisa zote	-	1,305,919,292

Dondoo Na. 2 KURIDHIA DONDOO

Kukubaliana na dondoo za mkutano zilizotayarishwa.

Dondoo Na. 3 KUTHIBITISHA KUMBUKUMBU ZA MKUTANO ULIOPIITA

MUHTASARI WA MKUTANO MKUU WA ISHIRINI NA SABA WA WANAHISA WA CRDB BANK PLC ULIOFANYIKA JIJINI ARUSHA SIKU YA JUMAMOSI TAREHE 21 MEI, 2022 KATIKA KITUO CHA MIKUTANO CHA KIMATAIFA (AICC), KWENYE UKUMBI WA SIMBA

NA. JINA**WADHIFA**

- | | |
|------------------------|-------------------------------|
| 1. Dkt. Ally H. Laay | Mwenyekiti wa Mkutano Mkuu |
| 2. Prof. Neema M. Mori | Makamu M/kiti wa Mkutano Mkuu |
| 3. John B. Rugambo | Katibu wa Mkutano Mkuu |

BODI YA WAKURUGENZI WA CRDB BANK PLC

- | | |
|--------------------------------|----------------|
| 4. Mhandisi Boniface C. Muhegi | Mjumbe wa Bodi |
| 5. Prof. Faustine K. Bee | Mjumbe wa Bodi |
| 6. Jes Klausby | Mjumbe wa Bodi |
| 7. Hosea E. Kashimba | Mjumbe wa Bodi |
| 8. Abdul A. Mohamed | Mjumbe wa Bodi |
| 9. Dkt. Fred M. Msemwa | Mjumbe wa Bodi |
| 10. Martin S. Warioba | Mjumbe wa Bodi |
| 11. Miranda N. Mpogolo | Mjumbe wa Bodi |
| 12. Gerald Kasaato | Mjumbe wa Bodi |
| 13. Royal J. Lyanga | Mjumbe wa Bodi |

BODI YA WAKURUGENZI WA CRDB BURUNDI S.A.

- | | |
|-------------------------|----------------|
| 14. Jean Sindayigaya | Mjumbe wa Bodi |
| 15. Kahumbya K. Bashige | Mjumbe wa Bodi |
| 16. Fredrick Siwale | Meneja Mkuu |

BODI YA WAKURUGENZI WA CRDB INSURANCE BROKER LIMITED

- | | |
|---------------------|--------------------|
| 17. Omary H. Mwaimu | Mwenyekiti wa Bodi |
| 18. John W. Akida | Mjumbe wa Bodi |
| 19. Wilson Mnzava | Meneja Mkuu |

WAKURUGENZI WAANDAMIZI WA BENKI

- | | |
|-----------------------------|--|
| 20. Abdulmajid M. Nsekela | Mkurugenzi Mtendaji |
| 21. Dkt. Joseph O. Witts | Afisa Mkuu wa Biashara |
| 22. Frederick B. Nshekanabo | Afisa Mkuu wa Fedha |
| 23. Bruce M. Mwasenga | Afisa Mkuu Uendeshaji |
| 24. Leslie Mwaikambo | Mkurugenzi wa Uendeshaji wa Huduma za Benki |
| 25. Leo P. Ndimbo | Mkurugenzi wa Uboreshaji Biashara |
| 26. Tully Esther Mwambapa | Mkurugenzi wa Masuala ya Kampuni na Mahusiano ya Umma. |
| 27. Prosper G. Nambaya | Mkurugenzi wa Wateja Wakubwa |
| 28. Xavery Makwi | Mkurugenzi wa Mikopo |
| 29. Godfrey Rutasingwa | Kaimu Mkurugenzi Rasimali Watu |
| 30. Deusdedit P. Massuka | Mkurugenzi wa TEHAMA |
| 31. Godfrey N. Sigalla | Mkurugenzi wa Ukaguzi wa Ndani |
| 32. Pendason P. Nyamlilo | Mkurugenzi wa Manunuzi |
| 33. Boma O. Raballa | Mkurugenzi wa Huduma za Kibenki |
| 34. James Isaack Mabula | Mkurugenzi wa Vihatarishi na Uthibiti |

WANAHISA/WAWAKILISHI

- | | |
|-----------------------------------|--------------------------------------|
| 1 Aatish Kanyalal Sachdev & Hemal | 23 Abeli Alphonse Mlingi |
| 2 Abbakar G. Mkama | 24 Abisai Anderson Ngowi |
| 3 Abbas Adam Kimvuli | 25 Ablood K Mmnyamwezi |
| 4 Abbas Karawa Mushi | 26 About Akhab Nenulah |
| 5 Abbasi Exports Limited | 27 Abraham Kombe |
| 6 Abdalla Anthoni Mohammed | 28 Abraham Rutashobya Byamungu |
| 7 Abdallah Abtwalibe Maghembe | 29 Abubakari D. O. Midello |
| 8 Abdallah Hamis | 30 Abubakari Iddi Kinyuma |
| 9 Abdallah Kassim Mattingas | 31 Abubakari Mohamed Bui |
| 10 Abdallah Omari Sadiki | 32 Aciphiwe O. Nenula |
| 11 Abdiel Gershom Abayo | 33 Action's For Development Programs |
| 12 Abdiel Rumisha Mola | 34 Adam Israeli Elinewinga |
| 13 Abdu Selemani Kanduru | 35 Adam Kassim Mbega |
| 14 Abdulrabi Rashid Kiroro | 36 Adam Lwitiko Kasumo |
| 15 Abdulrahim Rashid Ramadhan | 37 Adam Nchenke Rwegasira |
| 16 Abdulrahman Issa Singano | 38 Adamson Kariwa |
| 17 Abdulrahman Kinana | 39 Adela John Mroso |
| 18 Abdulrahman Simba Khamisi | 40 Adelina Cylas Mtalemwa (Admin) |
| 19 Abduly Ally Mohamed | 41 Adeline Salome Mushi |
| 20 Abed Mwasajone | 42 Adolf Rafael Olomi |
| 21 Abednego Saruni Mollel | 43 Adolf Salakana Moshi |
| 22 Abel Jeremia Ole Leken | 44 ADP Mbozi Trust Fund |

45	Adrian Alphonse Kamihanda	94	Ally Mohamedi Libubulu (Admin)
48	Afres Valentine Mushi	95	Ally Rajabu Goddah
49	Afzal Mohamed Kassamia	96	Ally Ramadhani Msuya
50	Agatha.B Irringo	97	Ally Rashid Mwamba
52	Aggrey Andrew Mjema	98	Ally Rubeni Mkali
53	Agnes Clemence Kagoro	99	Alma Ally Laay
54	Agnes Elias Nzao	100	Alois Stephen Shiyo
55	Agnes Evarest Mchome	101	Aloyce Chacha Kenganya
56	Agnes M. Robert	102	Aloyce Hassan Kway
57	Agness Linus Sanga	103	Aloyce Isaack Ngowi & Charles
58	Agrey Raymond Mwenyembegu	104	Aloyce Kasindei Massawe
59	Agriculture Ltd.	105	Alphonse Theotim Kalula
60	Agripina Israel Mwiyo	106	Amani Mohamed Nkulo
61	Agripina Patrick Boisafi	107	Amani Mrisho Amani
62	Ahamed Omari Mohamed	108	Amedeus Ngaleya Masawe
63	Ahmad Mkamani	109	Amidullah Omarykomungoma
64	Ahmed Rabii Nganya	110	Amin Mohamed Ahmed
65	Ahmed Sheikh Mohamed	111	Amina Amri Bihoga
66	Aika Mathayo	112	Amina Juma Nyihiran
67	Airtel Uganda Staff Provident Fund	113	Amina Ramadhani Hilika
68	Aishi Jeremiah Kitomari	114	Aminiel Andrea Sikawa
69	Aiyona Mangi	115	Aminiel Senyael Ayo
70	Albert Elly Kananda	116	Amir Juma Semsekwa
71	Albert Matei Mbele	117	Amon Mwakabeta
72	Albert Nshekanabo	118	Amorchristi Urgentenos
73	Aldo Ramadhan Konzo	119	Amos Kachatiro Msaka
74	Alecia Kashemele Alec	120	Amulikiwa Massawe
75	Alen Stephano Mbimanya	121	Anaceth Stanslaus Ngaiza
76	Alex Abson Sanga	122	Anaeli David Urio
77	Alex Felix Majoh	123	Anasia Gasper Maleko
78	Alexander Mahala Ntabaye	124	Anasia Gelvas Sanga (Admin)
79	Alexander Nikwanduka Mtawa	125	Andrea Nyেকে ITF Yohana Nyেকে
80	Alfayo Mungaya Shanguya	126	Andrew Chanuo Ndakidemi
81	Alfayo Shoo	127	Andrew Kaggwa Kabanza
82	Alfred Huruma Mang'era	128	Andrew Kishimba Kibela
83	Alfred Noah Olemoirana	129	Andrew Manyema Ngindo
84	Ali Kondo Mnyani	130	Andrew Mmbando
85	Alice Ndelolia Mtuka (Admin)	131	Andrew Mudulu Ng'imba
86	Alicha Sanga	132	Andrew Yesaya Akyoo
87	Allan Luka Mwaigaga	133	Andulile Mwansyange
88	Allan L.O Mhando	134	Angelina Herbel Chatanda
89	Alli Milimo Chassama	135	Angelina S Kikungwe
90	Ally Abdallah Yege	136	Anicet Basley Kileo
91	Ally Athuman Kimaro	137	Anila Jane Mohan
92	Ally Esmail Nalaga	138	Anjelina Sweya Dotto (Admin)
93	Ally Juma Hamisi	139	Anjelista Raphael Urassa

140	Anna Azael Mndeme	187	Aswile Mwamapupa Mwasomola
141	Anna Beatrice Mtamike	188	Athanas S. & Akwilina Chanya
142	Anna Christopher Mwakasege	189	Athanasius B Mutasingwa
143	Anna D. Makalla	190	Athman Amin Mwasha
144	Anna Daudi Mlata	191	Athuman Iddi Dunga
145	Anna Elias Ntulu	192	Athuman Said Kitegile
146	Anna Ezekiel Mhamba	193	Athumani Athumani Mtengo
147	Anna Godson Lesika	194	Athumani Hamisi Kipunde
149	Anna Greyson Mrema	197	Athumani Hemedi Wakanai
150	Anna Ibrahim Silayo	198	Atmosi Saba Massawe
151	Anna Ismael Pallantyo	199	Audax Alexander Rweyemamu
152	Anna Kajumulo Tibaijuka	200	Audax M. Tibanyendera
153	Anna Onesmo Meena	201	August Peter Mushi
154	Annath Athman Maseko	202	Augustine Albert Moshi
155	Anne Enrico Figueiredo	203	Augustine Alphonse Ngowi
156	Annete Sila Msuya	204	Aunali &/Or Salim Mohamed
157	Ansila Ladislaus Lyimo	205	Aunali Fidahusseini Rajabali
158	Anthonia Joseph Massawe	206	Ayoub Athuman Wakanai(Admin)
159	Anthony Anatory Kaijunga	207	Azhar Sadiq Alishan
160	Anthony Isaya Nduye	208	Aziza Ally Kimaro
161	Anthony P. Nkwama	209	Badr East African Enterprises
162	Antonini Ambrose Mrimi	210	Bahebe Massuka (Admin)Raphael M
163	Antony Joseph Shine	211	Bakiri Athumani Mtumula
164	Anunciata Kate Makillagi	212	Baltazar Michael Mawondo
165	Anythony Samson Ng'walinda	213	Baltazar Zakayo Kaaya
166	Apex Business Consulting Limited	214	Balthazar Sipiasi Kitali
167	Arafa Ally Nyangomo	215	Balvinder Singh Virdi
168	Aristariki Eden Mcharo	216	NSSF (Uganda)
169	Arnold Kidua Makinda	217	Baraka Christopher Bitebo
170	Arnold Rabieli Maimu	218	Baraka S. Nsale
171	Artilio L. ITF Joshua Mbugunza	219	Barare Limited
172	Arusha Art Ltd	221	Barnabas Ndezi
173	Arusha Cooperative Union Ltd	222	Bartholomew Basimaki
174	Arusha Teacher SACCOS	223	Bartholomew L. Nyalada
175	Asanterabi Upiro Shoo	224	Bartholomew Obed Mkajakamba
176	Asha Juma Hassan	225	Basil Paul Ndebarika Shayo
177	Asha Saidi Dunia	226	Baston Eric Mongi
178	Asha Saidi Kalula	227	Beatrice Francis Mbunda
179	Ashukuriwe Barnabas Ngowi	228	Beatrice Innocent Liya Ift Jacqueline
180	Ashura Amri Rugalema	229	Beatrice Oscar Killiwe
181	Ashura Rajuni Kiure	230	Beatrice David Minene
182	Asia Rachel Mamkwe ITF Ian Joseph	231	Beatus Andrew Msoka
183	Asia Shabani Hamsini	232	Beatus Joseph Komba
184	Ason Sentara Nzowa	233	Beatus Peter Segeja
185	Asorael Lesauni Nnko	234	Beda Barnos Labule
186	Asset Management GmbH Wegen	235	Beda Michael Kessy

236	Benjamin William Budodi	283	Charles C Lukindo
237	Benny John Mballah	284	Charles Clement Lukindo
238	Benson Budodi Jackson	285	Charles Daniel Mkumbo
239	Benson Gamba Maugira	286	Charles Donald James Mungai
240	Benson George Sozigwa	287	Charles Elias Kahela
241	Bent Claudi ITF Niels C. Mortensen	288	Charles Ezekiel Nnko
242	Bernadetha Nkuu	289	Charles Kaluse Msuya
243	Bertha Paulo Lekamoi	290	Charles Lembris Lucas (Admin)
244	Bertha Salieli Leole	291	Charles Malongo
245	Beverly Joshua Kileo	292	Charles Rweyemamu Rweikiza
246	Bhavik Ashok Nanji	293	Charles Silvester Gama
247	Bidex Import & Export Co. Ltd.	294	Charles Stephen Kadama
248	Bilali Yunus Hango	295	Charles Stephen Kimei
249	Blandina Furahisha Funga	296	Charles Victor Kibanga
250	Vanderbilt University	297	Charles Wilbard Malisa
251	Bnymsanv Oddo Bhf	298	Ghana for databank brokerage TZ
252	Boniphace Sospeter Ndalawa	299	Chausiku M Salum
253	Borah Ramadhani Almasu	300	Chedi Ng'endia Masambaji
254	Bosco Mohamed	301	Cheka Mwambungu Chagge
255	Brayan Musa Msuya	302	Chelu Simon Mapolu
256	Bright Gervas Matowo	303	Chihyo Julius Mawole
257	Bulugu Ndutu	304	Chiku Issa
258	Byera Simeon Bagambilana (Admin)	306	Children's Career Plan Unit Trust
259	Calyist Basil Kavishe	307	Chrisanti Andrea Mwanawima
260	Camilla Israel Lema	308	Chrispo Kemanzi
261	Caren Living Assey	309	Chriss Gabriel Munisi
263	Carisma John Sebastian ITF Glory	310	Christ Compassion Fund Jesus
264	Caroline Hanah Maeda	311	Christa Augustine Moshi
265	Caroline Lotto Mollel	312	Christina Geofrey Mandara
266	Caroline Mathew Lyatuu	313	Christina Gidori Zelote
267	Caroline Simon Kakwezi	314	Christina John Lukindo
268	Carolyn Nelson Lyimo	315	Christina R. Mtui &/Or Conrad
269	Cassim Rashid Ponera	316	Christina Thomas Geleja
270	Cassimir Kanigini Maroel	317	Christoms Martin Msakamba
271	Casto Cosmas Mushi	318	Christopher Daniel Mahundi
272	Castor Raphael Ligallama	319	Christopher Ernest Mwakasege
273	Cathbert Amour	320	Christopher Jonas Mollel
274	Catherine Aika Mbuya	321	Christopher Mwakasege
275	Catherine Deokari (Admin)	322	Christopher Wilbard Ulomi
276	Catherine Ndesheo Ngaleo	323	Christopher Yustin Ngonyani
277	Catherine Pius Lyimo	324	Clara Magiri Msangi
278	Catherine Thobias Ndawi	325	Clavery Kasongi Mkwawa
279	Catholic Diocese of Kigoma	326	Clemence Philip Tesha
280	Chabu Elius Mishwaro	327	Clemence Raphael Msyaliha
281	Chama Cha Maalbino Kilimanjaro	329	Clement Lawrence Kamuli
282	Chama Cha Ushirika Nanganga	330	Clement Mtewe

