



BANK OF TANZANIA STRATEGIC PLAN

2025/2026 – 2029/2030





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Foreword



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We are committed to:

- *Strengthening stakeholder engagement through the delivery of quality and timely services.*
- *Empowering the financial sector to become more vibrant through effective supervision and regulation.*
- *Leveraging emerging technologies to enhance operations, adopting global best practices and standards."*

Our Bank of Tanzania Strategic Plan 2025/26-2029/30 sets a clear roadmap for strengthening the Bank's effectiveness in maintaining price stability, safeguarding financial sector stability, and advancing payment system efficiency. The Plan provides a clear roadmap to enhance the Bank's effectiveness in maintaining price stability, safeguarding financial sector stability, and advancing payment system efficiency. Developed in the context of rising global geopolitical challenges, the Plan draws from lessons learned, environmental scan insights, and aligns with Tanzania's national strategies, including the digital economy and climate change initiatives.

In the 2024/2025 fiscal year, the Bank successfully achieved most strategic targets, surpassing expectations in several areas. Inflation was maintained at an average rate of 2.9 percent and 3.1 percent for core and headline inflation, respectively, price stability was preserved, and the exchange rate effectively managed amid external pressures. The Bank also maintained adequate reserve level, which was further strengthened through local gold purchases. These efforts contributed to a GDP growth of 5.5 percent.

Over the next five years, the Bank will continue prioritizing its core mandates while integrating development agendas. Efforts will focus on optimizing resource utilization, fostering a values-driven workforce anchored in integrity, excellence, accountability, diversity, and teamwork, and enhancing stakeholder engagement through quality and timely services. The Bank will also empower the financial sector through effective supervision and regulation and leverage emerging technologies by adopting global standards and integrating Artificial Intelligence into operations.

Acknowledging the increasing risks posed by climate change, the Plan incorporates strategies to build climate resilience, including strengthening climate risk management, enhancing financial system resilience, and embedding ESG principles into the Bank's operations and supervisory frameworks. I urge all responsible functions within the Bank's governance structure and individuals to actively support the execution of this Plan. The Board of Directors remains committed to continue providing oversight and guidance to ensure the successful achievement of the Plan's objectives.

Emmanuel Mpawe Tutuba

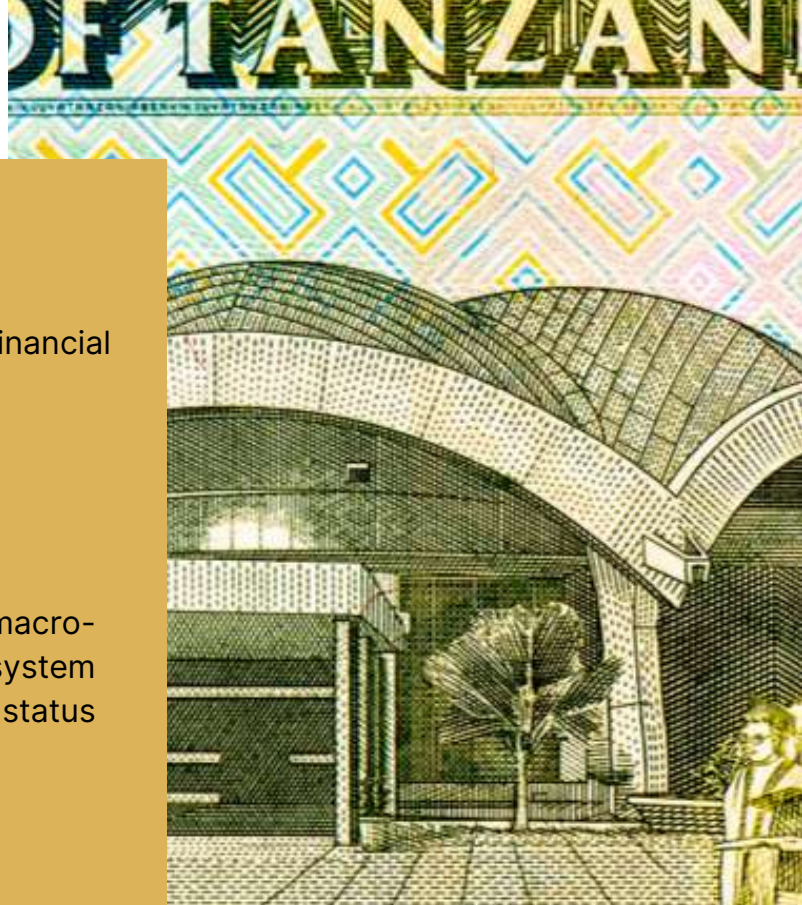
GOVERNOR AND CHAIRMAN OF THE BOARD



Bank of Tanzania

Five-Year Strategic Plan 2025/2026 - 2029/30

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Mission Statement

“Maintain price stability and integrity of the financial system for inclusive economic growth”.

Vision

“To be a Central Bank that effectively fosters macro-economic stability and modernized financial system in the sustenance of country’s middle-income status and beyond”.



Core Values

01. Integrity

We exhibit high ethical and moral standards reflected by honesty, sincerity, truthfulness, reliability and confidentiality in executing our mandate.

02. Excellence

We execute our duties professionally while being proactive, creative and innovative to improve organizational performance.

03. Accountability

We are collectively and individually accountable for discharging our responsibilities.

04. Transparency

We execute with clarity and openness while timely sharing relevant information with stakeholders

05. Inclusiveness

We value broad participation, teamwork, equity and harnessing multiple skills and experiences in discharging our duties.



INTRODUCTION

The Bank of Tanzania Strategic Plan 2025/26-2029/30 (hereafter referred to as “the Plan”) outlines the Bank’s strategic direction for achieving its mission and vision over the next five years.

The Plan employs a blended approach combining Management by Objectives (MBO) and the Balanced Scorecard (BSC) to guide its direction. The Plan is grounded in a thorough assessment of internal and external environments, stakeholder needs, and risk factors, ensuring that strategies are well-informed and responsive to emerging challenges and opportunities. It is also designed to adapt to evolving economic trends and technological advancements, including the integration of Artificial Intelligence (AI).

