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TANZANIA 2026

Tanzania Is Rising High, With Infrastructure That Connects And Propels Development

To fully harness the country's logistics potential, the government and private sector are accelerating infrastructure development across ports, roads, rail, and airports, focusing on solutions that add value to goods, strengthen the transport hub, and support tourism, one of Tanzania's main sources of foreign direct investment.



Tanzania stands tall on Africa's eastern edge. From Africa's highest peak, Mount Kilimanjaro, to the turquoise waters of the Indian Ocean, the country's diversity is not only geographical but also cultural and economic. A peaceful

mix of ethnicities reflects a blend of indigenous African, Arab, and Persian influences, visible in Swahili coral stone buildings and intricately carved wooden doors. Tanzanians are friendly, community-oriented, and well-connected to the wider world.

The country is a leading producer of gold and the only source of the rare gemstone tanzanite. Offshore natural gas discoveries are drawing new energy investments, while agriculture employs about two thirds of the population, with crops including maize, cassava, tobacco, cotton, and nuts. Mostly smallholder-based, the sector is increasingly industrializing. ASAS Group, a dairy producer, is at the forefront of this shift, explains director Faraj Jaffar: "We're going to expand more in energy, processed food products, agriculture, and more, always imprinting our innovative DNA."

Tanzania stands tall not only because much of the mainland lies 200 meters above sea level, but because it is building its economic future around one major advantage: location. The country serves as a regional transport hub for East Africa, particularly through the Port of Dar es Salaam, which handles cargo for landlocked neighbors such as Zambia, Rwanda, Burundi, and the Democratic Republic of the Congo, strengthening regional trade corridors and logistics connectivity.

Zanzibar Ports Corporation (ZPC) is modernizing port infrastructure so facilities can also operate as industrial clusters, enabling value-added "Made in Africa" exports. A flagship project under the 2030 agenda is Fumba Port, expected to double container throughput and anchor a



special economic zone with cold-chain capacity and bonded warehousing for light manufacturing. Planned works are projected to increase Zanzibar's port capacity fivefold. "For too long, Africa has exported raw marine resources and imported finished products. Our vision is to process, package, and export from here," explains ZPC Director General Akif Ali Khamis.

Infrastructure expansion is also transforming the road network. Since the Tanzania National Roads Agency (TANROADS) was founded in 2001, paved roads have increased from 3,000 kilometers to more than 12,700 kilometers, alongside over 9,600 bridges. "The government alone cannot finance all infrastructure. We're working with public-private partnerships to unlock investment and pave the way at high speed," explains Chief Executive Eng. Mohamed Besta.

Connectivity also extends to rail. "With the new Standard Gauge Railway and the open access framework, Tanzania's railway is entering a new era. It's a huge opportunity for transporters," reflects Eng. Machibya M. Shiwa, director of Tanzania Railways Corporation.

Tourism remains a key source of foreign currency. Millions visit Serengeti National Park for wildlife safaris and the Zanzibar archipelago for coastal tourism. Policy increasingly focuses on balancing growth with environmental protection. "Through our 'Tourism for All' program, we're restoring historical and heritage sites and enabling local communities to manage them while sharing the resulting revenue," says Mudrik Soraga, Minister of Tourism in Zanzibar. Recent reforms have lowered minimum investment thresholds to attract smaller projects such as boutique hotels, while a dedicated cruise terminal is expected to increase cruise arrivals by about 40%. With tourism expanding and investment rising, Tanzania is reinforcing its position as a key gateway for trade and travel in East Africa.

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Zanzibar Beyond the Beach as Visitor Numbers Rise

As the island nears one million annual visitors, the Zanzibar Commission for Tourism is tightening regulation and expanding market access to ensure growth remains structured, inclusive, and economically sustainable.

As annual tourist arrivals in Zanzibar move closer to the one-million mark, the mechanics of managing tourism have become as critical as attracting visitors. Overseeing the sector's operations, the Zanzibar Commission for Tourism has a regulatory arm that manages licensing and compliance across hotels, tour operators, and tour guides. A separate marketing function focuses on expanding demand through market outreach, trade fairs, and advertising, while a development unit concentrates on shaping how tourism evolves across different segments of the economy.

One of the commission's most recent enforcement measures addresses waste management within the hotel sector through compulsory sorting of plastic, glass, and food waste. The policy followed two years of consultation with operators across the industry. According to Executive Secretary Arif Abbas Manji, the shift did not require new infrastructure but rather operational discipline. "The recyclers were already here, but the waste was not reaching them because hotels disposed of waste without sorting," he says. Hotels now separate waste at source, linking hospitality operations directly to local recycling streams. Plastic is processed and reintroduced into the sector as furniture, food waste is converted into fertilizer, and glass is repurposed into decorative products. The initiative formalizes a circular system that aligns environmental compliance with economic reuse.

Environmental enforcement has been accompanied by community engagement. Beach clean-ups and underwater site maintenance have been conducted in coordination with residents, while implementation requires collaboration with waste collection authorities and environmental agencies. The approach reflects a broader effort to embed sustainability within operational practice rather than position it as a standalone campaign.

Oversight has also extended to segments of the tourism workforce operating outside the licensing framework, particularly along beaches and within Stone Town. Registration and identification began through a phased process covering beach vendors, massage providers, and braid stylists. "We are formalizing them step by step," Manji notes. "Beyond registration, we have initiated construction of designated bazaars that provide structured commercial space for these operators." The first site is under development in Nungwi, with additional locations planned in Matemwe and Paje. The objective is to integrate informal activity into the regulated economy without displacing livelihoods.

Workforce reform has also addressed licensed guiding. In coordination



**ARIF
ABBAS MANJI,
EXECUTIVE
SECRETARY,
THE ZANZIBAR
COMMISSION FOR
TOURISM**

with the Ministry of Tourism, the commission revised the guest-to-guide ratio, which previously allowed one licensed guide to manage up to 25 visitors. The change is intended to expand employment opportunities while strengthening service standards.

Coordination remains central to day-to-day sector management. Private-sector stakeholders meet with the commission on a quarterly basis to review operational challenges and regulatory issues. "There is a WhatsApp hotline that enables real-time reporting from operators and visitors. It supplements formal consultation mechanisms," notes Manji. Compliance monitoring includes weekend patrols in entertainment districts to address noise regulation.

Alongside regulatory tightening, the commission has prioritized international connectivity. Zanzibar hosted the AviaDev Conference in May 2025, bringing together 530 delegates and representatives from 38 airlines. Several carriers entered discussions following the event, and Etihad is scheduled to begin operations in June 2026. Expanded air access is expected to influence both visitor composition and the scale of business travel.

Diversification of tourism products has progressed in parallel. Heritage tourism now encompasses more than 86 registered sites, while sports tourism has gained exposure through CAF Confederation Cup matches hosted on the islands. "Religious events have attracted visitors from Europe and the Gulf, supported by Zanzibar's predominantly Muslim demographic profile," Manji says. Healthcare has developed as an adjacent segment, with upgraded facilities drawing patients from mainland Tanzania, the Comoros, and neighboring countries.

Capacity planning increasingly extends beyond accommodation and aviation. Zanzibar currently operates one marina, with additional sites identified across the north, south, and east. Development planning also includes proposals for theme parks, water parks, and aquariums, reflecting an effort to lengthen visitor stays and broaden expenditure channels. These initiatives unfold alongside continued regulatory enforcement and workforce formalization, reinforcing a governance model that prioritizes structure as visitor numbers rise.

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**Visit
Zanzibar**





**ENG. MOHAMED BESTA,
CHIEF EXECUTIVE,
TANROADS**

Engineering Mobility for National Prosperity

Ambitious Public Private Partnership (PPP) corridors aim to fund capacity increases and unlock industrial parks along key routes.

Tanzania's roads and bridges tell a story of purposeful nation building, with TANROADS shaping the plot line through scale, engineering rigor, and steady delivery. The agency, created in 2001, entered its Silver Jubilee in 2025 with momentum and a clear sense of mission. "TANROADS is a government agency established on the 1st of July 2001," Chief Executive Eng. Mohamed Besta says. "The mandate is roads and bridges, planning, design, and construction." The transformation is visible in the numbers. "In 2001, the paved road network in Tanzania was about 3,000 kilometers, and we now have over 12,202 kilometers of paved roads," Besta says. He adds that TANROADS manages a 37,734-kilometer network of trunk and regional roads and that "we intend to have all roads paved." Bridge building has expanded national connectivity from coast to lakeshore. "We have constructed more than 9,600 bridges of different sizes, all across the country," Besta says. Among the signature works is the Magufuli Bridge across the Kigongo–Busisi passage on Lake Victoria. "At three kilometers long, the sixth longest in Africa, and the longest in Eastern and Southern Africa," Besta says. Another landmark is rising over the Pangani River. "The Pangani Bridge spans 525 meters," he says, calling it the second longest in Tanzania. Aviation infrastructure has been part of the portfolio since 2016, enhancing mobility for business, tourism, and trade. "We are developing Msalato Airport," Besta says. "It's going to be the second biggest airport in East Africa." He confirms the schedule with precision. Airport development spans multiple regions. "There are several other airport projects: Tanga, Lake Manyara, Kigoma, Tabora, Shinyanga, and Sumbawanga," Besta says. Dodoma's emergence as the country's administrative hub provides a strategic focal point for the aviation plan. "We are going to construct not just an airport, but an airport city" Besta says. "We'll have hotels and businesses, a smart city, logistics, and recreation." Technology underpins TANROADS projects from planning to quality control. "During the planning, we're using software, the latest software on the market for the design of roads and bridges," Besta says. Materials research is active and expanding. "We have a Research and Development Unit, which will soon be renamed the Research, Development, and Innovation Unit," he says. The team studies local materials and advanced binders to extend pavement life. "They are using plastic to modify bitumen," Besta says, citing the Malaysian model as a reference point for polymer-modified solutions that improve durability. Modern testing keeps assets

"We optimize the cost and prolong the life of our roads through local materials."

resilient over time. "These days you use GPR, ground-penetrating radar," Besta says. "You place it on the pavement, and it gives you everything." This nondestructive approach accelerates decisions and preserves the structure during assessment, an important edge when managing a large and growing network. Safety initiatives show measurable impact and international recognition. "When we placed cameras, accidents went down by 80% in that area," Besta says, describing targeted enforcement at high-risk hotspots alongside better signage, barriers, and design refinements. "Tanzania managed to get the prize from the World Roads Congress," he says. Capacity building is part of the formula. "I inaugurated the Regional Centre of Excellence in Road Safety," Besta says.

