

PROCEEDINGS OF 60TH ANNIVERSARY OF BANK OF TANZANIA

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List of Abbreviations and Acronyms

AFI	Alliance for Financial Inclusion
AI	Artificial Intelligence
BCEAO	Banque Centrale des États de l'Afrique de l'Ouest (Central Bank of West African States)
BII	British International Investment
BOT	Bank of Tanzania
CAG	Controller and Auditor General
CBE	College of Business Education
CRDB	CRDB Bank Plc
CSR	Corporate Social Responsibility
EAC	East African Community
EFT	Electronic Funds Transfer
ESAMI	Eastern and Southern African Management Institute
ESG	Environmental, Social and Governance
EWURA	Energy and Water Utilities Regulatory Authority
FSDT	Financial Sector Deepening Trust
GDP	Gross Domestic Product
ICT	Information and Communication Technology
IFC	International Finance Corporation
IFRS	International Financial Reporting Standards
IMF	International Monetary Fund
JFC	Joint Finance Commission
JNICC	Julius Nyerere International Convention Centre
KCB	Kenya Commercial Bank
MP	Member of Parliament
MSD	Medical Stores Department
NMB	NMB Bank Plc
PSPs	Payment Service Providers
QR	Quick Response (code)
RAS	Regional Administrative Secretary
SACCOs	Savings and Credit Cooperative Societies
SADC	Southern African Development Community
SARB	South African Reserve Bank
SMEs	Small and Medium Enterprises
TACH	Tanzania Automated Clearing House
TANAPA	Tanzania National Parks Authority
TANQR	Tanzania Quick Response Code Standard
TAWA	Tanzania Wildlife Management Authority
TEMESA	Tanzania Electrical, Mechanical and Electronics Services Agency
TIA	Tanzania Institute of Accountancy
TIPS	Tanzania Instant Payment System

TISS	Tanzania Interbank Settlement System
TMA	Tanzania Meteorological Authority
TMRC	Tanzania Mortgage Refinance Company
TNCC	Tanzania National Chamber of Commerce
TPSF	Tanzania Private Sector Federation
TRA	Tanzania Revenue Authority
TTCL	Tanzania Telecommunications Company Limited
TZS	Tanzanian Shilling
UPI	Unified Payments Interface
URT	United Republic of Tanzania
USD	United States Dollar

Governor's Foreword

This year (2026) marks the Bank of Tanzania sixtieth year of service to the nation. For a central bank, such longevity invites reflection on its purpose, enshrined in its mission: to maintain price stability and the integrity of the financial system for inclusive economic growth, anchored by public trust. Since its establishment on 14 June 1966, the Bank has effectively discharged its mandate, including formulation and implementation of monetary policy, currency issuance, and oversight of the financial sector and national payment systems. Throughout, it has evolved with changing domestic and global economic conditions in the service of the people of Tanzania, guided by its core values of integrity, excellence, accountability, transparency, and inclusiveness.

The celebration of the 60th Anniversary, under the theme "60 Years of Driving Economic Prosperity: Advancing Innovation, Transformation and Resilience," was an occasion to retrace the Bank's journey, honour its achievements, and renew our preparedness for emerging challenges and opportunities. The theme was carefully selected. Innovation and transformation embody the Bank's efforts to modernize policy frameworks and financial infrastructure, while resilience reflects its steadfast commitment to maintaining stability in an increasingly uncertain global environment.

The Bank's story is inseparable from Tanzania's economic development, achieved through close collaboration with the Government, financial institutions, development partners, the regional and international central banking community, academia, the private sector, and generations of dedicated staff. Underlying it, is a settled conviction that macroeconomic stability is a shared endeavour.

Each element of the celebrations expressed a core value of the Bank. The sports and wellness events reflected inclusiveness, teamwork, and staff wellbeing. The corporate social responsibility initiatives acknowledged the Bank's accountability to society. The commemorative ceremony, officiated by Her Excellency Dr. Samia Suluhu Hassan, President of the United Republic of Tanzania, affirmed the enduring partnership between the Bank and the Government. The high-level international symposium, convening policymakers, central bankers, academics, and financial sector leaders, continued the tradition of knowledge-sharing and peer exchange that enables central banks to draw policy lessons, refine their frameworks, and adapt their responses to emerging challenges.

This book documents the key events, speeches, and deliberations that marked the celebrations. It preserves the institutional memory that underpins sound policymaking and ensures the continuity of central banking practice. It is my hope that this publication will be a valuable resource, informing and inspiring all those who study, influence, and shape Tanzania's economic policy in the years ahead.

Looking ahead, the Bank's strategy remains aligned with Tanzania Development Vision 2050, supporting realization of an inclusive, competitive, and resilient economy through sound monetary and financial policies, deeper and more efficient financial markets, and continued innovation in payment systems. This course is guided by the Bank's vision of fostering macroeconomic stability and a modernised financial system that supports Tanzania in sustaining and advancing beyond middle-income status.

On behalf of the Bank of Tanzania, I extend sincere gratitude to the Government of the United Republic of Tanzania, development partners, the financial sector, the international central banking community, and the private sector for their support and collaboration over the past sixty years. I am equally grateful to all former and current members of the Board, Management, and staff whose dedication, professionalism and commitment have been instrumental in shaping the Bank's achievements.

We remain resolute in building a modern, innovative, and resilient central bank that continues to promote monetary and financial stability. In all these, our mission, vision, and core values will continue to be sharpened and reshaped to enable the Bank to withstand the test of time.

Mr. Emmanuel M. Tutuba
Governor
Bank of Tanzania

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The publication of this book was made possible by the invaluable contributions of many individuals. Their dedication and commitment have ensured that the experiences, insights, and achievements marking the Bank's 60-year journey are preserved for posterity and future generations.

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The Bank is equally grateful to the moderators, keynote speakers, panelists, members of the Anniversary Organizing Committees, photographers, and all other stakeholders whose participation and support contributed to the success of the celebrations and the preparation of this book. The Technical Committee accepts full responsibility for any errors or omissions that may remain.

Chapter One: Introduction

The Bank of Tanzania commemorated its 60th Anniversary on 12 June 2026, marking six decades of dedicated service to the United Republic of Tanzania. The milestone celebrated the Bank's achievements and reaffirmed its commitment to responding to evolving domestic and global economic developments while remaining focused on its statutory mandate.

To mark this occasion, the Bank organised different events comprising sports and wellness programmes to promote teamwork and employee wellbeing; corporate social responsibility activities supporting vulnerable communities and environmental conservation; the official Anniversary ceremony; and a high-level international symposium that brought together central bank governors, policymakers, academia, development partners, and private sector leaders to discuss emerging issues affecting central banking and economic development.

This book is organised into four chapters. Following this introductory chapter, Chapter Two documents the official commemorative ceremony, including the keynote address by the Guest of Honour, Her Excellency Dr. Samia Suluhu Hassan, President of the United Republic of Tanzania and remarks delivered by the Governor, Mr. Emmanuel M. Tutuba, and other distinguished speakers. Chapter Three presents the symposium, highlighting key discussions and insights. Chapter Four covers the sports, wellness, corporate social responsibility activities, and other activities conducted across the Bank's branches.

Chapter Two: The Anniversary Commemorative Ceremony

The 60th Anniversary celebrations culminated in an official ceremony held on 12 June 2026 at the Julius Nyerere International Convention Centre (JNICC) in Dar es Salaam. The ceremony was officiated by Her Excellency Dr. Samia Suluhu Hassan, President of the United Republic of Tanzania, who delivered the keynote address. The celebrations were held under the theme "60 Years of Driving Economic Prosperity: Advancing Innovation, Transformation and Resilience".

The programme featured, among others, an exhibition, introductory remarks by the Deputy Governor responsible for Administration and Internal Controls, welcoming remarks by the Governor of the Bank of Tanzania, and remarks by the Deputy Minister for Finance and Planning of the Revolutionary Government of Zanzibar and the Minister of Finance of the United Republic of Tanzania. The programme of the official event is attached as Appendix I.



The President of the United Republic of Tanzania, H.E. Dr. Samia Suluhu Hassan (middle), with other government leaders and the Bank of Tanzania Board members.

The event was also attended by governors, deputy governors, and other senior officials from central banks of the Southern African Development Community (SADC), East African Community (EAC), and West African Region; senior government officials; representatives of financial institutions, academia, research institutions, non-governmental organisations, development partners and international institutions, the private sector and the diplomatic corps; the board of directors, management and staff of the Bank of Tanzania; and other distinguished guests.

2.1 60th Anniversary Exhibition

The ceremony commenced with the arrival of H.E. Dr Samia Suluhu Hassan, who was received by the Minister of Finance, Hon. Ambassador Khamis Mussa Omar (MP), and the Governor of the Bank of Tanzania, Mr Emmanuel M. Tutuba. Prior to officiating the event, the President toured an exhibition showcasing the Bank's achievements over the past six decades, including the formulation and implementation of monetary policy, the development of domestic financial markets, the modernization and enhancement of the interoperability of national payment systems, and the issuance and management of currency.



H.E. Dr. Samia Suluhu Hassan, President of the United Republic of Tanzania, listening to an exhibition presentation made by the Bank's staff on financial markets.

2.2 Introductory Remarks

Dr. Rahma Salim Mahfoudh, Deputy Governor (Administration and Internal Controls) of the Bank of Tanzania, welcomed participants and thanked H.E. Dr. Samia Suluhu Hassan for serving as Guest of Honour. She likewise introduced and welcomed the governors and deputy governors of central banks, representatives of international organizations, development partners, financial institutions, academia, the private sector, and other distinguished guests.

Dr. Mahfoudh paid tribute to former Bank management and staff, whose dedication over the past six decades laid the foundation for the Bank's achievements. The Anniversary, she observed, offered a moment to reflect on the Bank's record in maintaining monetary and financial stability, promoting financial sector development, advancing financial inclusion, and supporting Tanzania's economic transformation. She noted that the event not only honoured the Bank's past achievements but also renewed its commitment to fostering innovation, resilience, and sustainable economic prosperity.