331	Clement.N Mganga	380	David Shija Minene
332	Coletha Boniface Nyaki	381	Dawson.A Kaaya
333	Collins Kibiki	382	Debora Frank Mwenga
334	Conjesta Mallya (Admin)	383	Deborah Jonathani Mbasha
335	Conrad Alex Makwinya	384	Deka Enterprises Co. Ltd
336	Conrad Majahasi Kabuta	385	Dekariswa Terewali Mmari
337	Consolata Constantine Milanzi	386	Delvine Felix Kilewo
338	Consolata Thomas Nagai	387	Denis M. Mushi & Aisha Fernandes
340	Cornel Meseyeck	388	Denis Ranga Ezekia
341	Cornel Mstawani Mhondele	389	Dennis Damian Ruhinda
342	Corporate Insurance Brokers Ltd	390	Dennis Kipanga Tesha
343	Cosmas Bernardi Kavishe	391	Deodatus Lucas Kinawiro (Admin)
344	Cosmas Sebastian Mushi	392	Deogratias N. Sula
345	Cosmas Swai	393	Deogratias Njile Sulla
346	Cosmas Vincent Swai	394	Deogratias Rugabela Ndamugoba
348	Costansia Baltazar Mawondo	395	Deogratius Joseph &/Or Sophia
349	Cynthia Hilda Ngoye	396	Deogratius Ngongoseke
351	Cyprian Mapima	397	Dereck Alex Kaale and Elizabeth
352	Cyprian Matola Mwandenga	398	Desdery Kyomushula
353	Cyprian Yanuary Masao	399	Desmond Mugisha Kiiza
354	D.F. Mistry Company (1974) Ltd.	400	Destor Mbwamo Mbambe
355	Dadi Hamisi Limo	401	Deusdedit M. Rugangila
356	Damas Mavundo Assey	402	Deusdedith Rwelamila Mutagaywa
357	Damas Paul Malamsha	403	Devid Sainy Mwantlyaga
358	Damian David Ruhinda	404	Devota Michael Mlay
359	Damuni Mevoroo Lukumay	405	Devatha Edward Baisi
360	Danida Investment Fund	406	Devatha Zakaria Nkwera
361	Daniel Bonaventura Salekio	407	Diah Loth Diah
362	Daniel Naingola Laizer	408	Diana Didas Shirima
363	Daniel Nicholas Mahagura	409	Diana Geoffrey Njau
364	Daniel Ole Njoolay	410	Diana Mwakasege
365	Daniel Stanley Kimasso	411	Diana Raphael Kyara
366	Daniel Theoflo Mbise	412	Diana Zakaria Muganga
367	Daniel Thobias Mayala	413	Dickson Henry Namanza
368	Daniel Varoiya Lodemi	414	Dickson Misago Ndabise
369	Daniel Zephrin Sendeu	415	Dickson Zakaria Mroki
370	Daniel.D Maeda	416	Didas Reginald Merinyo
371	Danny Kanyetta Kandonga	417	Dinah Gerald Nkya (Admin)
372	Daphine Joachim Kipuyo	418	Dionisia P Ndondi
373	Datius Gerald Rutashobya	419	Dionisia Samson Sarakikya
374	Daudi Leonard Mkilindi	420	Dionita George Kapinga
375	Daudi Esmaili Mchala	421	Dismas Raphael Ntabindi
376	Daudi Mpeja	422	Dodoma Capital Enterprisers
377	Daudi Shija Minene	423	Domana Joram Metta
378	Dausen Edwin Temu	424	Dominic Alphonce
379	David Donald Mrema	425	Donald Mmari

426	Donat Simon Mnyagatwa	477	Elias Sila Mariki
427	Dorah Dunford Makungu	478	Elias William Budodi
428	Dorcas Emmanuel Fungo	479	Eliatirisha Afraeli Kimuto
429	Dorcas Shabani Kangero	480	Elibarick Geofrey Kamara
430	Doreen Denis Shemtoi	481	Elibariki Mmari
431	Doreen Erick Makundi	482	Elibariki.L Kivuyo
434	Dorice G.J Ngikari	483	Elieneza Mteri Mnzava
438	Doris Bariki Masamu	484	Elifasi Godwin Nassari
439	Dorothea Kashushura	485	Elihuruma Emanuel Hema
440	Dorothy Cuthbert Gondwe	486	Elinaitha Humphrey Mrema
441	Dorothy Kokuteta Kataraiia	487	Elirehema Yona Akyoo (Admin)
442	Dr. Ezekiel Yohana Mpuya	488	Elisa Daniel Mbise
443	Duet Africa Opportunities Master	489	Elisante A. Ulomi
444	Duka La Ushirika (Tes)	490	Eliseta Isaac Kwayu
445	Ebenezer Paul Mlay	491	Elisha Joseph Mnzavas
446	Eddah Winstone Mleche ITF Cuthbert	492	Elisha Martin Mkandya
447	Edina Basil Mkwata	493	Elisha Samson Chanzi
448	Edith Anthony Mkatte	494	Elishe Jeremia Manase (Admin)
449	Edmund Bado Mkwata	495	Eliud Makinoni Mogha (Admin)
450	Edmundi Msagama Mpoto	496	Elius Asprine Mishwaro
451	Edward Peter Joseph	497	Eliza Peter Temu
452	Edward Adam Haule	498	Elizabeth Batenga
453	Edward Alfred Kitomari	499	Elizabeth Boniface Ngowi
454	Edward Andrew Otieno	500	Elizabeth Elius Mishwaro
455	Edward Anthony Mwesiumo	501	Elizabeth John Sirikwa
456	Edward Charles Haule	502	Elizabeth Kabeja Magnus (Admin)
457	Edward K. Sanda	503	Elizabeth Magnus
458	Edward Rhoden Mwamilawa	504	Elizabeth Megiroo Mbalakai
459	Edward Sikorei Mevaashi	505	Elizabeth Simon Mushi
460	Edward Simon Masanga	506	Elizabeth Venance Msirikale
461	Edwin Calvin Lyaro	507	Elkana Benjamin Kiiza
462	Edwin Mwamahapa	508	Ellie Samwel Mbise
463	Edwin Ponsian Kaigoma	509	Elliet Priscilla Sikawa
464	Edwin Valerian Mlay	510	Ellymery Mathew Mille
465	Edwin Vedasto Kente	511	Elvis Rwegayula Ntatlwa (Admin)
466	Edyta Z. Bigilimana &/Or Gilbert A.	512	Emanuel Amanuel Mjema
467	Einothi Lembris Laizer	513	Emanuel Beatus Utouh
468	Elard Mathayo Dimoso	514	Emanuel Magnus
469	Elda Anael Mwakyusa	515	Emerenciana Leo
470	Eleutheri Kalisti Sukums	516	Emil Calvin Malyi
471	Elgius Pastory Otame	517	Emil Daimon Zambi
472	Elia Sylvester Elias	518	Emilian Paschalis Rugemalira
473	Eliachi Elisa Mollel	519	Emiliana Mathew Tibenda
474	Eliakim Saul Nkya	520	Emily Jika Mnoni (Admin) Harriet
475	Elianchea Meriananga Machenje	521	Emmanuel Ambindwile Luvanda
476	Elias Gabriel Kilevo (Admin)	522	Emmanuel Andrew Matunda

523	Emmanuel Elibariki Nzota	572	Eva J. Mwaigomole (Admin) Jaffari
524	Emmanuel G Mgoma	573	Eva Minja Lopa
525	Emmanuel Hauli Chaburuma	574	Eva Mwamloka Kapoja
527	Emmanuel Nyambi	575	Evaline Simon Mlay
528	Emmanuel Paul Mlay	576	Evalyne January Munishi
529	Emmanuel Peter Kudila	577	Evance Emmanuel Mushi
530	Emmanuel R Massawe	578	Evance Narcis Tarimo
531	Emmanuel Shikael Kissanga	579	Evans Anthony Ngombolwa
532	Emmanuel Thaddeus Ragije	580	Evans Herman Lushaka (Admin) Of
533	Emmanuel Yohasi Sigalla	581	Evelyne John Mushi
534	Endeshi Simon Marunda	582	Eetha Peter Matemu &/Or Liberatus
535	Eneah Naimani Mfinanga	583	Evodi Kereti
536	Engare Olmotonyi R. C. S. Ltd	584	Exaudi Eliufoo Nkya
537	Engelbert Linus Chuwa	585	Ezekiah Ndabalo
538	Engosengili Coop. Society	586	Ezekiel Ambakisye Kihali
539	Epaphras Epimaki Mtenga	587	Ezekiel Simon Mhozwa
540	Epimark David Tarimo	588	Fabian Lucian Mwambe
541	Epiphania F. Mushi	589	Fadhila Leticia Maseko
542	Erasto Eliahu Mollel	591	Fahamwel Tumaini Mnguu
543	Erasto Mbulingwa Shenkalwa	592	Familia Ya Mussa Hassan Mbura
544	Erick Israel Secha	593	Faraja Zakayo Naiman
545	Erick Macky	594	Farhanaaz Akber Datoo
546	Erick Thomas Tonelo	595	Farhanaaz Datoo
547	Erinestina Emmanuel Mrosso	596	Farida Pyarn Visram
549	Ermelinda Guttar Mwambanga	597	Fatuma Amiri
550	Ernest Gabriel Peter	598	Fatuma Shabani (Admin)
551	Ernest Nduta Nyororo	599	Fausta Benedict Lema
552	Erobiam Elisaria Mwasha	600	Fausta Marcus Kasuga
553	Essau Wolfram Mlengule	601	Faustin Calist Assey
554	Ester Christopher Mwakasege	602	Fauz A Abood
555	Ester Festo Makune	603	Fazle Abbas Mohamedhussein
557	Ester Joseph Mabenga	604	FebronBernard Minja
558	Esterina Mtasiwa Tarimo	605	Felix Adolf Ishebabi
559	Esther Christopher Mwakasege	606	Felix Albert Kilewo
560	Esther Dambal	607	Felix Constantine Masanyiwa
561	Esther Frederick Sumaye	608	Felix Mukuchu
562	Esther Joseph Ntabindi	609	Ferdinand Mlawa
563	Esther Leonidas Gama	610	Ferdinand Petro Ndodi
564	Esther Paul Jackson	611	Festo Ernest Kweka
565	Estomih John Antony	612	Festo Tumbotele Kilawe
566	Eunice Philemon Mulokozi (Admin)	613	Festo Y. Keto
567	Eusebia Anthony Sachore	614	Feti Yohanas Sanga
568	Eva Adison Kiputa	615	Fides Neema Bonaventura Mrina
569	Eva Benedict Kazimoto	616	Filbert Silayo
570	Eva Bethuel Mtega	617	Filmedia Hamson Ghikas And/Or
571	Eva Godwin	618	Firoz Hassanal Nasser

619	Flora Kusirie Shoo	668	Gabriella Bwigane Kaisi
620	Flora Munisi	669	Gaitlynn Neema Ngikari
621	Flora Silayo Eugene	670	Gasiano Senzighe
622	Florentine Agustin	671	Gasper George Lauwo
623	Florian Josephat Katunzi	672	Gasper H. Kileo
624	Florida D. Kinawiro	673	Gasper Hanson Kileo
625	Fortius William Muhikambe	674	Gaudence Pepino Kinyonto
626	Fortunata G Kigiri (Admin)Samson	675	Gaudencia Tatu Mtaki
628	Fortunata Julius Massawe	676	Gaudensia B. Bernardo
629	Fortunatha Masalu Kisilla	677	Gem And Rock Ventures Co Ltd
630	Fortunatus Gracian Kamwembe	678	Gemima G Kileo
631	Fr. Peter Claver Kindimba	679	Gemma Vanessa Mwololo
632	Francis A Mwasyeba	680	Geofrey E Nyange
633	Francis Adrian Kasoyaga	681	Geofrey Ernest Banyita
634	Francis Allan Salimia	682	George Boniface Baraka
635	Francis John Fumbuka	683	George Calistus Mahombo
636	Francis Joram Ntakije	684	George Chesam Mhumbe
637	Francis Reuben Kimaro	685	George K. M. Sanga
638	Francis S Humuli	686	George Karwani Mbyazita
639	Francis Yusto Eseko	687	George Katoto Kilyauhang
640	Franciss Long'idu Mollel	688	George Mpendakazi Shonde
641	Frank Joseph Gendo	689	George Ngatta Rubugu
642	Frank Albert Sandi	690	George Paul Lauwo
643	Frank Ansidor Killa	691	George Steere Liwenga
644	Frank Focas Minja	692	Gerald Balakamwia
645	Frank Julius Mollel	693	Gerald Godfrey Moshali
646	Frank Lukelo Danda	694	Gerald Kiraia Samba
647	Frank Magoti Charles	695	Gerald Pancras Kiwango
648	Frank William Lweja	696	Geraldine Kokwenda Mwijage
649	Franklin Frederick Sumaye	697	Gerold Magnus Ndunguru
650	Franklin Mungubariki Minjas	698	Gerson Hosea Malangalila Lwenge
651	Franklyn M. Minjas	699	Gerson Nyaronge Agolla
652	Fransiska Kitema (Administrator)	700	Gervas Abel Mweta
653	Fredrick Tluway Sumaye	701	Gervas Efrem Matowo
654	Fredy Ambrosi Mushi	702	Gervas J M Ngikari
655	Fredy Tedy Mbilinyi	703	Gervas Joseph Kavishe
656	Fresho Investment	704	Gervas Junior Ngikari
658	Frimin Ambrose	705	Getrude Johnson Paul
659	Frontier Master Africa Fund Lp	706	Getrude Mbuya
660	Fuad Huwel	707	Chana Ac for Databank Brokerage
661	Fund Ic	708	Giafar Mohamed Beder
662	G. Warioba	709	Gibsoni S. Sanga
663	Gabriel Attaliay Mukuna Mollel	710	Gideon Abraham Kyungai
664	Gabriel Baruti	711	Gideon Martin Kapange
666	Gabriel Michael Kessi	712	Gift Elbariki Mollel
667	Gabriel Yordani Lukosi	713	Gift Elibahati Ayo

714	Gilbert Burchard Baisi	762	Grace Peter Mbenea
715	Gilbert Barongo	763	Grace Rogathe Meena
716	Gilbert John Lwaho	764	Gradius Michael Rwezaula (Admin)
717	Gilbert Kateti Sarungi	765	Gregory Aloisi Mboya
718	Gilbert Kibiriti	766	Hadija Mushi
719	Gilbert N. S. Nyamshas	767	Hadija Rajabu Kianda
720	Gisela Projestus Bayona	768	Hadija Salim Afif
721	Given Onia Ngajilo	769	Haikase Elisante Matilya
722	Gladnes Gasper Kileo	770	Halima Athumani Kapoa
723	Gladness Alex Kileo	771	Halima Mamuya
724	Gladness Obed Pallangyo	772	Halima Mohamed Mamuya
725	Gladynsia G. Kileo	773	Hamadi Hemed Hemed
726	Glory Elijah	774	Hamida Ubwa Mamboya
727	Glory Expery Mwanyika	775	Hamis Hussein Mhini
728	Glory Langidare Mollel	776	Hamisi Bakari Namkaa
729	Godbless David Mollel ITF Loserian	777	Hamisi Jumanne Nguli
730	Godbless Gasper Kileo	778	Hamisi Selemani Mkalla
731	Godfrey Conrad Mosha	779	Hamza Mrisho Rubibi
733	Godfrey Malauri	780	Hamza Shafii Jabil
734	Godfrey Matemba Gabriel	781	Hannah Gilbert Nzowa
735	Godfrey Memirieki Mollel (Admin)	782	Hannah S. Mawolle
736	Godfrey Musa Semwenda	783	Hans Macha
737	Godfrey Wilbert Msuya	784	Happiness Silas Mlaki
738	Godliver Christopher	785	Happiness Simbaufu Nkya
739	Godmercy Damas Woisso	786	Happyson Fanuel Mollel
740	Godrfey Esmail Ngowo	787	Haroon Mulla Pirmohamed
741	Godson Mosses Killiza	788	Harriet Atweza Lwakatare
742	Godson Richard Rulasuma	789	Harry Msamire Kitilya
743	Godwin Ernest Mnzava	790	Harun Idd Joho
744	Godwin Immanueli Mushi	792	Hasan Askari Rizvi
745	Godwin Kanangira Nassary	793	Hasnain Murtaza Dinani
746	Godwin Zephania Tarimo	794	Hassan Issa Mnzava
747	Gombe Group(2005)	795	Hassan Kamptoni
748	Goodluck Bilasi Mato	796	Hassan Mpapi Bendeyeko
749	Goodluck Casian Nchembele	797	Hawa & Charles Tundui
750	Goodluck Casmir Ramban	798	Hawa Abdi Sasya
751	Grace Emmanuel Balele	799	Hawa Salim Liseki
752	Grace Ezra Nkya	800	Helen Victor Lema
754	Grace Fred Shoo (Admin)	801	Helena Cassian Mwidowe
755	Grace James Mnkabenga	802	Hellen Buzuka Tukunjoba
756	Grace Kemilembe Baisi	803	Helson Kyangenyenka Mushukuma
757	Grace Loshilaa Laizer	804	Hemedi Issa Hemedi
758	Grace Martin Nakomolwa	805	Henry & Mrs Leah Mwakyoma
759	Grace Nathan Simwinga	806	Henry Jonas Munuo
760	Grace Neema Hamuli		Herbet Isaac Nguvumali & Or Eleonora
761	Grace Pascal Minja	807	massawe

