



JANUARY-DECEMBER 2023



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Abbreviations/Acronyms

ALMC	Arusha Lutheran Medical Centre
AMCOS	Agricultural Marketing Cooperative Society
BDC	Birthday Celebration
BRELA	Business Registrations and Licensing Agency
CBS	Crossing Border Strategy
DHE	Digital Health Ecosystem
DHFF	Direct Health Facility Financing
DHIS	District Health Information Software
DHRO	District Human Resource Officers District Medical Officer
DHS	District Health Secretary
DMAO	District Medical Officer
DP	District Education Officers
DP	Development Partner
FFARS	Facility Financial Accounting and Reporting System
FSPN-Africa	Food Security for Peace and Nutrition Africa
FY	Financial Year
GOT	Government of Tanzania
GOTHOMIS	Government of Tanzania, Hospital Management Information System
HIV	Human Immunodeficiency Virus
HMIS	Health Management Information System
HOP	Head of Program
HRM	Human Resource Management
HSBF	Health Sector Basket Fund
LGA	Local Government Authority
LGRCIS	Local Government Revenue Collection Information System
LLG	Lower-Level Government
MOH	Ministry of Health
MTEFs	Medium-Term Expenditure Frameworks
MUSE NIF	The New Government Payment System “Mfumo wa Ulipaji Serekalini National Health Insurance
NaCONGO	National Council of NGOs
NGONEDO	NGO Network Dodoma
NTP	National TB and Leprosy Program
OCA	Organization Capacity Assessment
ODEL	Open Distance E Learning
OSR	Own Source Revenue
PFM	Public Finance Management
PlanRep	Planning and Reporting System
PLWD	People With Disabilities

POPSMGG	President’s Office, Public Service Management and Good Governance
PORALG	President’s Office, Regional Administration and Local Government
POS	Point of Sale
PS3	Public Sector Systems Strengthening
PS3+	Public Sector Systems Strengthening Plus
SACCOS	Savings and Credit Cooperative Societies
SDG	District Community Development Officers Direct Facility Financing
SDG	Sustainable Development Goal
SP	Speedy Finance
TB	Tuberculosis
TMA	Tanzania Mentors Action
TZS	Tanzania Shillings
USADF	United States African Development Foundation
USAID	United States Agency for International Development
USD	United States Dollar
VEOs	Village Executive Officers
WB	World Bank
WEOs	Ward Executive Officers
WGNRR	Women Global Network for Reproductive Rights
ZanPBRS	Zanzibar Planning, Budgeting, and Reporting System

About Us

Established in 2013 as a response to the growing demand for mentoring services, Tanzania Mentors Action (TMA) has evolved into a reputable non-governmental organization (NGO) specializing in mentoring to enhance programmatic and fiscal accountability. Originally founded in the wake of the successful USAID-funded WAJIBIKA project (2010-2012), which engaged 110 experienced mentors to support the Government of Tanzania, TMA has since become a key player in the mentoring landscape.

Incorporated officially on May 21, 2013, and later rebranded as Tanzania Mentors Action on July 19, 2019, in compliance with the amended NGO Act of 2020, TMA operates under the Ministry of Health Community Development, Gender Elderly and Children (MOHCDGEC). With its head office in Dodoma and a sub-office in Dar es Salaam, TMA has established a vast network encompassing all local government authorities (LGAs) in 26 regions across Tanzania Mainland and Zanzibar.

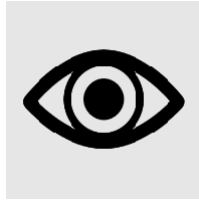
Driven by a team of over 60 professionals with diverse backgrounds, including medical professionals, financial management experts, project managers, monitoring and evaluation specialists, and IT professionals, TMA has experienced substantial growth. The organization has strategically utilized social media to enhance communication and visibility, facilitating its collaboration with various stakeholders.

TMA's activities revolve around five major thematic areas: health, education, environment, agriculture, and cooperatives, with a strong commitment to mainstreaming gender and youth considerations in all initiatives. Inclusivity remains a core value, ensuring the involvement of all demographic groups, irrespective of physical ability or location.

Collaboration is integral to TMA's approach, working closely with the Government of Tanzania, Ministries, President Office Regional Administrative Local Government (PORALG), Local Government Authorities (LGAs), Regional Administrations, and Sector Ministries. Partnerships extend to civil society organizations (CSOs) and development partners (DPs), fostering community engagement where applicable.

To ensure long-term sustainability and financial security, TMA has implemented income-generating projects such as Microfinance, SACCOS, beekeeping, hotel, and conference halls initiatives. Additionally, TMA has ventured into enterprises by acquiring shares in companies, including TCCIA and TMA Associates Ltd. These strategic measures position TMA for continued success beyond traditional donor support, reinforcing its commitment to sustainable growth and impact.