Dr. Mahfoudh paid tribute to the Bank's former Governors, management, and staff, whose dedication, professionalism, and stewardship over six decades laid the foundation for the institution's credibility and achievements. She noted that the Anniversary provided an opportunity to reflect on the Bank's contribution to maintaining monetary and financial stability, deepening financial sector development and inclusion, and supporting Tanzania's economic transformation. The commemoration, she observed, not only celebrated the Bank's achievements and rich institutional legacy, but also reaffirmed its commitment to policy innovation, institutional resilience, and the pursuit of sustainable and inclusive economic development in an increasingly complex global environment.



Dr. Rahma S. Mahfoudh, Bank of Tanzania Deputy Governor (Administration and Internal Controls) delivering introductory remarks.

2.3 Goodwill Remarks

Dr. Alfred Hannig, Chief Executive Officer of the Alliance for Financial Inclusion (AFI), commended the Government for the significant progress in infrastructure development since his last visit in 2022, citing the Standard-Gauge Railway as a notable example of the country's ongoing economic transformation.

Dr. Hannig recalled that Tanzania was among the founding members of AFI, a global network of 85 central banks and financial regulatory institutions from developing and emerging economies. He acknowledged the contribution of the Bank of Tanzania, particularly under the leadership of its former Governor, the late Prof. Benno Ndulu, in steering AFI towards full institutional independence in 2016. He further praised Tanzania's remarkable progress in financial inclusion, noting that under the 2011 Maya Declaration, AFI's global platform for measurable financial inclusion commitments, the country had pledged to increase financial inclusion to 50 percent by 2016. Driven largely by rapid digital financial services adoption, Tanzania surpassed 70 percent inclusion by 2013, significantly ahead of schedule, prompting an upward revision of its national target.

Dr. Alfred Hannig, Chief Executive Officer of the



Alliance for Financial Inclusion (AFI), delivering goodwill remarks.

Dr. Hannig also lauded the Bank's leadership in advancing digital financial infrastructure, highlighting the successful operationalization of the Tanzania Instant Payment System (TIPS), which had processed over 450 million transactions, and the TANQR code standard, which had facilitated 38 million merchant payments by March 2025. He noted that these achievements, together with the Bank's fintech regulatory sandbox and the issuance of a guidance framework for digital lenders, demonstrated a strong commitment to fostering innovation, interoperability, and

inclusive finance. In recognition of these efforts, the Bank was awarded the AFI Nestor Espenilla Jr. Financial Inclusion Innovation Award in 2025.

He noted that Africa is at the tipping point of global technological transformation. However, without deliberate efforts to tailor innovation to local realities, the continent risks becoming merely a testing ground for external disruptors rather than a driver of home-grown solutions. In his assessment, Tanzania has demonstrated how technological innovation can be advanced alongside financial stability and inclusion, a combination he described as fundamental to achieving inclusive and sustainable prosperity. He reaffirmed AFI's commitment to strengthening its partnership with the Bank in support of these shared objectives

2.4 Keynote Address

Mr. Emmanuel M. Tutuba, Governor of the Bank of Tanzania, opened his remarks by warmly welcoming H.E. Dr. Samia Suluhu Hassan, President of the United Republic of Tanzania, distinguished guests, and participants to the Bank's 60th Anniversary celebrations. He expressed profound gratitude to the President for gracing the occasion as Guest of Honour and extended appreciation to the Government, development partners, and other stakeholders for their steadfast support and collaboration over the years. The Governor also paid tribute to past leaders of the United Republic of Tanzania and the Revolutionary Government of Zanzibar, as well as former members of the Bank's Board of Directors, management, and staff, whose efforts have laid strong institutional foundations.



Mr. Emmanuel M. Tutuba, Governor of the Bank of Tanzania, delivering welcoming remarks.

The Governor recalled that, in its formative years, the Bank operated largely through manual systems and implemented monetary policy within a centrally planned economic framework, where credit allocation was directed by the state to priority sectors. He noted that, by 1991, Tanzania's financial system was characterized by significant structural weaknesses: only three banks operated in the country, all of which were state-owned; non-performing loans

exceeded 20 percent; inflation remained above 20 percent; foreign exchange reserves were sufficient to cover barely one month of imports; and economic growth was below 5 percent. These challenges , he explained, necessitated the economic and financial sector reforms undertaken from 1991 onwards, including the adoption of a targeting monetary framework.

The Governor pointed out that these reforms, laid the foundation for the gains of subsequent decades Inflation, which had reached 35.3 percent in 1994, moderated significantly, averaging 3.5 percent over the preceding three years and remaining within the medium-term target range of 3 to 5 percent. GDP growth had averaged 6.2 percent over the past twenty-five years, above the 4.4 percent average for sub-Saharan Africa. He further highlighted the deepening and strengthening of the financial sector, with the number of registered banks increasing from three in 1991 to 42 by December 2026, while the ratio of non-performing loans declined to 2.9 percent, well below the supervisory benchmark of 5 percent. During the same period, private sector credit expanded markedly, rising from 6.6 percent of GDP in 1994 to 16 percent in 2025, reflecting enhanced financial intermediation and broader access to finance.

On payment systems, the Governor highlighted the Bank's comprehensive modernization programme, encompassing the Tanzania Interbank Settlement System (TISS), Tanzania Automated Clearing House (TACH), Electronic Funds Transfer (EFT) system, and the Tanzania Instant Payment System (TIPS). He noted that these initiatives have significantly enhanced the efficiency, speed, and interoperability of the national payments' ecosystem. The Governor added that the rapid expansion of mobile and digital banking, alongside the growing adoption of electronic platforms for government payments and revenue collection, has substantially reduced transaction costs, improved service delivery, and enhanced the ease of doing business in Tanzania.

Turning to the external sector, the Governor reported that the country's foreign exchange reserves remained comfortably above the statutory minimum requirement of four months of import cover. The position, he said, had been strengthened by the Domestic Gold Purchase Programme, launched in October 2024, under which the Bank buys gold from domestic miners using Tanzanian shillings. As of 10 June 2026, the Programme had accumulated 27.5 tonnes of refined gold, valued at approximately TZS 10 trillion, thereby enhancing the composition and resilience of the country's reserve assets. The Governor attributed the success of the Programme in part to the Government's

mining sector reforms, which strengthened regulatory oversight and improved transparency.

On technology, the Governor said the Bank has established an artificial intelligence unit and signed memoranda of understanding with six Tanzanian universities to build data-analytics capacity. He further drew attention to the ongoing feasibility assessment of a Central Bank Digital Currency and the strengthening of cybersecurity oversight of the national payment infrastructure. These, he noted, were tools with which the Bank intends to navigate for the next sixty years.

The Governor concluded by reaffirming the Bank's commitment to its core mandate maintaining price and financial stability to support the Tanzania Development Vision 2050.

2.5 Remarks by Deputy Minister of Finance and Planning of Revolutionary Government of Zanzibar

Speaking on behalf of the Revolutionary Government of Zanzibar, Dr. Hamad Omar Bakari, Deputy Minister of Finance and Planning, observed that the Bank's 60th Anniversary was a testament to six decades of resilience and dedication to building a strong institution for generations to come. He credited the Bank for its contribution to maintaining monetary and financial stability, promoting financial inclusion, and supporting the socio-economic development of both Mainland Tanzania and Zanzibar, amid adverse external shocks.



Dr. Hamad Omar Bakari, Deputy Minister for Finance and Planning of the Revolutionary Government of Zanzibar, delivering remarks during the Anniversary.

For Zanzibar specifically, Dr. Bakari acknowledged the Bank's role in deepening financial inclusion through the expansion of banking services and digital payment infrastructure, which enhanced access to finance and supported the growth of key sectors, including tourism, trade, and the blue economy. He paid tribute to H.E. Dr. Samia Suluhu Hassan, whose leadership continues to drive Tanzania's economic transformation and growth.

2.6 Remarks by Minister of Finance of United Republic of Tanzania

The Minister of Finance, Hon. Ambassador Khamis Mussa Omar (MP), expressed profound gratitude to H.E. Dr. Samia Suluhu Hassan, for graciously officiating the opening ceremony despite her demanding national responsibilities. He also thanked the Governors and Deputy Governors of Central Banks, representatives of international organisations, members of the diplomatic corps, financial institutions, and all distinguished guests for honouring the Bank's invitation.

The Minister pointed out that, before the Bank's establishment in 1966, currency across East Africa had been the preserve of the East African Currency Board, a colonial-era body serving Kenya, Tanganyika, Uganda and Zanzibar, along with other territories on its periphery. The Board's function was narrow. It issued a single East African shilling, pegged to the British pound, whose supply was driven by the flow of trade and investment across the region. Foreign reserves during this time were held in London. Under that arrangement, he stressed; the country had achieved political independence but only limited autonomy over its economic affairs.



Hon. Ambassador Khamis Mussa Omar (MP), Minister of Finance of United Republic of Tanzania, delivering remarks.

The Minister recalled his long association with the Bank through senior roles at the Tanzania Revenue Authority (TRA), the Joint Finance Commission (JFC), and the Ministry of Finance of the Revolutionary Government of Zanzibar, where he worked closely with several Governors and Deputy Governors of the Bank. He cited the professionalism and dedication that have characterised the Bank's leadership throughout its history.

The Minister cited the President's launch of Tanzania Development Vision 2050 in July 2025, an agenda he described as purposeful and far-reaching. He reiterated the President's call to depart from "business as usual" in pursuing the goals of Tanzania Development Vision 2050. To the Bank, he argued, this would require continuous

transformation of the monetary policy framework, financial sector oversight, and institutional capacity in step with technological advancement. While affirming the Bank's operational independence, the Minister reaffirmed the Government's commitment to close coordination between fiscal and monetary authorities in pursuit of shared objectives, and encouraged the Bank to deepen capital markets, advance regional financial integration, and embrace responsible innovation. Before inviting the Guest of Honour to deliver the keynote address, the Minister informed participants that the Governor will present special commemorative gifts to the President in recognition of her leadership and continued support for the Bank and the nation's economic development.



Mr. Emmanuel M. Tutuba (right), the Governor of the Bank of Tanzania, presenting a special commemorative gift to the President of the United Republic of Tanzania, H.E. Dr. Samia Suluhu Hassan alongside the Minister of Finance of the United Republic of Tanzania, Hon. Ambassador Khamis Mussa Omar (MP).

Three commemorative gifts were presented to the Guest of Honour. The first was a specially curated album tracing the evolution of Bank of Tanzania banknotes from 1966 to 2026, showcasing the country's monetary history and progress. The second was a commemorative coin minted to mark the Bank's 60th Anniversary, while the third was a special award in recognition of her leadership in advancing systems transformation and financial inclusion.