Financing the Next Phase

Financing models are evolving to match the country's ambition. Partnerships complement traditional funding and keep pace with demand. "We need to think of alternative means of financing, and that is PPP, Public Private Partnership," Besta says. He shares a personal milestone he wants to deliver for Tanzania's concession roadmap. "I really dream of delivering the first road under a concession, a public-private partnership," he says, referencing corridors such as Kibaha to Chalinze, where expanded capacity can catalyze enterprise and new urban nodes.

Building for Lasting Impact

The human dimension of progress rounds out the picture, from upgraded terminals in Dar es Salaam inspired by Arusha to regional transformations in the north and along Lake Victoria. As Besta reflects on a career dedicated to national infrastructure, he keeps the emphasis on quality and durable value. "It's better to take time to do something and do it well," Besta says. That ethos now frames TANROADS' work as it elevates standards, connects communities, and keeps Tanzania moving.

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ENG. MACHIBYA M. SHIWA, DIRECTOR GENERAL, TRC

On Time Tracks to Regional Prosperity

The backbone network connects ports to hinterland markets, enabling mineral exports, agriculture shipments, and commuter mobility.

Trains that leave on the dot set the tempo for a modern economy. “Time is life,” notes Director General Eng. Machibya M. Shiwa. In Tanzania, that ethos is taking shape on steel rails as Tanzania Railways

Corporation advances a clear agenda: faster services, safer journeys, and seamless links from the port of Dar es Salaam to the interior and beyond.

Eng. Machibya brings a builder’s perspective to that mission. “I have been working with TRC for more than 16 years now. I started as an engineer,” he explains. The new TRC, established under Rail Act No. 10 of 2017, provides a foundation that positions the corporation as the national backbone for rail, aligned with government priorities and regional integration.

The Standard Gauge Railway (SGR) is the centerpiece. Passenger services began in 2024, introducing a new clock culture built around punctuality. “In the morning, before the trains leave, I want to know their schedule. I want to have a report,” he says, underlining the operational discipline behind the system. Speed and reliability are key draws, with modern trains cutting travel time between major cities and easing pressure on roads.

Service quality continues to rise alongside skills development. “We are training our people,” he states. Teams are gaining experience through MoUs with partners in Asia and Europe, with cohorts trained in China and Korea to strengthen operations and maintenance. The aim is a confident, customer-focused workforce that upholds safety while supporting efficient rail services.

The network plan extends beyond domestic corridors. “This project is an East African integration project,” he emphasizes. The Central Corridor is being developed to connect regional markets and resource zones across borders. “By 2028, we expect the line will be in Uganda, 2029 in Kigoma, and the project between Uganda and Tanzania will be completed in 2030,” he adds. Waterway links from Kigoma will extend trade routes into the DRC. At the same time, heavy-haul plans on the southern corridor will serve key mineral areas including iron ore, graphite, nickel, and lithium.

TRC is also preparing for a multi-operator future to unlock greater value for shippers and travelers. “The environment is there. The law is there. Regulations are there,” he points out. Following amendments that enable open access, TRC will remain

“Our stations are unique, representing Tanzania’s culture and nature in architecture, across cities and corridors.”

the infrastructure manager, while operators provide rolling stock and services. “We invite the private sector to participate,” he says, highlighting a model designed to boost competition, enhance service quality, and catalyze investment in terminals and logistics.

Local content remains central to execution. “Contractors have been employing 50% Tanzanians,” he notes. Participation is broad, with more than 2,400 private companies involved, including youth-led firms and women entrepreneurs. TRC is also segmenting maintenance sections to build domestic capability over time. “We want the Tanzania of tomorrow to start exporting its expertise to other countries,” he adds.

Digital rail will tie it all together. “We are looking to digitize our rail,” he explains. The vision includes end-to-end ticketing and real-time freight visibility, allowing customers to plan journeys and track shipments from port to inland terminals via mobile platforms. “We want the whole TRC digitized,” he adds, reinforcing a focus on convenience, transparency, and productivity.

City connectivity is also advancing. In the north, TRC plans to strengthen the line linking Kilimanjaro International Airport, Arusha, and Moshi. “We have already signed a memorandum of understanding with the Tanzania Airport Authority,” he confirms. The project will introduce modern equipment, upgraded stations, and improved airport transfers. “We expect to get started by 2027,” he adds, aligning the upgrade with tourism growth and major events.

Throughout, the system’s identity remains a priority. “We want rail to be a symbol of Tanzania,” he states. Distinctive station architecture, reliable timetables, skilled staff, and an open-access model present a compelling proposition to partners. “We invite the private sector to participate,” he says. With TRC as the national backbone, Tanzania is building a modern rail platform for trade, mobility, and sustainable development.

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PETER NALITOLELA,
CEO, DAR ES
SALAAM STOCK
EXCHANGE

The Other Side of Tanzania's Stock Market

Founded to anchor Tanzania's privatization drive, the Dar es Salaam Stock Exchange (DSE) is now seeing its strongest momentum in debt markets and retail investor participation.

The Dar es Salaam Stock Exchange is Tanzania's national securities exchange and one of the country's earliest market institutions to emerge from economic reform. It was incorporated in 1996, when Tanzania began shifting away from centralized ownership toward private participation in selected sectors. The exchange entered the system as a mechanism through which companies could be listed and securities traded under a formal regulatory framework. The stock exchange supports small and medium-sized enterprises through three separate tracks. "The Enterprise Growth Market applies lower listing thresholds to SMEs than the main board, which requires companies' issued and paid-up capital to be TZS 200 million (US\$77,000)," says Nalitolela, reporting a success story from the past year, where an SME transitioned from the Enterprise Growth Market to the main investment market. "The second support track is the DSE Enterprise Assurance Segment, which operates as a non-trading platform where companies are profiled and prepared for financing rather than listed for trading," he notes. The DSE

"Between 97-98% of participation in recent listings came from retail investors"

Enterprise Accelerate Program, a third support track for small and medium-sized enterprises (SMEs), provides training for founders and senior executives seeking capital market readiness. Regionally, the exchange works within East African and continental market groupings. It is a member of the East African Exchanges Association, the Southern African Development Community Committee of Stock Exchanges, and pan-African exchange networks. "In 2024, we collaborated with regional peers to launch the East Africa Top 20 Index, drawing companies from Tanzania, Kenya, Uganda, and Rwanda," says Nalitolela, noting that an exchange-traded fund linked to the index is also in development.

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**DR ABDULMAJID
MUSSA NSEKELA,
GROUP CEO,
CRDB**

Building a Regional Banking Powerhouse in Africa

As Group CEO, Dr Abdulmajid Nsekela is transforming CRDB into a regional financial platform advancing inclusion, partnerships, and sustainable economic growth.

Across Africa's fast-growing economies, financial institutions play an increasingly important role in shaping opportunity, enabling enterprise, and supporting long-term development. At the center of this transformation is Dr Abdulmajid Mussa Nsekela, Group CEO of CRDB Bank Plc.

Under Nsekela's leadership, CRDB has evolved from a strong national bank into a rapidly expanding regional financial institution. CRDB's growth reflects disciplined financial management and a broader vision—building a banking platform that supports inclusive prosperity.

When Nsekela assumed leadership in 2018, CRDB managed assets of approximately TZS 5 trillion (US\$2 billion). Today, CRDB's asset base exceeds TZS 22 trillion (US\$8 billion), representing one of the most compelling growth stories in the region's banking sector.

"Our annual earnings have grown from around TZS 36 billion in 2018 to over TZS 700 billion (US\$280 million)," Nsekela explains. "But our ambition extends beyond financial growth. We want to build an institution that expands opportunity and contributes meaningfully to economic development."

That ambition guided a comprehensive five-year transformation strategy launched after he assumed office. The strategy focused on strengthening the bank's core infrastructure, modernizing technology platforms, and enhancing governance while building operational capacity required for long-term growth.

The results have been striking. Over this period, CRDB's share price increased from TZS 95 (US\$0.04) to more than TZS 2,900 (US\$1.15), creating substantial value for shareholders and reinforcing investor confidence in CRDB's long-term trajectory.