808	Heri Loiti Ngohelo	855	Imelda Rugaijamu
809	Herieth Rishaely Tareto	856	Indira And Maheshkumar Shah
810	Herka John Mongi(Admin)	857	Indo African Stores
811	Herry Kayogela Ndabaga	858	Innocent C Liya
812	Heslon Gabriel Rugalema	859	Inviolata Karoli Lekule
813	Heslon Ishunga	860	Ipwana Hudson Mwampagatwa
814	Hibbard Bitz	861	Ipyana Ntuli Mwasamboma
815	Hidaya Amiri Mchomvu(Admin)	862	Irean Isebella Munseri
816	Hilda Mahuto Shenyagwa-Noor	863	Irene Eneah Naiman
817	Hilda Malunda	864	Irene John Ndasi
818	Hilda Yonael Malunda	865	Irene Joseph Maro
819	Hilton Foundation-00fg	866	Irene Peter Mauki
820	Hiltruda Joseph Samba	867	Irene Wankyo Maganga
821	Hon. Joseph Sinde Warioba	868	Isaac Anyingisye Mwasubila
822	Honori Sawero Shirima	869	Isaac Jonathan Chengula
823	Hossana Paul Mlay	870	Isaac Lyampinga Mgwassa
824	Hossiana Tumaini Mgonja	871	Isaac Simeon Kadyanji
825	Hubert Paulo Slaqwe	872	Isaac Zakaria Laraa
826	Hubert Stansilaus Mlay	873	Isaack Luiham Lyimo
827	Hulda Martin Kipuyo	874	Isabella Daniel Mwampamba
828	Humfrey Mkiro Mrema	875	Isack Emily Lyimo
829	Humphrey G. Kileo	876	Isack Willson Shaushi
830	Humphrey Herman Mosha	877	Isagah Asombwile Mwalukasa
831	Huruma Eutropia Kweka	878	Isaya Awariywa Kyungai
832	Hussein A. S. Bahaj	879	Ismail Ngao
833	Hussein Mussa Mzee	880	Israel Charles Tarimo
834	Hussein Salim Heri	881	Israel M. A. & Lilian M. A. Secha
835	Hussein Shaaban Lorene	882	Issa Athumani Saburi
836	Hyasinta Joseph Masawe	883	Issa Musa Nyashilu
837	Hyasinta Mtuka Baruti	885	Issa Selemani Mwenda
839	I.M Chonya	886	ITF Luis Romeo Misabo
840	Ian Divo Rugaibula	887	Itikisaeli Elias Mungure
841	Ian Friday Mwanda	888	Ivy Owen Kibona
842	Ibrahim Amulike Mwangalaba	889	Izack Saiya Manang
843	Ibrahim Laban Simion	890	Izengo Kwilasa
844	Ibrahim Mohammed Ibrahim	891	Izidory John Kusongwa
845	Ibrahim Omary Nchalikwao	892	Jacklina Richard Jackson
846	Ibrahim Shifao Shifao	893	Jackson Augusto Kategile
847	Iddi Juma Selungwi	894	Jackson Kenan Dulle
848	Iddi Rajab Chongi	895	Jackson Keneth Moyo
849	Idris Suleiman Kikula	896	Jackson Paul Foya
850	Ikupa Simon Mapolu	897	Jackton Achola Ochieng
851	Ildefons Mtandika Chonya	898	Jacob Aloyce Mwamanga (Admin)
852	Illuminata Kitema	899	Jacob Boniface Chacha
853	Ilulu SACCOS Ltd	900	Jacob Kahungwa
854	Imelda Charles Nyamsekela	901	Jacqueline Jessica Nyachiro

902	Jafery Tweve	949	Joel Majinge Mabiba
903	Jakaya Mrisho Kikwete	950	Johannes Goumans
904	Jalabi Women Enterprises	951	John Africa Kavishe
905	Jamadari Group Farm Ltd	952	John Almasy Mohamed
906	Jambo Oil &Ginnieries Co.Ltd	953	John Anael Mongi
907	James Masanja Kamuga	954	John Andrea Mukama
908	James Mgani	955	John Bihemo Mtesigwa
909	James Paschal Kidubo	956	John Changelucha
910	Jane Chrisant Maganga	957	John Donacian Njau
911	Jane Kazoba	958	John Ernest Mshanga
912	Jane Paula Nyandele	959	John Faustin Matei
913	Janeth Michael Kabeho	960	John Foya
914	January Ambrose Mlee	961	John Gratian Bomani
915	Japhary Ezekia Tweve	962	John Joseph Kambona
916	Japhary Hassanaly Katura	963	John Kirita
917	Japhery Ezekia Tweve	964	John Lamba
918	Japhet Bunzary Nkilijiwa	965	John Lister Haruni
919	Japhet Ezekia Tweve	966	John Malamia Msaki
920	Japhet Mwakatilinga Mbwani	967	John Mapesa
921	Japhet Tweve	968	John Massawe
922	Japhety Ezekia Tweve	969	John Matesi Mawazo
923	Jaqueline John Kalesa	970	John Mejooli Lukumay
924	Jarome Emilias Saninga	971	John Moses Mwamajuja
925	Jasoni Mujuni Zimbeiya	972	John Mutalemwa Kiongozi
926	Jayantilal G. Karia	973	John Mwita Marwa
927	Jeniffer Patrisha Zavalla	974	John Rumisha Massawe
928	Jenipher Elibariki Tondi	975	John Solomon Mbanga
929	Jeremiah Boniface Gunda	976	Johnson Jonathan Mbasha
930	Jeremiah Elia Issavaya	977	Johnson Nicodemus Shirima
931	Jeremiah Gerson Mbise	978	Jonas Haule Bambo
932	Jerome Agustini Maimu	979	Jonathan Mwakajilebe Kain
933	Jerome Juma Chilumba	980	Jonathan Nyanda Masolwa
934	Jerry B Mwasa	981	Jonathan Tumsifu Mbasha
935	Jesca Basil Mkwata	982	Jones Ainea Mola
936	Jesus Compassion Fund	983	Jose Aleona Kweka
937	Jim Mwakifwamba Mundakega	984	Joseph Assey
938	Jimmy Geoffrey Mangesho	985	Joseph Assey
939	Joachim Barling Ndumbaro	986	Joseph Bahati Francis Mosha
940	Joachim John Kessy	987	Joseph Chaviruka Mrindoko
941	Joachim Kipuyo	988	Joseph Dawson Zake
942	Joackim Malya	989	Joseph Ernest Gamba
943	Joane Louis Kasuga	990	Joseph Francis Maji
944	Joaria Juma Tarimo	991	Joseph Joachim Meliyo
945	Joas John Rugemalila	992	Joseph K. Tesha
946	Jobu Boleni Kijole	993	Joseph Kimario Philemo
948	Joel Mabula Shimba	994	Joseph Matanga Kahungwa

995	Joseph Mwamanga	1041	Justina Mabeyo Batamuzi
996	Josephat John Tarimo	1042	Justina Venant
997	Josephat Patrick Mbilinyi	1043	Justins Mejja Mushashu
998	Josephine Justin Moshi	1044	Justo Samson Kileo
999	Josephine Rodrick Kombe	1045	Justus Ng'holozenze Masewa
1000	Josephine Stephen Msangi	1046	K.C.U. Savings And Credit Coop
1001	Joshua Christopher Mwakasege	1047	Kafui Geofrey Sengoka
1002	Joshua Kristian Kileo	1048	Kagera Coop Union (1990) Ltd
1003	Joshua Martin Loilole	1049	Kagera Writers & Publishers Coop.
1004	Josiah John Rwelamila	1050	Kairuki Hospital
1005	Jovin Nyamma Koyo Masanja	1051	Kaisi Likoko
1006	Joyce Adam Mtoka(Admin)	1052	Kaiza Rushoke
1007	Joyce David Msuya	1053	Kakuru Rubambura Katunzi
1008	Joyce Epimack Victory	1054	Kalpesh Mehta
1009	Joyce Ismael Macha	1055	Kalpesh Rajesh Mehta
1010	Joyce John Baisi	1056	Kamilo Ignas Mwinuka
1011	Joyce Kidagi Gunda	1058	Kanayalal Sachdev
1012	Joyce Samweli Msigwa	1059	Kankiza Mukabagala Tibaijuka
1013	Joyce Simon, David Maturlu	1060	Karagwe District Coop Union Ltd
1014	Judika Nsanya Pallangyo	1061	Karamjeet Singh Virdi
1015	Judith Fue Tumbao	1062	Karani Mepukowo Lukumay
1016	Juliana E Mahava	1063	Karansi Rural Savings & Credit Sch
1017	Juliana Faida	1064	Karim.B Walji
1018	Juliet Gallus Msolla(Admin)	1065	Kasiambeyu Mogha
1019	Julitha Andrew Temba	1066	Kasim Shabani
1020	Julius Cleophas Ibrahim Ntwenya	1067	Kauwed Gamalel Shao
1021	Julius Jilendya Nganga	1068	Kayanga Duka La Ushirika Ltd
1022	Julius John Ritte	1069	Kayusi Augustino Msigwa
1023	Julius Mshiu	1070	Kelvin Francis Tesha
1024	Julius Sekere Kitomari	1071	Kemilembe Amelia Tibaijuka
1025	Juma Ally Malewa	1072	Kesheni Watch Vigilante
1026	Juma Edward Mhavi	1073	Kevin Lucas Zenda
1027	Juma I. M. Kilangi	1074	Kezia Aaron Shimba
1028	Juma Ramadhani Selemani	1075	Khalfani Abdalah Khalfani
1029	Juma Said Lossin	1076	Khuweisa Mussa Mansab
1030	Juma.A Said	1077	Kibaha Sav. & Cr. Soc. Ltd
1031	Jumaam Esmail Kalutu	1078	Kibassa Nazareno Lubule
1032	Jumanne Athumani Mnzava	1079	Kibondo Agricultural Mark.Coop
1033	June Laura Warioba	1080	Kigongo William Budodi
1034	June Mwinuki Warioba	1081	Kikundi Cha Wakulima Wa Korosho
1035	Justice Albert Sayuki	1082	Kilimanjaro Frontier Africa Fund
1036	Justin Humphrey Maeda	1083	Kimboka Pasian Stambuli
1037	Justin Kasila Noah	1084	Kimwisho Ngota Mndolwa
1038	Justin Mirisho Nyari	1085	Kiomboi Consumers Coop Society
1039	Justin Rabson Seleman	1086	Kisasi Charles Kisasi
1040	Justina A Mwanza ITF Hopejoanne	1088	Kishan Hasmukh Batti

1089	Kisiwa Mgya	1135	Lizy Joel Mwambungu
1090	Kitamai R.P.C.S	1136	Lizzy Elibariki Msechu
1091	Kitano Chacha Munanka	1137	Local Government Loans Board
1092	Kivuyo	1138	Lodwick Salieli Leole
1093	Kkkt Dayosisi Ya Meru	1139	Loi Gabriel Kilevo
1094	K'njaro Women Dev. Revolving Fu.	1140	Loinyeye Loning'o Lucumay
1095	Koimere Agricultural Marketing	1141	Loishiye Samwel Lukumay
1096	Kolping Society Of Tanzania	1142	Longa A.M.C.S. Ltd
1097	Kuluthumu Amani Kitojo	1143	Loning'o Loinyeye Lucumay
1098	Kumail Abbas Salim	1145	Losaisho.L Kivuyo
1099	L.M.M. Chuwa	1146	Lota Melamari
1100	Laika M. Kitonye (Admin)	1147	Lotha Merendei Salolo
1101	Laizer Saning'o Sokoitei	1148	Louis Peter Louis
1102	Lameck Mabena Zumkila	1149	Lourenco Agnelo Gonsalves
1103	Langford Semali Mori	1150	Loy Thomas Sabaya
1104	Lans-Minzi Bal	1152	Loyce Wunn Jones Kapaliswa
1105	Laurain Leonce Malamsha	1154	Lucas Jotham Kisamba
1106	Lawrence Miku Kicheenge	1155	Lucas Laizer
1107	Lawrence Mtembei	1156	Lucas Mnyawi Ntandu
1108	Lawrencia Dominick	1157	Lucas Syrili Kimario
1109	Lazaro Busagala & Elida Busagala	1158	Lucila Bernard Mlay ITF Fina-Faith
1110	Lazeck Wakati Kabuje	1159	Lucille Justis Lyaruu
1111	Lebai Tadeo Hosea Nsemwa	1160	Lucy David Mlimwa
1112	Lemaso Semeitei Lukumay	1161	Lucy Geofrey Nkoko (Admin)
1113	Leonala Rogati Paul	1162	Lucy James Kasase
1114	Leonard Clement Mususa	1163	Lucy O Temu
1115	Leonard Joachim Nkungwe	1164	Lucy Thomas Chisunga
1116	Leonard Mushi	1165	Ludovick Honest Kimaro
1117	Leonard Peter Makwela	1166	Lusungu Andwele Nganji
1118	Leonce Ernest Oisso	1167	Lusungu Msigwa
1119	Leonidas Pancras Ishansha	1168	Luther Eliuforo Mneney
1120	Leopard Ngalawa	1169	Luvunza Tangajo
1121	Leopold Kihumo	1170	Luwaita A.M.C.S Ltd
1122	Levina Marie Warioba	1171	Lwasye
1123	Levison Yohana Kiula	1172	Lwihura Zakayo Kachecheba
1124	Liberatus Cassiano Kaegele	1173	Lwise Elimeleck Silaa
1125	Liberatus Mnaku Maganya	1174	Lwiyiso Nicodem Mgeni
1126	Lightness Majembe	1175	Lydia Matzindiko Joachim
1127	Lilian Charles Matinga	1176	Lyne Thomas Ukio
1128	Lilian Charles Matinga ITF Dorcas	1177	Lyoba Godeliva Kalimunda
1129	Lilian Charles Matinga ITF Samson	1178	M.Sospeter
1130	Lilian Israel Secha	1179	M/S Lukuledi R. P. C. S. Ltd
1131	Lillian Theodore Lyimo	1180	M/S Mkoreha Rural Primary Coop
1132	Lindi Development Fund	1181	M/S Mpowora Rural Primary Coop
1133	Linus Eliuta Kimilike	1182	M/S Willy Enterprises
1134	Lisa Saleh Hamis	1183	M/S. Super Doll Trailer Co. Ltd

1184	Mabula Masunga Ndimila	1230	Mariam Tamimu Mussa
1185	Macky John Mneney	1231	Mariana J Milamo (Admin)
1186	Mafwimbo Mulungu Bihemo	1232	Marianna Paschal Balampama
1187	Magdalena Calist	1233	Marietha Marcus Mponda
1188	Magdalena Priscus Swai	1234	Marion John Nditi
1189	Magdalene Nelson Enock Mkocha	1235	Marion Nosi Msigwa
1190	Magdallena Bilindaya Bwahama	1236	Mark Simon Mwasile
1191	Magoma Christopher Berre	1237	Markeli Kelvin Mtei
1192	Magreth E. N. ITF Junior R. Almasi	1238	Martha Hipolity Lyimo
1193	Magreth Elias Masaro	1239	Martha Lang'dare
1194	Magreth Kannonyele	1240	Martha Simon Mwakidebe
1195	Magreth N. Kannonyele (Admin)	1241	Martha Zacharia Nyanda
1196	Magreth Venance Ngowi	1243	Martin Amon Mwateba
1197	Maheboob Jafferali Ramji	1244	Martin David Mosha
1198	Mahenge A.M.C.S. Ltd.	1245	Martin Jackson Kusekwa
1199	Maheshkumar Jethalal Shah	1246	Martin Jonas Mmari
1200	Maheshkumar Jethalal Shah(Admin)	1247	Martin Mwemezi Lutahakana
1201	Mahuya Nayingo	1248	Marvin George Mwaibula
1202	Majaliwa P. V. Lububu	1249	Marwa Nashon Nyang'ana
1203	Majidi Ahmadi Kapela	1250	Marwa Wambura Ogunya
1204	Makia Ally Kimaro	1251	Mary Awett Duway
1205	Malali Mwijalubi Kakengela	1252	Mary Casmiry Njuu
1206	Malcom Saleh Hamis	1253	Mary E Laiser
1207	Malewa Samwel Malewa	1254	Mary Jacob Mponela (Admin)
1208	Manase Elisa Ntaganda	1255	Mary John Mwashuya
1209	Mandia Sadiq Othman	1256	Mary Joseph Benedict Haule
1210	Manga Branch Ccm	1257	Mary Mhangilwa Nyanda(Admin)
1211	Mangaka R.P.C.S. Ltd	1258	Mary Mringie Mmbando
1212	Manubhai Ramji Khambhaita	1259	Mary Mringie Mmbando
1213	Mapesa Family	1260	Mary Obadia Kombe
1214	Mara Nyamwhanga Nkombe	1261	Mary Philip Minja
1215	Marcell Martin Mutakyamirwa	1262	Mary Stanley Mwanda
1216	Marco John Nzella	1264	Mary Stella Rugaimukamu
1217	Marcus Yohanis Mhwata	1265	Maryelizabeth Augustino Kimario
1218	Margaret Zephania Mollel	1266	Masalu Albert Gidda
1219	Margareth Chacha	1267	Masasi-Mtwara Coop Union Ltd
1220	Margareth Dennis Tesha	1268	Masota Mathew Magigita
1221	Margareth Dennis Tesha ITF Kenneth	1269	Maswi Chacha Wambura
1222	Margareth.J Mziray	1270	Mateja Mtaki Mgeta
1223	Margreth Neema Kannonyele	1271	Mathayo Ndosa
1224	Maria Ezra Kisanga	1272	Mathew Fanuel Masawe
1225	Maria Mwakasege	1273	Mathias Budodi
1226	Maria Mwakasitu	1274	Mathias L Nyororo
1227	Mariam Bakari Chapila	1275	Mathias Mrosso
1228	Mariam Issa Singano	1276	Matilda Jayantila Karia
1229	Mariam Joseph Ntabindi	1277	Matrida Batista Chavaliginu