The presentation was followed by the official launch of the Bank's anniversary book titled, "60 Years of Driving Economic Prosperity: Advancing Innovation, Transformation, and Resilience". The book chronicles the Bank's institutional evolution over the past six decades and highlights its contributions to Tanzania's economic development, financial sector modernization, and the promotion of monetary and financial stability.



H.E. Dr. Samia Suluhu Hassan, the President of the United Republic of Tanzania, pressing the button to launch the Bank's 60th Anniversary Commemorative book.

2.7 Keynote Address by the Guest of Honour

In her keynote address, President Samia congratulated the Bank on attaining six decades of service, crediting it with safeguarding monetary and financial stability, maintaining low and stable inflation, bolstering foreign exchange reserves, reducing non-performing loans, and broadening access to formal financial services.



H.E. Dr. Samia Suluhu Hassan, President of the United Republic of Tanzania, delivering the keynote address.

The President emphasized that, in an interconnected global economy, the Bank must remain forward-looking, continuously assessing and responding to evolving economic, financial, technological, and geopolitical developments that have implications on inflation, exchange rate dynamics, financial markets, and overall macroeconomic stability. She insisted that global competitiveness is no longer determined solely by the possession of natural resources or industrial capacity, but increasingly by a country's ability to anticipate change, adapt, and navigate a rapidly evolving global landscape. In this context, innovation should be encouraged, properly regulated, and securely implemented so that it reinforces resilience without creating new risks.

The President cautioned that the benefits of economic growth and transformation must be reflected in the daily lives and welfare of citizens. Thus, financial inclusion should be measured not only by the number of people accessing financial services, but by how far those services enable households, farmers, entrepreneurs, and small businesses to build capital, expand production, increase incomes, and create employment.

Further, the President noted that, although private sector credit had risen from about 6.6 percent of GDP in 1994 to about 16 percent in 2025, more effort is needed to expand access to affordable finance in support of the Tanzania Development Vision 2050. Recognising concerns over the cost of borrowing, the President called on the Bank

of Tanzania and financial institutions to enhance disclosure of the total cost and terms of credit, including interest rates, fees, insurance premiums, collateral requirements, and loan processing time. The President welcomed the tiered lending framework outlined by the Governor for micro, small, and medium-sized enterprises (MSMEs), describing it as an important step towards improving access to finance for productive sectors of the economy. She urged the Bank to continue refining and strengthening the framework to ensure that the benefits of the interest-rate-based monetary policy are directly transmitted to farmers, entrepreneurs, and small-scale producers.

The President also called upon financial institutions to adopt more innovative and inclusive lending practices that rely on borrowers' cash flows and repayment records rather than on traditional collateral, so that women, youth, and small-scale entrepreneurs with credible business records gain greater access to formal credit through modern assessment approaches.

On digital financial services, the President called for continued expansion of digital payment infrastructure to widen the tax base, improve transparency, and formalize business activity, alongside stronger efforts to mobilize household savings, cautioning that these efforts should remain affordable and not burden citizens already in the formal financial system.

The President further urged the Ministry of Finance and the Bank of Tanzania to continue reducing cash transactions as part of broader public financial management reforms.

On the Tanzania Development Vision 2050, the President underscored the Bank's critical role in supporting the aspiration of becoming a USD 1 trillion economy through macroeconomic stability, sound financial institutions, domestic savings mobilisation, private sector investment, and adequate foreign exchange reserves. The President singled out the Domestic Gold Purchase Programme as an excellent example of leveraging domestic resources to reinforce national financial resilience.

More broadly, the President stated that the role of modern central banks extends beyond safeguarding currency to protecting financial systems, deepening analytical capabilities, managing emerging risks, and anticipating vulnerabilities before they materialise. Looking ahead to the next six decades, the President emphasized on the need for the Bank to continue evolving into a forward-looking institution capable of identifying both risks and opportunities ahead of others while remaining at the forefront of innovation and policy leadership.

In closing, the President graciously accepted the commemorative award on behalf of all Tanzanians. She noted that the honour reflected the collective contribution of citizens, past and present, to the country's progress and development. The President then officially declared the Bank of Tanzania's 60th Anniversary celebrations open and conveyed her best wishes for productive discussions and wished participants fruitful deliberations.

Chapter Three: Symposium Deliberations

The official opening ceremony was followed by a high-level symposium on key issues shaping the future of central banking. The symposium brought together central bank governors, international institutions, policymakers, academia, and private sector leaders. It was structured into two sessions: Session 1 on "Digital Transformation and Monetary Policy: Bridging Gaps and Shaping the Future for Inclusive Growth," and Session 2 on "Climate-Responsive Monetary Policy: Building Resilient and Sustainable Economies".

3.1 Opening Remarks by Governor of Bank of Tanzania

The symposium commenced with opening remarks by the Governor of the Bank of Tanzania, Mr. Emmanuel M. Tutuba, who welcomed participants back following the official opening ceremony. The symposium, he noted, provided a valuable platform for the exchange of experiences, ideas, and policy perspectives on emerging issues.

The Governor stated that discussions would focus on practical policy experiences on digital transformation, financial inclusion, payment systems, monetary policy, and financial stability. He encouraged participants to share experiences and lessons from their respective jurisdictions and explore collaborative solutions to common challenges facing central banks across Africa.

3.2 Panel Session 1: Digital Transformation and Monetary Policy: Bridging Gaps and Shaping the Future for Inclusive Growth

The first panel session was moderated by Mr. Lesetja Kganyago, Governor of the South African Reserve Bank (SARB), and featured a distinguished panel comprising Shri T. Rabi Sankar, former Deputy Governor of the Reserve Bank of India; Dr. Moïse Bigirimana, Acting Executive Director of the Financial Sector Development and Conduct Directorate at the National Bank of Rwanda (NBR); Mr. Ramsay Chinniah, Second Deputy Governor of the Bank of Mauritius; Mr. Sameer Hirji, Executive Director of Selcom Tanzania; and Professor Huang Yiping of Peking University, who joined virtually.

Governor Kganyago started the session by congratulating the Bank on its 60th Anniversary and commended it for a well-organized symposium and the hospitality extended to participants. In introducing the session, Governor Kganyago remarked that digital transformation is fundamentally reshaping the work of central banks and the delivery of financial services. While central

banks' core mandate remains price and financial stability, he said, they also have an important role in promoting financial inclusion.

Central banks, he explained, contribute directly to financial inclusion through the development, oversight, and regulation of safe, efficient, reliable, and interoperable national payment systems, which serve as critical public infrastructure for expanding access to formal financial services. Prudent monetary policy, he added, contributes indirectly: keeping inflation low and stable creates a predictable macroeconomic environment that supports inclusive economic growth. He also emphasized the importance of effective regulation and supervision of the financial system to safeguard stability, strengthen consumer confidence, and ensure digital financial services evolve safely.

Governor Kganyago emphasized that the benefits of digital transformation can only be fully realized when innovation is supported by sound policies, strong institutions, and effective collaboration. He urged African central banks to deepen cooperation in strengthening regional payment systems, enhancing interoperability, and building resilient digital financial ecosystems to support inclusive and sustainable growth. He expressed confidence that the panel would generate practical insights to advance these objectives.



Mr. Lesetja Kganyago, Governor of the South African Reserve Bank

The first presentation was delivered by Mr. Sankar, who shared India's experience in developing the Unified Payments Interface (UPI) and its contribution to financial inclusion and monetary policy effectiveness. He highlighted that the formalization of the finance and payment ecosystem is key for effective monetary policy transmission. India's digital payments revolution, he explained, was underpinned by a financial inclusion strategy that opened more than 550 million bank accounts, providing nearly universal access to formal financial services before UPI was introduced.

Mr. Sankar explained how UPI transformed India's payment ecosystem by enabling individuals and businesses to transfer funds instantly between bank accounts using simple mobile applications and QR codes for small-value transactions. The platform reduced reliance on cash, lowered

transaction costs, and increased convenience—now handling about 750 million transactions per day. As a greater share of economic activity became integrated into the formal financial system, he said, the effectiveness of monetary policy transmission strengthened, enabling changes in policy rates to exert a greater influence on borrowing, saving, and investment decisions



Shri T. Rabi Sankar, former Deputy Governor of the Reserve Bank of India

Mr. Sankar added that digital transaction records have so far transformed credit markets in India by enabling lenders to assess borrowers using transaction histories and cash-flow information rather than relying solely on traditional collateral. This has expanded access to finance for small businesses, entrepreneurs, and low-income households, while supporting more efficient allocation of credit across the economy. Sustaining these gains at scale, requires strong domestic payment systems, whose development is in turn a precondition for effective cross-border interoperability.

Dr. Bigirimana presented Rwanda's experience in expanding digital financial inclusion through payment system modernisation and coordinated policy reforms. He reported that formal financial inclusion in Rwanda had increased from approximately 21 percent in 2008 to about 92 percent in 2025, largely due to strong government commitment, mobile money innovation, and sustained investments in payment infrastructure.



Mr. Moise Bigirimana, representative of the National Bank of Rwanda

He stressed that payment services are the primary entry point into the formal financial system and called for lower transaction costs, particularly for rural communities and low-income households. He cited Rwanda’s

interoperable instant payment platform, eKash, which links commercial banks, microfinance institutions, and Savings and Credit Cooperative Societies (SACCOs), enabling seamless, real-time fund transfers across the financial ecosystem.

While acknowledging Rwanda's domestic achievements, he noted that cross-border interoperability remains the next frontier for Africa's payment systems. The National Bank of Rwanda, he said, had signed several Memoranda of Understanding with other African central banks to facilitate cross-border licensing arrangements and payment interoperability. He called for deeper regional collaboration to expand digital financial services across the continent.

Presenting the supervisory perspective, Mr. Chinniah insisted that successful digital ecosystems require strong governance, effective regulation, and close collaboration between regulators and the private sector. He argued that regulation should evolve alongside innovation.



Mr. Ramsay Chinniah, Second Deputy Governor of the Bank of Mauritius.