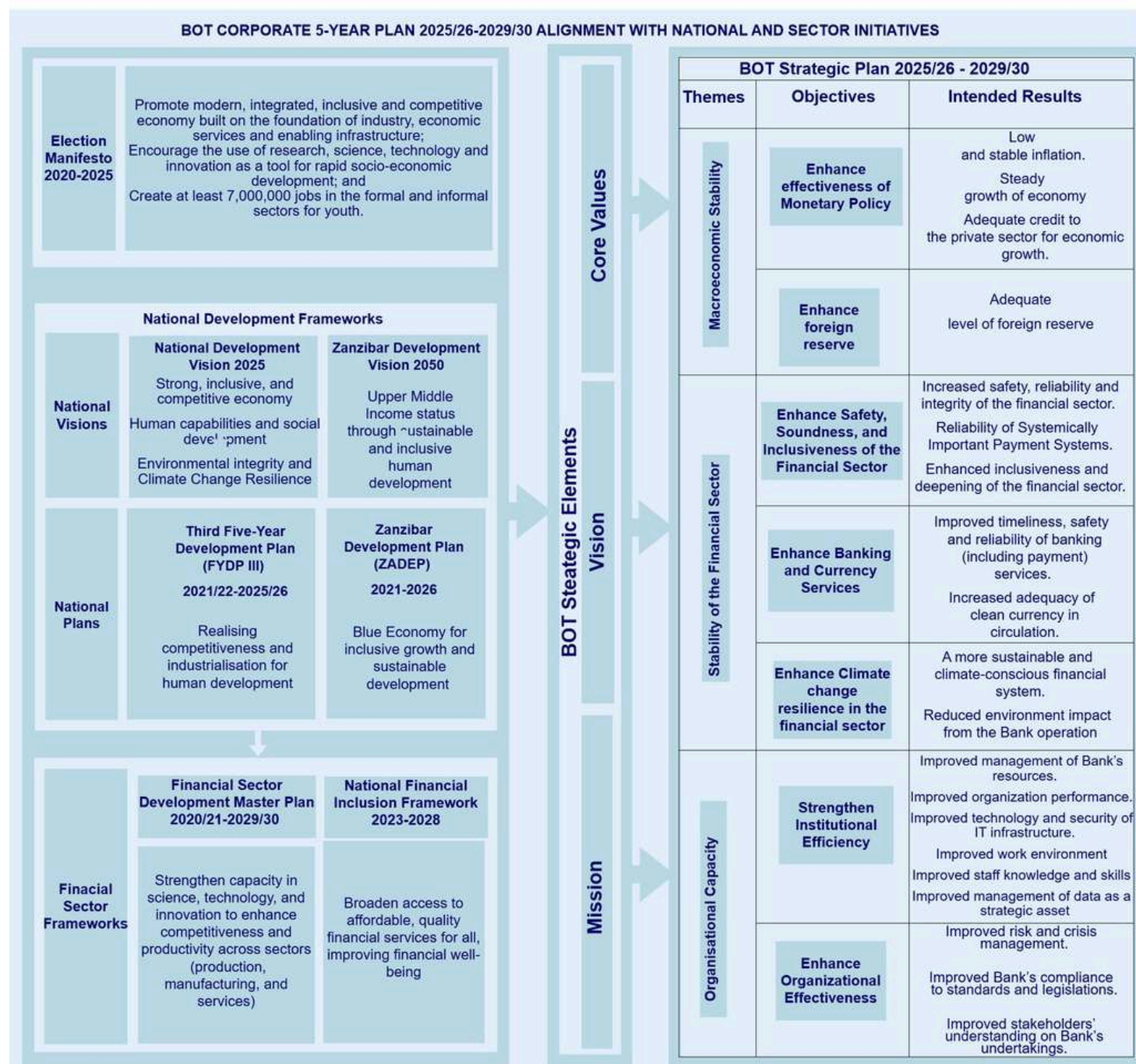
The Plan focuses on three main thematic areas: (i) Macroeconomic Stability, (ii) Financial Sector Stability, and (iii) Organizational Capacity. Each theme is supported by clear strategic objectives, expected outcomes, and targeted initiatives

In the light of global shifts such as climate change and technological disruption, a new strategic objective “Enhance Climate Change Resilience in the Financial Sector” has been introduced. This objective includes initiatives aimed at developing a Green Finance and Sustainable Investment Framework, encouraging green and digital finance, and bolstering climate risk management.

Additionally, the Plan incorporates new initiatives aligned with national development priorities. These include promoting clean energy, encouraging digital financial innovation, advancing a cash-lite economy, fostering innovation, preparing for a central bank digital currency (CBDC), and enhancing sustainable finance. The Plan also includes a review of the previous year’s performance, an assessment of the domestic economic environment, and an analysis of global economic trends, ensuring the strategic framework is both locally grounded and globally informed.



BOT CORPORATE 5-YEAR PLAN 2025/26 - 2029/30 ALIGNMENT WITH NATIONAL AND SECTOR INITIATIVES



BANK OF TANZANIA STRATEGIC PLAN – AT A GLANCE

	OBJECTIVES	INTENDED RESULT	KPIs	BASELINE	TARGET 2029/30	STRATEGIC INITIATIVES
THEME 1: MACROECONOMIC STABILITY	1.1 Enhance Effectiveness of Monetary Policy	<ul style="list-style-type: none"> Low and stable inflation. Steady growth of economy Adequate credit to the private sector 	<ul style="list-style-type: none"> Core inflation rate Headline inflation rate 7-day interbank cash market interest rate (IBCM rate) GDP growth rate Credit to private sector as percentage of GDP 	<ul style="list-style-type: none"> 2.9% 3.1% +4 bps of CBR 5.5% 20.1% 	<ul style="list-style-type: none"> 3% - 5% 3% - 5% ±200 bps of CBR ≥6% ≥30% 	<ol style="list-style-type: none"> Formulate and implement monetary policy. Implement regional integration Initiatives. Provide economic policy advice to the Governments. Deepen domestic financial markets Modernize Government Securities Infrastructure
	1.2 Enhance Foreign Reserve	<ul style="list-style-type: none"> Adequate level of foreign reserve 	<ul style="list-style-type: none"> Months of import cover 	<ul style="list-style-type: none"> 4.6 	<ul style="list-style-type: none"> ≥4.0 	<ol style="list-style-type: none"> Broaden avenues for the accumulation of foreign reserves Develop and Implement strategies on management of foreign reserves Modernize reserve management infrastructure
THEME 2: STABILITY OF FINANCIAL SECTOR	2.1 Enhance Safety, Soundness, and Inclusiveness of the Financial Sector	<ul style="list-style-type: none"> Increased safety, reliability, and Integrity of the financial sector Reliable Systemically Important Payment Systems Enhanced inclusiveness and deepening of the financial sector 	<ul style="list-style-type: none"> Capital adequacy ratio Assets Quality ratio (NPL Ratio) Liquidity ratio Financial Sector Stability Index (FSSI) Reliability rate of Systemically Important Payment Systems (SIPS) Financial Inclusion Index (FII) Percentage of adults with accounts which can transact with FSPs 	<ul style="list-style-type: none"> 19.44% 3.5% 29.27% 0.21 99.7% 0.72% 76% (2023) 	<ul style="list-style-type: none"> 14.5% ≤5% ≥20% Within ±3 100% 0.80 87% 	<ol style="list-style-type: none"> Develop and implement financial stability frameworks, legislation and tools. Develop and implement cyber resilience strategies. Promote compliance to international standards Enhance financial crisis preparedness and management capability. Enhance oversight of banks and non-banks financial institutions. Develop and maintain payment systems. Implement National Financial Inclusion Framework. Implement financial consumer protection strategies. Develop and implement strategies to promote cash-lite economy. Leverage emerging technologies to strengthen oversight of the financial sector
THEME 2	2.2 Enhance Banking and Currency Services.	<ul style="list-style-type: none"> Improved timeliness, safety and reliability of banking (including payment) services Increased adequacy of clean currency in circulation 	<ul style="list-style-type: none"> Cheque Settlement period EFT Settlement period Customers Satisfaction Level on Banking and Currency Services 	<ul style="list-style-type: none"> T+1 T+0 None 	<ul style="list-style-type: none"> T+1 T+0 90% 	<ol style="list-style-type: none"> Modernize banking operations Implement currency management strategies