Yet for Nsekela, financial performance is only one dimension of success. Central to his leadership philosophy is the belief that banking must catalyze inclusion.

Across many African economies, a large share of the population remains outside the formal financial system. In Tanzania, formal banking penetration is estimated at 22%, highlighting the scale of the opportunity—and responsibility—for financial institutions.

CRDB responded by building one of the most extensive financial networks in the region, operating more than 260 branches, over 650 automated teller machines, digital platforms, and a 36,000-banking agent network that extends financial services into underserved communities.

"Our ambition is to build a regional financial institution that expands opportunity, empowers entrepreneurs, and supports inclusive economic growth across Africa's most dynamic markets."

CRDB further strengthened its inclusion agenda by introducing Islamic banking solutions to serve communities that require Shariah-compliant financial services. With nearly half the continent's population identifying as Muslim, these offerings expand participation in the formal financial system and strengthen CRDB's capability to support Shariah-compliant financing structures, including Sukuk, that mobilize investment for development.

Empowering entrepreneurs is another cornerstone of CRDB's approach. Through initiatives such as the iMBEJU program, the bank provides entrepreneurship training and seed capital to youth groups, women entrepreneurs, and emerging startups designed to help launch or expand their businesses. To date, these initiatives have reached more than one million beneficiaries across Tanzania, reinforcing CRDB's role as a catalyst for inclusive economic growth.

CRDB also plays a significant role as a partner in economic development through financing sectors critical to regional development, including agriculture, infrastructure, energy, and trade. Large-scale investments, such as the Standard Gauge Railway and port infrastructure, are strengthening Tanzania's position as a regional logistics hub, creating opportunities for businesses across East Africa.

For Nsekela, the partnership ethos remains central to the bank's long-term vision. "Transformational progress happens when institutions collaborate," he says. "By working together with governments, development partners, and businesses, we can unlock opportunity across the region."

Beyond Tanzania, CRDB continues to expand its regional footprint, particularly in Burundi and the Democratic Republic of the Congo, while opening a representative office in Dubai to facilitate global trade and investment flows.

As East Africa's economies continue to grow and integrate, CRDB's trajectory reflects a broader ambition—to build a financial institution that not only grows sustainably but also helps shape the future of banking across the continent. "Our mission," Nsekela adds, "is to ensure that growth ultimately translates into opportunity—for everyone."

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Powering Tanzania's Growth

At the Forefront of Investment and Transformation



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CHRIS GREEN, DIRECTOR, A&K TANZANIA

ED WILLIAMS, DIRECTOR, A&K TANZANIA

Tanzania's growth trajectory continues to rise, with major investments in infrastructure, energy, mining, logistics, and a more industrialized economy. A maturing private sector and growing pools of international capital are reshaping financing models and accelerating delivery. Investors are more diverse and increasingly focused on regulatory certainty, strategic insight, and reliable execution.

ALN Tanzania is helping shape this momentum. As part of ALN, the oldest and largest alliance of leading independent law firms in Africa, spanning 14 countries and the UAE, the firm combines international standards with deep in-market knowledge. Its lawyers, qualified in Tanzania, the United States, England, Wales, and South Africa, deliver seamless support across borders and sectors. "Tanzania offers extraordinary opportunity, but success demands smart risk management and disciplined execution," says Shemane Amin, Country Partner. "We turn bold ambition into investments designed to endure." Geoffrey Dimoso, Partner and Head of Banking and Finance, adds, "We match capital with bankable structures and clear regulatory pathways so investment can enter, scale, and succeed."

Transformational Work in Priority Sectors

The firm advises on transactions central to Tanzania's economic agenda, working with DP World, BHP, Zijin Mining, Citibank, Standard Chartered, and Meta. Its mandates include port and logistics modernization, strategic natural resources and energy developments, financial innovation (such

as the first municipal bond in the country), hospitality growth in Zanzibar and on the mainland, and industrial projects driving local value-addition. "We support clients at every stage of the investment cycle," says Ed Williams, Corporate and Commercial Director. "Our regional connectivity and global links give investors clarity and stability in a fast-moving market."

A Full-Service Platform for Confident Investment

From market entry to restructuring and exit, ALN Tanzania provides a single integrated team across corporate and M&A, banking and finance, tax, competition, employment, regulatory strategy, and forensics, risk, and compliance. "Our strength is navigating where global capital meets local reality, turning opportunity into durable commercial outcomes," adds Chris Green, Corporate and Commercial Director.

As Tanzania unlocks its next phase of growth, ALN Tanzania stands ready as a strategic partner, converting opportunity into lasting success for investors shaping the country's future.

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Africa is not short of ambition or strategy. The real work is in execution.

Across the continent, ambitious organizations invest heavily in strategy, yet struggle to translate it into consistent action, aligned teams, and measurable results. The challenge is not vision. It is aligning People, Process, and Position to deliver strategy in complex, fast-moving African contexts.

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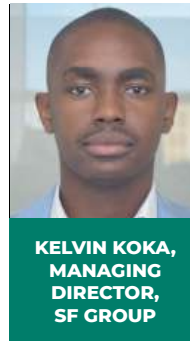


A Business Conglomerate Powering Tanzania's Economic Growth

Integrating logistics, energy, finance, real estate, and manufacturing.

Founded in 2007, SF Group of Companies Ltd is a Tanzanian investment conglomerate committed to identifying and developing high-value, economically impactful opportunities across sub-Saharan Africa (SSA). The Group takes a holistic approach to client and portfolio management, delivering solutions aligned with market standards and end-user needs.

Headquartered in Dar es Salaam, SF Group oversees more than 15 subsidiaries operating across multiple sectors. It maintains significant ownership in each business unit, providing strategic direction, governance oversight, and managerial expertise to meet long-term objectives. SF's operations span logistics, energy, finance, real estate, security, technology, and manufacturing, functioning as a unified industrial ecosystem. "Our catering operations are managed by AKO, while East Africa Hauliers oversees transport and logistics,



KELVIN KOKA,
MANAGING
DIRECTOR,
SF GROUP

ensuring seamless supply chain integration across the Group," says Managing Director Kelvin Koka.

Each subsidiary plays a defined role within the portfolio. Radiance Microfinance supports SMEs, while GVA leads real estate development with SBS as the construction arm. Silver Enter Trade operates an inland container depot, and Equipoint manages fleet tracking solutions. Cherry Manufacturing produces protective equipment, and SF Ulinzi provides corporate security services. "In recent years, we have reinvested over TZS 45 billion (US\$18.0–18.5 million) through internal capital and structured finance," Koka notes. These investments

have strengthened operations and enabled new ventures aligned with Tanzania's industrialization agenda. A major milestone is the creation of SF Smart Energy, which assembles smart energy meters to support national digital energy management.

Radiance Microfinance has transitioned into a fully licensed microfinance bank, expanding its support for SMEs. Logistics subsidiaries continue to grow alongside DP World's terminal operations. AECI Mining Explosives supplies advanced blasting products and services for mining, quarrying, and construction. In manufacturing, Concrete Master Industries serves the construction and energy sectors, while Rakoli Systems develops enterprise software. RMB Bank, now preparing for launch, will offer digital-first financial services to enhance financial inclusion.



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HERITAGE INSURANCE TANZANIA

Trust Built on Expertise and Market Understanding

Corporate risk expertise combined with strong capabilities across multiple sectors, supported by efficient operational systems.

Heritage Insurance Tanzania moves forward with quiet confidence. The company adheres to its core values of discipline, excellent service, and a constant focus on the future, even as the economy evolves. Its reputation is grounded in a deep understanding of Tanzania's business landscape, combined with genuine technical expertise.

Dr Manasseh Kawoloka, CEO of Heritage Insurance Tanzania, says the company's foundation rests on trust and competence. "Heritage is built on values that aim at achieving customer and supplier confidence based on honesty, professionalism, efficiency, and technical competence," Kawoloka says. He adds that the firm's regional roots and international alignment have enabled it to deliver "world-class underwriting, claims capabilities, and risk solutions tailored to the Tanzanian market."

Heritage has traditionally served large corporate and international clients in sectors such as mining, tourism, construction, manufacturing, and financial services. At the same time, its strategy has broadened to support SMEs and retail customers nationwide. "SMEs are the backbone of the growing Tanzanian economy," Kawoloka says, explaining that expansion into these segments supports wider financial inclusion and rural outreach. By protecting businesses, infrastructure projects, and commercial investments from unexpected losses, the company plays



**DR MANASSEH
KAWOLOKA,**
CEO, HERITAGE
INSURANCE
TANZANIA

a practical role in supporting economic activity and investor confidence across multiple sectors of Tanzania's rapidly expanding economy.

Product innovation has also been a major area of focus. Kawoloka says Heritage has differentiated the majority of its products to reflect real market needs. "If you take many of our policies today and compare them with the market, they will be competitive," Kawoloka says. These innovations also support emerging industries and entrepreneurs seeking reliable protection as Tanzania's economy continues to diversify.

Heritage continues to strengthen its presence across Tanzania through regional offices and local partnerships. "We are positioning ourselves in growing regions and creating hubs through intermediaries," Kawoloka says. "Insurance is about settling claims and building confidence," he adds, highlighting the company's role in supporting resilience across Tanzania's economy.