1278	Matrida Godfrey Mapunda	1331	Miule Rural Primary Coops Ltd
1279	Matthew Clemence Lyamba	1332	Mji Mkuu Savings And Credit
1280	Maulid Simba Shabani	1333	Mkiramweni(Admin)
1281	Mayorem Gloriam Dei	1334	Mkunde Msuya
1282	Maziku Nkwabi	1335	Mkuyuni Savings & Credit
1283	Maziwa Omari Mdoe	1336	Mlimani/Ngarash Rural Coop
1286	Mbaraka Hemed Shemweta	1337	Modest Tesha
1287	Mbeya Coop. Union Ltd	1338	Modest Tingo
1289	Mbombe Yakobo Kisiwa	1339	Modestor Nyezako Thomas
1291	Mbuyuni Rural Primary Coop Soc	1340	Mohamed Abbas Aunali Mohamed
1292	Mchiwa Chedego	1341	Mohamed Abdallah Babu
1294	Mectrida Clemence	1345	Mohamed Ally Marsha
1295	Medikezela Goodluck Gocara	1346	Mohamed Ally Mozi
1296	Megiliewanga Rassian Kaleya	1347	Mohamed H. Warsame
1297	Meingw'aari Loishooke Masare	1348	Mohamed Hassan Mpwato
1298	Meleck John Uronu	1349	Mohamed Maulid Mohamed
1299	Melkiory Clavery Masatu	1350	Mohamed Ramadhan
1300	Melvin Kelvin Mtei	1351	Mohamed Ramadhani Nyamsya
1301	Mengo Mwansanga Mwambusi	1352	Mohamed S. Magarya
1302	Mercy Cleopa Mushi	1353	Mohamedamir Murtaza Mohammed
1303	Meresiana Kifagi Fute	1354	Mohamedi J Malale
1304	Meriba Maiga	1355	Mohammed Murtaza Remtulla
1305	Meshack Loomoni Mollel	1356	Mohammed Remtulla &/Or Taisir
1306	Mfriga SACCOSs	1358	Momburi Philip Bazil
1307	Mganga Michael Sanyoka	1361	Monaban Trading Co Ltd
1308	Mgisha Kasano Mboneko	1364	Monica Andy Mwamafupa
1309	Mhoja Nkwabi	1365	Monica Mona Nkwande
1310	Mhonja Nkwabi	1366	Monica Samanya Msaky
1312	Michael Makenzi	1367	Monika Kokunula
1313	Michael Mallya	1368	Mony Renatus Mtenga
1314	Michael Ngollo	1369	Moraf Motors Ltd
1315	Michael.M Sumari	1370	Morison B. Chale
1316	Mika & Aika Ndosa	1371	Morris Silvester Makunganya
1317	Mika Paulo Matata	1372	Moses David Masawe
1318	Mikangaula AMCOS	1373	Moses Godluckson Kawiche
1319	Milah Grace Ndaba ITF Aikenchellish	1374	Moses William Kamptoni(Admin)
1321	Milan Manubhai Khambhaita	1375	Mosha(Admin)Hedwiga Simon
1322	Milkion Andrew Mapunda	1378	Mpandakati Tobacco Growers Coop
1323	Minaxi Prakash Karia	1379	Mpapa A.M.C.S. Ltd
1324	Miraji Ally Chaih	1380	Mpapi Davis Baruhiye
1325	Miraji Hatibu Umbu	1381	Mpeli Sospeter
1326	Miriam Emmanuel Makoma	1382	Mpiziwa Simon Mapolu
1327	Miriam Jeremiah Solomon	1383	Mr & Mrs Olairivan Mollel
1328	Miriam Nicodemus Nyang'ura	1384	Mr. Emmanuel Israel Tarimo
1329	Mirisho Haggai Sarakikya	1385	Mrisho Ally Juma
1330	Mitesh Jayantilal Karia		

1386	Mrs. Kulsumbai Sajjad Hussein Tajiri	1441	Nashoni T. Mnyampi
1387	Mrs. Vidda Loy Sabaya	1442	Nassoro Nassoro Lundenga
1388	Ms. Prudence Edward Masanga	1443	Nathanael Mpinga Shalua
1390	Msindima Buge Hoza	1444	Nathaniel Januari Ndimbo
1393	Mtanila AMCOS Ltd	1445	National Health Insurance Fund
1394	Mtesigwa Omukwaya Maugo	1446	National Social Security Fund
1395	Mtumbika Anselmi Pahali	1447	Nazir Karamagi
1396	Mujwahuzi Ntatlwa	1448	Naziya Firozi Nasser
1397	Mulingwa C. M. Sabbi	1451	Ndekariswa Isaki Manang
1398	Mundi Pro Vita	1452	Ndesaulo Melita Akyoo
1399	Munira Athumani	1453	Ndeshi Gamaliel Kitomari
1401	Munisi &/Or Neema Juma Munisi	1454	Ndeshukurwa Abel Sumari
1402	Muntazir Mohamed Remtulla	1455	Ndeshukurwa ITF Innocent
1403	Murtaza Remtulla	1456	Ndigwako Michael Chaula
1404	Musa Benjamin Mwangata	1457	Ndunamiwe Joseph Bendeyeko
1405	Coleta Dominik Mushi	1458	Neema Christopher Chamy
1406	Musoma Food Co Ltd	1459	Neema Colman Riwa
1407	Mussa Abdallah Mruma	1460	Neema Deogratias Lukiko
1408	Mussa Robert Sweya	1461	Neema Francis Mwangoka
1409	Mussa Sokwele Nnichidika	1462	Neema Geoffrey Mori
1410	Mussa Yusuph Shaban	1463	Neema Hans
1411	Mustafa Issa Singano	1464	Neema P. Sablaki
1412	Muungano SACCOS	1465	Neema Riwa
1413	Muya Nurdin Mgaza	1466	Neemasson Paul Mwetta
1414	Muyanja(Administrator)	1467	Nellie Mathayo Ndosa
1415	Mwaigomole Mpoki	1468	Nemayan Samwel Kimbele
1416	Mwajuma Hussein Namkaa	1469	Nerei Albert Kyara
1417	Mwajuma John Mziray	1470	Nerima Wandera
1418	Mwali Yahaya Kalolo	1471	Nexus Saleh Hamis
1419	Mwanahamisi Bashir Mwenda	1472	Ngateu Rural Coop Society Ltd
1420	Mwanaisha Mwamkali Gao	1473	Ngikundaeli Enoss Mghasse
1421	Mwariko Omari Kibelo	1474	Ngivuyoni Saning'o
1422	Mwigulu Samike Gushu	1475	Ngudama A.M.C.O.S. Ltd.
1423	Mwinyiusi Mwambereko Hamza	1476	Nguse Joyce Manase
1424	Mwongozo A.M.C.S Ltd	1477	Nicholas William Budodi
1425	Nabwike Ezekiah Mbaba	1478	Nicholaus Iswesha Malando
1429	Nagai & Sons Enterprises	1479	Nicholaus Mkelio Shao
1430	Naiman J. Varoya	1480	Nicholaus William Budodi
1431	Naiman Ndesaulo Kyungai	1481	Nicholus Andrew Ntobi
1432	Naiman Ndesauro Kyungai	1482	Nicodemus Lazaro Kaaya
1434	Nancy Huba Lugeye	1483	Nicodemus Peter Ngufuli
1435	Nanganga Rural Primary Coop	1484	Nikita Kishan Batti
1436	Nangoo R. P. Coop. Society	1485	Niraji Premji Kakkad
1437	Nanhyanga Rural Primary Coop.	1486	Nisamehe A. King'homella
1439	Narcis Chande Lubamba	1487	Nishit Manubhai Khambhaita
1440	Nashon Patrick Mwambande	1488	Nisile Christine Mollel

1491	Nitike Grace Nsekela	1540	Paul Ayumwi Mlay
1492	Nitwa Musa Msemembo	1543	Paulina Amani Madale
1493	Nkasime Smkoko	1544	Paulina Mukamara Lushaka
1494	Nkoanrwa Rural Coop Society	1545	Pauline Hezekiah Msesa
1495	Nobert Charles Chaula	1546	Pelesi Emmanuel Fungo
1496	Noel Manase Secha	1547	Pelina And Anatory Kaijunga
1497	Noel Nkoswe	1548	Pendo Mweni Kitula
1498	Noela Felix Kilewo	1549	Perpetua Tabu Magore
1499	Noreen Justin Bantulaki	1550	Peter Atilio Mvilli
1500	North Western Diocese E.L.C.T	1551	Peter Edward Xavery
1501	Nshara Rural Coope Society Ltd	1552	Peter Ezra Sirikwa
1502	Nsimbo Tobacco Growers Coop	1553	Peter Kimaro Shange
1503	Nsongo Kiguha Dawa	1554	Peter L. D. Simkoko (Admin)
1504	Ntengua Mdoe	1555	Peter Ndreywa Kyungai
1506	Nuru Sengo Msengwa	1557	Petro Mtuka
1507	O. S. Mollel	1558	Philbert Papias Michael
1508	Odilo Kapis Tweve	1559	Philemon Longopela Mwilonga
1509	Oinoth Ernest Sirikwa	1560	Philemon Otto Pindapinda
1510	Olimpia Pankrasi Mshanga	1561	Philemon Zacharia Msomba
1511	Olipa Philemon Makala	1562	Philimon Zakayo
1512	Oliver Jonathan Mbasha	1563	Philip Sokoyo Mollel
1513	Olosioki Martin Oloile	1564	Philipo Joseph Mwamlima
1514	Olturoto Rural Coop Society	1565	Philipo Simon Kullaya
1515	Omari Waziri Ally	1566	Phillip Lesafi Kimaro
1516	Omary Hassan Njiku	1567	Phortunatus Mankaga Kenyunko
1517	Ombeni Christopher Kweka	1568	Pili Rui Nakanyerere ITF Estate Of
1518	Onasis E. Lema	1569	Pinieli Elitwaza Ngoda
1519	Onjection Humula Byobangamba	1570	Pius Michael Lyimo (Admin)
1522	Orbit Securities Co. Ltd. ITF Zinga	1571	Pius Phillip Tesha
1523	Oscar Barton Mbilikile	1572	Pius Y Ng'wandu
1524	Oscar Pn Lukanyanga	1573	Pricilla G. Urlo
1525	Oseah Janah Mwaigomole	1574	Prisca Braison Moshi
1526	Osman Abdulkadir Sidir	1575	Prisca Brayson Moshi
1527	Oswald Martin Urassa	1576	Pro Share Capital Limited
1528	Pamela Francis Nchimbi	1577	Prosper Clement Mteuele (Admin)
1529	Paris Simon Munishi	1578	Prosper Dalali Kidaha
1530	Pascal Jacob Swai	1579	Prosper Nyenimpundu
1531	Paschal Mayunga Malimi	1580	Prosper Robert Mboya
1532	Paschal Samwel Maseko	1581	Public Service Social Security Fund
1533	Paskal Patris Laswai	1582	Puza Hamis Ramadhani
1534	Passionist Fathers	1583	Quality Foam Limited.
1535	Passionist Fathers	1584	Queen Of Family Secondary School
1536	Pastor Petri Mfof	1585	Rachel Joram Metta
1537	Pastory Ndalawa Kilulya	1587	Rahel John Axwesso
1538	Patrick Peter Boisafi	1588	Rahel Renatus Dickson
1539	Patrick Steven James	1589	Rahel Timothy Mwavika ITF Gift

1590	Raisa Salim Abdallah	1637	Rifat Badru Hassan
1591	Rajabu Adam Saidi	1638	Ritha Carol Nyakasi (Admin)
1592	Rajuni Selemeni Kiure	1639	Ritha Mgwassa
1593	Ramadhani Ahmed Karawa	1640	Ritha Pius Soka
1594	Ramadhani Alli Maulid	1642	Riyazhussein Mohamed Somji
1595	Ramadhani Mzee Kaswa	1643	Riziki Neatness Ndetaulwa
1596	Ramadhani Salim Mgallah	1644	Rizwana Kauthar Abdulaziz Bharde
1597	Ramadhani Thom Nyirenda	1645	Robert Ezekiel Msangi
1598	Ramla Hamza	1646	Robert L. Mulokozi
1599	Ramla Kassu Aloo	1647	Robert Mujuni
1600	Ranjan Maheshkumar Shah	1648	Robert Wilfred Kyomo
1601	Ranko Banadi	1649	Rodgers Rushokana Mathias
1602	Raphael Mkeya	1650	Rodney Leonce Malamsha
1603	Rashid Salum Mateleka	1651	Rodrick J Aaron
1604	Rashidi Habibu Rashidi	1652	Roldo Limited
1605	Rashidye Luchiya Suleimani	1653	Romald Hendry Minde
1606	Raymond Benedict Linje	1654	Romuald Francis Mgonja
1607	Raymond Hieronimi Mushi	1655	Ronilick Eli Kasambala Mchami
1608	Raymond Loinyeye Lucumay	1656	Ronjina Halfani Tefu
1609	Redempta Peter Chammy	1657	Rose Daniel Yongolo
1610	Regina Andrea Masolo	1658	Rose Felix Metta
1611	Regina George Kibiriti	1659	Rose Hosea Mhadu ITF Adam Lulela
1612	Regina Lowassa	1660	Rose John Aiko
1613	Regina Majaliwa	1661	Rose Mathew Mangi(Admin)
1614	Regina Mulokozi	1662	Rose Patrick Mbelwa
1615	Regina Raymond Linje (Admin)	1663	Rosemary Grace Makala
1616	Regina Tungu	1664	Rosemary Mafumiko
1617	Rehema Abel Sinda	1665	Rozalia Henry Lupembe
1618	Rehema Koku Kantabula	1666	Rozalia Lawrence Mpwiniza
1619	Rehema Omari Hamisi	1667	Rukia Shabani Mapinda
1620	Rehema Pius Moyo	1668	Rungwe District Council
1621	Rehema Pius Moyo ITF Cecilia	1669	Rural Primary Coop. Society
1623	Rehema Uledi Mshana	1670	Rural Primary Cooperative Society
1624	Reliance Insurance Co (T) Ltd	1671	Rusesabagina Goodluck Rambau
1625	Renatus Vincent Mtenga	1672	Ruwaeka Fabian Mwacha
1626	Respicious Bishubo	1673	Ruzika Niyo Muheto
1627	Respol John Kimei	1674	Rwechungura Themistocles
1628	Restituta Athanas Mdenye	1675	Rwehumbiza King
1629	Revocatus Mugaya Mtaki	1676	Rweyemamu Edrick Peter
1630	Richard Alinanine Kajigili	1677	S.Nkoko
1631	Richard Elichiha Marupa	1678	Sabas James Shao
1632	Richard Hamson Ghikas	1679	Sabinus Thomas Haule
1633	Richard N. Mulokozi	1680	Sachin Gunvantrai Bhatt
1634	Richard Ndyamukama Mulokozi	1681	Sadick Simon Kisiwa(Admin)
1635	Richard Patrick Mhina	1682	Sadiki Ayubu Zavalla
1636	Richard Yohana Mkakala	1683	Sadock Raphael Mollel

1684	Said Mohamed Mkunda	1733	Seleman Bakari Kiyeu
1685	Saidi Hashim Pamui	1734	Selemani Abdalah Namdudu
1686	Saidi Masudi Nahunda	1735	Selestine Semwambi Mchome
1687	Saimon Paulus Liveti	1736	Selijus Msengezi
1688	Saitoti Tarakwa	1737	Semu Anton Kimuto
1689	Sajjad Fidahusseini Rajabali	1738	Semu Jonas Mwazyunga
1690	Salama Fundi Tarimo	1739	Senorina Boniface Mushi(Admin)
1691	Saleh K Abri	1740	Seth Akyoo
1692	Sales Nallos Kihega	1741	Shaban Bakari Nyauli
1693	Salim Adinan Mbonde	1742	Shaban Lorene Lagwen
1694	Salim Ally Omari	1743	Shabir Hassanali Walimohamed
1695	Salma K Sembua	1744	Shah Garments (Tanzania) Ltd
1696	Salma Kikwete	1745	Shaibu Kuyoha
1697	Salome Aiwinia Koi Temu	1746	Shally Josepha Raymond
1699	Salome John Ngowi ITF Brian John	1747	Shangwe George Lauwo
1700	Salome Nguluma Budodi (Admin)	1748	Sharif Issa Mwinyi
1701	Salvatory Damas Mkami	1749	Sharifa Juma Munisi
1702	Salvatory Hinju	1750	Shaymaa Majid Walii
1703	Salvatory Kalisa Mugisha	1751	Shayo Tumanieli Newtowne
1704	Salvatory Maiyo Herald	1752	Shenal Sebastian Nyoni
1705	Salvatory Patrick Mlay	1753	Shija Maganga
1706	Sama Rural Cooperative Society	1754	Shilimyaufoo Jonathan Munisi
1707	Samiro Maximillian	1755	Shine Haji Hussein
1708	Samson Nyang'ana Muniko	1756	Shinyanga Municipal Council
1709	Samson.M Mwaikumbilo	1757	Shinyanga Town Council Savings
1710	Samwel Gaspar Zenda	1758	Shubi Felix Kaijage
1711	Samwel M Mvuta	1759	Siaga Simba
1712	Samwel Mathias Bundu	1760	Siah Richard Nyange
1713	Samwel Ngure	1761	Sifael Tarangei Mollel
1714	Samwel Onesmo Mmbando	1762	Sigfrida Manase Shirima
1715	Samweli Marco Tukay	1763	Sija Bandali Bachu
1716	Sarah Christopher Mwakasege	1764	Nasreen Sija Bandali
1717	Sarah Muhinjo Ijegha Muhinjo	1765	Sili Saidi Upete
1718	Sarah Peterson Akyoo	1766	Silili Ananias Silili
1719	Sarah Renatus Muya	1767	Silvest Samali Njau
1720	Sarah Sanjala Sangalala	1768	Simeon Charles Msemwa
1721	Sareyo Joseph Laizer	1770	Simforossa Manoo Mrosso
1722	Savo Samwel Mung'ong'o	1771	Simon Aloyce Mrema
1723	Sawe Reuben Pallangyo	1772	Simon Amossi Ngoi
1724	Sayyedah Remtulla	1773	Simon John Mapolu
1727	Kimberlite Frontier Master Africa	1774	Simon Kipuyo Likinjiye
1728	Conrad N Hilton Foundation	1775	Simon Meivaari Marunda
1729	Scolastica Isack Shio	1776	Simon Mlaza Mgabhu
1730	Scolastica.M Masenge	1777	Simon Mshabaa &/Or Mary Lucas
1731	Segolina John Sway	1778	Singisi Meru Rural Coop. Society
1732	Seif Hamisi Kankunje	1779	Sipora Shiwa Kimaro