BANK OF TANZANIA STRATEGIC PLAN – AT A GLANCE

	OBJECTIVES	INTENDED RESULT	KPIs	BASELINE	TARGET 2029/30	STRATEGIC INITIATIVES
THEME 2: STABILITY OF FINANCIAL SECTOR	2.3 Enhance climate change resilience in the financial sector	<ul style="list-style-type: none"> A more sustainable and climate-conscious financial system. 	<ul style="list-style-type: none"> Compliance level (%) with BOT guidelines on management of climate and sustainability related financial risks 	<ul style="list-style-type: none"> 31% 	<ul style="list-style-type: none"> 75% compliance by banks and financial institutions 	<ol style="list-style-type: none"> Develop climate data repository and analytical tools. Develop and implement a Green Finance and Sustainable Investment Framework. Promote the financing of clean energy in the financial sector. Enhance resilience and transparency in climate-related financial risks within the financial sector. Integrate ESG criteria into Bank's operations and prudential supervision.
		<ul style="list-style-type: none"> Reduced environmental impact from the Bank operations 	<ul style="list-style-type: none"> Bank's emissions level 	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> Less by 35% 	
THEME 3: ORGANIZATIONAL CAPACITY	3.1 Strengthen Institutional Efficiency.	<ul style="list-style-type: none"> Improved management of Bank's resources. Improved organization performance. Improved technology and security of IT infrastructure. Improved work environment Improved staff knowledge and skills Improved management of data as a strategic asset 	<ul style="list-style-type: none"> Expenditure coverage ratio. Strategic Management Maturity Level (SMML) % of achievement of Strategic Result. IT Maturity Level. % System Availability % of Employees' satisfaction with work environment. % implementation of corporate training plan Data management maturity level 	<ul style="list-style-type: none"> 1.9 Level 3 81.48% Level 3 98.1% 78% 71.0% 2.54% 	<ul style="list-style-type: none"> 1 Level 4 98% Level 4 97% 95% 98% Level 3.1 	<ol style="list-style-type: none"> Develop and implement effective resource management strategies Develop and implement a robust research and innovation strategy. Implement data management and governance strategies. Streamline and optimize internal business processes. Modernize and optimize ICT infrastructures. Acquire, develop, and modernize facilities and infrastructure Develop and implement a strategy to integrate Artificial Intelligence and other emerging technologies in the Bank operations
	3.2 Enhance Organisational Effectiveness	<ul style="list-style-type: none"> Improved risk and crisis management Improved Bank's compliance to standards and legislations. Improved stakeholders' understanding of the Bank's undertakings 	<ul style="list-style-type: none"> Risk Maturity Level Net Risk Levels % of Compliance to legal and regulatory requirements. (PPRA, e-GA, OSHA) % of stakeholder's satisfaction 	<ul style="list-style-type: none"> Level 3 Yellow 76.0% 82.7% 	<ul style="list-style-type: none"> Level 4 Green 100% 95% 	<ol style="list-style-type: none"> Develop and implement corporate-wide risk management strategies. Enhance Internal Audit process Strengthen security and safety of the Bank's assets Enhance engagement with stakeholders
THEMES						



BOT STRATEGIC PLAN 2025/26 - 2029/30



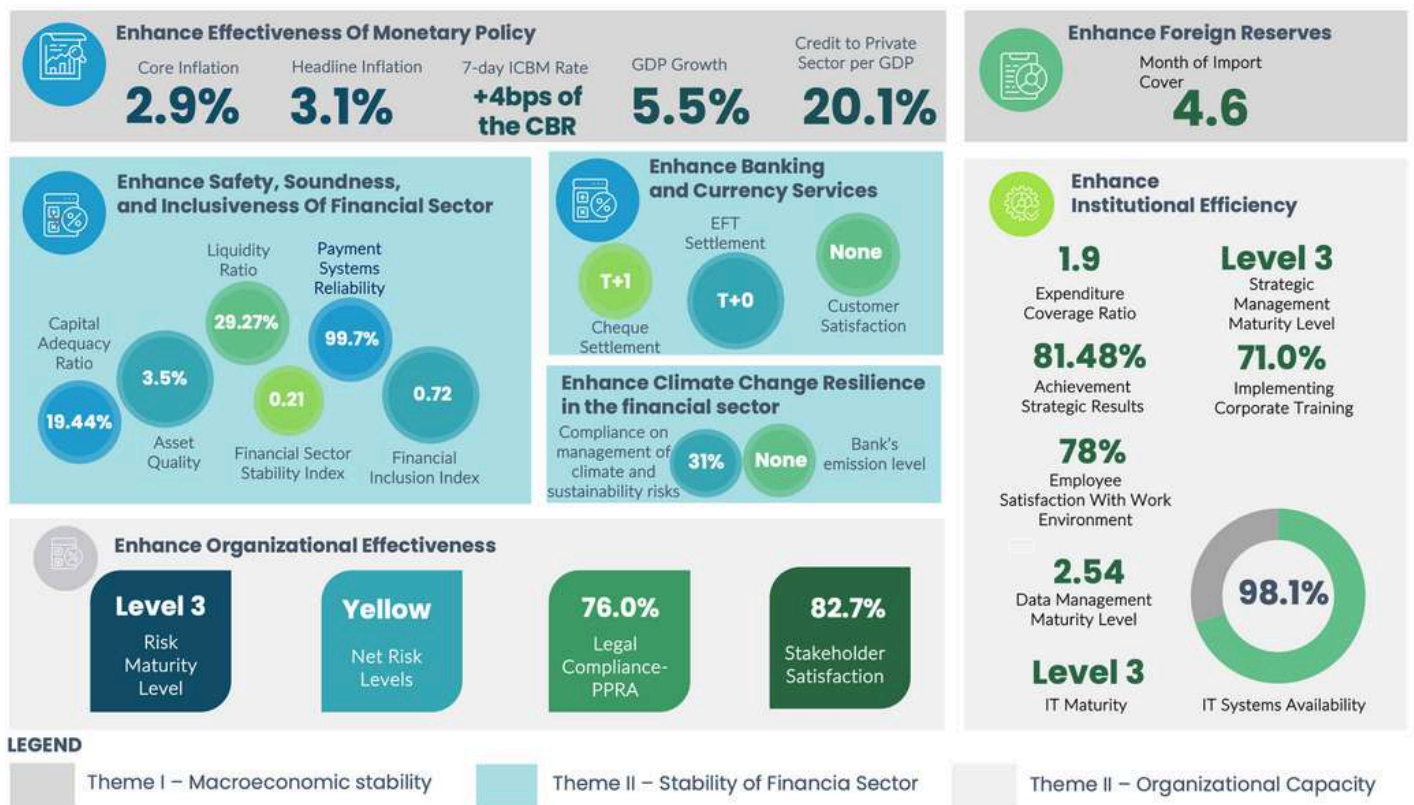
The Strategic Plan 2025/26-2029/30 outlines the Bank of Tanzania's strategic direction and medium-term objectives, highlighting its commitment to delivering impactful outcomes aligned with national development goals. Grounded in its core mandate, the Plan underscores the Bank's pivotal role in supporting the government's efforts to sustain macroeconomic stability. It also defines key strategic focus areas designed to strengthen institutional performance, foster innovation, and promote the continued growth and resilience of the country's financial sector over the Plan period.