Mr. Chinniah identified four essential pillars for resilient digital financial ecosystems, namely integrated supervision, interoperable payment infrastructure, sound governance arrangements, and comprehensive cybersecurity frameworks. He explained that real-time supervisory data enables regulators to identify emerging risks early while promoting responsible innovation. He advocated the establishment of regulatory sandboxes and innovation hubs, enabling financial technologies to be tested in controlled and supervised environments before their wider deployment.

He cautioned that although expanding financial inclusion remains an important public policy objective, innovation should never come at the expense of financial integrity, consumer protection, or financial

stability. Central banks, he concluded, should calibrate regulation to balance innovation with confidence in the financial system.

Professor Huang of Peking University discussed China's experience in applying big data, Artificial Intelligence (AI), and digital technologies in expanding access to finance. He explained that AI-driven digital lending platforms increasingly rely on alternative data sources and machine-learning algorithms to assess borrowers' creditworthiness, particularly among SMEs and households lacking conventional collateral or formal credit histories. Lending to millions of SMEs, he argued, diversifies risk more effectively than concentrating on large exposures among a few borrowers.



Professor Huang Yiping of Peking University presenting online, with the panel on stage.

Professor Huang noted that digital lending has significantly reduced information asymmetry between borrowers and lenders, improved credit allocation, and enabled millions of SMEs to access financing using transaction data generated through digital payment platforms. He cited research showing that firms active in digital payment ecosystems are more likely to obtain financing, expand operations, and contribute to job creation, productivity, and income distribution.

Further, Professor Huang argued that digital finance can enhance monetary policy transmission by enabling lending decisions to respond more rapidly to policy changes than traditional collateral-based lending systems. Digital lending also reduces excessive dependence on physical collateral, mitigating financial accelerator effects. Overall, he concluded that digital finance contributes positively to financial inclusion, financial stability, and sustainable economic growth.

Representing the private sector, Mr. Sameer Hirji, Executive Director of Selcom Tanzania, outlined Tanzania's progress in digital financial services. He explained that the country has established strong foundations for digital transformation through the national identification system, widespread mobile money adoption and modern payment infrastructure. He observed that fintech companies have complemented commercial banks by developing innovative payment solutions that make financial services more accessible, affordable and convenient,

although this rapid growth introduces new supervisory and cybersecurity challenges.



Mr. Sameer Hirji, Executive Director of Selcom Tanzania.

Looking forward, Mr. Hirji called for accelerated implementation of open banking frameworks in Tanzania that would allow customers to securely share financial information across institutions while stimulating innovation and competition. He advocated greater regional regulatory harmonisation to facilitate cross-border operations for licensed payment service providers and strengthen regional financial integration. He also stressed capacity building for real-time supervision of tech companies and Payment Service Providers (PSPs) to mitigate risks, particularly cybersecurity threats.

In the interactive discussion, participants explored the relationship between digital payments and monetary policy transmission, payment system interoperability, cross-border payment arrangements, cybersecurity, regulatory harmonisation, digital identity systems, and the evolving role of central banks in supporting innovation. Panelists agreed that modern payment systems are critical public infrastructure that strengthens financial inclusion and improves monetary policy transmission through greater formalisation.

The discussion further emphasised that successful digital transformation requires affordable digital infrastructure, universal access to transaction accounts, interoperable payment platforms, effective cybersecurity frameworks and proportionate regulation that protects consumers while encouraging innovation. They also called for close collaboration among central banks, governments, financial institutions, fintech companies and development partners in building resilient and inclusive digital financial ecosystems.

Participants recognized Africa’s significant potential to harness digital technologies to advance financial inclusion, enhance payment system efficiency, and deepen regional integration. Realizing this potential, however, will require sustained investment in digital infrastructure, strengthening institutional and regulatory capacity, harmonization of regulatory frameworks, and

continued collaboration and knowledge exchange among African central banks.

A rejoinder was delivered by Dr. Alfred Hannig, Chief Executive Officer of the Alliance for Financial Inclusion (AFI), who underscored the mutually reinforcing relationship between price stability and financial inclusion. He noted that heightened global uncertainty has increasingly challenged conventional forecasting frameworks. Dr. Hannig, therefore, advocated a more adaptive, scenario-based, and pragmatic approach to policymaking, supported by continuous institutional strengthening and capacity development. He commended the depth and quality of the discussions and reaffirmed AFI's commitment to supporting member institutions in promoting responsible digital innovation, advancing financial inclusion, and building resilient and inclusive financial systems.



Dr. Alfred Hannig, Chief Executive Officer of the Alliance for Financial Inclusion (AFI).

3.3 Panel Session 2: Climate-Responsive Monetary Policy: Building Resilient and Sustainable Economies

The second panel session was moderated by Dr. Rogelio Zandamela, Governor of the Bank of Mozambique. The panel comprised Dr. Michael Atingi-Ego, Governor of the Bank of Uganda; Mr. Abebe Aemro Selassie, former Director of the African Department at the International Monetary Fund (IMF); Mr. Juma Kimori, Chief Finance Officer of NMB Bank Plc; Mr. Bruce Mwile, Chief Operations Officer of CRDB Bank Plc; and Dr. Denny Kalyalya, Governor of the Bank of Zambia.

In his introductory remarks, Governor Zandamela congratulated the Bank of Tanzania on its 60th Anniversary. Sixty years, he remarked, signifies institutional maturity and an opportunity to reflect on fundamental issues affecting central banks. Central banks, he said, operate in an increasingly complex environment, confronting increasing complex shocks, among which, climate-related shocks. These shocks have complicated monetary policy implementation, requiring central banks to simultaneously safeguard price stability, preserve financial stability, and support sustainable growth. He expected the diverse panel to yield rich perspectives.



Dr. Rogelio Zandamela, Governor of the Bank of Mozambique.

The first presentation was delivered by Dr. Michael Atingi-Ego, Governor of the Bank of Uganda, who shared Uganda's experience in integrating climate and environmental considerations into its monetary policy and financial sector oversight. Governor Atingi-Ego explained that while Uganda's core mandate remains maintaining monetary and financial stability, the Bank of Uganda recognised that climate change poses direct risks to financial system stability and economic performance. After revising its strategic plan, the Bank introduced an Environmental, Social, and Governance (ESG) implementation framework, which was rolled out to all commercial banks in June 2024. Under this framework, each commercial bank reports quarterly on implementation of ESG standards, with a particular focus on climate risk management.



Mr. Michael Atingi-Ego, Governor of the Bank of Uganda

Governor Atingi-Ego further outlined that the Bank of Uganda issued climate risk guidelines requiring each commercial bank to establish board-level oversight of climate-related risks; identify, monitor, and mitigate climate risks in its loan portfolios; and integrate identified risks into its capital adequacy assessments. Commercial banks have also been directed to adopt the International Financial Reporting Standards (IFRS) Sustainability Disclosure Standards (IFRS S1 and S2). He added that the Bank introduced a National Green Taxonomy, aligned with government-defined criteria for environmentally sustainable economic activities, investments, and assets. He described Uganda’s development of district-level climate risk labels, which assess the combined financial impact of floods, droughts, and landslides on bank loan portfolios. The framework, he noted, has helped identify lending concentrations in climate-vulnerable sectors and regions, thereby strengthening risk assessment, informing capital planning, and enhancing the

financial system's resilience to climate-related shocks.

Mr. Abebe Selassie traced the evolution of monetary policy frameworks in Africa and highlighted the challenges that climate-related supply shocks pose for policy implementation. That evolution, from fixed exchange rate regimes and currency boards to inflation targeting, reflects a growing preference for frameworks that can accommodate a broader range of shocks. He observed that climate shocks are structurally distinct from demand shocks because they simultaneously generate inflationary pressure and suppress output, creating a trade-off that conventional inflation-targeting frameworks cannot easily resolve**.**

He emphasised that frequent and overlapping climate shocks sharpen this trade-off, confronting central banks with a dilemma: persistent accommodation risks unanchoring inflation expectations, while tightening against each episode imposes unnecessary output costs. He noted that African monetary frameworks gravitate towards greater flexibility and scenario-based policymaking, which better equips central banks to navigate recurring supply-side volatility. Mr. Selassie stressed, however, that flexible monetary frameworks are a necessary but not sufficient response to climate shocks, and that effective climate resilience also requires close coordination between monetary and fiscal policy, as well as structural reforms to reduce underlying economic vulnerabilities.

Mr. Juma Kimori presented the commercial banking sector's perspective on climate-responsive finance. He urged financial institutions to adopt Sustainable Finance Frameworks to channel resources towards green and climate-resilient assets. Mr. Kimori pointed to the challenge of aligning financing tenors with the long investment cycles typical of climate assets, such as renewable energy and resilient infrastructure projects. These assets often require financing horizons of between 5 and 15 years, which are difficult to support through traditional short-term deposit funding. He reported that over the past five years, NMB Bank mobilised approximately USD 620 million in sustainable financing, deployed across agriculture, renewable energy, and other climate-aligned sectors. In May 2026, NMB Bank secured a USD 180 million facility from British International Investment (BII), Norfund and the International Finance Corporation (IFC), earmarked for climate-related and agricultural financing.



Mr. Juma Kimori, Chief Finance Officer of NMB Bank Plc.

Mr. Kimori identified several measures needed to make climate assets more bankable and to strengthen financial institutions' risk appetite for green financing. To this end, he called for greater use of guarantees and first-loss instruments to de-risk climate portfolios, citing evidence from the African Development Bank that insurance mechanisms can reduce climate-related financial risk by 30 to 40 percent. He also advocated for regulators to consider preferential risk-weighting for qualifying climate assets, noting that current capital requirements can render climate financing disproportionately expensive. He proposed shared data infrastructure at country or sector level to avoid costly duplication of climate-risk data collection across institutions.

Mr. Bruce Mwile, shared CRDB Bank's practical experience in issuing green bonds and mobilising private capital for climate-aligned investments. He reported that in 2023, CRDB Bank issued its green bond, initially targeting to raise approximately TZS 40 billion. The issuance mobilised TZS 172 billion, a subscription rate of about 430 percent. The proceeds were allocated to six asset classes, namely climate-smart agriculture, renewable energy, energy efficiency, clean transportation, water and wastewater management, and green construction. The issuance preceded the establishment of a formal regulatory framework for green bonds. To strengthen the enabling environment for sustainable finance, the Capital Markets and Securities Authority subsequently introduced Green Finance Regulations in 2025, providing a more robust regulatory foundation and clearer guidance for future green bond issuances.