1780	Siwajibu Abdallah Gama	1830	Sylvia Shubby Kasihwaki &/Or
1781	Slyvester Akonaay	1831	Symphroza Kafwinda Bondo
1782	Sofia Ally Juma	1832	T.A.G Mission Hospital Mikocheni
1783	Sofia J Mwasaga	1833	Tabu Mwaipopo Kilupi
1784	Solomon Ole Sabaya	1834	Tadei Paul Komu
1785	Solomon Stockbrokers Limited	1835	Tadeo Dickson Mbagu
1786	Solomoni Kangala Mollel	1836	Tai Savings &Credit Coop. Society
1787	Songoma Kinyaga Kilanulu	1837	Taimur Manyilizu
1788	Sophia Erasto Kidayi	1838	Taisir Aunali Mohamed
1789	Sophia Geoffrey Mgayu	1839	Tandahimba Rural Primary Coop
1790	Sospeter Nyaonge Magambo	1840	Tanesco Savings & Credit Society Lt
1791	Sospeter Samwel Kaiga	1841	Tanfoam Ltd
1792	Sosthenes Lweyemamu	1842	Tanzania National Reinsurance
1793	Sotco Dominicus Kapinga	1843	Tanzania Young Mens Christian
1794	Stanbic Nominees Imara Sp Reid	1844	Tarcis John Ngolongolo
1795	Stanley Mahulege Nzovu	1845	Tarsem C. Aggarwal & Mrs Kanta
1796	Stanley Ngokoni Kivuyo	1846	Tatu Hassan Mohamed
1797	Stanley Wilfred Shayo	1847	Tawari Sekere Kitomari
1798	Stanslaus Kagande	1848	Tekla ITF Michael Ngole
1799	Stanslaus Mbunea Msuya	1849	Telezia Fabian Kweka(Admin)
1800	Stella Lister Maligana	1850	Teresia Fabian
1801	Stephano Francis Mshana	1851	Thadeus David Kavishe
1802	Stephen Elphaison Mkony	1852	Thecla L Mung'ong'o
1803	Stephen Kasewa Masawe	1853	Thecla Yovine Mwaibula
1804	Stephen Levi Mollel	1854	Theodora Joseph Laizer
1806	Stephene Mapunda	1855	Theodora Mtejeta
1807	Stergomena Lawrence Tax	1856	Theopista Stivin Tarimo
1808	Steven Augusti Masangia	1857	Theresia E.C. Kihega
1809	Steven Nicodem Sigoma	1858	Theresia Eden Munisi
1810	Steven Robert Mhangwa	1859	Theresia Francis Mlagwa
1811	Stewart Samwel Meta	1861	Thobias Simon Tirwabahoile
1812	Stumai Hassani	1862	Thomas Alexander
1813	Subira Lukasa Mwaipetanya	1863	Thomas Francis Ngozi
1814	Sujjadhussain Kassamali Tajri	1867	Tieno Bitu Makanya
1815	Sukaina Aunali Sachedina	1869	Timothy A. Mlawa
1816	Sukaina M K Manji	1870	Timothy Bukombe Mandago
1817	Suleiman Abdul-Rahman Suleiman	1871	Timothy Emanuel Macha
1818	Suleimani Kigongo Lugiana	1872	Tito Jeremia Kitomari
1819	Susan Moses Mbatta	1873	Tito Mutalemwa Ishengoma
1820	Sushil Kaur Viridi	1874	Tomasi Agustino Ngao
1821	Sussane George Lauwo	1875	Tomex Pilla
1822	Swalehe B. Papa	1876	Trevor Henry Musira
1823	Sydney Magulu Lugoe	1879	Tully Esther Mwampamba
1824	Sylvanus Rweyendela Bwahama	1880	Tumbotele Mangalili Kilawe
1825	Sylvana Peter Mboya	1881	Tunu Awadhi Mushi
1829	Sylvia Ezekiel Kaungamno	1884	Tupendane Chuo Cha Ufundi

1885	Tusajigwe Bosco Chaila	1932	Wilfred Philemon Ndosi
1886	Twaib Mussa Ginga	1933	Wilfred Pinel Kivuyo
1887	Twaliki Mohamed Mpakasini	1934	Wilfred Stephen Masawe
1888	Udea SACCOS Limited	1935	William Bernardi Tamba
1890	Umoja Unit Trust Scheme	1936	William Loi Mollel
1891	Unambwe Ndesaulo Kyungai	1937	William Ng'wigulu
1892	Unum Ut Sint	1938	William Paul Mawazo
1893	Urmila Arvind Patel	1939	Willy-Alpha Elisamoni Kishimbo
1894	Usaki Rural Coop.Society Ltd	1940	Wilson Nathaniel Ndesanjo
1895	Ushirika Mkuyuni Mkuyuni	1941	Wilson Nicodemus Mbise
1896	V. H. Shah & Co	1942	Wilson Sakeyan Zakayo
1897	Velda Z Sirikwa	1943	Winfrida Clement Bundala
1898	Venance Ludovick Kimaro	1944	Winnie Fredrick Shoo
1899	Veneranda F. Mushy	1945	Witness Andrew Matula
1900	Veneranda Kwella	1946	Witrani Elia Mtedzi
1901	Veronica Mwakibete	1947	Woinde Hanson Kileo
1902	Veronica Robert Nyahende	1948	Yanga Evarist Makaga
1903	Veryd. Katabaruki	1949	Yasinta Rogath Kweka
1904	Vicent Bernard Msaki	1950	Yeulwise A Ulomi
1905	Vicent Boniface Mhada	1951	Yoana Zacharia Mamuya
1906	Vicktoria Bernard Mapolu	1952	Yohana Dotto Songoma (Admin)
1907	Victor Eliringia Minja	1953	Yohannes Simon Chongolo
1908	Victor Fanuel Mdundo	1954	Yosophina Yasin Nziku
1909	Victor S. Monge (Admin) M. M. H.	1955	Youth Employ.& Food Prod.
1910	Victor Shem Luinga	1956	Yunge Gatemani Mchome
1911	Victoria Israel Secha	1957	Yunus Zuberi Muinga
1912	Victoria K. Nyigo	1958	Yusta Pilmin Chale
1913	Victoria Nestory Mtondwa	1959	Yusufu Ally Mwangamila
1914	Violet Fanuel Maro	1960	Yusuph Kitahi Saidi
1915	Vision Control & Superintendence	1961	Yusuph Mbaruku Nyembo
1916	Vupe Ursula Ligate	1962	Yusuph Sadallah Maganga
1917	W. Mleche	1963	Zabibu Moshi Said
1918	Wabiso Cooperative Society	1964	Zacharia A. Bumalwa
1919	Walter Sekumbo Maeda	1965	Zacharia Costantine Matanya
1920	Wanzita Filemoni Mpinga	1966	Zacharia Majula Ekelege
1921	Watoto Fund (Watoto Unit Trust	1967	Zachariah Francis Mbata ITF Wisdom
1922	Watson Mathew Lubawa	1968	Zachariah Mbata
1923	Wawa Elias Lali	1969	Zahoro Mbwana Bingwe
1924	Wemael Daud Msuya	1970	Zahra Gulamabbas Dewji
1925	Western Zone Tobacco Growers	1971	Zainab Karama
1926	Widlerose Joshua Kileo	1972	Zaituni Haruni Kweka
1927	Widson Kasamalola Swalala	1973	Zakaria Elas Mkoma
1928	Widson Swalala ITF Moane Widson	1974	Zakaria Vincent Matiko
1929	Wilbard Leonard Rumoka	1975	Zakayo Maganga
1930	Wilfred Emmanuel Kileo	1976	Zameena Aunali Mohamed
1931	Wilfred Francis Teti	1977	Zan Securities Limited

1979	Zanzibar Social Security Fund
1980	Zedekia Ibrahim Ntulu
1981	Zephania Ole Megiroo Mollel
1982	Zephaniah Daniel Umburi
1983	Zerubabel Fathael Makundi
1984	Ziada Hamisi Sangaya
1985	Zuberi Bakari Masue
1986	Zuhaib Firoz Nasser
1987	Zulfikar Esmail Nanji
1988	Zulfikar Nanji

1.0 KUFUNGUA MKUTANO MKUU

Mwenyekiti wa Bodi ya Wakurugenzi ya Benki ya CRDB ambaye ndiyo mwenyekiti wa Mkutano Mkuu, Dkt. Ally Hussein Laay alifungua Mkutano Mkuu saa 3:40 asubuhi baada ya akidi inayotakiwa kufikiwa. Hadi Mkutano Mkuu unafunguliwa, asilimia 72 ya hisa zote za Benki zilikuwa zimewakilishwa.

2.0 KURIDHIA DONDOO ZA MKUTANO MKUU

Wajumbe walipitisha dondoo za Mkutano Mkuu wa Ishirini na Saba kama zilivyoainishwa kwenye ajenda ya Mkutano Mkuu.

3.0 KUTHIBITISHA MUHTASARI WA MKUTANO MKUU WA ISHIRINI NA SITA

- 3.1 Mwenyekiti aliwaomba Wanahisa wenye maoni au marekebisho ya majina yao wawasilishe kwa Katibu.
- 3.2 Wanahisa walipitisha Muhtasari wa Mkutano Mkuu wa Ishirini na Sita kama ulivyowasilishwa.
- 3.3 Mwenyekiti na Katibu waliweka saina kwenye Muhtasari wa Mkutano Mkuu wa Ishirini na Sita.

4.0 KUJADILI YATOKANAYO NA KUMBUKUMBU ZA MKUTANO MKUU WA ISHIRINI NA SITA

4.1 KUIDHINISHA GAWIO KWA MWAKA 2020

- 4.1.1 **ILIAZIMIWA** kuwa Gawio kwa Mwaka ulioisha tarehe 31 Desemba, 2020 liwe shilingi 22/= kwa kila hisa kwa wanahisa waliokuwemo kwenye daftari lilipofungwa tarehe 10 Mei, 2021 na malipo yafanyike kuanzia tarehe 11 Juni, 2021.
- 4.1.2 **UTEKELEZAJI** Gawio la shilingi 22/= kwa hisa kwa mwaka ulioisha tarehe 31 Desemba, 2020 lililipwa kuanzia tarehe 11 Juni, 2021.

4.2 KUIDHINISHA ADA YA WAKURUGENZI

- 4.2.1 **ILIAZIMIWA** kuwa ada ya Wakurugenzi kwa Mwaka 2021 iwe shilingi 965,000,000 /= ambazo pia zitatumika kuwalipa wajumbe wa kamati nne za Bodi ya Wakurugenzi zilizopo sasa kama ilivyopendekezwa na Bodi ya Wakurugenzi.
- 4.2.2 **UTEKELEZAJI** Ada ya shilingi 965,000,000/= ililipwa kwa Wakurugenzi wa Bodi na wajumbe wa kamati nne za Bodi ya Wakurugenzi zilizopo sasa kama ilivyopendekezwa na Bodi ya Wakurugenzi.

4.3 KUTEUA WAKAGUZI WA NJE WA HESABU

- 4.3.1 **ILIAZIMIWA** kwamba Kampuni ya Ukaguzi wa Hesabu ya Ernst and Young Tanzania ya S.L.P 2475, Dar es Salaam, iwe Wakaguzi wa Nje wa Hesabu za Benki na Kampuni zake Tanzu kwa mwaka 2021 kwa masharti na ada itakayopangwa na Bodi ya Wakurugenzi.
- 4.3.2 **UTEKELEZAJI** Kampuni ya Ukaguzi wa Hesabu ya Ernst and Young Tanzania ya S.L.P 2475, Dar es Salaam, iliteuliwa kuwa Wakaguzi wa Nje wa Hesabu za Benki na Kampuni zake Tanzu kwa mwaka 2021 kwa masharti na ada iliyopangwa na Bodi ya Wakurugenzi.

4.4 KUPANGA MAHALI NA TAREHE YA MKUTANO MKUU WA ISHIRINI NA SABA

- 4.4.1 **ILIAZIMIWA** kwamba Mkutano Mkuu wa Ishirini na Saba wa Wanahisa wa Benki ya CRDB ufanyike siku ya Jumamosi tarehe 21 Mei 2022 katika kituo cha Mikutano cha Kimataifa Arusha (AICC), kwenye ukumbi wa Simba kuanzia saa 3.00 kamili asubuhi.
- 4.4.2 **UTEKELEZAJI** Mkutano Mkuu wa Ishirini na Saba wa Wanahisa wa Benki ya CRDB ulifanyika siku ya Jumamosi tarehe 21 Mei, 2022 katika kituo cha Mikutano cha Kimataifa Arusha (AICC), kwenye ukumbi wa Simba kuanzia saa 3.00 kamili asubuhi kama ilivyoazimiwa.

5.0 KUJADILI NA KUPOKEA TAARIFA YA BODI YA WAKURUGENZI NA TAARIFA YA HESABU ZILIZOKAGULIWA KWA MWAKA ULIOISHA TAREHE 31/12/2021

5.1 Taarifa ya Bodi ya Wakurugenzi

Mwenyekiti wa Bodi aliwasilisha taarifa ya Bodi ya Wakurugenzi kama ifuatavyo:

- 5.1.1 Mwaka 2021 ulikuwa na changamoto nyingi zilizosababisha uchumi kuyumba kutokana na misukosuko ya mwaka 2020. Benki ya CRDB na kampuni zake tanzu ziliendelea kuwa stahimilivu, zikinufaika na msingi imara uliowekwa miaka mitatu iliyopita. Pamoja na changamoto zilizojitokeza, Benki ya CRDB na kampuni zake tanzu zilipata faida baada ya kodi ya shilingi bilioni 268.2 kutoka shilingi bilioni 165.2 mwaka 2020. Kiwango hicho cha faida ni kikubwa zaidi katika kipindi cha miaka 25 tangu kuanzishwa kwa Benki.

Mazingira ya uchumi

- 5.1.2 Mazingira bora ya kiuchumi yalichochewa na kuimarika kwa uchumi wa dunia na kurejea katika hali ya kawaida baada ya hatua muhimu za kupambana na Ugonjwa wa Virusi vya Korona (UVIKO-19). Mfuko wa Fedha wa Kimataifa (International Monetary Fund-IMF) liliidhinisha msaada wa dola milioni 372 kuwezesha utekelezaji wa mipango ya kupunguza madhara ya kiuchumi yatoakanayo na janga la UVIKO-19.
- 5.1.3 Mfumuko wa bei ulikuwa wastani wa asilimia 3.2, ikilinganishwa na asilimia 3.3 mwaka 2020. Kiwango kidogo cha kukua kwa mfumuko wa bei kilichangiwa na uimara wa shilingi na sera madhubuti za fedha ambazo zilipunguza kwa kiasi athari za bei ya juu ya mafuta.
- 5.1.4 Mwezi Aprili 2021, Serikali ilitoa hati fungani ya kwanza ya miaka 25 na hati fungani ya kwanza ya Kiislamu nchini. Mwitikio mkubwa kwa dhamana zote mbili uliashiria mahitaji ya uwekezaji wa muda mrefu pamoja na bidhaa zinazofuata misingi ya Sharia. Mahitaji ya ziada ya hati fungani yalidhihirisha uwepo wa ukwasi katika uchumi na matakwa ya wawekezaji kwa dhamana za serikali. Sekta ya benki ilikuwa na viwango vya kutosha vya ukwasi kulingana na matakwa ya Benki Kuu.
- 5.1.5 Benki Kuu iliimarisha usimamizi wa sekta ya benki hasa katika udhibiti wa mikopo chechefu na gharama za uendeshaji. Benki Kuu ilitoa agizo lililozitaka benki kuwa na uwiano wa gharama kwa mapato usiozidi asilimia hamsini na tano (55%) kwa mwaka.

- 5.1.6 Bodi itaendelea kusimamia uwepo wa uwiano sahihi kati ya kutoa gawio kwa wanahisa na kuwekeza faida inayopatikana kwa ajili ya kukuza biashara kwa siku zijazo. Kwa kuzingatia azma hiyo, Bodi ilipendekeza gawio la shilingi 36 kwa kila hisa kwa mwaka ulioisha tarehe 31 Desemba 2021.

Utendaji wa kampuni tanzu na mpango wa kutanua wigo wa huduma

- 5.1.7 Kampuni tanzu ya CRDB Bank Burundi S.A. imeendelea kupata faida na kuimarisha azma ya Benki ya CRDB kutanua huduma zake eneo la Afrika Mashariki na Kati. CRDB Bank Burundi S.A. ilipata faida ya shilingi bilioni 12.8 ikiwa ni asilimia 4.8 ya faida yote ya Benki. Mipango ya kuingia Jamhuri ya Kidemokrasia ya Kongo bado iko kwenye mchakato na uzinduzi wa shughuli za uendeshaji wa kampuni tanzu mpya nchini Kongo unatarajiwa kufanyika ndani ya robo ya pili ya mwaka 2022. Bodi ilimteua Bi. Jessica Nyachiro kuongoza shughuli za uendeshaji wa Benki ya CRDB nchini Jamhuri ya Kidemokrasia ya Kongo (Democratic Republic of Congo-DRC). Hadi kuteuliwa kwake, Bi. Nyachiro alikuwa Mkuu wa Mikakati na Mahusiano ya Wawekezaji.
- 5.1.8 Benki ya CRDB ilikuwa ya kwanza ukanda wa Afrika Mashariki na Kati kuidhinishwa na Mfuko wa Umoja wa Mataifa wa Hali ya Hewa ya Kijani (*Green Climate Fund-GCF*) mwaka 2019 na kupokea idhini ya ufadhili wa mradi wa Dola za Kimarekani milioni 100. Benki iliwasilisha pendekezo la Mpango wa Kukabiliana na Hali ya Hewa na Usambazaji wa Teknolojia ya Kilimo Tanzania ambao unalenga katika kuwezesha kilimo endelevu na kukuza miradi ya kuhimili mabadiliko ya tabia nchi nchini.
- 5.1.9 Uwekezaji wa Benki ya CRDB katika Benki ya Ushirika ya Kilimanjaro (KCBL) na Benki ya Jamii ya Tandahimba (Tandahimba Community Bank Plc - TACOB) umewezesha kukua kwa uchumi wa wakulima ukanda wa kaskazini na kusini mwa nchi.