WHO WE ARE



Our Vision

A healthy society that is productive to socio-economic development



Our Mission











To empower leaders, service providers and citizens across all levels to deliver demand driven quality services through mentorship



Our Purpose

Strengthening programmatic and fiscal accountability in the Government including Local Government Authorities

1.1 OUR CORE VALUE

	Excellence	We are committed to providing distinctive services and of high quality.
	Innovation	We are innovative in our designs and operations, using technology and modern ways of doing business to further satisfy the needs and expectations of the customer.
	Integrity	We value responsible character with impeccable levels of integrity for all individual members, office bearers, and staff of TMA, in and outside TMA programming.
	Commitment	We are fully committed to all our pledges and engagements.
	Respect	We accord due regard to the feelings, wishes, and rights of others.
	Transparency	We are transparent to our members, staff and stakeholders in all we do.
	Accountability	We are guided by the highest possible standards of internal and external accountability to all our stakeholders, and we comply with all statutory requirements.
	Equality	We believe that all human beings are equal in dignity and before the law.
	Gender Sensitive	We are sensitive to gender needs and understand that equality is not the same as equity.
	Diversity	We cherish and respect diversity in terms of culture, religion, political opinion, social origin and style of doing things provided the said diversity does not infringe on the law.

Tanzania Mentors Action (TMA) - Chairperson's Report 2023



Introduction:

In the dynamic landscape of 2023, TMA underwent a profound transformation, marking the induction of a visionary Board. The seamless transition from the previous board to a new leadership era etches a significant chapter in our organizational narrative.

Outgoing Board Achievements:

The accomplishments of the outgoing board serve as a testament to their exemplary leadership, yielding both tangible and intangible outcomes. Noteworthy projects such as PS3 & PS3+ (USAID), PFRM V (FCDO), and Own Source Revenue (OSR - World Bank) exemplify impactful multisectoral systems transformation in public service delivery. Improved quality and utilization of public services through initiatives like PlanRep, FFARS, GoTHOMIS, MUSE, and LGRCIS/TAUSI reflect the enhanced systems interoperability, integration, and institutionalization.

Resilience and Sustainability Initiatives:

To fortify resilience and sustainability, TMA strategically procured a 1,046 SQM plot at Magufuli City, aligning with our strategy to reduce dependence on donor funding. This forward-thinking move includes investments in a two-story building and the purchase of 525,000 TCCIA shares, showcasing our commitment to strategic foresight and leadership.

Growth and Development Objectives:

Our unwavering dedication to growth is evident in the key objective of expanding our unique mentorship approach beyond borders. The introduction of the Tanzania Youth Network Africa (TYoNeA) aims to nurture skills for resilience in the competitive job market, under the guidance of a well-groomed mentor.

Resource Diversification and Collaboration:

Positioning ourselves as a prime organization in funding opportunities, we are steadfast in diversifying resources across countries. Collaborative ventures with NGOs in Africa and beyond, supported by robust tools and systems, resonate with our unwavering commitment to excellence.

Internal Systems Enhancement and Policies:

Under the new board, monumental strides have been taken in enhancing internal systems. Seven new policies, including Safeguarding, Modern Slavery, Anticorruption, Whistleblower, and strategic frameworks like Crossing Border and Birthday Celebrating, underscore our commitment to organizational compliance and competence. (see the policies and crossing border in the annex)

Strategic Plan 2022/26 Progress:

In 2023, TMA redoubled efforts to realize the Strategic Plan 2022/26, diversifying our resource base across various sectors. Despite stiff funding competition, we submitted 10 proposals, forged three strategic partnerships, highlighting our commitment to portfolio expansion and sustained impact.

Commitment to Community and Sustainability:

As Board Chairperson, I commend TMA's strategic initiatives in health, agriculture, education, environment, and social sectors. These underscore our commitment to sustainable development, impactful positive change, and the well-being of our communities and society at large.

Conclusion:

As we navigate the intricate terrain of progress and transformation, TMA remains steadfast in our commitment to serving our community, advancing our vision, and achieving sustainable growth. Our collective accomplishments reflect our dedication to creating a positive impact in the world.

Chief Executive Officer's Report to the Board of Directors - Annual Highlights (Year 2023)



I am pleased to present the CEO's report for the impactful year of 2023, characterized by dynamic changes in leadership and notable achievements at TMA. Under the guidance of the new board leadership, following the completion of the previous board's 3-year tenure, TMA navigated a transparent and engaging process to ensure a seamless transition.

The outgoing board, during its tenure, played a pivotal role in supporting the implementation of significant activities, including the ongoing Public Sectors System Strengthening Plus (PS3+ Project), Speedy finances program, TMA Associates, TMA Microfinance, TMA SACCOS and TMA Association. The commitment to transparency continued with the successful convening of mandated committee meetings, both at the board and committee levels. Moreover, TMA enlisted the services of an external auditing firm to review its

financials for 2023, resulting in an unqualified auditor opinion, attesting to the organization's financial integrity.