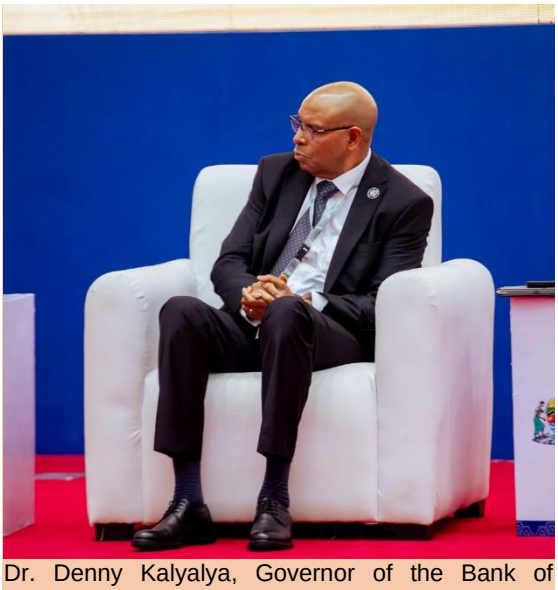


Mr. Bruce Mwile, Chief Operations Officer of CRDB Bank Plc.

Mr. Mwile identified several structural gaps that constrain the development of green capital markets in the region. These include

the absence of a harmonised regional green taxonomy, which forces issuers to rely on standards from developed markets that do not always reflect local realities and investment characteristics; the lack of local second-party opinion providers, requiring issuers to engage international reviewers at significant cost; the limited availability of local certification agencies recognised by international standards bodies; insufficient regulatory incentives for green financial products; limited capacity for green asset classification; and inconsistent climate reporting requirements across jurisdictions. He concluded that addressing these gaps, through regional taxonomy harmonisation, local capacity building in verification and certification, and targeted regulatory incentives, is essential for growing Africa's green capital market.

The final presentation was delivered by Dr. Denny Kalyalya, who addressed the challenge of mobilising adequate climate finance for Africa. He reported that Africa requires an estimated USD 2.8 trillion to meet its 2030 climate commitments, yet less than 4 percent has been accessed to date. He emphasised that while approximately USD 2 trillion of this financing is technically available globally, African countries face significant barriers to accessing it, including high sovereign risk premiums, currency risk, project preparation costs, and fragmented access mechanisms, which raise the effective cost of capital well above the underlying long-term risk profile of projects.



Dr. Denny Kalyalya, Governor of the Bank of Zambia.

Dr. Kalyalya drew attention to the mismatch between the climate financing available internationally and the adaptation and resilience investments that African economies most urgently need, particularly in food systems, water security, and infrastructure. He shared Zambia's experience with a debt-for-energy swap arrangement, developed in response to a severe energy crisis in 2024, during which electricity supply was limited to as little as three hours per day. Under this arrangement, Zambia retired existing sovereign bonds at a discount and used the savings, along with support from a green-focused private company, to fund a 15-year programme to strengthen the national electricity grid. He described this as an example of innovative climate finance structuring that links

sovereign debt restructuring with long-term investments in climate resilience and invited other African countries to explore similar mechanisms.

A rejoinder was then delivered by Professor Christopher Adam of the University of Oxford. Professor Adam observed that, beyond the physical climate risks already discussed, central banks must contend with transition risks arising from the global policy response to climate change, as well as heightened volatility in key economic variables such as food prices and agricultural inputs. He further argued on the need to better understand the limits of monetary policy in addressing climate-related risks. He therefore called for sustained investment in institutional capacity, technical expertise, and analytical frameworks, while underscoring the importance of strengthened regional cooperation, given the cross-border nature of climate risks.



Professor Christopher Adam of the University of Oxford

The symposium concluded with a Vote of Thanks delivered by Dr. Kamau Thugge, Governor of the Central Bank of Kenya. He congratulated the Bank of Tanzania on the symposium and on sixty years of service to the nation. The quality of the discussions, he remarked, reflected growing cooperation and knowledge-sharing among African central banks. He conveyed appreciation to the Government, the Bank of Tanzania, moderators, panelists, development partners, and all participants for their contributions to its success.



Dr. Kamau Thugge, Governor of the Central Bank of Kenya

Echoing these sentiments, congratulatory remarks were delivered virtually by Mr. Jean-Claude Kassi Brou, Governor of the Banque Centrale des États de l'Afrique de l'Ouest (BCEAO), the Central Bank of West African States, who commended the Bank of Tanzania for its significant contribution to Tanzania's economic development over the past six decades. He reaffirmed his commitment to deepening cooperation and knowledge exchange among African central banks.

3.4 Closing Remarks by Governor of Bank of Tanzania

In his closing remarks, Mr. Emmanuel M. Tutuba, Governor of the Bank of Tanzania, thanked all participants for their engagement and contributions. He observed that the discussions had generated rich policy insights on digital transformation, monetary policy effectiveness, financial sector resilience, financial inclusion, and sustainable economic development, which would help shape the future of central banking in Africa.



Mr. Emmanuel M. Tutuba, Governor of the Bank of Tanzania

The Governor thanked the moderators, panelists, development partners, sponsors, members of the organising committee, and all participants for their contribution to the success of the Bank's 60th Anniversary. He reaffirmed the Bank's commitment to collaborating with central banks and other stakeholders in advancing innovation, monetary and financial stability, resilient financial systems, and inclusive growth across the region.

Chapter Four: Sports, Wellness, Corporate Social Responsibility and Other Commemorative Activities

To commemorate the 60th Anniversary, BOT Head Office, Sub- Head offices and Branches organised Community Engagement and Sports Bonanza activities. These activities promoted employee wellness, teamwork and stakeholder engagement, and reaffirmed the Bank's commitment to Corporate Social Responsibility (CSR) through contributions to environmental conservation, education, healthcare and community welfare.

4.1 Sub-Head Office, Dar es Salaam

Sports Bonanza

The celebrations commenced with a week-long wellness programme of daily aerobics from 1 to 5 June 2026, culminating in a Sports Bonanza held at the Gymkhana Grounds on 6 June 2026, highlighted by the BOT 60th Anniversary Fun Run, which involved employees and invited stakeholders. The Bonanza also featured football, netball, and basketball matches, alongside entertainment, food and refreshments.



Participants of the BOT 60th Anniversary Fun Run at the Tanzanite Bridge in Dar es Salaam.



The Guest of Honour bounces the first ball to officially open the netball match during the Sports Bonanza at the Gymkhana Grounds, Dar es Salaam.



Mr. Selemani Mkonga, Captain of the Yanga fans, introducing the team to the Guest of Honour during the Sports Bonanza at the Gymkhana Grounds in Dar es Salaam



The Guest of Honour, Ms. Sauda K. Msemo (centre), Deputy Governor (Financial Stability and Deepening), with Mr. Kened Nyoni, the Director of Human Resources Management and Administration, and Ms. Victoria Msina, Manager, Communication Department, at the Gymkhana Grounds in Dar es Salaam.



Netball teams during the Sports Bonanza at the Gymkhana Grounds

Addressing participants during the Sports Bonanza, the Deputy Governor responsible for Financial Stability and Deepening, Ms. Sauda Msemo, emphasised that sports promote physical and mental wellbeing and teamwork among employees. The unity cultivated by such activities, she observed, strengthens institutional cohesion and underpins the Bank's delivery of its mandate.

Corporate Social Responsibility

The Bank complemented these activities with a Corporate Social Responsibility (CSR) initiative, which focused on environmental conservation. On 11 June 2026, the Bank organised a cleaning exercise at Dengu Beach in Ilala Municipality, bringing together approximately 350 participants, including Bank employees, representatives from the Ilala District Office and the Dar es Salaam City Council, waste management service providers, teachers, students, market leaders and members of the surrounding community.



BOT staff participating in the cleaning exercise at Dengu Beach, Dar es Salaam.



Dr. Rahma Mahfoudh, Deputy Governor of the Bank of Tanzania responsible for Administration and Internal Controls, participating in the cleaning exercise at Dengu Beach.

Speaking during the event, the Deputy Governor responsible for Administration and Internal Controls, Dr. Rahma Mahfoudh, noted that while the Bank has achieved much in supporting the country's economic stability, it also recognises the importance of giving back to society.



Dr. Rahma Mahfoudh, addressing participants during the Bank's 60th Anniversary Corporate Social Responsibility (CSR) activity.



Mr. Kened Nyoni, addressing participants during the Bank's 60th Anniversary Corporate Social Responsibility (CSR) activity.

In that spirit, the Bank provided waste management bins to selected schools, markets, and public spaces.

The Bank donated 64 bins to Bunge, Diamond, Olympio, Muhimbili, Kisutu, and Tambaza Primary Schools, and to Azania, Jangwani, Benjamin Mkapa, and Dar es Salaam Secondary Schools. The donation was also extended to public markets, namely Soko la Mama Lishe Kisutu, Soko la Wauza Kuku Kisutu, Soko Kuu la Kisutu, and to a public space at Dengu Beach.



Dr. Rahma Mahfoudh, presenting a sample of the cleaning equipment to the representative of the Kisutu Markets.

The Ilala District Commissioner, Mr. Edward Mpogoro, commended the Bank for the initiative and its support for public cleanliness.



Mr. Edward Mpogoro, Ilala District Commissioner, addressing participants during the Bank of Tanzania's 60th Anniversary CSR activity at Dengu Beach



The Guest of Honour, Dr. Rahma Mahfoudh, in group photograph with various participants during the Bank of Tanzania's 60th Anniversary CSR activity at Dengu Beach.

4.2 Head Office, Dodoma

The Bank's Head Office in Dodoma commemorated the 60th Anniversary through a sports bonanza held at the University of Dodoma grounds, featuring a football match between the Bank of Tanzania and the Ministry of Finance, alongside chicken-chasing competitions, sack races, and other recreational activities. The Ministry's participation demonstrated the close partnership between the Bank and key Government institutions.



Dodoma Branch staff and invited guests participating in a game of tug of war



Dodoma Branch staff with the Dodoma Regional Commissioner Mrs. Rosemary Senyamule during a dinner held as part of the Bank's 60th Anniversary celebrations.



Dodoma Branch staff presenting books to Chemba Secondary School and Chemba Boys Secondary School as part of the Bank's 60th Anniversary CSR activities.