Wajumbe wapya wa Bodi

- 5.1.10 Benki ilipata Wajumbe wapya wa Bodi ambao ni; Bw. Gerald Paul Kasaato, aliyechaguliwa kuchukua nafasi ya Bi. Rose Felix Metta, kuwakilisha wanahisa wenye hisa kati ya asilimia 1 na 10; na Bw. Royal John Lyanga aliyechukua nafasi ya Bi. Ellen Gervas Rwijage kuwakilisha Mfuko wa Uwekezaji wa DANIDA. Wajumbe wapya wa Bodi wana uzoefu katika usimamizi wa uwekezaji na upangaji wa mikakati. Mwenyekiti aliwakaribisha wajumbe wapya wa Bodi na kuwashukuru Bi Rose Metta na Bi. Ellen Rwijage kwa mchango wao muhimu kwenye Bodi.
- 5.1.11 Afisa Mkuu wa Biashara (*Chief Commercial Officer*) Dkt. Joseph Ochieng Witts ambaye ameitumikia Benki kwa muda mrefu alitimiza umri wake wa kustaafu na alitakiwa kustaafu mwezi Disemba 2021. Bodi iliamua kuongeza mkataba wake kwa miezi sita (6) ili kukamilisha zoezi la usaili kujaza nafasi hiyo. Inatarajiwa kwamba zoezi hilo litakamilika ndani ya robo ya kwanza ya mwaka 2022.

Uwekezaji kwa jamii

- 5.1.12 Benki iliendelea na juhudi zake za kupanga vyema shughuli za uwekezaji kwa jamii kwa kuanzisha taasisi itakayokua inaratibu shughuli hizo ititwayo *CRDB Bank Foundation* kufanya shughuli za uwekezaji kwa jamii kupitia taasisi hii kutaboresha uwajibikaji. Chini ya taasisi hii mafanikio ya shughuli za uwekezaji kwa jamii yatakuwa ya kimkakati, yenye kufuatiliwa na kupimwa.
- 5.1.13 Mwenyekiti aliwashukuru wafuatao:
- (i) Wanahisa wote wa benki kwa kuendelea kuwekeza ndani ya Benki.
 - (ii) Wateja kwa kuendelea kuiamini Benki na kutumia bidhaa zake.
 - (iii) Wafanyakazi kwa kufanya kazi kwa bidi.
 - (iv) Menejimenti kwa utekelezaji bora wa mikakati ya Benki.
 - (v) Benki Kuu ya Tanzania na Serikali kwa usimamizi mzuri wa sekta ya huduma za fedha.
 - (vi) Washirika na watoa huduma mbalimbali.

5.2 Taarifa ya Mkurugenzi Mtendaji

Mkurugenzi Mtendaji aliwasilisha taarifa yake kama ifuatavyo:

Mkakati wa biashara

- 5.2.1 Mwaka wa fedha 2021 ulikuwa wa nne kati ya miaka mitano ya mkakati wa biashara wa muda wa kati, ambapo Benki ilidhamiria kushughulikia mapungufu ya utendaji na kuongeza ubora wa biashara ili kuendeleza ukuaji.
- 5.2.2 Faida ya kampuni tanzu ya Bima (*CRDB Insurance Broker Ltd*) ilipungua kutokana na mageuzi na mabadiliko ya kanuni za Benki Kuu ambayo ilisitisha huduma za udalali wa bima kwa mabenki ili kutoa fursa kwa mabenki kutoa huduma za bima bila kupitia kwa madalali. Benki imetekeleza takwa hilo kwa kuunganisha kikamilifu shughuli za bima na huduma kwa wateja wadogo na kati, na hivyo kuimarisha utoaji wa huduma za bima.
- 5.2.3 Benki ilitekeleza mkakati maalum wa kupata wateja wapya kupitia mauzo yenye kulenga mnyororo wa thamani na kutanua wigo wa njia mbadala za kutoa huduma kwa kuongeza ufanisi na kupunguza gharama za uendeshaji wa biashara.
- 5.2.4 Benki iliboresha bidhaa zake kuu kuendana na mahitaji maalum ya wateja wake na hivyo kusababisha kuongezeka kwa matumizi ya huduma na bidhaa.
- 5.2.5 Benki ilishuhudia kuimarika kwa biashara kutoka kwa wateja wakubwa ambao walikuwa wameathiriwa na changamoto zilizojitokeza ulimwenguni. Benki ilinufaika kutokana na kubatilishwa kwa vizuizi vya kuvuka mipaka na washirika wake wa kibiashara kama vile Kenya, Uganda na Rwanda kutokana na suala la UVIKO-19. Makubaliano kati ya nchi washirika wa Jumuiya ya Afrika Mashariki (EAC) kuhusu mbinu za pamoja kukabiliana na janga la UVIKO-19 yalikua na mchango mkubwa katika kufungua eneo la ukanda kibiashara.
- 5.2.6 Uamuzi wa serikali ya Tanzania kuimarisha uhusiano na Kenya ulitoa msukumo uliohitajika kuimarisha biashara kati ya nchi hizo mbili. Kutokana na hilo, wateja wengi hasa walio kwenye mnyororo wa thamani wa kilimo, walifaidika kutokana na kuongezeka kwa mahitaji ya bidhaa za kilimo kama vile nafaka na mazao ya bustani upande wa Kenya. Benki ya CRDB na kampuni zake tanzu zilikuwa tayari kutoa bidhaa muhimu za kifedha na uwezeshaji ambao ulisaidia kuweka sawa mzani wa biashara kwa faida ya Tanzania.
- 5.2.7 Shilingi ya Tanzania ilikuwa imara kwa kipindi cha mwaka mzima, na kudumisha utendaji mzuri dhidi ya dola ya Marekani. Hii ilichangiwa zaidi na upatikanaji wa fedha za kigeni kutokana na kurejea kwa shughuli za utalii, mauzo ya nje na fedha kutoka kwa washirika wa maendeleo.
- 5.2.8 Bima ya matibabu ilianzishwa kupitia vyama vya ushirika ili kuwahudumia wakulima wa sekta ndogo za kahawa, maziwa, tumbaku, mkonge, miwa, korosho na pamba. Ruzuku ya dola milioni 100 kutoka Mfuko wa Hali ya Hewa ya Kijani (*Green Climate Fund - GCF*) ambayo ilidhinishwa hivi karibuni itaimarisha zaidi uwezo wa Benki kuwekeza kwenye sekta ya kilimo.

Maboresho ya Mfumo wa Kidijitali

- 5.2.9 Benki ilifanya uwekezaji mkubwa katika kuimarisha uwezo wake wa TEHAMA na iliboresha matumizi kwenye mifumo yote ya kidijitali ikiwa ni pamoja na wavuti (benki kwa njia ya mtandao), ATM na mashine za malipo. Benki ilibadilisha zaidi ya ATM 100, kuanzisha kikokotoo cha Mkopo wa E-Loan kwa watumiaji wa wavuti, kuboresha usajili wa manunuzi mtandaoni, na kuboresha wigo wa bidhaa za kielektroniki, kurahisisha miamala ya ndani ya Tanzania yaani (Tanzania Inter-Bank Settlement System - TISS).

Ushirikiano na Wadau

- 5.2.10 Benki iliendelea kutekeleza mikakati mbalimbali yenye lengo la kudumisha mahusiano na wateja ikiwemo kuanzisha ubia baina yake na Shirika la Posta Tanzania (Tanzania Posts Corporation-TPC) kwa ajili ya kutoa huduma za kibenki kupitia vituo 90 vya huduma vilivyosambaa nchi nzima. Ubia huo unaruhusu wateja wanaotafuta huduma za benki kuzipata katika vituo vya TPC, pamoja na mtandao wa wakala zaidi ya 19,000 na zaidi ya matawi 250.
- 5.2.11 Benki iliyafikia makundi tofauti ya wadau na kuwahusisha kwa namna mbalimbali kuhusu masuala muhimu yenye uhusiano wa moja kwa moja kwenye biashara. Moja ya tukio muhimu ilikua ni ziara ya Mheshimiwa, Rais wa Jamhuri ya Muungano wa Tanzania Bi. Samia Suluhu Hassan kwa kampuni tanzu ya Burundi, iliyopo mjini Bujumbura, Burundi wakati wa ziara yake ya kwanza ya kiserikali nchini humo mwezi Julai, 2021. Ushirikiano mwingine muhimu ni ushiriki katika Kongamano la Hali ya Hewa la Umoja wa Mataifa lilofanyika jijini Glasgow, Scotland ikiwa ni sehemu ya juhudi zinazoendelea kwa Benki ya CRDB na kampuni zake tanzu kushiriki katika masuala endelevu ya utunzaji wa mazingira.

Uwekezaji kwenye Raslimali Watu

- 5.2.12 Benki ya CRDB na kampuni zake tanzu ziliwekeza katika rasilimali watu kwa kuvutia na kuhakikisha wafanyakazi wenye vipaji wanaendelezwa. Mafunzo maalum ikiwemo kuanzisha kambi za masuala ya ustawi wa afya ya wafanyakazi na kuandaa mashindano kati ya idara na kanda yalitolewa kwa ajili ya kukuza mahusiano ya wafanyakazi na kuboresha ustawi wao wa kimwili na kiakili. Programu ya kujifunza kwa njia ya mtandao inayotambulika kimataifa-*UDEMY* ilianzishwa kukuza ari ya wafanyakazi kujifunza na kuboresha uwezo wao kiutendaji.
- 5.2.13 Mkurugenzi Mtendaji aliwashukuru wafuatao:
- (i) Wanahisa wote wa benki kwa kuendelea kuwekeza ndani ya Benki.
 - (ii) Bodi ya Wakurugenzi kwa mchango wake thabiti, na hasa katika uongozi na weledi ambao umeongoza Benki kupata matokeo mazuri.
 - (iii) Wafanyakazi kwa ustahimilivu katika kukabiliana na changamoto mbalimbali.
 - (iv) Washirika wa utoaji huduma kama vile mawakala wa CRDB, watoa huduma na wazabuni.
 - (v) Wateja kwa kuipa Benki fursa adhimu ya kuwahudumia.
 - (vi) Wadau wa nje akiwemo mdhibiti wa sekta, Benki Kuu ya Tanzania, Serikali ya Jamhuri ya Muungano wa Tanzania na katika masoko ambako Benki inafanya biashara.

5.3 Hesabu zilizokaguliwa kwa Mwaka ulioisha tarehe 31 Desemba 2021

Afisa Mkuu wa Fedha Bw. Frederick Bayona Nshekanabo aliwasilisha Taarifa ya Hesabu za Benki zilizokaguliwa kwa mwaka 2021 kama ifuatavyo:

Matokeo ya Kifedha

- 5.3.1 Benki ya CRDB na kampuni zake tanzu zilifanya vyema katika kutekeleza mkakati wa muda wa kati na katika kufikia malengo ya mwaka ya kiutendaji. Benki ilipitia na kurekebisha viwango vyake vya udhibiti wa hatari ili kuakisi mabadiliko mapana ya kiuchumi na kuweka mkazo wa makundi ya wateja yenye changamoto zaidi.
- 5.3.2 Faida baada ya kodi iliongezeka kwa asilimia 62.3 kutoka shilingi bilioni 165.2 mwaka 2020 hadi shilingi bilioni 268.2. Hii ndiyo faida kubwa zaidi iliyowahi kuripotiwa katika historia ya Benki na inatoa taswira ya thamani ya mageuzi endelevu ambayo benki imefanya katika kipindi cha miaka mitatu iliyopita.
- 5.3.3 Jumla ya mapato ya uendeshaji kabla ya gharama za teng'o la mikopo chechefu yaliongezeka kwa asilimia 14.3 kutoka shilingi bilioni 808.7 hadi shilingi bilioni 924.0 mwaka 2020. Ukuaji huo ulitokana na ongezeko la asilimia 11.3 la mapato halisi ya riba, iliyotokana na ukuaji mzuri wa mikopo ya reja reja na malipo ya awali.

- 5.3.4 Uwekezaji wa Benki ya CRDB na kampuni zake tanzu katika teknolojia, hasa katika uimarishaji wa huduma ulizaa matunda kwa ukuaji unaoonekana katika mapato yasiyofadhiliwa kutokana na ada na kamisheni. Kufikia mwisho wa mwaka, mapato yasiyo ya riba yalikua kwa asilimia 24.4, yakichochewa na ada zinazohusiana na mikopo na mapato ya miamala kutoka kwa huduma ya *SimBanking*. Miamala ya *SimBanking* iliongezeka kwa kuwa wateja waliendelea kuchagua kutumia njia mbadala kufanya miamala. Huduma ya *SimBanking* ilipata mvuto zaidi kwa watumiaji katika mwaka huo kufuatia uboreshaji uliofanywa.
- 5.3.5 Benki ya CRDB na kampuni zake tanzu ziliharakisha utekelezaji wa mipango ya kimkakati ili kupata uwiano mzuri wa gharama. Kipaumbele kilikuwa kuongeza tija na kupunguza gharama za uendeshaji. Gharama za uendeshaji ziliongezeka kwa asilimia 3 kutoka shilingi bilioni 499.5 mwaka 2020 hadi shilingi bilioni 513.3. Uwiano wa ufanisi uliimarika kwa kiasi kikubwa hadi kufikia asilimia 55.3 kutoka asilimia 61.6 mwaka 2020. Uwiano huu ulifikiwa kutokana na agizo la Benki Kuu ya Tanzania lililotolewa katika robo ya kwanza ya 2021, lililozitaka benki kuwa na uwiano wa gharama na mapato usiozidi asilimia 55 hadi ifikapo mwishoni mwa mwaka 2022.
- 5.3.6 Mizania ya Benki ya CRDB ilikua kwa asilimia 23 kutoka shilingi trilioni 7.2 mwaka 2020 hadi shilingi trilioni 8.8 mwaka 2021. Ukuaji huo ulitokana na ukuaji wa amana za wateja kwa asilimia 19.4 na ukuaji wa fedha za wanahisa kwa asilimia 20.6. Matokeo hayo yalisababishwa na ukuaji wa mikopo kwa wateja wakubwa na mikopo ya nyumba (*mortgage loans*). Mikopo ya wateja wakubwa ilikua kwa asilimia 49 kutoka shilingi trilioni 1.5 mwaka 2020 hadi shilingi trilioni 2.2 mwaka 2021 ikiashiria kuendelea kuimarika kwa uchumi.
- 5.3.7 Benki ya CRDB na kampuni zake tanzu ziliendelea kudumisha hali nzuri ya ukwasi kwa uwiano wa asilimia 27.5 juu ya uwiano unaotakiwa na mdhibiti wa sekta wa asilimia 20; uwiano wa mikopo kwa amana ulisalia kuwa asilimia 78.8. Kimkakati, Benki iliendelea kuboresha mchanganyiko wa upatikanaji wa amana za bei nafuu na zenye kukaa muda mrefu. Kutokana na hali hiyo, amana za wateja zilikuwa kwa asilimia 19.4 kutoka shilingi trilioni 5.4 mwaka 2020 hadi shilingi trilioni 6.5 mwaka 2021.
- 5.3.8 Benki iliendelea kutekeleza mipango ya kimkakati yenye lengo la kudumisha ubora wa mikopo, ikijumuisha kutoa mikopo katika sekta tofauti, kupunguza viashiria vya hatari vya mikopo na upatikanaji wa dhamana za muda mrefu kupitia washirika wa kimkakati. Mafanikio yalipatikana kupitia mkakati thabiti wa kuzuia mikopo chechefu kwa kuboresha usimamizi wa marejesho ya mikopo.
- 5.3.9 Uchanganuzi wa kanzidata na matumizi ya Mfumo wa Tahadhari ya Mapema ulianzishwa kubashiri mapema mikopo isiyolipika. Mfumo huo uliendelea sambamba na ufuatiliaji wa karibu wa marejesho. Matumizi ya teknolojia yalichangia kwa kiwango kikubwa kuimarisha uwezo wa kuhudumia wateja kupitia mfumo wa kidijitali (*e-Collect*).

Utendaji wa Kampuni Tanzu

- 5.3.10 Kampuni tanzu ziliendelea kupata matokeo chanya ya utendaji. Kampuni tanzu ya Burundi ilipata faida baada ya kodi ya shilingi bilioni 12.8, ikiwa ni ukuaji wa asilimia 15.3 kutoka shilingi bilioni 11.1 mwaka 2020. Mali za kampuni tanzu zilikuwa kwa asilimia 57.0 hadi shilingi bilioni 551.1. Jumla ya amana zilikuwa kwa asilimia 65.8 hadi shilingi bilioni 329.4. Kampuni tanzu ya bima iliripoti kushuka kwa faida baada ya kodi kwa asilimia 76.8 hadi shilingi bilioni 0.8 kutokana na kuhamishwa kwa biashara ya udalali wa bima kwenda kampuni mama, jambo lililosababishwa na uimarishaji wa biashara ya bima kupitia kwa kampuni mama.
- 5.3.11 Benki ilifunga mwaka kwa uwiano wa mikopo chechefu wa asilimia 3.3 dhidi ya kiwango cha mdhibiti wa sekta cha asilimia 5. Benki itaendelea kufuatilia kwa karibu mikopo, haswa kwa wateja ambao bado wanaendelea kurejea katika hali ya kawaida baada ya matokeo hasi ya janga la UVIKO-19 ili kudumisha ubora wa mali, kuendelea kuzingatia usimamizi makini wa mtaji na kupunguza hatari kwa ujumla kuhakikisha matumizi bora ya mtaji.