2024/25 PLAN PERFORMANCE REVIEW



During the 2024/25 financial year, the Bank of Tanzania made notable progress across all three thematic areas of its Strategic Plan. Overall, the implementation was highly successful, leading to significant improvements in the conduct of monetary policy and the stability of the financial system. These achievements enhanced the Bank's capacity to address monetary and financial challenges effectively while strengthening transparency and stakeholder communication. A summary of key achievements is presented herein.



SWOC ANALYSIS

Strengths

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1. The Bank fosters a positive work environment supported by skilled, adaptive, and experienced staff.
2. It upholds strong governance practices that promote innovation, inclusiveness, and excellence.
3. Efficient ICT systems and management frameworks enhance operational effectiveness.
4. Strategically located branches and a reliable payment system support service delivery and mandate execution.
5. Forward-looking monetary policies and local currency use help diversify reserves and maintain economic stability.

Weaknesses

W

1. Limited expertise and infrastructure constrain effective management of gold reserves and modernization efforts.
2. Weak risk management culture and lack of robust corporate frameworks undermine operational resilience.
3. The Bank faces challenges in adapting to rapid global technological changes due to outdated ICT systems and inadequate innovation culture.
4. Infrastructural limitations, including aging buildings, outdated equipment, and limited office space in Dodoma, affect service delivery.
5. Security concerns persist at Arusha Branch due to its proximity to public roads and surrounding private developments.

Opportunities

O

1. A stable political and economic environment enables effective implementation of fiscal and monetary policies.
2. Technological advancements and expanding financial networks enhance service delivery and support the Bank's mandates.
3. Strong government backing and collaboration with national and international stakeholders promote policy coordination.
4. Availability of gold deposits and domestic refineries facilitates the accumulation of monetary gold reserves.
5. Access to global best practices, capacity-building programs, and diversified investment options strengthens institutional growth.

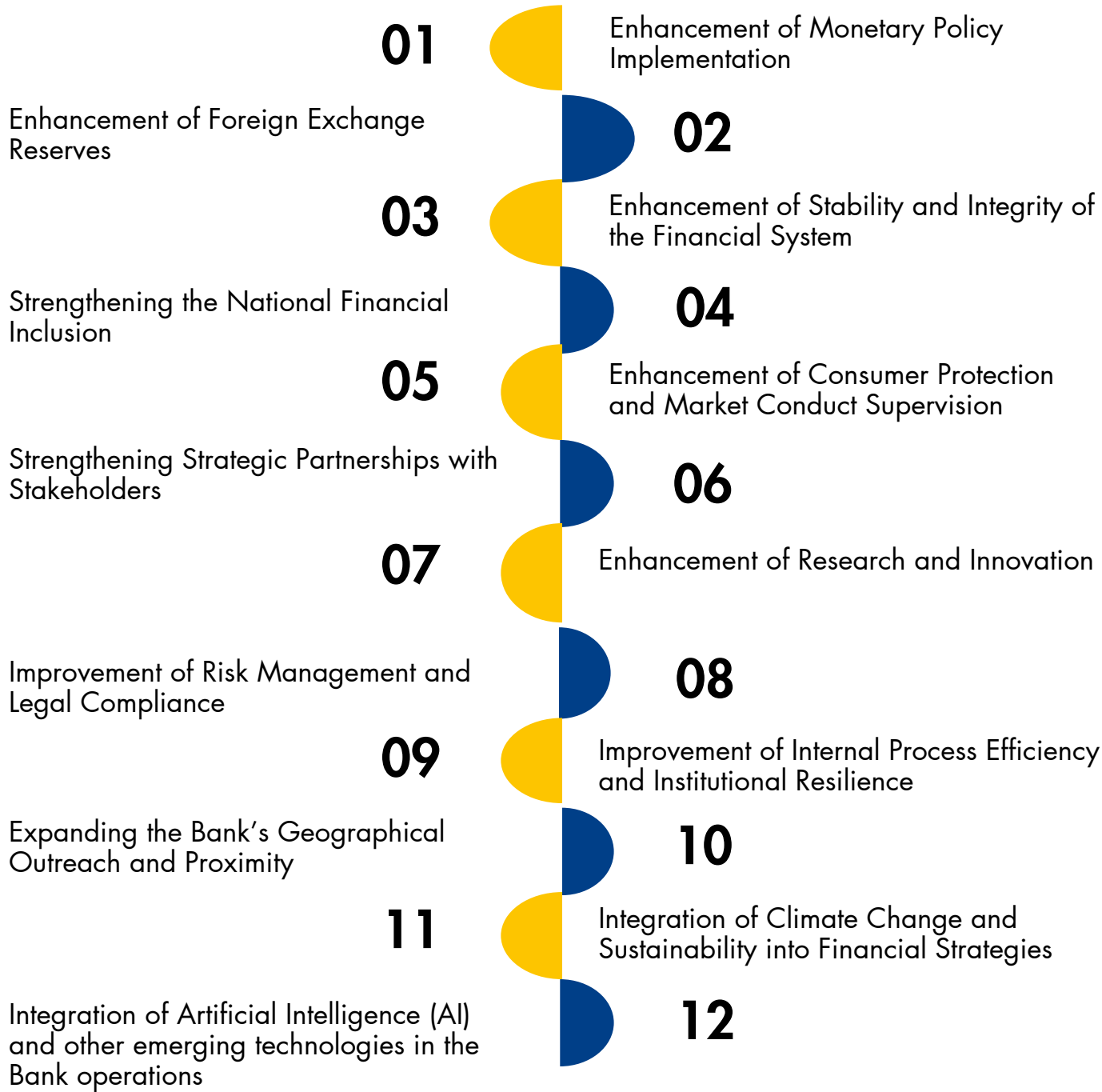
Challenges

C

1. Limited financial literacy and market segmentation hinder financial inclusion and promote fraud.
2. The rise in cyber-attacks and absence of legal frameworks for cloud computing challenge operational security.
3. Rapid technological advancements and innovation pressure the Bank to adapt quickly.
4. Unreliable data from stakeholders affects informed decision-making and policy formulation.
5. Global financial volatility and simultaneous shocks complicate effective monetary policy implementation.