As part of the commemoration, the Dodoma Head Office also donated blood to the Dodoma Regional hospital's blood bank and undertook CSR initiatives by donating medical equipment to Mpwapwa District Hospital and providing 1,000 Science and Social Science textbooks to Chemba Boys Secondary School and Chemba Secondary School.

4.3 Sub-Head Office, Zanzibar

At the Zanzibar Sub-Head Office, the 60th Anniversary celebrations commenced with a walkathon from Boutrous Grounds, Kiembe Samaki, to Mao Zedong Grounds, followed by a sports bonanza. The event was officiated by Hon. Shariff Ali Shariff, Minister for Labour and Investment of the Revolutionary Government of Zanzibar, reflecting the Bank's strong relationship with the Government.



Zanzibar Sub-Head Office staff participating in a physical exercise session at the Mao Zedong grounds as part of the Bank's 60th Anniversary celebrations.



Zanzibar Sub-Head Office staff in a walkathon as part of the Bank's 60th Anniversary celebrations.



Hon. Shariff Ali Shariff, Minister for Labour and Investment of the Revolutionary Government of Zanzibar, addressing participants during the Bank's 60th Anniversary celebrations.

Zanzibar Sub-Head Office staff also planted 2,400 trees and provided planting materials in North "A" District, North Unguja Region. Further, 60 waste management bins were distributed across Zanzibar Municipality.





Zanzibar Sub-Head Office staff participating in a tree-planting exercise.



The management and staff of the Zanzibar Sub-Head Office handing over waste management bins to the Zanzibar Municipality.

4.4 Arusha Branch

The Arusha Branch marked the Anniversary with a sports bonanza at the Eastern and Southern African Management Institute (ESAMI) grounds, featuring aerobics and a football match between the Bank's team and Mto wa Mbu Old Boys, a Ngorongoro Conservation Area Authority team. In addition, Arusha Branch undertook a CSR initiative through provision of health insurance cards to 50 children living with sickle cell disease in partnership with Mount Meru Regional Referral Hospital.



Arusha Branch staff with the management of Mount Meru Regional Referral Hospital, Arusha, during the Bank's 60th Anniversary CSR activities.



Arusha Branch staff with children living with sickle cell disease at Mount Meru Regional Referral Hospital,

Arusha, as part of the Bank's 60th Anniversary CSR activities.

4.5 Mbeya Branch

At the Mbeya Branch, the 60th Anniversary celebrations commenced with a walkathon followed by a sports bonanza held at Sokoine Grounds, involving employees and stakeholders from financial institutions, the Police Force, and Prison Services. The commemorations also featured a public dialogue reflecting on the Bank's contribution to the country's economic transformation over six decades. The discussions highlighted the Bank's role in maintaining monetary stability, strengthening the financial sector and supporting sustainable economic growth.



Mbeya Branch staff participating in a walkathon as part of the commemoration of the 60th Anniversary.





Mbeya Branch staff taking part in various sporting activities as part of the commemoration of the 60th Anniversary.

As part of its CSR programme, the Branch donated 22 classroom desks to Ludodolelo Primary School in Makete District, Njombe Region. The school community and residents expressed appreciation for the Bank's continued investment in education and community development.





Staff of Mbeya Branch with students of Ludodolelo Primary School, in the handover of desks.

4.6 Mwanza Branch and BOT Academy

The Mwanza Branch, in collaboration with the Bank of Tanzania Academy (BOT Academy), commemorated the Anniversary through a morning walk that brought together employees and other stakeholders. This was followed by a financial literacy outreach targeting public servants, including teachers, nurses, and police officers. Participants received training in personal financial management, responsible use of financial services, and saving.



Mwanza Branch and Bank of Tanzania Academy staff as part of the Bank's 60th Anniversary celebrations



Principal of the Bank of Tanzania Academy, Dr. Nicas Yabu, addressing participants during a Financial Literacy training programme.

As part of the Anniversary commemorations, the BOT Academy provided essential supplies, including food items, hygiene materials, school supplies, and assistive devices such as wheelchairs and crutches, to Taqua Orphanage Centre and Kolandoto Elderly Care Centre in Shinyanga. It also facilitated health insurance coverage for 10 infants at the orphanage.

The Mwanza Branch likewise provided essential supplies to Butimba Prison and Kasungamile Prison in Sengerema District to improve inmate welfare. The Branch also planted 100 trees at Igoma Secondary

School and donated food and assistive devices for children with visual and hearing impairments at Buhongwa Primary School.



Students and caregivers of Buhongwa Primary School after receiving various donated items from Mwanza Branch.



The management and staff of Mwanza Branch handing over donated supplies to the management of Kasungamile Prison.



Management and staff of Mwanza Branch participating in a tree planting exercise at Igoma Secondary School.

4.7 Mtwara Branch

The Mtwara Branch commenced its commemoration with a walkathon activity for employees and stakeholders, followed by a sports bonanza at the Branch grounds and an Anniversary dinner with guests.





Mtwara Branch staff in a walkathon and sports bonanza during the commemoration of the 60th Anniversary.



The management and staff of the Mtwara Branch during the handover of desks at Rahaleo Primary School.

As part of its CSR initiatives, the Branch donated 53 desks to Rahaleo Primary School, which the Bank visited and previously supported the construction of classrooms.



The management and staff of the Mtwara Branch after inspection of classrooms at Rahaleo Primary School.

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Appendix I: Opening Ceremony Programme: 12th June 2026

Time	Activity	Responsible
08:00–09:00	Arrival and Registration of Invited Guests	Protocol
09:00–09:30	Arrival of government Leaders and Governors	Protocol
09:30–10:00	Arrival of Guest of Honour, H.E. Dr. Samia Suluhu Hassan, the President of the United Republic of Tanzania	Protocol
10:00–10:15	Tour of the Exhibition Pavilion the guest of Honour	Protocol
10:15–10:20	Entry of the Guest of Honor into the venue	All
10:20–10:30	National Anthem of Tanzania and the East African Community Anthem	Master of Ceremony
10:30–10:35	Prayer (Dua and Sala)	Religious Leaders
10:35–10:40	Welcome and Introductory remarks	Deputy Governor, BOT
10:45–10:55	Remarks from the Alliance for Financial Inclusion (AFI)	Executive Director – Alliance for Financial Inclusion (AFI)
10:55–11:05	Keynote Address	Governor, BOT
11:05–11:10	Entertainment	BOT Band
11:10–11:15	Welcoming Remarks	Ministry of Finance and Planning of Zanzibar-RGoZ
11:15–11:20	Welcoming Remarks	Minister for Finance-URT
11:20–11:25	Presentation of Special Gifts to the Guest of Honour	Governor- BOT
11:25-11:30	Launch of the Bank of Tanzania 60th Anniversary Commemorative Book	Guest of Honor
11:30–11:50	Address by H.E. the President of the United Republic of Tanzania	Guest of Honor
11:50-12:00	Group Photo	Master of Ceremony
12:00	Guest of Honour Departure	Protocol
END		

Appendix II: Symposium Programme: 12th June 2026

Time	Activity
13:00–13:10	Remarks by the Governor of the Bank of Tanzania
13:10–14:10	**Session I** Digital Transformation and Monetary Policy: Bridging Gaps and Shaping the Future for inclusive Growth. **Session moderator:** Lesetja Kganyago, Governor of the South Africa Reserve Bank **Panelists** 1. Moise Bigirimana, Ag. Executive Director of Financial Sector Development and Conduct Directorate, National Bank of Rwanda 2. Priscilla Muthoora Thakoor, Second Deputy Governor, Bank of Mauritius 3. Prof. Huang Yiping, Peking University, China 4. Shri Rabi Sankar, Former Deputy Governor, Reserve Bank of India 5. Sameer Hirji, Selcom Microfinance Bank, Tanzania **Intervenor:** Alfred Hannig, CEO, Alliance for Financial Inclusion (AFI) **Discussion (ALL)**
14:10–15:10	**Session II** Climate-Responsive Monetary Policy: Building Resilient and Sustainable Economies **Session Moderator**: Rogério Zandamela, Governor of the Bank of Mozambique **Panelists** 1. Michael Atingi-Ego, Governor, Bank of Uganda 2. Abebe Selassie, Director African Department, IMF 3. Juma Kimori, Chief Finance Officer, NMB Bank, Plc. 4. Bruce Mwile, Chief Operations Officer, CRDB Bank Plc 5. Denny Kalyalya, Governor, Bank of Zambia **Intervenor**: Prof. Christopher Adam, Professor of Development Economics and Research Associate, University of Oxford. **Discussion (ALL)**
15:10–15:15	**Vote of Thanks** Kamau Thugge, Governor of the Central Bank of Kenya
15:15–15:20	**Closing Remarks** Emmanuel Tutuba, Governor of the Bank of Tanzania
15:20–15:45	Coffee Break

Appendix III: List of Dignitaries and Participants at the Commemorative Ceremony

S/N	Full Name	Designation	Institution
1	H.E. Dr. Samia Suluhu Hassan	President	United Republic of Tanzania
2	Hon. Mussa Azzan Zungu	Speaker	National Assembly of Tanzania
3	Hon. Zubeir Ali Maulid	Speaker	Zanzibar House of Representatives
4	Hon. Ambassador Khamis Mussa Omar	Minister	Ministry of Finance, United Republic of Tanzania
5	Hon. Patrobas Katambi	Minister	Ministry of Home Affairs
6	Hon. Jumaa Aweso	Minister	Ministry of Water
7	Hon. Judith Kapinga	Minister	Ministry of Industry and Trade
8	Hon. Hamis Mwinjuma	Deputy Minister	Ministry of Information, Culture, Arts and Sports
9	Hon. Dr. Hamad Omar Bakari	Deputy Minister for Finance and Planning	Ministry of Finance and Planning, Revolutionary Government of Zanzibar
10	Dr. Natu El-maamry Mwamba	Permanent Secretary	Ministry of Finance, United Republic of Tanzania
11	Aristides Mbwasi	Deputy Permanent Secretary	Ministry of Industry and Trade
12	Maduhu Kazi	Deputy Permanent Secretary	Ministry of Home Affairs
13	Elijah Mwandumbya	Deputy Permanent Secretary - Economic Management	Ministry of Finance
14	André Wameso Nkualoloki	Governor	Central Bank of Congo
15	Édouard Normand Bigendako	Governor	Bank of the Republic of Burundi
16	Dr. Michael Atingi-Ego	Governor	Bank of Uganda
17	Dr. Phil Mnisi	Governor	Central Bank of Eswatini
18	Dr. Denny H. Kalyalya	Governor	Bank of Zambia