In pursuit of development and market potential, TMA entered into strategic Memoranda of Understanding with various organization including Chemonics International, Action Aid, SCCULT and BUMACO Insurance, bolstering partnerships and increasing the visibility of Speedy finance. The innovative addition of a mobile phone app to the Speedy finance system promises heightened program utility and versatility.

A Strategy, taking a new direction. While reinforcing existing partnerships, TMA looks to expand its reach across Africa. We have developed a strategy that will guide and streamline focus in increasing resource resilience and sustainability increasing our scope of work. Despite challenges and less-than-promising feedback from submitted proposals, however, TMA demonstrated resilience by submitting 10 proposals, including participation in the Global Fund Application, where TMA emerged as one of the eight NGOs participating countrywide as a Principal Recipient (PR1).

During this reporting period TMA have continued to strengthen its activities, including TMA Microfinance, TMA SACCOS, and TMA Association. These collaborative efforts focused on preparing and enhancing critical instruments for their development and sustainability. These achievements stand as a testament to the unwavering commitment of our dedicated staff and

strategic partners who believe in the impact of our programs and activities.

Gratitude is extended to the Government of Tanzania, with special appreciation to the Ministry of Community Development, Gender, Women, and Special Group, PORALG, POPSMGG, and LGA's for providing opportunities to engage in National Technical Working Groups and various forums. The collaborative spirit and cooperation have been instrumental in the successful implementation of our activities.

However, the year posed challenges, including staff turnover from the PS3 Plus project and resource constraints, leading to inadequate human resources to fulfill our mission.

Recommendations and Way Forward:

- I. Strengthen Internal Control: TMA Management will persist in fortifying internal controls, a crucial step towards achieving the status of a prime contractor.
- II. Forge and Strengthen Partnerships: The management will actively pursue partnerships with local and international organizations, fortifying existing collaborations to tap into diverse resources from various donor calls for proposals. This is much more fortified by our strategy to crossing the border.
- III. Infrastructure Development: TMA is committed to the construction of a two-story building to accommodate more staff and enhance working conditions. Additionally, investments will continue in projects like the construction of the TMA Hotel and Office structure at the newly acquired plot in Magufuli City, ensuring organizational sustainability and resource diversification.
- IV. Request/ Apply to USAID for another NUPAS/ Organization capacity assessment.

In conclusion, I express my gratitude for the unwavering support of the Board, staff, and partners throughout the year. Together, we look forward to navigating the challenges ahead and unlocking new opportunities for TMA's continued success.

Sincerely,

Dr. Paul Michael Nandrie

Executive summary

Amidst strategic shifts and transformative milestones, TMA has embarked on a journey of fortifying its organizational framework and enhancing programmatic impact through focused interventions propelling Systems Strengthening Initiatives for Transformative Impact New Board and Committees:

With the commencement of a new board's tenure, and three key committees—Ethics & Audit, Marketing, Resource Mobilization & International Relations, and Finance, Planning & Administration, TMA management organized ToR for roles and responsibility orientation. This strategic move is a cornerstone in bolstering the governance and administrative functions of the organization.

While internal capacity and systems strengthening remained paramount, TMA's proactive approach include the launch of "NUPAS DAY." This strategy, born from the USAID capacity assessment report, emphasizes addressing organizational capacity assessment gaps through systematic OCA tools administration.

TYoNeA establishment and Empowerment:

TMA, in a bid to empower the youth, actively facilitated the registration and provisioning of 46 management detools to TYoNeA for quick take off. This initiative serves as a quick-win support for them. TYoNeA is anticipated dynamic hub for mentorship skills incubation, envisioning to elevate youth employability through strategic interventions.

Organizational Structure Review and Strategic Framework:

A holistic review of TMA's organizational structure was conducted concurrently with the development of management tools and a cross-border strategy. The emphasis on policies and guides aims to enhance operational efficiency and internal controls. A meticulous review of the organizational structure paralleled the development of management tools and a cross-border strategy. Policies and guides, crafted to enhance operational effectiveness and internal controls, underscore TMA's dedication to strategic refinement.

Investment for Sustainability:

In a commitment to sustainability, TMA strategically invested in a 1,046 SQM plot in Magofuli City and acquired 525 shares at Dar es Salaam Stock Exchange worth TZS 76,125,000.00. This financial prudence aligns with the expansion strategy, while TMA's proposal writing efforts and networking endeavors have maintained its competitive standing.

Infrastructure Development and International Expansion:

The ongoing construction of a two-story structure underscores TMA's commitment to sustainability and enhanced workspaces. Concurrently, the organization has expanded partnership and proposal opportunities by pursuing a cross-border approach. This strategic move not only

builds resilience and skills but also widens funding avenues on an international scale.