Key Strategic Focus Areas for the next five years



STRATEGIC THEMATIC AREAS AND OBJECTIVES



THEMATIC AREA I

MACROECONOMIC STABILITY

Over the past decade, monetary policy has successfully maintained the primary objective of price stability, supporting macroeconomic stability and sustainable economic development in the country. This success has contributed to robust economic growth, sustaining the country as a lower-middle-income economy. Despite these positive achievements, there are challenges that threaten macroeconomic stability. First, the increased use of digital financial products and services resulting from technological advancements has complicated the implementation of monetary policy. Second, limited domestic borrowing options hinder the accumulation of sufficient investment resources to support national development goals. Lastly, the high prices of energy and other commodities due to global supply chain disruptions from the war in Ukraine, Middle East crisis and uncertainty in trade policies amongst the developed nations, this poses a risk of imported inflation and challenges to the implementation of monetary policy. To mitigate these challenges, the Bank has ensured the liquidity is sufficiently managed to ensure economic activities are not hindered while managing domestic inflationary pressure. Looking ahead, the Bank will continue to learn from both domestic and external situations, seizing opportunities to enhance agility and strengthen its operating environment.

Strategic Objective 1.1: Enhance Effectiveness of Monetary Policy

Intended Results



1. Low and stable inflation.
2. Steady growth of economy
3. Adequate credit to the private sector

Strategic initiative



- Formulate and implement monetary policy.
- Implement regional integration Initiatives.
- Provide economic policy advice to the Governments.
- Deepen domestic financial markets
- Modernize Government Securities Infrastructure.



Strategic Objective 1.2: Enhance Foreign Reserve

Intended result



Adequate level of foreign reserves

Strategic Initiatives



- Broaden avenues for accumulation of foreign reserve.
- Implement strategic initiatives for management of foreign reserve
- Modernize reserve management infrastructure

STRATEGIC THEMATIC AREAS AND OBJECTIVES



THEMATIC AREA II

STABILITY OF THE FINANCIAL SECTOR

The Bank continues to play a pivotal role in building the financial system that supports sustainable economic growth by upholding the principles of safety, soundness, and integrity within the financial system. Ensuring adherence to policies, regulations and risk management frameworks remains a continuous process, requiring vigilance and adaptability in the face of evolving challenges. Despite vulnerabilities to external shocks, the sector remained resilient, sound, stable and profitable. However, the increased interconnectedness, climate related financial risks and rapidly technological advancement necessitate increasing efforts to strengthening financial stability through reinforced oversight of financial institutions among others. In the next financial year onwards, the Bank will place greater emphasis on fostering innovation and enabling the development of inclusive, efficient, and secure financial products. It will also intensify efforts to integrate climate-related financial risk management into its regulatory agenda, recognizing the critical role of environmental sustainability in long-term financial stability. Through these strategic priorities, the Bank aims to build a future-ready financial sector that not only drives economic development, but also capable of withstanding emerging risks in a dynamic global environment.

Strategic Objective 2.1: Enhance Safety, Soundness, and Inclusiveness of the Financial Sector.

Intended Results



1. Increased safety, reliability, and integrity of the financial sector.
2. Reliable Systemically Important Payment Systems
3. Enhanced inclusiveness and deepening of the financial sector





Strategic Initiatives

- Develop and implement financial stability frameworks, legislation and tools.
- Develop and implement cyber resilience strategies.
- Promote compliance to international standards
- Enhance financial crisis preparedness and management capability.
- Enhance oversight of banks and non-banks financial institutions.
- Develop and maintain payment systems.
- Implement National Financial Inclusion Framework.
- Implement financial consumer protection strategies.
- Develop and implement strategies to promote cash-lite economy.
- Leverage emerging technologies to strengthen oversight of the financial sector.

Strategic Objective 2.2: Enhance Banking and Currency Services

Intended Results



1. Improved timeliness, safety, and reliability of banking (including payment) services.
2. Increased adequacy of clean currency in circulation

Strategic Initiatives



- Modernize banking operations
- Implement currency management strategies





THEMATIC AREA II

Strategic Objective 2.3 Enhance Climate Change Resilience in the Financial Sector

Intended Results



1. A more sustainable and climate-conscious financial system.
2. Reduced environment impact from the Bank operation

Strategic initiatives



- Develop climate data repository and analytical tools.
- Develop and implement a Green Finance and Sustainable Investment Framework.
- Promote the financing of clean energy in the financial sector.
- Enhance resilience and transparency in climate-related financial risks within the financial sector.
- Integrate ESG criteria into Bank's operations and prudential supervision.



ORGANIZATIONAL CAPACITY

In discharging its core mandate, the Bank requires robust organizational capacity, encompassing sufficient human and financial resources, fit-for-purpose technology, modern infrastructure, and essential working tools. Additionally, efficient business processes, a conducive work environment, a strong corporate culture, and adherence to sound corporate governance principles are critical for sustained success.

The Bank has been operating in an enabling environment that has significantly contributed to the effective realization of its strategic objectives. However, to further enhance its capacity and ensure long-term sustainability, it is imperative to develop and implement comprehensive strategies that optimize the management of human capital, financial resources, technology, and infrastructure. This includes investing in workforce development through training and talent retention initiatives, ensuring prudent financial management and resource allocation, adopting innovative and scalable technological solutions, and maintaining resilient and adaptive infrastructure.

Strategic Objective 3.1 Strengthen Institutional Efficiency

Intended Results



1. Improved management of the Bank's resources.
2. Improved organization performance.
3. Improved technology and security of IT infrastructure.
4. Improved work environment.
5. Improved Staff knowledge and skills.
6. Improved management of data as a strategic asset



Strategic Initiatives



- Develop and implement effective resource management strategies
- Develop and implement a robust research and innovation strategy
- Implement data management and governance strategies.
- Streamline and optimize internal business processes.
- Modernize and optimize ICT infrastructures.
- Acquire, develop, and modernize facilities and infrastructure.
- Develop and implement a strategy to integrate Artificial Intelligence and other emerging technologies in the Bank operations.

Strategic Objective 3.2 Enhance Organizational Effectiveness

Intended Results



- 1.Improved risk and crisis management.
- 2.Improved the Bank's compliance with standards and legislation.
- 3.Improved stakeholders' understanding of the Bank's undertakings.