5.4 Kujadili Taarifa za; Mwenyekiti wa Bodi, Mkurugenzi Mtendaji na Hesabu Zilizokaguliwa

Wanahisa **WALIPOKEA** Taarifa za; Mwenyekiti wa Bodi, Mkurugenzi Mtendaji na Hesabu Zilizokaguliwa na kuzijadili kama ifuatavyo:

- 5.4.1 **ILISHAURIWA** kwamba Benki ianzishe dawati la miradi ya kilimo.
- 5.4.2 **ILISHAURIWA** kwamba Mkutano Mkuu ufanyike sehemu nyingine tofauti na mkoa wa Arusha. Menejimenti ifikirie kuandaa Mkutano Mkuu Makao Makuu ya nchi jijini Dodoma.
- 5.4.3 **ILISHAURIWA** kwamba Menejimenti ifikirie uwezekano wa kupunguza kiwango cha riba kwa mikopo inayotolewa kwa Wanahisa.
- 5.4.4 **ILISHAURIWA** kwamba Benki itoe elimu zaidi kwa wakulima ili waweze kuchangamkia fursa za mikopo zinazotolewa na Benki ili kukuza kilimo. Benki iwe makini na ukuaji wa mizania hasa upande wa mikopo. **ILIELEZWA** kwamba Benki itaendelea kutoa elimu kwa wakulima na kuwa makini katika ukuaji wa mizania na itajielekeza katika kukuza mtaji.
- 5.4.5 **ILIULIZWA** iwapo Benki inatoa mikopo kwenye kilimo cha umwagiliaji au kilimo cha msimu kutegemea mvua. **ILIELEZWA** kwamba Benki ina utaratibu mzuri wa kutoa mikopo kwenye sekta ya kilimo na riba inayotolewa ni nafuu. Benki inatarajia kilimo kuwa cha kisasa nchini na itaendelea kupanua wigo wa maeneo ya kilimo yatakayofaidika na mikopo.
- 5.4.6 **ILISHAURIWA** kwamba Benki iongeze kiwango inachotoa kwa shughuli za kijamii kutoka asilimia moja (1%) inayotolewa sasa kutoka kwenye faida ghafi ya Benki na kupanua shughuli zake za huduma kwa jamii nchi nzima. **ILIELEZWA** kwamba Benki itatathmini uwezekano wa kuongeza kiwango kama ilivyoshauriwa na kupanua shughuli za kijamii nchi nzima.
- 5.4.7 **ILISHAURIWA** kwamba Benki iandae dodoso ili kupata maoni ya wanahisa/wateja kuhusu huduma zitolewazo na Benki kuboresha utendaji. **ILIELEZWA** kwamba Benki itaendelea kufanya tafiti mbalimbali kujua mahitaji ya wateja.
- 5.4.8 **ILISHAURIWA** kwamba Benki itoe elimu ya uwekezaji kwa vijana.
- 5.4.9 **ILISHAURIWA** kwamba Benki ifanye jitihada ili kuimarisha bei ya hisa zake sokoni.
- 5.4.10 Benki **ILISHAURIWA** kuongeza mtaji kwenye benki ya TACOB A kuiwezesha benki hiyo kujiendesha na kupata faida. **ILIELEZWA** kwamba Benki ina mikakati ya kuhakikisha TACOB A inaendelea na jitihada za kuweza kujiendesha na kupata faida.
- 5.4.11 **PONGEZI** zilitolewa kwa Bodi ya Wakurugenzi, Afisa Mtendaji Mkuu na Menejimenti kwa jitihada za kupanua huduma nchi jirani kwa kuanzisha kampuni tanzu katika Jamhuri ya Demokrasia ya Kongo, ukuaji wa faida, kupungua kwa mikopo chechefe na kushiriki katika masuala ya utunzaji wa mazingira.

6.0 KUIDHINISHA GAWIO KWA MWAKA 2021

- 6.1 Bodi ya Wakurugenzi **ILIPENDEKEZA** gawio kwa mwaka ulioisha tarehe 31 Desemba, 2021 liwe shilingi 36/= kwa kila hisa kwa wanahisa waliokuwemo kwenye daftari lililopungwa tarehe 22 Aprili 2022 na malipo yafanyike kuanzia tarehe 13 Juni, 2022.
- 6.2 **ILIAZIMIWA** kuwa gawio kwa mwaka ulioisha tarehe 31 Desemba, 2021 liwe shilingi 36/= kwa kila hisa kwa wanahisa waliokuwemo kwenye daftari lililopungwa tarehe 22 Aprili, 2022 na malipo yafanyike kuanzia tarehe 13 Juni, 2022.

7.0 KUIDHINISHA ADA YA WAKURUGENZI

- 7.1 Bodi ya Wakurugenzi **ILIPENDEKEZA** kwamba jumla ya ada ya Wakurugenzi wa Bodi kwa mwaka 2022 iwe shilingi 965,000,000/= ambazo zitatumika pia kuwalipa wajumbe wa kamati nne za Bodi zilizopo sasa.
- 7.2 **ILIAZIMIWA** kwamba ada ya Wakurugenzi wa Bodi kwa Mwaka 2022 iwe shilingi 965,000,000 /= ambazo pia zitatumika kuwalipa wajumbe wa kamati nne za Bodi zilizopo sasa.

8.0 KUTEUA WAKAGUZI WA NJE WA HESABU

- 8.1 Bodi ya Wakurugenzi **ILIPENDEKEZA** kwamba Kampuni ya Ukaguzi wa Hesabu ya *Ernst and Young* ya Tanzania, S.L.P 2475, Dar es Salaam, iteuliwe kuwa Wakaguzi wa Nje wa Hesabu za Benki na Kampuni zake tanzu kwa mwaka 2022 kwa masharti na ada itakayopangwa na Bodi ya Wakurugenzi.
- 8.2 **ILIAZIMIWA** kwamba Kampuni ya Ukaguzi wa Hesabu ya *Ernst and Young* ya Tanzania, S.L.P 2475, Dar es Salaam, iteuliwe kuwa Wakaguzi wa Nje wa Hesabu za Benki na Kampuni zake tanzu kwa mwaka 2022 kwa masharti na ada itakayopangwa na Bodi ya Wakurugenzi.

9.0 KUCHAGUA WAJUMBE WA BODI YA WAKURUGENZI

- 9.1 Katibu aliwaeleza wanahisa kuwa kwa mujibu wa Katiba ya Benki, Mkurugenzi wa Benki atahudumu kwenye Bodi kwa kipindi cha miaka mitatu na anaweza kuomba kuchaguliwa tena. Hivyo kila mwaka kuna wakurugenzi wa Bodi ambao wanastaafu kutoa nafasi kwa uchaguzi kufanyika. Mwaka 2022 Wakurugenzi watatu wa Bodi ambao ni Bw. Abdul Ally Mohamed anaewakilisha kundi la wanahisa wenye hisa chini ya asilimia moja (1%), Dkt. Fred Matola Msemwa anaewakilisha kundi la Wanahisa wenye Hisa kati ya asilimia moja na kumi (1% - 10%) na Bw. Martin Steven Warioba ambao ni Mjumbe Huru wa Bodi wanatakiwa kustaafu baada ya kumaliza kipindi cha miaka mitatu. Wakurugenzi hao waliomba kuchaguliwa tena baada ya kustaafu.
- 9.2 Katibu aliwaeleza Wanahisa kwamba muda wa utumishi wa Wajumbe wawili wa Bodi ya Wakurugenzi Dkt. Ally Hussein Laay na Mhandisi Boniface Charles Muhegi ulikuwa umefikia ukomo kutokana na kanuni mpya ya Benki Kuu ya utawala bora ya mwaka 2021, kipengele namba 12 ambacho kinataka Mjumbe wa Bodi kuhudumu katika taasisi ya fedha kwa kipindi kisichozidi miaka 10 mfululizo. Kwa mujibu wa kanuni hiyo wajumbe hao wawili walikuwa wamefika ukomo wa muda wao wa ukurugenzi wa Bodi. Katibu aliwaeleza Wanahisa kwamba Benki Kuu imeongeza muda wa kuhudumu katika Bodi ya Wakurugenzi wa wajumbe hao wawili kwa kipindi cha miaka 3 kutoka mwaka 2022 hadi mwaka 2025 kuruhusu Benki kujiandaa kutekeleza matakwa ya kanuni mpya za utawala bora.
- 9.3 Bodi ya Wakurugenzi walipendekeza Wajumbe hao wawili Dkt. Ally Hussein Laay na Mhandisi Boniface Charles Muhegi kupitishwa kuwa wajumbe wa Bodi kuwakilisha kundi la Wanahisa wenye hisa chini ya asilimia moja (1) kwa kipindi cha miaka mitatu (3) kuanzia Mei 2022 hadi Mei 2025.
- 9.4 Wagombea wa nafasi ya Mjumbe wa Bodi kutoka kundi la wanahisa wenye hisa chini ya asilimia 1 walikuwa Bw. Abdul Ally Mohamed na Mh. Frederick Tluway Sumaye.
- 9.5 Mgombea nafasi ya Mjumbe wa Bodi kutoka kundi la wanahisa wenye hisa kati ya asilimia 1 na 10 alikuwa Dkt. Fred Matola Msemwa.
- 9.6 Wagombea wa nafasi ya Mjumbe Huru wa Bodi walikuwa Bw. Martin Steven Warioba na Mhandisi Jameson James Kasati
- 9.7 Mwenyekiti aliwakaribisha wagombea wote kujieleza mbele ya wajumbe wa Mkutano Mkuu kwa dakika tatu (3) na kujibu maswali yatakayoulizwa.

- 9.8 Katibu alitoa maelezo jinsi ya kupiga kura kidijitali na uchaguzi ulifanyika kama ilivyopangwa.
- 9.9 **Matokeo ya uchaguzi wa Wajumbe wa Bodi wanaowakilisha kundi la Wanahisa wenye hisa chini ya asilimia 1: Kura zilipigwa kulingana na idadi ya hisa kundi hili zilizowakilishwa kwenye Mkutano Mkuu.**

Na.	Jina la Mgombea	Idadi ya kura	Asilimia
1.	Bw. Abdul Ally Mohamed	459,667,322	95
2.	Mh. Frederick Tluway Sumaye	26,247,421	5
Jumla		485,914,743	100

- 9.10 Mwenyekiti alimtangaza Bw. Abdul Ally Mohamed kuwa Mjumbe wa Bodi anaewakilisha kundi la wanahisa wenye hisa chini ya asilimia 1 baada ya kupata asilimia 95 ya kura zilizopigwa.
- 9.11 Mwenyekiti alimtangaza Mh. Frederick Tluway Sumaye kuwa kwenye orodha ya akiba. Mh. Sumaye alipata asilimia 5 ya kura zilizopigwa.
- 9.12 Bw. Abdul Ally Mohamed aliwashukuru wanahisa kwa kumchagua kwa kipindi kingine cha miaka mitatu (3) na kuwaahidi kuwa ataendelea kutekeleza majukumu yake akishirikiana na wajumbe wengine wa Bodi katika kutoa miongozo itakayosaidia Benki kuwa na mafanikio zaidi.
- 9.13 **Matokeo ya uchaguzi wa Wajumbe wa Bodi wanaowakilisha kundi la Wanahisa wenye hisa kati ya asilimia 1 na 10: Kura zilipigwa kulingana na idadi ya hisa kundi hili zilizowakilishwa kwenye Mkutano Mkuu.**

Na.	Jina la Mgombea	Idadi ya kura	Asilimia
1.	Dkt. Fred Matola Msemwa	376,503,131	100
Jumla		376,503,131	100

- 9.14 Mwenyekiti alimtangaza Dkt. Fred Matola Msemwa kuwa Mjumbe wa Bodi anaewakilisha kundi la wanahisa wenye hisa kati ya asilimia 1 na 10 baada ya kupata asilimia 100 ya kura zilizopigwa.
- 9.15 Dkt. Fred Matola Msemwa aliwashukuru wanahisa kwa kumchagua na kuahidi kutumia taaluma na uzoefu wake kwa kushirikiana na wajumbe wengine wa Bodi kuleta matokeo chanya.
- 9.16 **Matokeo ya uchaguzi wa Mjumbe Huru wa Bodi. Kura zilipigwa kulingana na idadi ya hisa kundi hili zilizowakilishwa kwenye Mkutano Mkuu.**

Na.	Jina la Mgombea	Idadi ya kura	Asilimia
1.	Bw. Martin Steven Warioba	1,118,331,171	60
2.	Mhandisi Jameson James Kasati	751,281,412	40
Jumla		1,869,612,583	100

- 9.17 Mwenyekiti alimtangaza Bw. Martin Steven Warioba kuwa Mjumbe Huru wa Bodi baada ya kupata asilimia 60 ya kura zilizopigwa.
- 9.18 Bw. Warioba aliwashukuru wanahisa kwa kumchagua kwa kipindi kingine kuwa Mjumbe wa Bodi na kuwaahidi kufanya kazi kwa bidii zaidi kwa maendeleo ya Benki.
- 9.19 Mwenyekiti alimtangaza Mhandisi Kasati kuwa kwenye orodha ya akiba. Mhandisi Kasati alipata asilimia 40 ya kura zilizopigwa.

10.0 KUJADILI MAPENDEKEZO KUTOKA KWA WANAHISA

Mwenyekiti wa Mkutano Mkuu alitangaza kuwa hakuna mapendekezo yaliyopokelewa kutoka kwa wanahisa.

11.0 MENGINEYO KWA IDHINI YA MWENYEKITI

Hayakuwepo mengineyo kutoka kwa Wanahisa.

12.0 KUPANGA MAHALI NA TAREHE YA MKUTANO MKUU WA ISHIRINI NA NANE

- 12.1 Bodi ya Wakurugenzi **ILIPENDEKEZA** kuwa Mkutano Mkuu wa Ishirini na Nane (28) wa Benki ya CRDB Plc ufanyike siku ya Jumamosi tarehe 20 Mei, 2023 Makao Makuu ya Benki ya CRDB jijini Dar es Salaam kuanzia saa 3.00 kamili asubuhi.
- 12.1 **ILIAZIMIWA** kuwa Mkutano Mkuu wa Ishirini na Nane (28) wa Wanahisa wa Benki ya CRDB ufanyike siku ya Jumamosi tarehe 20 Mei, 2023 Makao Makuu ya Benki ya CRDB jijini Dar es Salaam kuanzia saa 3.00 kamili asubuhi.

13.0 KUFUNGA MKUTANO

- 13.1 Mwenyekiti wa Bodi aliwashukuru wanahisa na wadau kwa kuhudhuria Mkutano Mkuu na kuahidi kuwa maoni na masuala yote yaliyowasilishwa na wanahisa yatafanyiwa kazi na Menejimenti.
- 13.2 Alimpongeza Balozi wa Denmark nchini Tanzania Bi Mette Nørgaard Dissing-Spandet kwa kuhudhuria Mkutano Mkuu na kutoa mawazo yenye tija kwa maendeleo ya Benki.
- 13.3 Alimshukuru Mkurugenzi Mtendaji mstaafu wa Benki ya CRDB Dkt. Charles Kimei (MB) kwa mchango wa mawazo.
- 13.4 Alitoa pongezi kwa Benki Kuu ya Tanzania, CMSA na DSE kwa usimamizi na kutoa miongozo kwa maendeleo ya sekta ya Benki na masoko ya mitaji.
- 13.5 Aliwashukuru wajumbe wa Bodi na kuwakaribisha wajumbe wapya wa Bodi waliochaguliwa. Aliwapongeza wagombea wa nafasi za ujumbe wa Bodi ambao kura hazikutosha.
- 13.6 Alipongeza Bodi za Wakurugenzi za Benki ya CRDB Burundi S.A., CRDB Insurance Broker Ltd, Tandahimba Community Bank Plc (TACOBAB) na Kilimanjaro Community Bank Limited (KCBL) kwa kazi nzuri.
- 13.7 Aliwapongeza wafanyakazi wa Benki ya CRDB kwa mafanikio yaliyopatikana na kuwataka kuendelea kujituma ili kupata mafanikio makubwa zaidi.
- 13.8 Alipongeza sekretarieti kwa maandalizi mazuri ya Mkutano Mkuu na Semina.
- 13.9 Mwenyekiti alifunga Mkutano saa 9:00 alasiri.

IMETHIBITISHWA

MWENYEKITI

KATIBU

TAREHE

**Dondoo Na. 4 YATOKANAYO NA MKUTANO MKUU WA ISHIRINI NA SABA WA WANAHISA WA CRDB BANK PLC
ULIOFANYIKA JIJINI ARUSHA KATIKA KITUO CHA MIKUTANO CHA KIMATAIFA ARUSHA (AICC),
UKUMBI WA SIMBA TAREHE 21 MEI 2022**

NO	KUMB.	MAPENDEKEZO/USHAURI	UTEKELEZAJI
1.0	7.0	KUIDHINISHA GAWIO KWA MWAKA 2020	
1.1	7.2	ILIAZIMIWA kuwa Gawio kwa Mwaka ulioishia tarehe 31 Desemba, 2021 liwe shilingi 36/= kwa kila hisa kwa wanahisa waliokuwemo kwenye daftari lilipofungwa tarehe 22 Aprili, 2022 na malipo yafanyike kuanzia tarehe 13 Juni, 2022.	Gawio la shilingi 36/= kwa hisa kwa mwaka ulioishia tarehe 31 Desemba, 2021 lilipwa kuanzia tarehe 13 Juni, 2022.
2.0	8.0	KUIDHINISHA ADA YA WAKURUGENZI	
2.1	8.3	ILIAZIMIWA kuwa ada ya Wakurugenzi kwa Mwaka 2022 iwe shilingi 965,000,000 /= ambazo pia zitatumika kuwalipa wajumbe wa kamati nne za Bodi ya Wakurugenzi zilizopo sasa kama ilivyopendekezwa na Bodi ya Wakurugenzi.	Ada ya Wakurugenzi kwa Mwaka 2022 ni shilingi 965,000,000 /= ambazo pia zitatumika kuwalipa wajumbe wa kamati nne za Bodi ya Wakurugenzi zilizopo sasa kama ilivyopendekezwa na Bodi ya Wakurugenzi.
3.0	9.0	KUTEUA WAKAGUZI WA NJE WA HESABU	
3.1	9.3	ILIAZIMIWA kwamba Kampuni ya Ukaguzi wa Hesabu ya Ernst and Young Tanzania ya S.L.P 2475, Dar es Salaam, iwe Wakaguzi wa Nje wa Hesabu za Benki na Kampuni zake Tanzu kwa mwaka 2022 kwa masharti na ada itakayopangwa na Bodi ya Wakurugenzi.	Kampuni ya Ukaguzi wa Hesabu ya Ernst and Young Tanzania ya S.L.P 2475, Dar es Salaam, ndio Wakaguzi wa Nje wa Hesabu za Benki na Kampuni zake Tanzu kwa mwaka 2022 kwa masharti na ada iliyopangwa na Bodi ya Wakurugenzi.
4.0	10.0	KUCHAGUA WAJUMBE WA BODI YA WAKURUGENZI	
4.1	10.8	Mwenyekiti alimtangaza Bw. Abdul Mohamed kuwa Mjumbe wa Bodi anaewakilisha Kundi la Wanahisa wenye hisa chini ya asilimia 1 baada ya kupata kura nyingi kuliko wagombea wengine.	Wajumbe wote wa Bodi waliochaguliwa wameidhinishwa na Benki Kuu.
	11.12	Mwenyekiti alimtangaza Dkt. Fred Msemwa kuwa Mjumbe wa Bodi anaewakilisha kundi la wanahisa wenye hisa kati ya asilimia 1 na 10.	
	11.15	Mwenyekiti alimtangaza Bw. Martin Warioba kuwa Mjumbe Huru wa Bodi.	