Strengthening Collaborations for Sustainable Growth:

TMA's steadfast strategy for growth lies in forging new relationships and enhancing collaborations. In 2023, the organization elevated the scale and impact of programs through a committed team and diverse public-private partnerships. The unique mentoring approach, anchored in the 5 thematic areas, aligns with the Strategic Plan 2022–2026.

Democratic Budgeting and Internal Capacity Building:

A democratic budgeting procedure for FY2022/23 highlighted TMA's commitment to inclusive planning. Internal capacity and system strengthening have remained pivotal. Following the USAID capacity assessment report, the launch of "NUPAS DAY" underscores a dedicated strategy to address organizational capacity gaps, accompanied by the development of key policies.

Project Implementation Excellence:

The implementation of projects, including PS3 Plus, has set new benchmarks by institutionalizing, integrating, and ensuring interoperability of public cross-sector systems. TMA's collaboration with sector-specific stakeholders in technical project monitoring, such as PFRM V, Own Source Revenue, Malaria Microstratification, Wish Accountability, and Sexual Reproductive Health, guarantees impactful and sustainable outcomes. Furthermore, during this period TMA have continued to implement Speedy finances program using own source fund.

Navigating Challenges with Forward-Thinking Strategies:

As TMA confronts challenges, especially resource constraints and impending contract terminations, a forward-thinking approach prevails. Merging and mainstreaming resources, fostering teamwork, and cultivating partnerships remain pivotal strategies in overcoming emerging challenges and advancing towards the Annual Strategic Plan objectives extrapolated from the Five-Year Plan 2022–2026.

In essence, TMA's focus on systems strengthening interventions underscores a commitment to organizational resilience, sustainable growth, and impactful societal change.

EVENTS AND STORIES OF DIFFERENT STAKEHOLDERS THROUGH DIFFERENT PICTURES



1. Organization performance and Program implementation

Aligned with the organization's five thematic areas, namely health, education, agriculture, environmental sustainability, and cooperatives, the report offers a strategic overview of accomplishments. Importantly, gender and youth considerations have been seamlessly integrated across all facets, from the initial planning stages to the execution of program interventions. As such, the report encapsulates both operational milestones and program-specific achievements. Moreover, this report serves as a succinct snapshot of the administrative and supportive functions executed over the past twelve months (January-December 2023) aligned to Five Years TMA Strategic Plan 2022- 2026. By providing a holistic view of achievements and activities within the defined period, this document aims to convey the organization's commitment to excellence across diverse operational and programmatic domains.

1.1 Key Administrative highlights

- i. Election of a new board and formation of three crucial committees: Ethics & Audit, Marketing, Resource Mobilization & International Relations, and Finance, Planning & Administration.
- ii. Review and restructuring of the organization's structure, accompanied by the development of seven new management tools and strategies.
- iii. Procurement of a 1,046 SQM plot at Magofuli City and the strategic purchase of TCCIA shares to enhance organizational sustainability.
- iv. Successfully implemented TMA activities including TMA Associates, TMA Microfinance, SACCOS, and Association, contributing to the improvement of their operational performance

1.1 Key programmatic Highlights

- v. Improved System across health systems at regional, district, and facility levels
- vi. Enhanced Agricultural Sector Efficiency and the Seed Subsidy System's interoperability.
- vii. Enhanced Education through Open and Distance e-Learning (ODEL)
- viii. Holistic Environmental and Social Initiatives: stakeholder mapping and aligning with broader initiatives (UCS and LIFT-UP)
- ix. Completion of a 2-storey building structure designed for versatile use, providing expanded working space and business units.

- x. Establishment and support for the registration of TMA Youth Network Africa (TYoNeA), with the facilitation of 46 management tools aimed at enhancing employability for youths through mentorship.
- xi. Development of new management tools and strategies focused on crossing borders, as well as initiatives to improve overall operations and internal controls.

The highlighted programmatic achievements in health, education, agriculture, environment, and cooperatives are streamlined into four major components of governance, finance, information systems and human resource. The elaborate of the alignment to thematic areas is demonstrated below.

1. Strategic Thematic Areas

2.1 Thematic Area 1– Health

When we strengthen health systems, we reduce the risk of future pandemics that can threaten our people and our economy.

Tanzania is a key country in the global fight against the three diseases. It has an estimated 1.7 million people living with HIV and is among the top 10 countries in the world for malaria incidence and mortality. Overall, there has been solid programmatic progress in the HIV response, and in reducing malaria mortality. There has also been remarkable improvement in the availability of lifesaving commodities for beneficiaries, which highlights the significant progress made by the country since the last OIG audit. All these achievements were made with the health system operating at 50% of its required human resource capacity. But recurring issues were noted regarding the traceability of commodities, sub-optimal implementation of key malaria and HIV prevention, as well as gaps in financial management (the Global Fund report 27th March 2023)

TMA continued to collaborate closely with the Ministry of Health and development partners on various health interventions, supported by multiple donors, resulting in significant contributions to improved health outcomes. Acknowledging the achievements outlined in the Health Sector Strategic Plan V (HSSP-V) covering July 2021-June 2026, we recognize the need for sustained support to strengthen health systems, particularly in epidemics and disasters management for vulnerable populations. The emphasis on enhancing leadership, governance, and accountability across health and other sectoral ministries is imperative to safeguard these achievements.