Strategic Initiatives

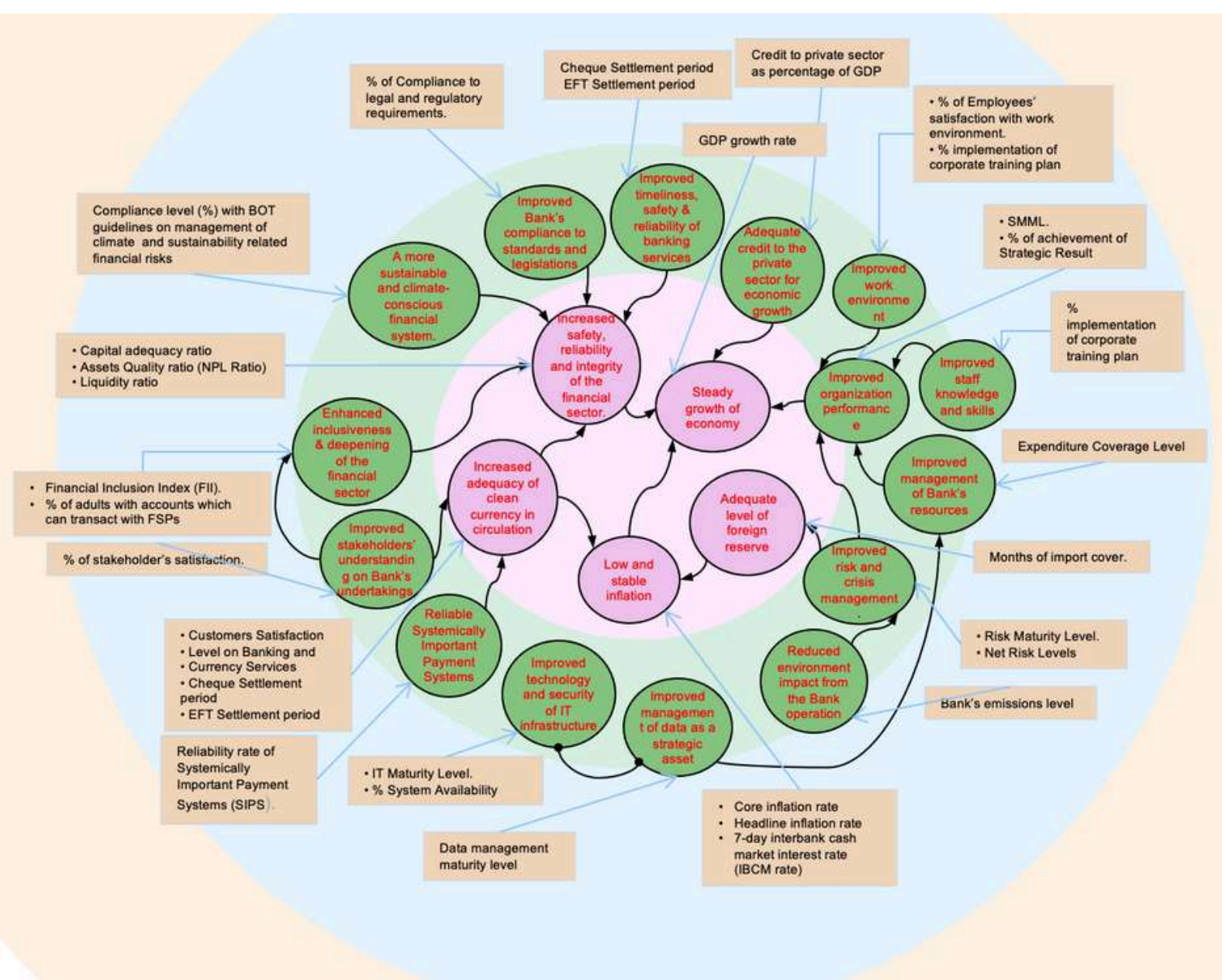


- Develop and implement corporate-wide risk management strategies.
- Enhance internal audit process.
- Strengthen security and safety of the Bank's assets.
- Enhance engagement with stakeholders.

RESULTS MAP



Results Map for the Bank of Tanzania Strategy 2025/26–2029/30 .The Results Map for the Bank of Tanzania Strategy 2025/26–2029/30 provides a visual overview that illustrates how strategic goals link to measurable outcomes. It serves as a powerful tool to guide implementation, track progress, and ensure that all strategic initiatives align with the Bank’s mission and long-term vision.



BANK'S KEY PERFORMANCE INDICATORS AND TARGETS BY 2029/30



The Strategic Plan 2025/26-2029/30 is a five-year roadmap implemented through annual planning milestones. To ensure progress and accountability, the Bank sets annual targets aligned with each strategic objective under the three thematic areas. This dashboard presents a selection of Key Performance Indicators (KPIs) along with the desired performance levels to be achieved by the end of the plan period (2029/30). These targets enable the Bank to maintain focus on its core mandates while supporting a systematic and results-driven implementation of the Strategy.



NEW & ONGOING PROJECTS

To support the Bank's long-term strategic goals, the Strategic Plan 2025/26 – 2029/30 has outlined eight new and fifteen ongoing projects aimed at enhancing operational efficiency, fostering innovation, and strengthening policy effectiveness. These projects are carefully aligned with the Bank's key strategic priorities and its long-term goals.

List of Projects by Themes			Duration	
			Start	End
Macroeconomic Stability	01	Modernization of Government Securities System (GSS)	2024/25	2026/27
	02	International Trade Management System (ITMS)	2023/24	2025/26
	03	Upgrade Reserve Management System	2025/26	2027/28
Stability of Financial Sector	04	Integrated Core Banking System (iCBS).	2020/21	2024/25
	05	Tanzania Instant Payments System (TIPS)- Phase III	2020/21	2025/26
	06	Financial Complaints Resolution System (FCRS).	2021/22	2024/25
	07	Migration of SWIFT MT Messages to ISO20022 Messaging Format.	2021/22	2024/25
	08	Real Time Supervision Information System- (RTSIS)	2022/23	2024/25
	09	Develop Climate Data Repository	2025/26	2027/28
Organizational Capacity	10	Construction of Branch Management Houses at Railways Area in Mtwara	2022/23	2026/27
	11	Construction of Multipurpose Building for BOT Academy in Mwanza (Consultancy Fee) (Site construction)	2022/23	2028/29
	12	Proposed Construction of Multi-Purpose Building at Gulioni area in Zanzibar (Consultancy)	2023/24	2026/27
	13	Construct New Residential houses at Iyumbu – Dodoma	2025/26	2026/27
	14	Supply of Forensic Equipment	2025/26	2027/28



NEW & ONGOING PROJECTS

List of Projects by Themes



Duration

Start








End

Organizational Capacity

15	Transport and Logistics Management System (TLMS).	2017/18	2024/25
16	Audit and Risk Management System (ARMS) Phase II	2020/21	2024/25
17	Rehabilitation of Medeli I apartments at Dodoma HQ	2025/26	2025/26
18	Automation of DIB Business Processes	2021/22	2025/26
19	Construct Management Houses at BOT Mwanza Branch	2025/26	2027/28
20	Supply of X-ray machines for Mtwara and Mwanza Branches	2025/26	2027/28
21	Upgrade PA system at Dar es Salaam	2025/26	2027/28
22	Develop Board Management System	2025/26	2027/28
23	Construct BOT Kigoma Branch.	2025/26	2027/28