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Real-Time Tools Redefining Services and Access

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In Tanzania's growing technology landscape, ICTPACK Solutions has positioned itself as a key player in reshaping how institutions, businesses, and communities interact with digital systems. Managing Director Alex Athanas says, "Our vision from the start was to bridge the gap between technology and business, creating solutions that truly serve the realities of our environment."

ICTPACK, founded by a group of friends with a shared passion for computer engineering, has transformed from a small team into a company employing more than 80 people. Over the past year alone, it has increased revenue by 400% and expanded its reach beyond Tanzania to Rwanda and Malawi. Athanas says, "We want to become a powerhouse for technology in Africa, a brand that people recognize for impact and innovation."

The company now focuses on four major business lines. The first is digital transformation, where ICTPACK has modernized government services. With the Ministry of Livestock and Fisheries, it developed an integrated management system that replaced paper-based processes for permits. It also partnered with the Tanzania Communications Regulatory Authority to streamline licensing and support school connectivity projects, providing e-learning platforms and computer labs for talented students.

The second area is the Internet of Things. ICTPACK has introduced



**ALEX
ATHANAS,
MANAGING
DIRECTOR,
ICTPACK
SOLUTIONS**

electronic customs seals to track cargo moving across Tanzania and neighboring countries, ensuring faster clearance and greater transparency. The company also equips passenger buses with real-time tracking devices to improve road safety.

Its third division, infrastructure and data centers, provides secure hosting services for local businesses and large-scale projects. Athanas says, "We want to help organizations modernize while keeping data safe inside the country." The fourth division is IT security and management, where ICTPACK delivers protection tools to clients such as the Bank of Tanzania and the Ministry of Finance.

The company's future pipeline includes the Moja Card, created in partnership with Visa to expand financial access for students and underserved communities. Athanas says, "We are engineering local solutions for global problems, and Tanzania provides the perfect ground to grow them."

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Hasnain Sajjan
Founder & CEO, Miracle Air

With over a decade of entrepreneurial success, Hasnain Sajjan is the force behind a growing portfolio of ventures that span energy, tourism, aviation, lifestyle, and technology in Tanzania and across East Africa.

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**IMRAN KARMALI,
OWNER AND MANAGING
DIRECTOR, GF TRUCKS
& EQUIPMENT**

Steel, Scale, and a Tanzanian Vision

A Tanzanian-owned vehicle distribution and assembly operation is scaling truck production, passenger vehicle distribution, and industrial employment nationwide.



Along the busy industrial corridor of Nyerere Road in Dar es Salaam, trucks move with quiet determination. But what they carry goes far beyond cargo. They carry the confidence of a nation learning to build for itself and the story of a Tanzanian enterprise that chose to believe in local capability long before it became part of the national conversation. GF Trucks & Equipment Limited stands as a clear example of how local conviction, patience, and long-term thinking can shape an industrial presence rooted firmly in Tanzania.

Founded officially in 2009, with roots extending back to 2007 and family involvement in the motor trade since the 1930s, GF Trucks & Equipment has grown into the country's only fully Tanzanian-owned automobile distributor. Its operations span heavy-duty trucks, commercial vehicles,

“We now have our own vehicle assembly plant, bringing new technology and standards into Tanzania.”

and passenger vehicles, supported by a large-scale assembly plant that has become an important fixture within Tanzania's industrial landscape.

Imran Karmali, Owner and Managing Director of GF Trucks & Equipment, traces the company's origins through a family journey that predates modern Tanzania itself. “We are a family-owned business,” Karmali says. “Our family has been in the motor trade from my great-grandfather's time, going back to the 1930s. It started in the south of Tanzania, and over time it evolved into transportation and logistics.”

That early exposure shaped the way GF Trucks would later approach the market. Karmali recalls returning to Tanzania in the early 2000s and searching for a clear sense of direction. A pivotal visit to China in 2005 opened new possibilities. “At that time, China was not as open or as frequently visited as it is now,” he says. “We found a manufacturer and

said we would represent them in Tanzania, even though we did not yet have a formal structure or capital.”

There were moments when the journey felt uncertain. Capital was limited, systems were still developing, and the idea that a Tanzanian-owned enterprise could compete at scale was often questioned. Stepping back was never considered. For Karmali, the challenge itself became the motivation to demonstrate that local ambition, when paired with discipline and belief, could build something lasting.

The formal beginnings of GF took shape in 2007, supported by early financing arrangements that allowed vehicles to enter the country. Market acceptance required patience, but the approach was deliberately relationship-driven. “We went to customers and said, ‘Here are the trucks, use them,’” Karmali says. “If you like them, you pay for them. If you do not, you return them. That is how we entered the market.”

From those early days, GF Trucks has expanded into a national operation employing more than 500 people, with 95% of the workforce made up of Tanzanians. Multiple offices across the country support sales, service, and logistics, while the Dar es Salaam headquarters anchors the company’s manufacturing ambitions.

A defining moment came in 2021 with the launch of GF’s vehicle assembly plant. What began as a facility producing around 200 units per year has scaled rapidly. “We started the factory in 2021, producing about 200 vehicles a year,” Karmali says. “This year alone, we will be at 1,800.”

That growth reflects careful planning alongside rising demand across Tanzania’s ports, regional transport corridors, mining activity, and construction sector. GF’s assembly operation responds directly to these needs while supporting national priorities around industrial development and local value creation.

Beyond output, the assembly plant represents the dignity of work. For many employees, it is their first experience with structured manufacturing, international quality standards, and clearly defined career paths. It is a place where skills are transferred, confidence is built, and young Tanzanians see futures taking shape within their own country.

The plant also introduces standardized manufacturing processes, quality control systems, and modern technology into Tanzania’s automotive sector. Karmali highlights the importance of building domestic expertise alongside production. “For a country to move forward, it has to be through industries,” he says. “Industries create employment and have ripple effects across the economy.”

Those ripple effects extend into local content initiatives, where GF continues exploring opportunities for Tanzanian suppliers to produce components such as batteries, tires, and glass. “We use over 3,000 batteries a year ourselves,” Karmali says. “That alone can support a small industry.”

Some technicians who joined GF without formal qualifications now serve as supervisors, trainers, and mentors. Their progression reflects a belief that industrial growth depends as much on people as on machinery and on equipping young Tanzanians with the tools to shape meaningful careers.

International partnerships remain central to operational standards. GF represents established global brands, including Hyundai and Mahindra, and works closely with major Chinese manufacturers. “Through these partnerships, we have OEM-based training every six months,” Karmali says. “They bring quality standards and methodologies that our teams can learn from directly.”

Training extends across the organization. “We have an internal training department,” Karmali says. “Anything from basic communication skills to technical skills and system training is done internally.”

The workforce strategy places strong emphasis on younger employees, many between the ages of 18 and 30. “Every quarter, we also cover things like budgeting and personal responsibility,” Karmali says. “If someone is stable in their personal life, they are more productive at work.”

A major milestone is approaching with the launch of Tanzania’s first locally branded commercial vehicle. “Next year we will launch our own brand of vehicles,” Karmali says. “You will start seeing GF vehicles, a Tanzanian-owned, Tanzanian brand. The designs are ready.”

The initial rollout centers on trucks, with expansion planned into pickups and passenger vehicles. “Production is ongoing,” Karmali says. “We are working closely with our teams and suppliers to make sure everything meets our standards.”

Employment growth is expected to continue steadily. “From 500 staff, that number will increase significantly,” Karmali says. “We are looking at 1,000 over the next three years.”

Capacity building extends into education partnerships, particularly with VETA. “We are creating a syllabus focused on vehicle assembly and technical skills,” Karmali says. “If they include this in their training, we guarantee internships and possible employment.”

For 19 years, GF has supported corporate social responsibility initiatives spanning health, education, and social industrialization. These efforts include regular blood donation drives, support for local health systems, and education-focused community programs. “CSR is about building forward, creating a future where business success and community well-being grow hand in hand,” Karmali says.

This long-term commitment complements sustainability efforts within operations, including research into cleaner technologies and responsible waste management. One initiative repurposes factory materials into furniture pieces for schools and orphanages, crafted by disabled carpenters working alongside the factory.

Customer loyalty remains a defining strength. “We are not looking for a customer,” Karmali says. “We are looking for a partner in growth. Over 19 years, many clients have stayed with us and become our biggest ambassadors.”

Recognition followed when GF Trucks was named Overall Winner at the Dar es Salaam International Trade Fair. “This was the first time a local company won overall,” Karmali says. “It showed that Tanzanian companies can compete at the highest level.”

GF’s growth offers a model of what becomes possible when local enterprise is trusted and supported. It shows that Tanzanian businesses can build at scale, operate responsibly, and compete with global players as part of a broader national economic foundation.

The responsibility ahead is to grow with purpose, ensuring that future generations inherit stronger skills, systems, and opportunities than those that came before. This is how industries endure.

From a single office to a national manufacturing footprint, GF Trucks & Equipment stands as proof that Tanzanian ambition, when matched with discipline and belief, can build industries that last. This is the country’s story, and it continues to be written.

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Strong Foundations to Innovate

With nine decades of experience, ASAS Group takes the lead in building new markets and raising industry standards, focusing on steady and long-term growth.