In 2023, TMA specifically undertook the following health sector activities supporting the government in addressing health sector systems related challenges:

2.1.1 Support Improvements and Implementation of Unified Community System and LIFT

UP initiative.

TMA collaborated with PORALG worked on the Unified Community System (UCS), a pivotal component of the government's digitalization initiative in community health, continues to gain momentum. The GOT through MOH has developed UCS based on the Open Smart Register Platform (OpenSRP), UCS serves as a transformative tool connecting communities, health facilities, and service systems. UCS tool has two main applications, the facility app for those facilities that do not have a full blown EMR and a community application for community health workers (known in Kiswahili as Wawezechaji wa Afya ya Jamii-WAJA).

By this year, UCS had more than 1000 health facilities using the facility application while more than 500 community health workers were utilizing the WaJa application. Currently, there are more than 320,000 clients who have been served by UCS. UCS currently offers HIV services in CBHS, Index Contact Tracing, PMTCT Case management, HEI Case Management, HIV self-testing, KVP & PrEP, Condom Programming, VMMC and SBC. It also offers malaria services via iCCM module for case management. For RMHCAH UCS has ANC, L&D, PNC, Children < 5 Home Visits and Family Planning modules. PS3+ will add three new services, Gender-Based Violence (GBV), Gender Equity (GE) and OVC modules.



Photo 1: UCS GBV Requirements Gathering Activity

TMA support of the MOH/NACP conducted stakeholders mapping to identify key stakeholders for the implementation of UCS and LIFT-UP initiatives. For LIFT-UP Targeted and Enhanced Pediatric Identification (TEPI) initiative, PS3+ held a technical discussion with the USAID, CDC, University of California, San Francisco (UCSF), EGPAF and PATH to have a common understanding of TEPI initiative and align all collaborative activities in Dodoma, Mbeya & Mwanza where this initiative is implemented and put in place a clearly defined Framework for Monitoring.

2.1.2 Enhance DFF and Introduce Single National Health Insurance

The GOT continues to implement health sector financing reforms to advance universal health coverage by ensuring that every citizen has access to quality health services without financial hardship. Among these proposed reforms is the introduction of a mandatory Universal Health Insurance (UHI) bill that will require every individual to enroll in health insurance.

In line with the UHI reform, the GOT has also been implementing other reforms in provider payment mechanisms, including the introduction of DFF through disbursement of health basket

funds directly to primary health facility bank accounts, and refinement of National Health Insurance Fund (NHIF) provider payment mechanisms.

During the year 2023, TMA in collaboration with the Ministry of Health reviewed UHI Act regulations. Development of quality UHI Act regulations is key for a successful implementation of the UHI Act to achieve the objective of access to quality health care for all Tanzania citizens. Several areas that needed improvements in UHI Act regulations were identified including clarify on identification for the poor and their enrolment to public scheme, harmonization of minimum benefit package across population groups, enrolment process and overall health insurance membership management. TMA will continue to follow up with MOH to provide support to improve the draft regulations based on feedback from various stakeholders.



To enhance resource allocation efficiency, we collaborated with UDSM-DHIS programmers to automate the Regional Hospitals (RHs) OC fund allocation formula. The RHs OC allocation formula is expected to improve equity in fund allocations hence address the long term complains from RH managers. TMA has also initiated the process to improve NHIF hospital payment arrangements through convening a meeting with NHIF and MOH to discuss the implementation roadmap. The improvement process will start in early next quarter. NHIF has also conducted stakeholders' meetings to collect opinions on the primary health care capitation payment mechanism that was developed with technical support from TMA. Indication is that most stakeholders, especially service providers are happy with the proposed improvements.

TMA collaborated and participated several HBF formula review meetings organized by the MOH and PORALG. These meetings involved various partners who are contributing into the Health Sector Basket (HSB) including UNICEF, Irish Aid, etc. The MOH, PORALG and in close collaboration with UNICEF brought forward the intention to revise DFF formula that is used to allocate funds to dispensaries, health centers, district hospitals and council health management team. The rationale for this revision was argued to be that few districts medical officers were complaining that the DFF formula is not equitable and some facilities that have higher volume of patients were receiving less funding compared to those with small volume. During these discussions, it was agreed that a systematic analysis is needed to assess the current DFF formula that used to allocate funds to dispensaries and health centers. However, it was agreed to revise the formula that is used to allocate HBF DFF funds to district hospitals to make it more competitive.