Strategic Objectives and Initiatives for 2025/26 - 2029/30

STRATEGIC OBJECTIVE	STRATEGIC INITIATIVES	
 Enhance effectiveness of Monetary Policy	1. Formulate and implement monetary policy. 2. Implement regional integration Initiatives. 3. Provide economic policy advice to the Governments. 4. Deepen domestic financial markets. 5. Modernize the Government Securities infrastructure	DERP DFM
 Enhance Foreign Reserve	1. Broaden avenues for the accumulation of foreign reserves. 2. Develop and Implement strategies on management of foreign reserves. 3. Modernize reserve management infrastructure	DFM
 Enhance Safety, soundness and Inclusiveness of Financial Sector	1. Develop and implement financial stability frameworks, legislation and tools 2. Develop and implement cyber resilience strategies. 3. Promote compliance to international standards 4. Enhance financial crisis preparedness and management capability. 5. Enhance oversight of banks and non-banks financial institutions. 6. Develop and maintain payment system 7. Implement the National Financial Inclusion Framework. 8. Implement financial consumer protection strategies. 9. Develop and implement strategies to promote cash-lite economy. 10. Leverage emerging technologies to strengthen oversight of the financial sector	DFSS DMIS DFSS MFS DFSS DNPS DFDI DERP DFSS
 Enhance Banking and Currency Services	1. Modernize banking operations 2. Implement currency management strategies.	DB DCM
 Enhance climate change resilience in the financial sector	1. Develop climate data repository and analytical tools 2. Develop and implement a Green Finance and Sustainable Investment Framework 3. Promote the financing of clean energy in the financial sector. 4. Enhance resilience and transparency in climate-related financial risks within the financial sector. 5. Integrate ESG criteria into the Bank's operations and prudential supervision	DFSS MRM/DFSS
 Strengthen Institutional Efficiency	1. Develop and implement effective resource management strategies 2. Develop and implement a robust research and innovation strategy. 3. Implement data management and governance strategies. 4. Streamline and optimize internal business processes. 5. Modernize and optimize ICT infrastructure. 6. Acquire, develop, and modernize facilities and infrastructure 7. Develop and implement a strategy to integrate Artificial Intelligence and other emerging technologies in the Bank operations.	DHRMA/DF/DMIS/MCN/DEFM DERP DERP DHRMA DMIS DEFM MPD/DMIS
 Enhance Organizational Effectiveness	1. Develop and implement corporate-wide risk management strategies. 2. Enhance internal audit process. 3. Strengthen security and safety of the Bank's assets. 4. Enhance engagement with stakeholders.	MRM DIA MIS MCN



PLAN MONITORING, EVALUATION, AND ACCOUNTABILITY



The Bank of Tanzania will implement continuous monitoring and evaluation (M&E) to track progress towards achieving strategic objectives during the 2025/26–2029/30 plan period. Each objective is supported by defined results, KPIs, baselines, targets, and strategic initiatives. Performance data will be collected and analysed at all organizational levels, with reports periodically submitted to Management and the Board.

To ensure effective implementation, the Bank will utilize two main tools: the Planning Cycle, which structures annual planning and review activities, and the Plan and Budget Management System (PBMS), a digital platform that captures, tracks, and reports performance data in real time. PBMS supports accountability, automates assessments, sends reminders to staff, and ensures data-driven decision-making across all levels.

Plan evaluation will rely on tools such as the Corporate Scorecard, Results-Based Monitoring and Evaluation Framework, and KPI Definition Matrix, which provide clarity, measurement standards, and accountability. Quarterly, semi-annual, and annual reviews will assess implementation progress at corporate, departmental, and individual levels.

Responsibility for M&E is shared across multiple actors. The Planning Department coordinates the plan’s development and performance reporting while building staff capacity in strategic planning and evaluation. Objective Owners, typically heads of functional units, oversee the execution and reporting of specific strategic objectives. The Plan Implementation Team, comprising managers and unit heads, cascades the strategic plan into operational actions and reports quarterly progress.

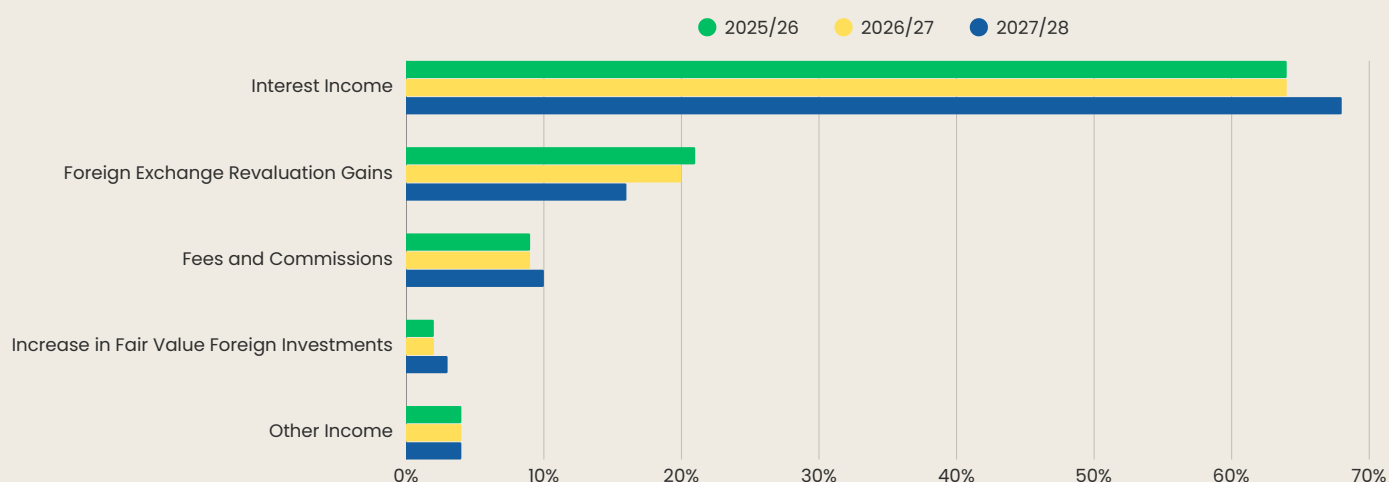
The Strategic Management Team (SMT) comprised of executive and functional heads guides overall plan formulation and monitoring. Finally, the Board of Directors approves the strategic plan and provides implementation oversight. A comprehensive end-of-plan evaluation will be conducted in the final year to assess the achievement of intended outcomes and impacts and determine the extent to which the strategic objectives have been achieved.



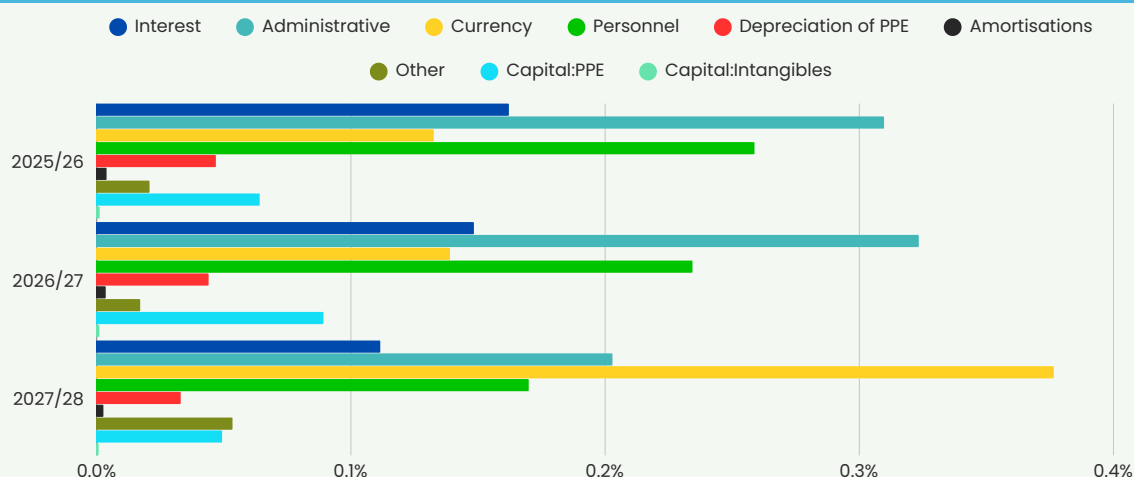
FINANCING OF THE PLAN

The implementation of the Strategic Plan for 2025/26 – 2029/30 will be financed through the Medium-Term Expenditure Framework (MTEF). The MTEF provides a rolling three-year budgetary projection that supports both recurrent expenses and capital expenditure.