S/N	Full Name	Designation	Institution
19	Dr. Priscilla Muthoora Thakoor	Governor	Bank of Mauritius
20	Mr. Lesetja Kganyago	Governor	South African Reserve Bank
21	Dr. Rogério Zandamela	Governor	Bank of Mozambique
22	Dr. George Partridge	Governor	Reserve Bank of Malawi
23	Mr. Lesego C Moseki	Governor	Bank of Botswana
24	Mr. Ebson Uanguta	Governor	Bank of Namibia
25	Dr. Emmanuel Maluke Letete	Governor	Central Bank of Lesotho
26	Mr. Manuel Tiago Dias	Governor	Banco Nacional de Angola
27	Dr. John Mushayavanhu	Governor	Reserve Bank of Zimbabwe
28	Dr. Kamau Thugge	Governor	Central Bank of Kenya
29	Jean-Claude Kassi Brou	Governor (Online)	Central Bank of West African States
30	Mr. Aubin Aurore BELALAHY	Deputy Governor	Central Bank of Madagascar
31	Mr. Ramsay Chinniah	Second Deputy Governor	Bank of Mauritius
32	Shri T. Rabi Sankar	Deputy Governor (DG)	Reserve Bank of India
33	Alfred Hannig	CEO	Alliance for Financial Inclusion (AFI)
34	Dr. Moïse Bigirimana	Acting Executive Director of the Financial Sector Development and Conduct Directorate	National Bank of Rwanda
35	Sameer Hirji	Executive Director	Selcom Microfinance Bank, Tanzania
36	Benedita Guimino	Executive Director and Board Member	Bank of Mozambique
37	Victor Muhagachi	Chief Technology Officer and Managing Director	Neda Labs
38	David Machuche	CEO	NEDApay
39	Mili Rughani	CEO	Craft Silicon Limited
40	Waziri Kindamba	Managing Director	National Insurance Corporation
41	Baraka Munisi	CEO	Letshago Faidika Bank LTD

S/N	Full Name	Designation	Institution
42	Lugano Kalinga	CEO	Consortium of Youth Development Microfinance
43	Suzana Masele	Executive Director	Tanzania Feminist Initiative
44	Nyakaho Mahemba	Chief Executive Officer	Tanzania Trust Fund (TACAF)
45	Tuse Mwaikasu Joune	Executive Director	Tanzania Bankers Association
46	Dr.Bonita Kilama	Managing Director	Mahali Sokoni Trading Company Ltd
47	Nyanjura Kalindo	CEO	Nyanjura Creative Company
48	Jacob Mzengi	CEO	Cobs corporation limited
49	Ferenc Molnar	Managing Director	Eyes of Africa Limited
50	Cornell Nicolausi	CEO	Uchumi Commercial Bank Ltd
51	Aloyse Maro	Chief Executive Officer	Selcom Microfinance Bank Tanzania Limited
52	Ayodele Popoola	Managing Director	Guaranty Trust Bank (Tanzania) Limited
53	Nicodemus Mkama	Chief Executive Officer	Capital Markets and Securities Authority
54	Amulike Kamwela	CEO	First Housing Finance Tanzania Limited
55	Jaffari Matundu	CEO	Exim Bank (T) Limited
56	Elibariki Wilfred Ndossi	CEO	Tanzania Mortgage Refinance Company (TMRC)
57	Olugbenga Makinde	Managing Director	United Bank for Africa
58	Eric Massinda	Chief Executive Officer	Financial Sector Deepening Trust - FSDT
59	Yohane Kaduma	Managing Director	Private Agricultural Sector Support
60	Esther Mang'enya	Managing Director	Azania Bank Plc
61	Sabasaba Moshingi	Managing Director	DCB Commercial Bank Plc
62	Angelica Pesha	CEO	Honora Tanzania Mobile Solutions Limited (Mixx by Yas)

S/N	Full Name	Designation	Institution
63	Adam Charles Mihayo	Chief Executive Officer and Managing Director	Tanzania Commercial Bank
64	Charles Asiedu	Managing Director	Ecobank Tanzania
65	Respige Kimati	Managing Director	Mkombozi Commercial Bank
66	Imani John	Managing Director	Access Bank Tanzania Limited
67	Oscar Kissanga	Chief Executive Officer	Tanzania National Chamber of Commerce (TNCC)
68	George Mtemahanji	CEO	Wakapay Fintech Company Limited
69	Minal Sanghvi	Managing Director	Wakandi Tanzania Limited
70	Ngwinula Kingamkono	CEO	Tunzaa Digital Holdings Limited
71	Deogratius Massawe	CEO	Tanzania Private Sector Federation (TPSF)
72	Daniel Buchafwe	Chief Technology Officer and Chief Executive Officer	Fasthub Solutions Limited
73	Victor Mnyawami	Chief Executive Officer	Temboplus Company Limited
74	Seronga Wangwe	Managing Director and Chief Executive Officer	UBX Tanzania Limited
75	Alfred Msemo	Managing Director	Digicash
76	Nghiem Anh Thong	Managing Director	Viettel Ecommerce Ltd
77	Xu Yueliang	Chief Executive Officer	China Dasheng Bank Limited
78	Budodi Budodi	Chief Executive Officer	Tanzania Government Flight Agency
79	Anantha Krishnan	Group Managing Director	Alliance Insurance Corporation Ltd
80	Godfrey Malauri	Chief Executive Officer	Orbit securities Co Limited
81	Killo Rashid Lussewa	Managing Director	PASS Leasing Company Limited
82	Palanivell S.K	Managing Director	Bank of Baroda (Tanzania)Limited
83	Mr. Abebe Aemro Selassie	Former Director, African Department	International Monetary Fund (IMF)

S/N	Full Name	Designation	Institution
84	Christopher Adam	Prof. of Development Economics	University of Oxford
85	Prof. Huang Yiping	Distinguished Professor/Dean of the National School of Development/Dean of the Institute of South-South Cooperation and Development and Director of the Institute of Digital Finance	Peking University, China
86	Juma Kimori	Chief Finance Officer	NMB Bank, Plc.
87	Bruce Mwile	Chief Operations Officer	CRDB Bank Plc
88	Marcia Tembe Cossa	Secretary to the Governor	Bank of Mozambique
89	Pedro Munhepe	Assistant Head	Bank of Mozambique
90	Angelo Noronha	Technical Assistant	Bank of Mozambique
91	Pinho Ribeiro	Director	Bank of Mozambique
92	Nchimunya Munjita	Acting Assistant Director - ICT Governance and Compliance	Bank of Zambia
93	Temabhengu Hlophe	Economist-International Economics	Central Bank of Eswatini
94	Thato Pontsho Mokoti	Deputy Director	Bank of Botswana
95	Melvin Khomo	Director Research	Central Bank of Eswatini
96	Mavis Matlhwana	Divisional Manager - Business Support	South African Reserve Bank
97	Remidius Ruhinduka	Ag. Commissioner	Ministry of Finance, URT
98	Japhet Justine	Commissioner, Public Debt Management	Ministry of Finance
99	Dionisa Peter Mjema	Commissioner of Financial Sector	Ministry of Finance
100	Mbayani Yudica Saruni	Assistant Commissioner	Ministry of Finance
101	Rashid Mchatta	Regional Administrative Secretary (RAS)	Tanga Regional Commissioner's Office

S/N	Full Name	Designation	Institution
102	John Masalu	ADC/PA II	Ministry of Home Affairs
103	Prof.Nehemia Osorro	Retired Board Director	Bank of Tanzania
104	Prof. Rutashobya	Retired Board Director	Bank of Tanzania
105	Mrs. Esther Mkwizu	Retired Board Director	Bank of Tanzania
106	Mr. Joseph Haule	Retired Board Director	Bank of Tanzania
107	Mr. Yona Killagane	Retired Board Director	Bank of Tanzania
108	Mr. Nassor S. Ameir	Board Director	Bank of Tanzania
109	Ngosha S. Magonya	Retired Board Director	Bank of Tanzania
110	Ms. Esther Manyesha	Retired Board Director	Bank of Tanzania
111	Prof. Esther Ishengoma	Retired Board Director	Bank of Tanzania
112	Prof. Florens Luoga	Former Governor	Bank of Tanzania
113	Mr. Lila Mkila	Former Deputy Governor	Bank of Tanzania
114	Dr. Enos Bukuku	Former Deputy Governor	Bank of Tanzania
115	Mr. Juma Reli	Former Deputy Governor	Bank of Tanzania
116	Dr. Bernard Kibesse	Former Deputy Governor	Bank of Tanzania
117	Mr .Tayani Chankuluba	Senior officer	Central Bank of Botswana
118	Ms Bokhana Motshewa	Senior officer	Central Bank of Botswana
119	Ms Tlotlo Nkile	Senior officer	Central Bank of Botswana
120	Helga Peres	Senior officer	National Bank of Angola
121	Daisy Da Silva	Senior officer	National Bank of Angola
122	Octavio Mutunda	Senior officer	National Bank of Angola
123	Sebastiao Tuma	Senior officer	National Bank of Angola
124	Jody Ngongo	Senior officer	Central Bank of Congo
125	Kayembe Wa Kayembe	Senior officer	Central Bank of Congo
126	Difumba Lumuna	Senior officer	Central Bank of Congo