Rather than replicating existing models, the ASAS Group does things its own way. From an origin in trading and logistics in 1936, the family-owned company expanded into a diversified portfolio covering dairy and food processing, agriculture, manufacturing, logistics, energy, and trading. It is currently spearheading a strategic global expansion, focusing on diversifying the company's business arms to establish a sustainable international presence and transform the organization into a truly global player. "It's never copy and paste. In ASAS, we like to start something totally different with our quality, with our design," says Faraj Jaffar, Director of the Group and the third generation of the family leading the enterprise.

An example of ASAS's focus on distinctiveness and introducing differentiated products is its pioneering role in Tanzania's dairy sector. "Twenty years ago, when we started, people used to drink more tea than milk, and when they thought of dairy, it was solely the beverage—plain milk. No one was familiar with words like pasteurized and homogenized, and no one used to eat things like strawberry yogurt, for example. You could count one or two dairy products on the supermarket shelves," explains Jaffar. ASAS helped educate consumers, set quality standards, and formalize supply chains, shaping a modern dairy industry. "Now there are more than a hundred dairy companies in Tanzania. And we are in the lead," states the director.

The enterprise that emerged almost a century ago to address transportation challenges is today a conglomerate operating independently yet united by a commitment to excellence: ASAS Transporters/ Transfuel, ASAS Dairies, ASAS Dairy Farms, ASAS Real Estate, ASAS Energies Limited, Universal Clearing & Forwarding, and Afri Farm. Each arm reflects long-term investment and operational discipline. "It took us twenty years to build such a solid dairy market. We are the fourth generation working in the company, and we are willing to fight for other markets too," declares Jaffar. That



**FARAJ JAFFAR,
DIRECTOR,
ASAS GROUP**

"Legacy is our main goal as a company. We are committed to preserving the solidity of our business for many years to come."

determination now extends beyond Tanzania as the Group strengthens its structure to compete internationally. The group plans on expanding its activities and portfolio in the next few years, keeping its pioneering essence at the forefront and evolving with technology. "Digital transformation is unavoidable for competitiveness. Keeping up is critical for resilience and relevance in rapidly changing markets," asserts the director, who believes AI and new technologies empower employees rather than replace them. "Technology is just a tool; humans are at the center".

To support this, the group organizes in-house training programs and capacity-building forums to provide continuous skills upgrading. "We like to bring specialists here, so we can train people ourselves, at home. We provide regular development courses in a supportive environment."

Anchored by generational continuity, ASAS's driving force is sustaining and growing a business built to endure. The aim is long-term institution building rather than short-term profit. In this mission, Jaffar is guided by strong values, faith, and disciplined governance. "You cannot build a house without a foundation. A good foundation isn't easy to achieve, but once you have it, you can go higher and accomplish more."

ASAS has proven its ability to build and scale industries from the ground up, supporting its international ambitions. "We have the most important thing: peace. Without peace, you can't do anything. Tanzania allows ease of communication and social cohesion. Besides, there have been significant investments in infrastructure; you see roads being built, busy ports, rail, and aviation expansion," affirms Jaffar.

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Milk From the Mountain to the Market

From rural milk collection to modern plants, strengthening Tanzania's food system.

In 2019, Galaxy Food and Beverages Limited began shaping Tanzania's dairy industry with its Kilimanjaro Fresh brand. "We saw a huge gap in agriculture and local dairy production, and we wanted to fill it," says Managing Director Irphan Virjee. The company launched in early 2020 with UHT long-life milk, which does not require refrigeration for up to three months, offering Tanzanians an alternative to imports that had previously dominated the market.



**IRPHAN VIRJEE,
MANAGING
DIRECTOR,
GALAXY
FOOD AND
BEVERAGES
LIMITED**

The impact reached far beyond the shelves.

Farmers around Arusha and Kilimanjaro, who had struggled without reliable buyers for nearly a decade, found stability. "When we came in, many farmers had given up on dairy. We went community by community, working with government and the Tanzania Dairy Board, to revive the sector," Virjee says. Today, over 4,000 farmers supply the factory, generating up to TZS 40 billion (US\$16.3 million) annually in rural income.

Training and technical support have been central. Partnering with organizations like Heifer International, Galaxy introduced quality-testing equipment, veterinary support, and feed programs to strengthen farms. "If the farmers grow, we grow too. That is why we provide them with vaccines, feeds, and training—so that the milk coming to us is always of the highest quality," Virjee says.

The company's growth has been rapid, expanding from 300 liters of

milk per day in its early days to 40,000 liters daily today. Its product line includes yogurt, cheese, and cultured milk, with depots established in Arusha, Dar es Salaam, Mwanza, and Dodoma. Galaxy also invested in 100% solar power in 2025, ensuring reliability and reducing costs for both the factory and farmers. "Consistency of power is crucial for dairy, and solar has given us that," Virjee says. Beyond dairy, Galaxy has moved into livestock processing with Kilimanjaro Premium Meats, supplying both the

local and Western Asian markets.

Galaxy Food has also expanded into beverages, investing in a new state-of-the-art beverage production facility set to begin operations in 2026. The plant will supply premium bottled water, carbonated soft drinks, and energy drinks to the local community in Arusha and surrounding regions, further strengthening the company's role in Tanzania's food and beverage sector.

@kilimanjaro_fresh



SERENGETI BREWERIES LIMITED

Built for Endurance, Investing in Tanzania's Future

A nationwide production and distribution footprint supporting jobs, farming communities, industrial capacity, and the evolution of branded consumer markets.

Serengeti Breweries Limited (SBL) has grown alongside Tanzania's economic transformation, not simply as a participant in the market, but as a long-term investor in its potential. From its early years to its current position as a leading manufacturer, the company's journey reflects a deliberate strategy built on consumer-centricity, innovation, local partnership, and confidence in the country's long-term growth trajectory. Obinna Anyalebechi, Managing Director of SBL, says, "Tanzania has been good to me personally and fundamental to SBL's growth," he says. "It is a market that rewards patience, perseverance, and those willing to build for the long term."



**OBINNA ANYALEBECHI,
MANAGING
DIRECTOR,
SERENGETI
BREWERIES
LIMITED**

Innovation has consistently been central to SBL's long-term mindset. From the launch of Serengeti Lager as a 100% malt beer to subsequent innovations such as Serengeti Lite and Serengeti Lemon, the company has focused on anticipating how consumer preferences evolve as economies grow and lifestyles change. "Our approach has always been to innovate ahead of demand, not simply respond to it," Anyalebechi explains. "As Tanzania develops, consumption becomes more sophisticated. We see our role as helping shape that journey—responsibly and sustainably."

Investment has reinforced that belief. Over the past six years, Serengeti Breweries Limited has committed more than US\$50 million to expanding capacity in Dar es Salaam, Mwanza, and Moshi, strengthening local

manufacturing capabilities while supporting employment and supplier ecosystems. "These investments reflect our confidence in Tanzania's long-term economic trajectory," he says. "We are not just building capacity for today—we are building for the Tanzania of tomorrow."

Beyond commercial growth, the company's Water of Life program has delivered 29 clean water projects across communities, delivering potable water to 2.1 million Tanzanians. The initiative reflects a broader philosophy of shared progress. "We believe sustainable growth must include the communities that make our business possible," Anyalebechi says. "Our responsibility extends beyond what we produce to the impact we create."

Through sustained investment, local partnership, and long-term strategic conviction, Serengeti Breweries Limited continues to position itself not only as a leading manufacturer but as a committed contributor to Tanzania's industrial development and economic future.

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Foundations for a Smarter Built Environment

Large-scale gypsum manufacturing, skills training, and regional exports support modern construction across Tanzania.

Tanzania's construction landscape continues to evolve, and one company at the center of that progress is Knauf East Africa. The company's presence in the country has grown steadily over the past decade, shaped by significant investment, technical expertise, and a clear commitment to modern building practices. Managing Director Christoforos Stamoulakatos brings long experience from across the continent, and he speaks about the company's work with a calm confidence that reflects both his background and the strength of the Tanzanian market.

Knauf began operating in Tanzania in 2015 after acquiring a small local production line. Stamoulakatos says the original facility "had a small capacity and was not up to standards," which led to a major decision. The company invested in a new plant in Mukuranga in 2020. Production began in 2021, and the facility has already seen a substantial expansion. As he explains, "We expanded for a second time, tripling our capacity." Today, the business is recognized as a strategic investor with more than 150 million dollars committed to the Tanzanian industry.

Tanzania's rapid urban growth provides a clear context for the company's development. The country's population is approaching 70 million, and urbanization continues at a rapid pace. Stamoulakatos says there is strong demand for "modern, fast, and affordable construction solutions," which shapes Knauf's strategic priorities. The company supplies gypsum-based building materials that support efficient ceiling solutions and high levels of safety. These include plasterboards, drywall systems, façade solutions, performance boards for fire and moisture resistance, and specialized designs for hospitals, hotels, and training centers.

One of the most meaningful parts of Knauf's work is the training that leads to vocational certification. The company runs a training center at its plant, where thousands of applicators are certified each year. Stamoulakatos says the purpose is simple: "We train applicators across the country on the right way to install plasterboards and to use all the right materials." The program helps move the local construction industry toward greater specialization, something he describes as important for long-term quality. Knauf also engages with architects and contractors to promote systems that meet global performance standards.