In this case, district hospitals will compete for HBF different to the current modality whereby district hospitals have a pre-specified allocation which is constant across all districts. PS3+ will continue to support this process to review HBF hospital allocation formula.
Institutionalization status.

The Ministry of Health (MoH) has assumed a leadership role in UHI implementation, with TMA serving as a technical backstopping on matters requiring extensive technical expertise. NHIF, on the other hand, has conducted a survey on the proposed capitation model, gathering insights from stakeholders. This shows the commitment of NHIF staff in owning the process of payment mechanism improvements.

2.1.3 Support strengthen GOTHOMIS implementation of GOTHOMIS Version 4 Improving the HIV Module

IN 2023, TMA in collaboration with MoH conducted an internal quality improvement test for the Human Immunodeficiency Virus (HIV) module in the Government of Tanzania Health Operations Management Information System (GOTHOMISv4). The test performed a requirements traceability analysis based on requirements gathered and modules developed by PS3+ early in this fiscal year. The test yielded recommendations that PS3+ shared with the development team at PORALG for HIV module improvement.

The support of the PORALG in developing and implementing the GOTHOMIS Version 4, an Electronic Medical Record (EMR) system has customized the system to suit the needs of both primary health care facilities and hospitals. GOTHOMIS Version 4 incorporates vertical program modules on HIV testing and counseling, malaria, TB, and leprosy. To date, GOTHOMIS has been deployed and used in more than 1,563 Health Facilities countrywide (2 regional referral Hospitals, 130 District Hospitals, 13 District Designated Hospitals, 467 Health Centers and 951 Dispensaries) out of 6,629 health facilities in mainland Tanzania.



Government officials during the RS Capacity Building at Mwanza Municipal Council Conference Centre

While the system was fully developed to accommodate all business processes at the primary health care facility and hospital level, including accommodation of vertical programs such as for HIV and TB, the system was not centralized, meaning that it was being installed and run via standalone local servers at each facility, and it was not possible to share patient information from one facility to another. This creates a challenge in managing patient information, as the treatment history is not accessible across facilities, limiting continuity in

treatment.

Recognizing this challenge, the GOT developed a centralized version that will facilitate accessibility of patient information at any level and will generate the necessary central health management information reports. GoTHOMIS centralization will further allow information to exist centrally at PORALG but remain accessible from numerous points of different health facilities. GoTHOMIS centralization focused on customizing the existing system to create a single access point whereby facility data and services will be accessed. The process is believed to reduce the cost of system maintenance, and the need for technical support at each facility, reduce the cost of hardware, improve data security, facilitates data sharing, and systems integration.

The centralization process is led by the PORALG with very minimal technical support from PS3+ team, indicating good progress toward institutionalization. It is expected that, the centralized GOTHOMIS will gradually replace the offline version and deployed to more health facilities that have internet connectivity. Currently, the centralized GOTHOMIS is used by 30 facilities offering efficient data access where healthcare professionals have a chance to access patient records from any location within the healthcare network leading to quicker decision making and improved patient care, especially in emergency situations. The centralized further offers enhanced data integrity, streamlined workflow, data security and privacy, facilitates interoperability with other healthcare systems and providers, scalability while also provides for data analytics and reporting tools.

About 30 health facilities (primary healthcare facilities and two district hospitals) are currently using centralized GOTHOMIS compared to 13 health facilities in the last year 2022. The deployment is gradually happening using GOT own resources across facilities. This proves that GOT staff already have the capacity to sustain implementation of this system.

2.1.4 Enhance Health DFF and Introduce Single National Health Insurance (SNHI)

In this year, TMA continued to support the process of developing the universal health insurance architecture. The team provided technical support to the MOH to respond to comments and inputs provided by the Parliamentary Social Services Committee and all members of Parliament during a session to sensitise them on UHI and gather inputs from these key policy makers. TMA provided technical support to the MoH to gather inputs on the proposed universal health insurance bill. The team continued to support the National Health Insurance Fund (NHIF) to refine its payment systems. This year, we initiated a discussion to develop hospital payment systems for referral hospitals from district to national levels by identifying data needs and communicating with NHIF to work on data extraction. The team continued to provide technical support in finalizing the refinement of the capitation model for primary health care facilities.

i. Improve Facility DFF Management

TMA finance advisors continued to mentor education and health facilities to effectively manage

DFP implementation. Some of the identified challenges were, poor interpretation of procurement rules, guidelines, and regulations at facilities, lack of technical backstopping for staff on the side of primary and secondary school teachers responsible for procurement who lack procurement knowledge, inadequate performance of facility committee to oversee procurement due to lack of procurement knowledge. The team is currently working on initiating consultations with PORALG and the Public Procurement Regulatory Authority to explore potential interventions to simplify procurement processes at the facility level for effective implementation of DFP.

ii. Strengthen Facility, and Village/Mtaa PFM

Strengthen the FFARS in Health Facilities and Schools and Extend to Villages/Mtaa. While DFP is an important initiative toward improving the quality-of-service, delivery, such improvements might not be realized without an effective financial management system that will ensure prudent use of financial resources disbursed to facility bank accounts. The GOT is currently using the FFARS in all public health facilities and schools and in all villages/mtaa. The FFARS plays an important role in the implementation of DFP by allocating funds directly to frontline service providers, ensuring that facilities are spending DFP funds in accordance with financial regulations. The FFARS has been implemented in more than 30,000 facilities (health and schools) and in more than 12,000 lower-level governments (ward, village/mtaa).