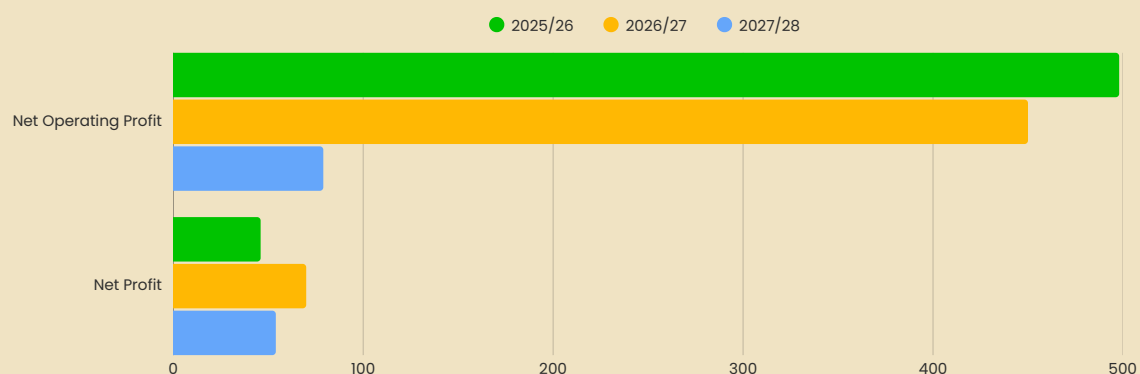
Income contribution



Expenses Composition

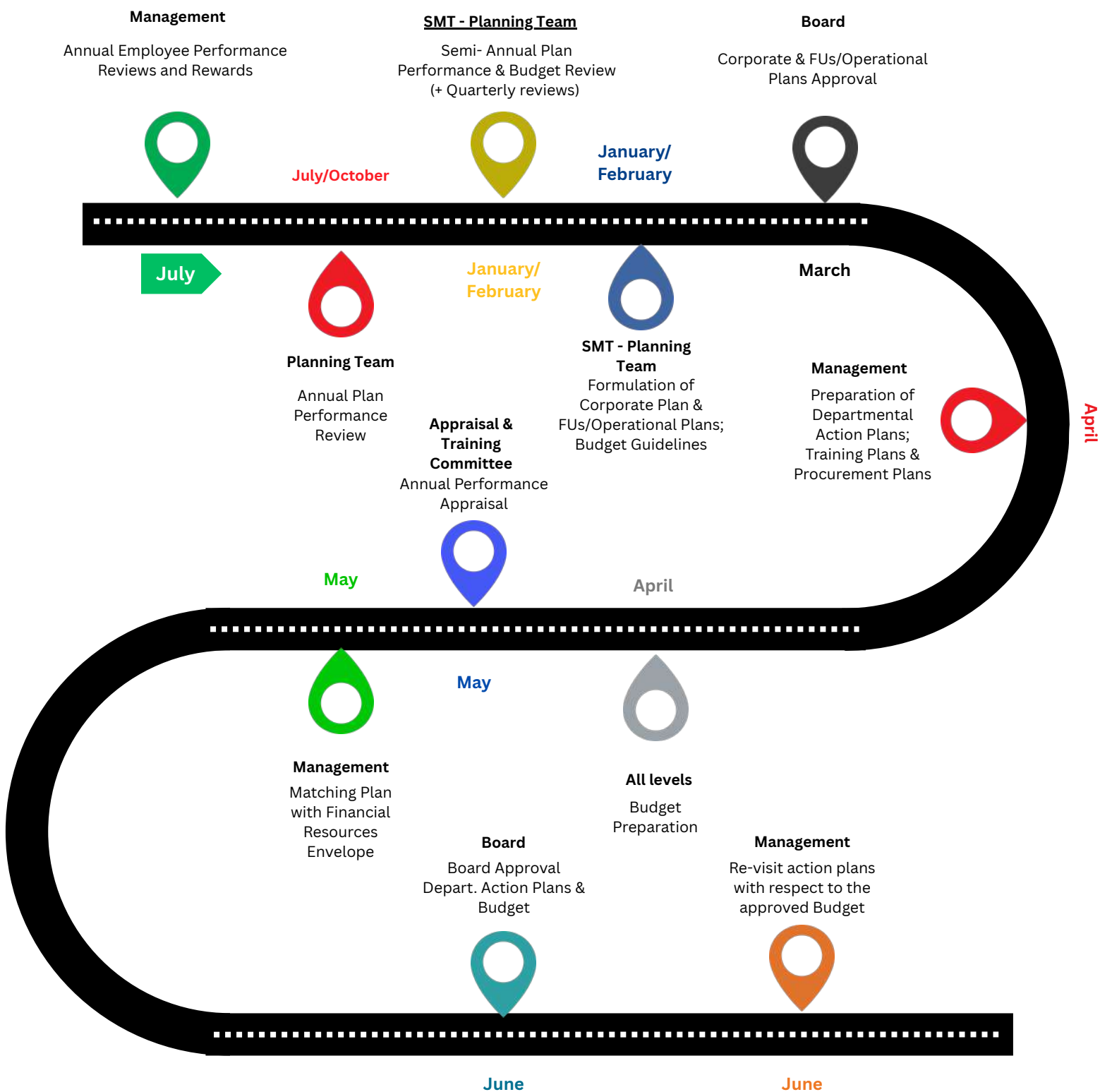


Net Profit Trend



FINANCING, MONITORING AND EVALUATION OF THE PLAN

The Planning Cycle provides a sequence of events across the key stages of the planning process from the formulation, implementation, and performance review. It integrates key activities, timelines, responsible parties, and decision-making points to ensure effective execution of the Plan, accountability, and coordination.



Plan Companion Document



Plan Companion Document

To support effective implementation and deepen stakeholder understanding, this Strategic Plan is accompanied by a Companion Document that provides expanded details beyond the high-level version presented herein. The Companion Document outlines specific strategic interventions, implementation frameworks, detailed Key Performance Indicators (KPIs), and resource requirements aligned with each objective. It serves as a practical guide for internal teams and a reference for partners and stakeholders seeking deeper insight into the Bank's strategic direction for the period 2025/26–2029/30.