Sustainability plays a central role across the business. Stamoulakatos says that Knauf aims "to act with future generations in mind," supported by four ESG pillars. Their work includes family social responsibility initiatives that help communities around mining and manufacturing sites, investment in sustainable energy, circularity projects, and strict



**CHRISTOFOROS
STAMOULAKATOS,
MANAGING
DIRECTOR,
KNAUF
EAST AFRICA**

environmental practices during mining operations. The company has set goals to reduce CO₂ emissions by half by 2032. Local suppliers are also asked to meet formal sustainability criteria. Stamoulakatos says this requirement is "non-negotiable," reinforcing the company's commitment to responsible manufacturing.

Talent development is another priority. Expats represent just a small share of the workforce. As he explains, "The focus for us is to invest in local talent." Tanzanian engineers, executives in all functions, and specialists train abroad, then apply global standards within the local construction context. This approach supports long-term capability while aligning with the company's regional ambitions.

Tanzania sits at the center of Knauf's strategy for Eastern and Southern Africa. The country has high-quality gypsum reserves, which Stamoulakatos describes as "the most and the best raw gypsum in terms of purity, quality, and reserves" in sub-Saharan Africa. The plant supplies markets such as the DRC, Rwanda, Zambia, Kenya, Uganda, Malawi and Burundi, and it is currently the largest plasterboard plant in the region. The company views Tanzania as its long-term regional hub, and future expansion remains a possibility as demand grows.

Knauf also plans its investments with a long-term horizon. Stamoulakatos emphasizes that the company is "not a short-term company," noting that each investment is viewed across generations rather than for immediate returns. Looking ahead, insulation is expected to become increasingly important as Tanzania seeks more energy-efficient buildings. Improved insulation can reduce reliance on air conditioning and generators while enhancing indoor comfort, positioning the company to support both sustainability goals and evolving construction standards.

Knauf's progress reflects its own capabilities and the promise of Tanzanian industry. Through investment, training, the continuous development of infrastructure, and ease of doing business, the company continues to help shape a construction sector that supports the country's ambitions for growth and development.

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KNAUF

Where Industry Meets Everyday Tanzania

Manufacturing strength now supports energy, housing, healthcare, logistics, and tourism across the nation.

Tanzania's industrial momentum comes into sharp focus through a manufacturer that marries scale with execution. Managing Director Murtaza Alibhai says, "Our core strength has always been manufacturing," describing cables, pipes, plastics, steel products, energy meters, and transformers produced in Tanzania.

To ensure reliability, he says, "We worked with the factories directly," combining local output with strategic importation and regional service coverage that reaches contractors in Kenya, Zambia, Malawi, Mozambique, and Uganda. Dedicated planners align production with seasonal construction windows, ensuring capacity matches field demand.

Quality sets the tone before anything reaches the field. "Our biggest standard protection is the Tanzania Bureau of Standards," Alibhai says. In-house laboratories validate performance before dispatch. "Every product leaving the factory is tested," he says, and "standards and quality are a very key core component of our organization." Digital traceability links batch results to customer orders, strengthening assurance from the factory floor to site handover. Periodic proficiency testing and supplier audits reinforce consistent inputs across copper, polymers, and steel.

Power infrastructure remains foundational, with delivery aligned to national priorities. "Multicable played a major part as one of the biggest local manufacturers for electrical cables," Alibhai says. Local assembly underpins implementation, keeping projects on schedule. He says, "We started assembling locally in Tanzania," so contractors receive meters and transformers quickly. "We make sure they get their supplies on time," he says.

Renewables advance in parallel with grid work. "We need to look into the solar electrification of projects," Alibhai says. "Our pipe facility in Mombasa is being converted. We are hoping that the plant will run independently with solar energy." Through Almasi Green Energy, rooftop systems are being deployed with hospitality partners in Tanzania and Zanzibar to lower operating costs and strengthen energy resilience, with technician training and storage integration planned for remote sites. Data loggers track yield to guide preventive maintenance routines.

Growth then follows where people live, build, and travel. "Dodoma has a huge scarcity of housing," Alibhai says. Projects are moving forward across three hubs, with affordable housing and warehousing in Mwanza, Dodoma, and Arusha to serve contractors, logistics providers, and local communities. New warehouses incorporate site-servicing, safety upgrades, and cold-chain zones, while Arusha anchors northern

distribution tied to tourism corridors and fast-growing neighborhoods. Local procurement strategies shorten lead times for cement, aggregates, and finishing materials. The pipeline also extends to the Pearl Michamvi Project, which adds a coastal hospitality and real estate dimension to the wider portfolio and reflects the same focus on location-led development.

Tourism diversification complements that footprint. "We're building a lodge," Alibhai says, with "a 10-room boutique lodge" taking shape near the Ngorongoro conservation area, designed to elevate guest experiences while respecting the surrounding environment. Sequenced procurement, on-site training, and environmental safeguards keep delivery disciplined, using locally sourced materials and community guide programs to deepen benefits. Landscaping plans prioritize native species to preserve habitat and water efficiency.

Healthcare is becoming a defined part of the group's expansion strategy. In Zanzibar and Mwanza, the focus is on high-level diagnostics and consultation services, creating a more specialized medical offering alongside the broader real estate platform. A state-of-the-art hospital program strengthens that direction, supported by training and local skills development. "Hiring local communities, training locals, especially in the medical field, has been a key requirement," Alibhai says. "We have constant continuing medical education (CMEs), and training for all our workers for safety and machinery," he says.

The property pipeline is equally concrete. Alongside affordable housing plans in Mwanza and the broader housing response to demand in Dodoma, the group is assessing warehousing projects in Arusha and Dodoma to serve rising commercial activity in strategic locations. Tourism development adds another layer through the boutique lodge near the Ngorongoro conservation area, while the Pearl Michamvi Project strengthens the coastal side of the portfolio. Together, these projects show a diversification strategy rooted in known locations, practical demand, and clearly defined implementation.

People anchor every initiative. "Ethics is a core component of our business," Alibhai says. "Approximately 95% of our employees are all locals." CSR priorities include "mangrove reforestation," with skills programs, internships, and supervisor academies expanding opportunities. The mission remains national. "Tanzania itself requires so much, and there's so much potential here," he says, a perspective that connects manufacturing excellence with power, housing, warehousing, tourism, and healthcare programs built for long-term impact.



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Engineering Tomorrow Through Tanzania's Growth Vision

Heavy civil works across Tanzania advance through rigorous standards, data-driven supervision, and sustained workforce development.



Advent Construction Limited has spent three decades shaping Tanzania's modern landscape. The company's steady rise reflects both technical strength and a deep commitment to national progress.

That long view is something Managing Director Dhruv Jog speaks about with pride. "Advent has been around for 30 years now," he says, crediting consistent focus and steady growth with helping the company become one of Tanzania's largest private-sector construction firms.

The firm's portfolio spans heavy civil engineering, building projects, and major industrial ventures, with private investors and international financial institutions forming much of its client base. Jog says, "We cater to private investors, industrialists, private developers, and international entities such as the World Bank and the African Development Bank." This mix has helped Advent develop expertise that supports Tanzania's broader development goals.

One of the projects Jog highlights most is the €250 million



**DHRUV JOG,
MANAGING
DIRECTOR,
ADVENT
CONSTRUCTION
LIMITED**

(US\$293 million) Kilombero Sugar expansion. "It is one of the largest industrial expansion projects we have in Tanzania," he says, noting that Advent served as the main civil and concrete subcontractor. He adds that the scale of private financing demonstrates strong confidence in the country as a destination for long-term investment.

Innovation guides much of Advent's daily work. Jog says, "Each one of our project locations is fully electronically monitored all the time," referencing drone surveillance, digital mapping, and live monitoring systems that give clients clear visibility into their projects. These tools set a high standard for the industry while reinforcing Advent's ISO certification, still a unique distinction among Tanzanian construction companies.

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WHY INVEST IN TANZANIA

Tanzania's US\$11 Billion Investment Moment

Investors are increasingly turning to Tanzania as a resilient, fast-growing gateway to regional markets.

In 2025, Tanzania attracted more than US\$11 billion across 915 projects spanning mining, agriculture, tourism, and logistics. Much of this investor interest reflects the country's resource advantages, including Tanzanite mining, a gemstone found only in northern Tanzania, and its strategic Indian Ocean coastline that serves as a trade gateway for six landlocked African economies. "Investors are starting to recognize Tanzania's untapped potential. The country has the land, resources, ports, and location to support sectors like manufacturing, mining, and tourism, and our startups are improving with stronger founders and products," says Taha Jiwaji, CEO and Founder of BEEM.

Tanzania's economy has expanded steadily over the past decade as infrastructure, energy, and industrial investments have gathered momentum. "The economy has roughly doubled since 2013, and the pace of growth has been remarkable. Tanzania is one of the most resilient economies in the region, and we are seeing rising investor appetite as perceived risk declines," states Michael Strain, Managing Partner of Bowmans Tanzania.

The country has continued to develop logistics corridors that link inland markets with international trade routes through the Port of Dar es Salaam. At the same time, regional infrastructure investments are

expanding Tanzania's role as a hub for energy and transport. "Tanzania is a country where serious large-scale infrastructure and energy projects are feasible. Equipment can be brought in efficiently, and a young population provides a workforce ready to learn skills and support industrial development. The country's potential deserves the attention of the international community," notes Guillaume Dulou, Managing Director of East African Crude Oil Pipeline (EACOP).