S/N	Full Name	Designation	Institution
127	Siasi Mamonekene	Senior officer	Central Bank of Congo
128	Adriel Elongo	Senior officer	Central Bank of Congo
129	Wedina Wa Wedina	Senior officer	Central Bank of Congo
130	Mungu Akonkwa	Senior officer	Central Bank of Congo
131	Julien Kazadi	Senior officer	Central Bank of Congo
132	Pompom Musembe	Senior officer	Central Bank of Congo
133	Lyness Phiri Mambo	Senior officer	Central Bank of Zambia
134	Vusi Vvo Mabilisa	Principal Economist	Central Bank of Eswatini
135	Prudence Kaaya Sinkamba	Executive Assistant to Governor	Bank of Zambia
136	Gloriosa Catherine Maganga	Retiree	Bank of Tanzania
137	Hassan Jarufu	Retiree	Bank of Tanzania
138	Zeralucy Ntazimila	Retiree	Bank of Tanzania
139	Florah Kijogoo	Retiree	Bank of Tanzania
140	Wande Reweta	Retiree	Bank of Tanzania
141	Devotha Minzi	Retiree	Bank of Tanzania
142	Jesca Nyangi Matumula	Retiree	Bank of Tanzania
143	Arbogast Msangawale	Retiree	Bank of Tanzania
144	Emmanuel Twininge	Retiree	Bank of Tanzania
145	Sophia Boniphace	Retiree	Bank of Tanzania
146	Richard Wambali	Retiree	Bank of Tanzania
147	Charles Yamo	Retiree	Bank of Tanzania
148	Marcian Kobello	Retiree	Bank of Tanzania
149	Gulala Kitinya	Retiree	Bank of Tanzania
150	Flora Mchomvu	Retiree	Bank of Tanzania
151	Mechtilda Mugo	Retiree	Bank of Tanzania

S/N	Full Name	Designation	Institution
152	Yahya Mchujuko	Retiree	Bank of Tanzania
153	Maureen Ndaba	Retiree	Bank of Tanzania
154	Godfrey Kessy	Retiree	Bank of Tanzania
155	Deborah Wapalila	Retiree	Bank of Tanzania
156	Dorosela Blasius	Retiree	Bank of Tanzania
157	Zawadi Mwitula	Retiree	Bank of Tanzania
158	Betty Rugashumba	Retiree	Bank of Tanzania
159	Edda Balele	Retiree	Bank of Tanzania
160	Grace Rubambey	Retiree	Bank of Tanzania
161	Edward Makwaia	Retiree	Bank of Tanzania
162	Mbwana Siasa	Retiree	Bank of Tanzania
163	Lucas Mwimo	Retiree	Bank of Tanzania
165	Delphine Kasembe	Retiree	Bank of Tanzania
166	Judith Ndissi	Retiree	Bank of Tanzania
167	Alice Kaaya	Retiree	Bank of Tanzania
168	Elifasi A.K. Mwanjisi	Retiree	Bank of Tanzania
169	Karoli Evarist	Personal Assistant to the Minister	Ministry of Home Affairs
170	Loyce Lubonera	Personal Assistant to the Minister	Ministry of Industry and Trade
171	Abubakari Akida	Senior Communication Officer	Ministry of Home Affairs
172	Stephan Ngolongolo	Information Officer	Ministry of Home Affairs
173	Liberatus Bikulamchi	RM	TEMESA
174	Florian Buchuma	Resident Engineer	Bureau of Industrial Cooperation
175	Saturmin Mlay	Accountant	Tanzania Cultural Arts Fund
176	Juma Juma	Senior Editor	Zanzibar Leo Newspaper

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177	Abdulkarim Ngarama	Director	Businessman
178	Leonard Mkude	Accountant General	Ministry of Finance
179	Eliamin Mosby	Head of Operations	CRDB Insurance
180	Linah Igogo	Director of Fund Management and Investment	Office of the Treasury Registrar
181	Baraka Peneza	Director	Ruby International Limited
182	Colleta Ndunguru	Country Representative	World Vegetable Centre
183	Nice Lemurua	Accounts Payable	Fasthub Solutions Limited
184	Gregory Mabina	Partner	Tron & Colberg Professional Services
185	Patrick Ngwila	Planning and Research Manager	Workers Compensation Fund
186	Mariam Shayo	Sales Manager	Superdoll Trailer Manufacture
187	Christopher Alex Mageka	Managing Partner	INNOVEX Auditors
188	Rwegalulila Muza	Finance Manager	Mwanga Bank
189	David Aldridge	Country Director	De La Rue
190	Irene Nnko	Deputy Director	Mahali Sokoni Trading Company Ltd
191	Bahati Mandago		InterContinental Well-Being Services Limited
192	Shaister Maige	Marketing Manager	Gift freight ltd
193	Rukia Walele	President	TAFCA
194	Arif Salehmohamed	Senior Consultant	People Dynamics Ltd
195	Latifa Haji	Teacher	Secondary School
196	Jasmine Mussa	Director of Finance	CFE
197	Aziza Frank	Credit Officer	Access Bank
198	Ezekiel Mwambopo	Chief News Editor	Africa Media Group Limited
199	Elizabeth Samwel	Tech Consultant	Women Tech Network

S/N	Full Name	Designation	Institution
200	Stephen Chuwa	Editor	Journalist
201	Anita Masika	Operations Manager	Elite Bookstore Ltd
202	Angetile Mwakilembe	HEAD	Eyes of Africa Limited
203	Crispin Muzo	CFO	Cobs Corporation
204	Victoria Mahindi	Sales and Marketing Executive	Andalusia Health Group
205	Naasirhussein Fidahusein	COO	SAB Gold Limited
206	Dorothea Pelegreen	Sales	Mahali Sokoni Trading Company Ltd
207	Neema Nanyaro	Sales Supervisor	Mahali Sokoni Trading Company Ltd
208	Anande Nnko	eMarketing and Sales	Mahali Sokoni Trading Company Limited
209	Frederick Kibogoya	Operations Associate	NALA
210	Jamal Msami	Director of Research	REPOA
211	Isack Kihwili	Director General	Deposit Insurance Board
212	Wallace Kantai	Deputy Director and Head of Communications	Central Bank of Kenya
213	Joseph Mrawa	Chief Finance Officer	Tanzania Mortgage Refinance Company (TMRC)
214	Sylvester Mushy	Senior Assistant Commissioner	Tanzania Wildlife Management Authority (TAWA)
215	Benard Paul Mono	Acting-Director General	East African Development Bank
216	Abdallah Kirungi	Head of ICT and Operations	Mwalimu Commercial Bank Plc
217	Angelina Semiono	Head Risk	KCB Bank Tanzanja
218	Jonathan Chipili	Director	Bank of Zambia
219	Patrick Mulenga	Economist - International Economic Cooperation	Bank of Zambia
220	Charles E Kichere	CAG	Accountant and Advocate

S/N	Full Name	Designation	Institution
221	Haji Khatib	Private Secretary to the Speaker	House of Representatives, Zanzibar
222	Saleh Abdalla	Assistant to Speaker	House of Representatives, Zanzibar
223	Ansila Kweka	Research Manager	Innovations for Poverty Action
224	Zachary Isdahl	Regional Director, East Africa and Asia, and Country Director, Tanzania	Innovations for Poverty Action
225	Pendo Gondwe	Head of Marketing and Public Relations	National Museum of Tanzania
226	Derick Lugemala	Chief Finance and Value Officer	Stanbic Bank Tanzania
227	Lomnyaki Saitabau	MD	Maendeleo Bank Plc
228	Augustine Massesa	ACC	TANAPA, Mikumi
229	Jane Fovo	N/A	Entrepreneur
230	Abigael Magesa	Head of Operations	Brij Fintech Tanzania
231	Fauz Moh'd-Khamis	Head of Department	The State University of Zanzibar
232	Kenneth Ndolo	Head of Marketing	Tuma Ventures Limited
233	Nelly Mwangi	Head of Finance and Treasury	Tuma Ventures Limited
234	Linus Kakwesigabo	Assistant Director, Investment, and Personal Assistant to the Treasury Registrar	Office of the Treasury Registrar
235	Nehemiah Mchechu	Treasury Registrar	Office of the Treasury Registrar
236	Mbwana Athman	CAP	BOT
237	Shamte Daudi	Head, Rest of Africa Region	NALA
238	Mvere Tukai	Phamancist	MSD
239	Keisha Eldred Mushi	Country Director	PawaPay
240	Salim Ramadhani Msangi	Director General	Tanzania Civil Aviation Authority

S/N	Full Name	Designation	Institution
241	Ladislaus Chang'a	Director General	Tanzania Meteorological Authority (TMA)
242	Shalom Msakyi	Director	Madina Tech Group Limited
243	Mwanahamisi Hussein	Director of Policy, Research and Advocacy	TPSF
244	Kinanasy Seif	Director of Outreach and Membership	TPSF
245	Adella Kaale	Director Legal Affairs and Enforcement	Capital Markets and Securities Authority
246	Alfred Mkombo	Director of Research, Policy and Planning	Capital Markets and Securities Authority
247	Christine Abulitsa	Head of Sales and Marketing	Fasthub Solutions Limited
248	Hassan Swaleh Mansur	Director	UOB Global Capital Finance Limited
249	Amina Msengwa	Statistician General	National Bureau of Statistics
250	Rished Bade	Commissioner	Ministry of Finance
251	Mercy Mnyawami	Senior Officer	Temboplus Company Limited
252	Reuben Mwatosya	Chief Operations	Temboplus Company Limited
253	Salama Lugeiyam	Company Secretary	Viettel Ecommerce Ltd
254	Elinipa Elias	President	Tanzania Insurance Brokers Association
255	Mary Monyau	Country Manager	African Development Bank
256	Francis Juma-Katambi	Co-Founder, Operations Lead	Wakapay Fintech Ltd
257	Peter Tengaa	Manager, Actuarial and Financial Stability	Tanzania Insurance Regulatory Authority
258	Alex Rocky	Director of Compliance and Actuarial Services	Tanzania Insurance Regulatory Authority
259	Mariana Batibo	General Manager	TTCL Pesa Limited
260	Baghayo Saqware	Commissioner of Insurance	Tanzania Insurance Regulatory Authority

S/N	Full Name	Designation	Institution
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262	Gema Nicholaus	Legal Officer	Bank of Tanzania
263	Beatrice Ollotu	Public Relations Officer	Bank of Tanzania
264	Maltina Mwesige	Student	Tanzania Institute of Accountancy (TIA)
265	Alex Sengo	Student	Tanzania Institute of Accountancy (TIA)
266	Dolela Kasubi	Student	Tanzania Institute of Accountancy (TIA)
267	Patrick Kayandabila	Student	Tanzania Institute of Accountancy (TIA)
268	Stephano Nyenzi	Student	Tanzania Institute of Accountancy (TIA)
269	Lucas Mahenge	Bachelor’s degree Student	College of Business Education (CBE)
270	Janeth Issa	Student	University of Dar es Salaam