NO	KUMB.	MAPENDEKEZO/USHAURI	UTEKELEZAJI
5.0	13.0 KUPANGA MAHALI NA TAREHE YA MKUTANO MKUU WA ISHIRINI NA NANE		
5.1	13.2	ILIAZIMIWA kwamba Mkutano Mkuu wa Ishirini na Nane wa Wanahisa wa Benki ya CRDB ufanyike siku ya Jumamosi tarehe 20 Mei 2023 jijini Dar es salaam kuanzia saa 3.00 kamili asubuhi.	Ili kuendana na mkakati mpya wa Benki wa 2023 – 2027, Mkutano Mkuu wa Ishirini na Nane wa Wanahisa wa Benki ya CRDB utafanyika siku ya Jumamosi tarehe 20 Mei 2023 katika ukumbi wa Simba uliopo kituo cha Mikutano cha Kimataifa Arusha (AICC) kama ilivyopendekezwa na Bodi ya Wakurugenzi na kuidhinishwa na Wanahisa wanaomiliki zaidi ya asilimia 50 ya hisa za Benki kwa mujibu wa katiba ya Benki na sheria ya makampuni namba 12 ya mwaka 2002.

Bw. Abdulmajid M. Nsekela

MKURUGENZI MTENDAJI

Dondoo Na. 5 TAARIFA YA BODI YA WAKURUGENZI NA TAARIFA YA HESABU ZILIZOKAGULIWA ZA MWAKA 2022

5.1 KUPOKEA TAARIFA YA BODI YA WAKURUGENZI

(Taarifa itaambatishwa)

Wanahisa wanaombwa kupitisha azimio la kuipokea taarifa ya Bodi ya Wakurugenzi.

5.2 KUPOKEA TAARIFA YA HESABU

(Taarifa itaambatishwa)

Wanahisa wanaombwa kupitisha azimio la kuipokea taarifa ya Hesabu zilizokaguliwa kwa mwaka ulioishia tarehe 31 Desemba 2022.

5.3 GAWIO KWA MWAKA 2022

5.3.1 Pendekezo

Kwa mujibu wa sehemu ya VIII ya Katiba ya Kampuni, Bodi ya Wakurugenzi inapendekeza gawio kwa mwaka unaoishia tarehe 31 Desemba 2022 liwe Shilingi 45/= kwa kila hisa kwa wanahisa watakaokuwepo kwenye daftari litakapofungwa tarehe 23 Mei 2023 na malipo yafanywe kuanzia tarehe 05 Juni 2023.

5.3.2 Kinachohitajika

Wanahisa wanaombwa kupitisha azimio la kuafiki pendekezo la Bodi ya Wakurugenzi kwamba gawio kwa mwaka ulioishia tarehe 31 Desemba 2022 liwe shilingi 45/= kwa hisa kwa wanahisa watakaokuwepo kwenye daftari litakapofungwa tarehe 23 Mei 2023 na malipo yafanyike kuanzia tarehe 05 Juni 2023.

Dondoo Na. 6 KUIDHINISHA ADA YA WAKURUGENZI

6.1 Pendekezo

Bodi ya Wakurugenzi inapendekeza jumla ya ada kwa Wakurugenzi iwe shilingi 965,000,000/= kwa mwaka 2023 ambazo zitatumika pia kuwalipa wajumbe kwenye kamati nne za Bodi zilizopo hivi sasa.

6.2 Kinachohitajika

Wanahisa wanaombwa kupitisha azimio la kuafiki pendekezo la Bodi ya Wakurugenzi na kupitisha jumla ya ada kwa Wakurugenzi ya Shilingi 965,000,000/= kwa mwaka 2023 ambazo zitatumika pia kuwalipa wajumbe kwenye kamati nne za Bodi zilizopo hivi sasa.

Dondoo Na. 7 KUTEUA WAKAGUZI WA HESABU

7.1 Mapendekezo

Bodi ya Wakurugenzi, inapendekeza Kampuni ya Ukaguzi wa Hesabu wa nje, Ernst & Young ya S.L.P 2475 Dar es Salaam, iteuliwe kuwa Wakaguzi wa hesabu za Benki kwa mwaka 2023, kwa masharti na ada itakayopangwa na Bodi ya Wakurugenzi.

7.2 Kinachohitajika

Wanahisa wanaombwa kupitisha azimio la kuteua Kampuni ya Ukaguzi wa Hesabu wa nje, Ernst & Young ya S.L.P 2475 Dar es Salaam, kuwa wakaguzi wa Benki kwa mwaka 2023, kwa masharti na ada itakayopangwa na Bodi ya Wakurugenzi.

Dondoo Na. 8 KUCHAGUA WAJUMBE WA BODI

8.1 Kwa mujibu wa Ibara ya 98 ya Katiba ya Benki, Mjumbe wa Bodi anaweza kutumikia nafasi hiyo kwa kipindi kisichozidi awamu tatu za miaka mitatu kila moja

8.2 Mgawanyo wa Umiliki wa Hisa hadi tarehe 01 Machi, 2022

No.	Makundi ya Umiliki wa Hisa	Asilimia	Idadi ya Hisa	Idadi ya wajumbe wa Bodi
1	Asilimia kumi na zaidi	34.3	894,828,676	3
2	Asilimia Moja hadi chini ya Asilimia kumi	25.0	651,813,909	2
3	Chini ya Asilimia Moja	40.7	1,065,195,999	4
4	Huru	0	0	3
	Jumla	100.0	2,611,838,584	

8.3 Wajumbe wa Bodi Wanaostaafu

Wajumbe wawili huru wa Bodi Watastaafu mwaka huu kama ifuatavyo:

- Prof. Neema Munisi Mori
- Bi Miranda Naiman Mpogolo

8.4 Nafasi za ujumbe wa Bodi

Kutokana na muongozo wa Benki Kuu, Wanahisa wanatakiwa kupiga kura kuchagua wajumbe wawili Huru wa Bodi.

8.5 Taratibu za kupiga kura

- Wanahisa wote watapiga kura kuwachagua wajumbe wawili huru wa Bodi.
- Wagombea watakapata kura nyingi watatangazwa kuwa wajumbe wa Bodi. Wagombea wanaofuatia kwa idadi ya kura watawekwa kwenye orodha ya akiba ili kuchukua nafasi ya wagombea walioshinda uchaguzi iwapo hawataidhinishwa na Benki Kuu au kushindwa kuwa wajumbe wa Bodi kwa sababu nyingine yoyote.
- Kila mgombea atapewa dakika tatu (3) kujitambulisha na kujibu maswali atakayoulizwa na wanahisa wakati wa Mkutano Mkuu.
- Kura itapigwa kwa siri na itawakilisha idadi ya hisa.
- Majina ya wagombea walioshinda uchaguzi yatatangazwa na Mwenyekiti wa Mkutano Mkuu.

8.6 Majina ya wagombea

Majina ya wajumbe Huru wa Bodi

- i) Prof. Neema M. Mori
- ii) Bi Miranda N. Mpogolo
- iii) Mhandisi Boniface Gissima Nyamo - Hanga
- iv) Bi Joyce Nkini Lwisi

8.7 Provisions of Law Related to the Election and Responsibilities of Directors.

a) Article 96 of CRDB Bank MEMARTS

"Each of the directors appointed or elected shall be a person with knowledge and experience required by law as well as in line with the skills gap which the Governance, Nomination and HR Committee shall have identified to be filled by the directors sought in the Nomination process.

Regulation 5 (2) (a) of the Banking and Financial Institutions Act (B&FI Act)

Provides that a Board Member shall have requisite experience in banking, finance, accounting, auditing, law or economics.

Article 112 of CRDB Bank MEMARTS

Provides that 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** (this has been removed from law) 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.

b) Regulation 19 of Licensing Regulations of BOT and Article 94 of CRDB Bank Articles provides that Member of the board shall be appointed subject to approval by the Bank of Tanzania

c) 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 provides that:

- (1) The Bank shall make an assessment as to whether the proposed members of the board of directors and senior management of a 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.

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 programs, and effective management information systems.

- d) Regulation 7 (3) of Banking Institution Act 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 (Shareholders owning less than 5% of Bank’s shares) having accounting, auditing, or related financial management experience”. Accordingly, the number of independent members must be minimum three pursuant to B & FIA requirements.

Dondoo Na. 9. MAPENDEKEZO KUTOKA KWA WANAHISA

❖ *(Mapendekezo yataambatishwa).*

Dondoo Na. 10. MENGINEYO

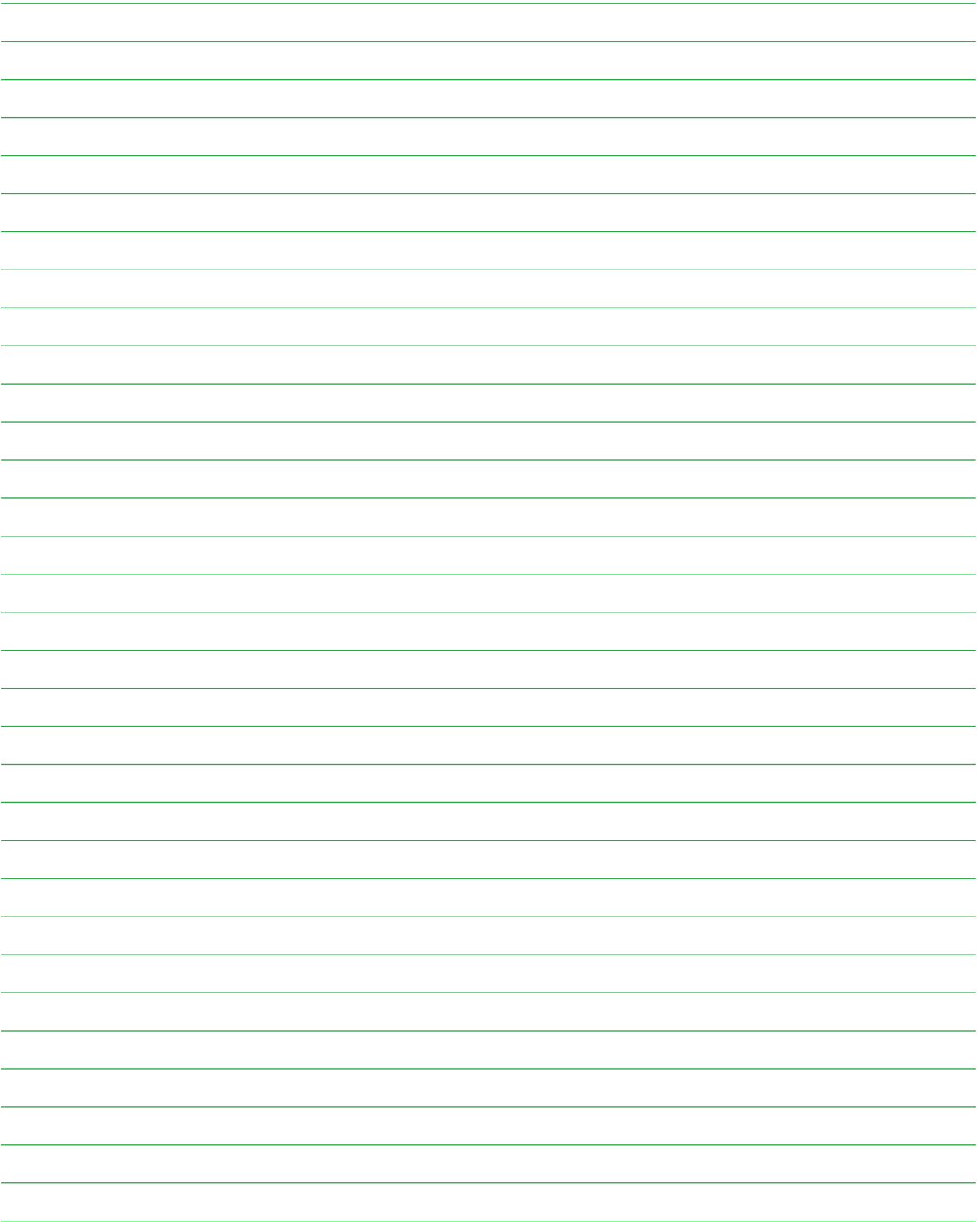
Kujadili mengineyo kwa idhini ya Mwenyekiti.

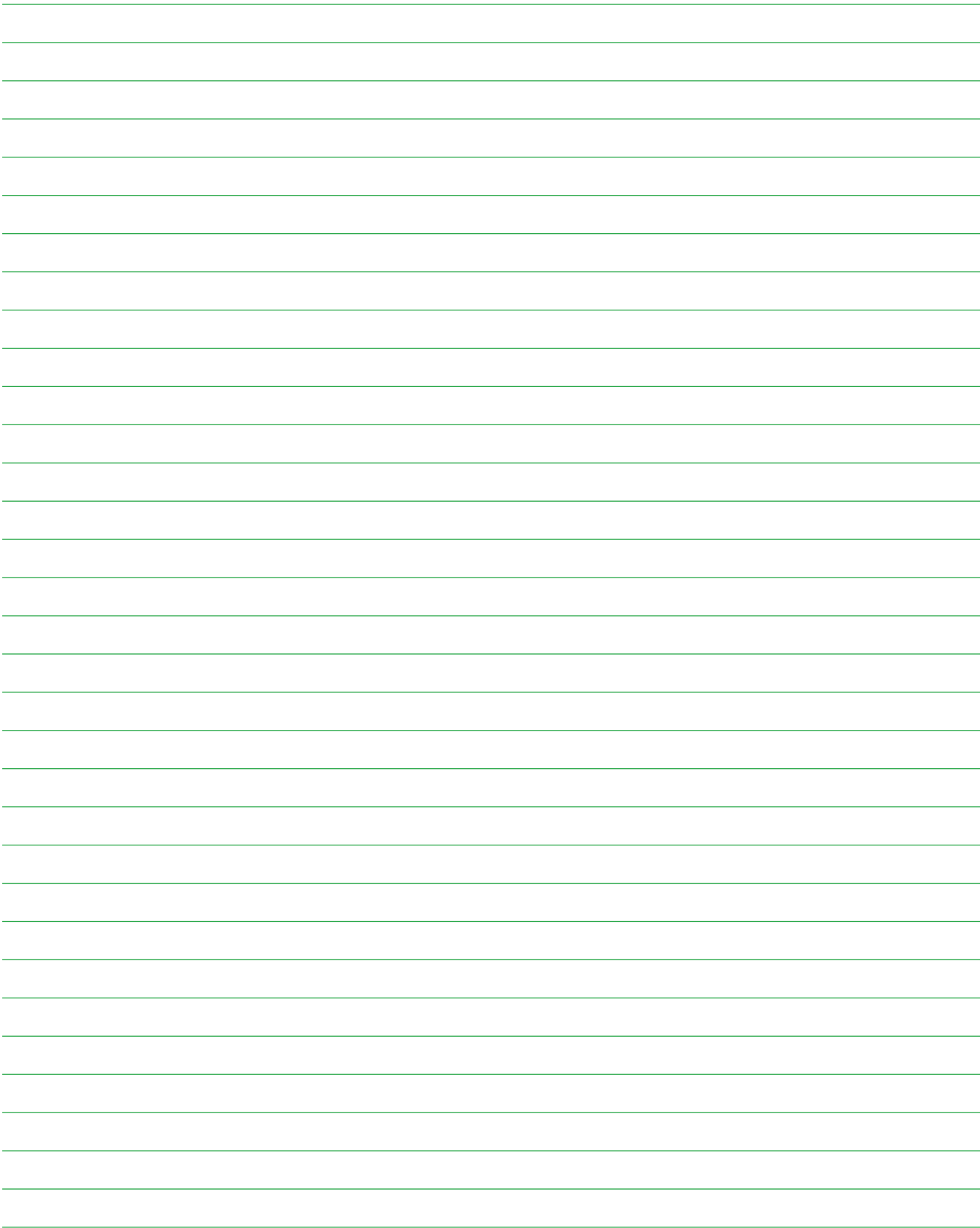
Dondoo Na. 11 TAREHE YA MKUTANO UJAO

Pendekezo

Inapendekezwa kwamba Mkutano Mkuu wa ishirini na tisa ufanyike siku ya Jumamosi tarehe 18 Mei 2024 katika kituo cha Mikutano cha Kimataifa Arusha (AICC), Ukumbi wa Simba.

Dondoo Na. 12 KUFUNGA MKUTANO





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