Maritime trade remains central to this position. Ports along the Tanzanian coast connect the country and its neighbors to global shipping routes, while Zanzibar continues to play an active role in regional commerce. "Every import and export service in our island economy passes through the Zanzibar Ports Corporation to keep trade corridors open. Over the past five years we have maintained a friendly investment environment with incentives under public-private partnership frameworks," says Akif Ali Khamis, Director General of the Zanzibar Ports Corporation (ZPC).

For investors looking at East Africa, Tanzania is increasingly difficult to ignore. Its combination of natural resources, improving infrastructure, and access to regional markets is steadily strengthening its position as one of the region's most promising investment destinations.

Engineering Presence that Builds Regional Progress

Coordinating airports, ports, railways, and urban systems to enhance Tanzania's economic and social connectivity.



When global architecture, engineering, and construction firms talk about growth in Africa, the conversation can get abstract fast. George Fares, Partner and Director of Operations of Dar Tanzania and Kenya, keeps it practical. He points to a simple idea that guides how the group works across Tanzania: “boots on the ground.” For Sidara, that means showing up, staying close to partners and clients, and building local momentum through long-term projects.

Sidara is a global collaboration of world-renowned firms, providing consultancy services for some of the world's most projects across sectors such as the built environment, energy, transportation, water, and the environment. The company was founded by Dar Al-Handasah Consultants (Shair and Partners). Today, Sidara brings together more than 20 firms, with over 55,000 employees across more than 450 offices around the world.

In Tanzania, Sidara's portfolio is broad and infrastructure-heavy. Fares says the team is currently involved in “five ports ongoing now,” including work connected to the Port of Dar es Salaam and other sites, such as Mangapwani Port in Zanzibar and the fishing harbor at Kilwa Masoko in the Lindi region. Ports are complex systems, not just waterfront construction. They involve logistics planning, marine works, transport links, and the practical question of how goods will move more quickly and reliably across the country. Sidara's role, as Fares presents it, is to bring coordinated engineering capacity across those layers.

Aviation is another major focus. Fares notes Sidara's work on multiple airports, naming integrated master plans for Jomo Kenyatta International Airport and Wilson Airport in Nairobi, Kenya, as well as projects in Kilimanjaro, Pemba, Zanzibar, and Iringa. Airport projects are visible symbols of national development, but their impact is often felt in the details: safer runways, smoother passenger flow, more resilient utilities, and the ability to handle growing tourism and business travel. On islands such as Zanzibar and Pemba, airports also function as lifelines that support trade and access.

Transport links on land are part of the picture as well. Fares references work related to both the Standard Gauge Railway and the Meter Gauge Railway, along with associated dry ports. Dry ports are easy to overlook if you focus only on tracks and stations, yet they play

a key role in moving cargo efficiently away from the coast and into inland regions. If ports are where goods arrive, dry ports are where supply chains start to breathe.

Sidara's involvement extends beyond transport into public venues and civic infrastructure. Ali Hammoud, Area Manager for Dar Tanzania and Kenya, mentions “three ongoing stadiums,” pointing to sites such as Arusha, Dodoma, and Zanzibar as well as the Mount Kilimanjaro Convention Center. Stadiums may sound like a different category from ports and railways, but they share similar requirements: large-scale planning, crowd and traffic flow, durable structures, and long-term operations thinking. They also carry social weight. They become gathering spaces and national showcases when done well.

That mindset shows up in how Sidara talks about sustainability and technology, too. Fares says the group has created a dedicated sustainability department that spans the full project lifecycle, from design through construction and operations. He points to Sidara's London headquarters at 150 Holborn, U.K., as a signal of that commitment, describing it as a highly rated green building designed in-house by Sidara companies to achieve LEED Platinum certification. The point is not the building itself, but what it represents: sustainability as an internal standard rather than a marketing add-on.

On the technology side, Hammoud highlights “PARA OS,” which he describes as an in-house digital twin and portfolio management platform. In plain terms, digital twins help teams model assets, track performance, and make better decisions before problems become expensive. For multi-site work like Tanzania's ports, airports, and rail connections, better coordination and visibility can translate into fewer delays and more predictable outcomes.

Taken together, Sidara's Tanzania story is about scale matched with presence. It is global capacity applied locally, with an emphasis on infrastructure that supports movement, trade, and public life. Fares keeps returning to the same theme: be there, understand what is real on the ground, and deliver with partners in a way that lasts.

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Tanzania's Class One Shipbuilding Capability

A homegrown Tanzanian industrial group delivering multi-million-dollar shipbuilding contracts, managing national maritime strategy, and localizing technical expertise through structured international partnerships.



Dar es Salaam Merchant Group (DMG) is a Tanzanian-owned, multi-sector conglomerate operating across marine and shipbuilding, logistics and infrastructure, consulting, trading, and industrial development sectors.

Established in 2015, the company executes complex, capital-intensive projects in Tanzania and is recognized as a market leader in marine contracting and shipbuilding. “We built the largest passenger vessel operating on Tanzania’s inland waters,” says Managing Director Rayton Kwembe. “The ship carries 1,200 passengers and 400 tons of cargo and entered service in Mwanza under the supervision of the prime minister.” The project required full structural design, steel fabrication, engine installation, and coordinated assembly between Tanzanian and South Korean engineering teams.

The group maintains Class One shipbuilding and repair status, a classification held by only two local companies. “We achieved this status within six years through technical partnership with South Korean shipyards,” says Kwembe. At project inception, Korean engineers deployed approximately 30 specialists to Tanzania, while DMG recruited about 100 local workers with limited shipbuilding experience. The company expanded the local workforce to nearly 200 trained specialists, while reducing Korean personnel to nine by project completion.

DMG built design capability by recruiting engineering graduates from Tanzanian universities and training them under senior Korean managers with decades of shipbuilding experience. The firm now employs Tanzanian engineers in managerial positions within marine production, while investing in physical infrastructure to support that capacity. “We constructed and expanded shipyard facilities in Dar es Salaam and later acquired land in Kigoma and Zanzibar to establish additional shipyards,” notes Kwembe. The Kigoma facility supports



RAYTON KWEMBE,
MANAGING
DIRECTOR,
DAR ES SALAAM
MERCHANT GROUP

vessel construction on Lake Tanganyika, while the Zanzibar site expands coastal operations. “The Tanzanian government has awarded us a contract valued at approximately US\$58 million to construct a new passenger vessel in Kigoma.” Authorities issued an intention to award contracts for four tugboats across Kigoma, Mwanza, and Lake Nyasa. DMG also executes a US\$13 million overhaul of MV Liemba, a vessel built more than 115 years ago and widely recognized as the world’s oldest operating passenger ship.

DMG integrates its operational investments with advisory mandates. The company advises Tanzania Shipping Corporation on fleet expansion over a 10-year horizon. “We lead the development of Tanzania’s maritime policy, integrating ports, railways, and shipping operations,” says Kwembe. The company initiated a five-year strategy linking trading operations with domestic manufacturing and value addition. “Trading has to be linked with manufacturing,” Kwembe says. “We are evaluating export-oriented production aligned with Tanzania’s agricultural base.”

The group combines deep local market intelligence with international governance and technical standards, enabling foreign investors, development partners, and governments to execute complex projects efficiently and with reduced risk. A core differentiator is DMG’s strong focus on technology transfer, skills localization, and long-term capacity building, particularly in sectors such as marine engineering, logistics, and infrastructure. This execution-first, localization-driven model positions DMG as a strategic partner rather than a transactional service provider.

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ADITHYA S. KUMAR,
DIRECTOR,
PETRO GROUP

Reimagining the Future of Energy, Transport, and Packaging

Petro Group operates across fuel delivery, transport, and manufacturing in Tanzania, offering doorstep fuel service, haulage solutions, and high-volume drum production.

Across Tanzania’s evolving energy and logistics landscape, Petro Group is shaping a legacy rooted in innovation, efficiency, and commitment to national progress. What began as a modest trading venture has evolved into a powerhouse conglomerate operating across the petroleum, logistics, and manufacturing sectors. At the heart of this expansion is a focused ambition to serve, evolve, and make meaningful contributions to the region’s industrial development.

Founded by industry veteran Satish Kumar, Petro Group is now steered by his sons, including Director Adithya S. Kumar, who says the group’s journey began with one clear goal: “We didn’t want just to trade fuel. Trading takes profits out of the country. We wanted to build something here that creates real value.” This mindset led to the establishment of Petrofuel in 2007, a decisive move that would redefine how fuel distribution operates in East Africa. From makeshift tanks on pickup trucks to automated bowser vehicles with live data links to company servers, the operation evolved steadily. Today, their delivery trucks feature integrated pumps and meters, offering complete traceability. “Our vehicles now talk to our server in real time,” Kumar says. “We know exactly where the fuel is, who it’s for, and how much is left.”

Petrofuel’s contributions go beyond just delivery. It has supplied fuel to nearly every major infrastructure project in Tanzania over the last two decades, including the Bus Rapid Transit system in Dar es Salaam and projects across regions such as Kagera, Katavi, Ruvuma, Tunduma, Musoma, Bunda, Kigoma, Mpanda, and Kasulu. The company also provides end-to-end fueling solutions for mining clients, delivering fuel directly into excavators, generators, and heavy equipment inside mine sites. “It’s not just about selling fuel,” Kumar says. “It’s about giving our clients smart, efficient, and safe ways to use it.” With eyes on the future, the company is developing a mobile app inspired by global leaders in on-demand fuel delivery. The app will allow customers to place orders, track deliveries, and make payments with ease. “People already use their phones to pay for everything. Why should fuel be any different?” Kumar asks.