TMA in collaboration with PORALG and LGTI provided technical assistance to customize FFARS training materials and Standard Operating Guideline/Manual into the ODeL platform. Customization of FFARS training materials into the ODeL platform was a success and this will allow for online learning by the targeted users of the system at all levels. FFARS manuals and training materials were successfully converted and uploaded into the OdeL platform.

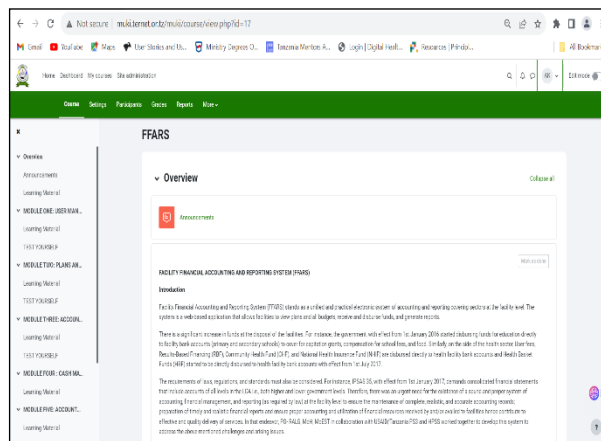


Figure 2 FFARS course landing page in ODeL platform.

2.1.5 Monitoring the implementation Malaria Microstratification

TMA continued extending technical and monitoring support to the Ministry of Health in the implementation of electronic tool for Malaria Microstratification used by CHMT’ to prepare malaria transmission risk strata at ward level in Mainland Tanzania. The tool has simplified the malaria risk stratification exercise at council level and facilitated targeting of intervention and effective utilization of resources. The support includes incorporation of the malaria module to the PlanRep after system requirement. Therefore, TMA Experts continued with the troubleshooting the integration of the tool that the Ministry of Health and other health sector stakeholders access information timely and accurately using them in planning and drawing

different decisions. The tool has further reduced the workload for health professionals to use different tools for the same results.

2.1.6 Monitoring implementation of the Sexual Reproductive Health Rights (SRHR)

TMA has been working with Women’s Global Network for Reproductive Rights–Africa (WGNRR Africa) providing technical support on the implementation of a developed mobile application App for Sexual and Reproductive Health Rights (SRH) that facilitates access to Sexual and Reproductive Health information and services through online platform. The online platform contains SRH information, such as Family planning, sexually transmitted infections/diseases, menstrual health, and post-abortion care in alignment with the World Health Organization (WHO) and The Ministry of Health (MoH) guidelines; and offers possibility to refer the patient to identified health facilities and accessible for girls and females of reproductive age (15-49 years) via mobile application in both Android and IOS operating system.

The online mobile application facilitates users to access all essential SRH information and connect/refer users to local qualified healthcare providers for a medical service including counselling, laboratory investigations, treatment and follow up.

2.17 Monitoring implementation of the WISH Accountability Activity

To ensure project impact sustain longer, TMA continued to provide monitoring the implementation of the WISH Accountability Activity as crucial facet of TMA's endeavors. Executed under the WISH program, generously funded by the UK government through FCDO, this initiative was designed to enhance the capacity of local NGOs, including TMA itself, to hold the government accountable for its commitments to supporting Family Planning interventions.



Project beneficiary on health education when visited facility for SRH.

A pivotal aspect of our responsibility involved comprehensive reviews of Government policies, budgets, and the progress of Family Planning Sexual Reproductive Health (FPSRH) indicators. Our overarching goal was to not only scrutinize but also elevate the accessibility of Family Planning and integrated Sexual and Reproductive Health and Rights (SRHR) services across three key regions: Dodoma, Mara, and Mwanza, Tanzania.

Led by Option Tanzania, this activity unfolded within a consortium of six CSOs, namely One World Sustainable Livelihood, Tanzania Home Economics Association, Lake Victoria Disability Center, Mwanamke na Uongozi, Tanzania Mentors Action (TMA), and the Tanzania Federation of Disabled People's Organizations.