Petrofuel’s next phase includes expanding its physical footprint. The company is building two types of service stations: standard fuel stops and large-scale logistics hubs along strategic highways. These hubs, situated on plots as large as 40 acres, will provide secure parking, rest facilities,

“For the last 18 years, we’ve been the backbone of Tanzania’s infrastructure growth, fueling major projects under the toughest delivery conditions, when others chose to step back.”

restaurants, and accommodation for drivers. “Tanzania serves as a port for seven landlocked countries,” Kumar explains. “But we still lack sufficient secure truck stops along the routes. We’re fixing that.” Two stations have already been completed and are fully operational. All current developments have been self-funded, but with plans targeting 32 stations in three years and a vision for 100 by 2030, the group is now in talks with potential investors.

Logistics is another strong pillar. Petro Logistics began as an internal service to transport Petrofuel products, but now operates a diverse fleet capable of hauling both dry and liquid cargo. The company is particularly focused on long-term contracts with mining operations, allowing for predictable planning and tailored logistics.

The group now transports over 20,000 tons of fuel monthly to neighboring countries and maintains a strong focus on long-term mining contracts, enabling predictable planning and tailored solutions. To meet rising demand, Petro Logistics is actively expanding its fleet, reinforcing its position as a reliable partner for large-scale, cross-border logistics across East and Central Africa.

On the manufacturing front, Petropak, established in 2022, produces high-quality metal drums for major players like Total, Oryx, Lake, and Camel Oil. Operating from a fully automated plant, it outpaces competitors in both volume and precision. “Our capacity exceeds 30,000 drums monthly, but local demand is still growing,” Kumar says. To meet emerging needs, the company plans to manufacture gas cylinders and small metal tins, supporting both the energy and packaging sectors.

Kumar believes Tanzania offers a compelling investment case. “The numbers speak for themselves. We have political stability, a growing GDP, low labor costs, and natural resources. The best time to invest was yesterday. The next best time is today,” he says.

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The Future of Mobility in Tanzania

Smiles Cars has grown into one of Tanzania’s leading mobility providers, operating over 200 vehicles across corporate and tourism rentals.

A leading mobility provider, since its founding in September 2014, Smiles Cars serves corporate clients, tourists, and long-term project assignments across the country.

From humble beginnings with just a handful of vehicles, Smiles Cars has expanded its operations to Dar es Salaam, Arusha, Zanzibar, and now Mwanza, reflecting both its ambition and the growing demand for reliable mobility solutions. The company provides corporate rentals, airport transfers, and safari-ready vehicles for tourists, while also supplying fleets for large infrastructure and telecom projects.

“Our vision has always been to create mobility solutions that Tanzanians and visitors can trust,” says Aliabbas Nasser, founder and Managing Director of Smiles Cars. “We focus on reliability, safety, and convenience, whether it’s for business or adventure.”

Tapping into Tanzania’s growing adventure travel market, Smiles Cars is introducing vehicles equipped with rooftop tents, giving tourists the freedom to explore national parks independently. By early 2026, the company expects to have three to four of these vehicles available for travelers seeking an immersive safari experience.



**ALIABBAS
NASSER
FOUNDER AND
MANAGING
DIRECTOR,
SMILES CARS**

In recent years, Smiles Cars has also invested in its internal operations, growing its staff by 35% to around 110 employees. The firm has established its own garage and showroom, creating new jobs and strengthening service quality across all locations. The company also redesigned its mobile app, enabling customers to book vehicles, extend rentals, and access service support with ease.

With Tanzania’s road and rail infrastructure rapidly developing under national projects, Smiles Cars is well-positioned to meet the country’s evolving mobility needs. The company is already supplying vehicles for major initiatives such as the East African Crude Oil Pipeline, ensuring that fleets meet the highest safety standards, including five-star New Car Assessment Programmes (NCAP) safety ratings.

“Looking ahead, we want to continue leading mobility in Tanzania, combining corporate efficiency, tourism innovation, and sustainable growth,” Nasser adds.



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Tanzania at the Center of Africa's Trade Map

From transport corridors linking landlocked economies to expanding sectors such as energy, mining, manufacturing, agriculture, and tourism, Tanzania is building the foundations of one of East Africa's most important investment markets.

Trucks leave the Port of Dar es Salaam every day, carrying goods to countries across East and Central Africa. Zambia ships its copper through this route, while cargo for Burundi, Rwanda, Uganda, Malawi, and the eastern Democratic Republic of the Congo also passes through Tanzania's transport network. These countries lack direct access to the sea and rely on Tanzania's ports, roads, and railways to reach global markets via the Indian Ocean. To handle growing trade, the government is expanding port facilities, improving logistics centers, and building new railways to move larger volumes of cargo. "The logistics opportunities are huge because Tanzania serves as a hub for several landlocked countries," says Nqobile Ngwenya, acting Group CEO of Bravo Group.



Dar es Salaam handled about 27.7 million tons of cargo in the 2024/25 financial year, making it one of the busiest ports on the East African coast. Tanzania Railways Corporation is building more than 2,500 kilometers of Standard Gauge Railway connecting Dar es Salaam with Mwanza on Lake Victoria and with inland trade routes toward Rwanda, Burundi, and the eastern Democratic Republic of the Congo. The Tanzania Zambia Railway Authority (TAZARA) railway continues to carry freight between Tanzania and Zambia while regional highways move cargo across East and Central Africa. These corridors connect Tanzanian infrastructure to markets with a combined population exceeding 200 million people.

Tanzania's economy is expanding alongside major investments in transport infrastructure. The International Monetary Fund (IMF) estimates the country's gross domestic product at about US\$87 billion, placing it among the largest economies in East Africa. Tanzania's population exceeds 67 million people, creating a large and growing consumer and labor market. Cities such as Dar es Salaam, Mwanza, Arusha, and Dodoma are expanding, with industrial parks, housing developments, and logistics facilities grow along key transport corridors.

Energy and natural resources are driving another wave of investment. Tanzania holds an estimated 57 trillion cubic feet of natural gas reserves, most located offshore in the Ruvuma Basin. Negotiations continue between the government and international energy companies on a liquefied natural gas project valued at about US\$42 billion. Hydropower generation is expanding through the Julius Nyerere Hydropower Project (JNHPP), which will produce about 2,115 megawatts when completed. "Tanzania has significant investment potential across sectors including rare minerals, LNG, agriculture, and tourism," states Dr Abdulmajib Mussa Nsekele, Group CEO of CRDB Bank Plc.

Mining companies continue to expand operations across Tanzania. The country ranks among Africa's largest gold producers and has exported more than US\$3 billion worth of gold annually in recent years. Tanzania also produces diamonds and hosts some of the world's largest graphite

deposits. Rare earth projects are advancing toward commercial production. International mining companies and regional investors are increasing exploration and development activity across the country.

Manufacturing investment continues to expand as regional demand grows for construction materials, consumer goods, and industrial products. Tanzania's manufacturing sector contributes about 8-9% of GDP and remains a priority under the government's industrialization strategy. Industrial parks and export processing zones have attracted investors in sectors such as cement, steel,

packaging, textiles, and food processing. Major manufacturers, including Dangote Cement, Twiga Cement, Lodhia Group, and Bakhresa Group, have expanded production capacity in recent years. The government has also developed special economic zones and industrial parks in areas such as Kibaha, Bagamoyo, and Dodoma to attract additional manufacturing investment.

A rapidly growing workforce is shaping the country's business environment. Tanzania's universities and technical institutes graduate thousands of professionals each year in engineering, finance, and information technology. Digital connectivity has expanded sharply over the past decade as mobile broadband services spread across urban and rural areas. "There is exceptional talent across Tanzania and East Africa with the capacity to perform at the highest level. The future is in Africa, and investors who choose not to engage with the continent risk missing where the next wave of growth will happen," says Joshua Naiman, Partner at Empower.

Agriculture employs more than half of Tanzania's workforce and remains one of the country's largest export sectors. Tanzania produces coffee, tea, cashew nuts, cotton, and a growing range of horticultural crops that supply regional and international markets. The government continues to expand mechanization programs and irrigation systems through national agricultural development initiatives aimed at increasing productivity.

Tourism also generates billions of dollars in foreign exchange each year. Tanzania's national parks attract travelers from across the world seeking wildlife experiences in the Serengeti and Ngorongoro ecosystems. Zanzibar continues to attract international hotel investors building resorts along its coastline. "Tanzania is a truly unique destination. With the beaches of Zanzibar, the Serengeti, Mount Kilimanjaro, and countless lakes and natural wonders, it has all the elements needed to build a world-class tourism destination," notes Reda Sweed, Cluster General Manager of The Mora Zanzibar.

Infrastructure projects, natural resources, expanding cities, and a growing workforce continue to shape Tanzania's investment landscape. Logistics companies, manufacturers, banks, energy developers, and hospitality investors are expanding operations across the country as Tanzania strengthens its role in East and Central Africa's economic networks.

**Sustainability
at our core,
inclusive growth
in every market**



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