Despite the concerted efforts and impactful outcomes achieved, it is imperative to acknowledge that the WISH program faced a substantial budget cut for the year 2023, affecting the original program timeline that was slated to conclude in December 2023. Undeterred by this challenge, TMA's Management has judiciously leveraged the lessons gleaned from our collaboration with Option during the WISH program implementation. This strategic approach continues to guide our engagement with Regional Health Management Teams (RHMT) and Council Health Management Teams (CHMTs).

In essence, the meticulous monitoring of the WISH Accountability Activity not only underscores our commitment to the objectives of the program but also illuminates our adaptability in the face of budgetary constraints. Through collaborative efforts with key stakeholders, TMA remains resolute in its mission to drive positive change and accountability in the realm of Family Planning and Sexual Reproductive Health. As we move forward, TMA is committed to addressing these challenges and continuing our collaborative efforts to achieve sustained and equitable improvements in health outcomes.

2.2 Thematic Area 2. Education

2.2.1 Support WEO, VEO, school, and health facility governing committees (HFGC) and boards to undertake ODeL training.

In this reporting period, the **TMA** team + trained district staff in ODeL/MUKI in eight LGAs. After the team trained 40 LGA staff, the trained staff then rolled out the ODeL training at LLG levels. Rungwe DC recorded the highest enrolment and completion rates for staff enrolled into ODeL. A total of 991 out of 2573 HFGC members enrolled in ODeL of which 99 completed. In addition, 1,305 WEOs and VEOs/MEOs out of 3,000 targeted in the 30 LGAs have enrolled into ODeL, of whom 197 have completed enrollment. Rungwe DC recorded the highest enrollment and completion rates for staff in ODeL, due to the provision by LGA of motorcycles to WEOs to facilitate movement from one village to another. There were also better outcomes in terms of uptake of ODeL training in LGAs where DHROs supported and closely followed up on WEOs and VEOs/MEOs. This is the case in Misenyi DC and Rungwe DC. While overall there has been great enthusiasm and support of ODeL by LGAs, LLGs, facility staff, and HFGC, some challenges remain; there are few/no computers in some cases and low access to the internet. The majority of VEOs relied on laptops and mobile phones from their respective WEOs to access ODeL training. In some cases, DHROs had to use their Android phones and laptops to enable WEOs and VEOs/MEOs to access the training. The team will leverage national government directives for shifting civil service training to online platforms to encourage more LGAs to support LLG and GS uptake of ODeL training.

2.2.2 Review and conversion of training manuals for school governance committees into ODeL

TMA team conducted a four-day validation workshop for the training manuals of school

governance committees developed in collaboration with the Agency for Development and Education Management (ADEM); PORALG/Division of Education and Division of Local Governance (DLG); and the Ministry of Education, Science, and Technology. Stakeholders have integrated the revised guidelines on roles and relationships of governance structures in the education sector into the manuals. Stakeholders also recommended that the training manuals should be applicable to private schools. The team facilitated virtual meetings between ADEM and LGTI to advance the conversion of school training manuals into ODeL. Participants agreed to prioritize the conversion of the primary school training manual into ODeL, and use lessons learned to inform the conversion of school board manual.

TMA team continued to support integration of resource tracking and PFM tools in academic institutions. This year, the team supported incorporation of the resource tracking module into three undergraduate courses at the University of Dar es Salaam to complement resource tracking modules offered in postgraduate courses. The team provided technical support to MOH data collectors for National Health Accounts (NHA) 2020/2021 who are currently in the field for data collection. Meanwhile, the MOH continued to clean and upload government data in the health accounts production tool. The team support currently focuses on data quality checks, validation, and policy interpretation of NHA. Incorporation of resource tracking methodology in curriculum of higher learning institutions complete MOH team are responsible for leading the entire NHA activity including supervising the data collection activity, facilitating in NHA training, leading data cleaning, mapping, analysis, and report writing.

2.3 Thematic Area 3 Agriculture

2.3.1 Introduce DFF and Payment Reform in Other Sectors

How resources are flowing into the public system has implications for productivity, not only in social service sectors (health and education) but also in other productive sectors such as agriculture, livestock, and nutrition. It is necessary to adopt improved payment systems that will improve efficiency in the allocation of financial and other inputs in these sectors. The Ministry of Agriculture (MOA) is currently implementing several reforms that will improve visibility and equity in distribution of agriculture inputs and access to crop markets.

Develop and Implement Payment Reform in Nutrition, Agriculture, Education and Public-Private Contracting. In this year 2023, TMA in collaboration with PS3+ team continued its engagement with the Tanzania Fertilizer Regulatory Authority (TFRA) to explore innovative ways to improve efficiency in the supply of agricultural inputs to farmers, especially in remote areas.

TMA collaborated with MOA, ASA and eGA to conduct UAT for the Seed Subsidy management system (also known as RUZUKU system). This system was developed with support from PS3+. The UAT involved farmers as beneficiaries of seed subsidy and Agro-dealers who will be the

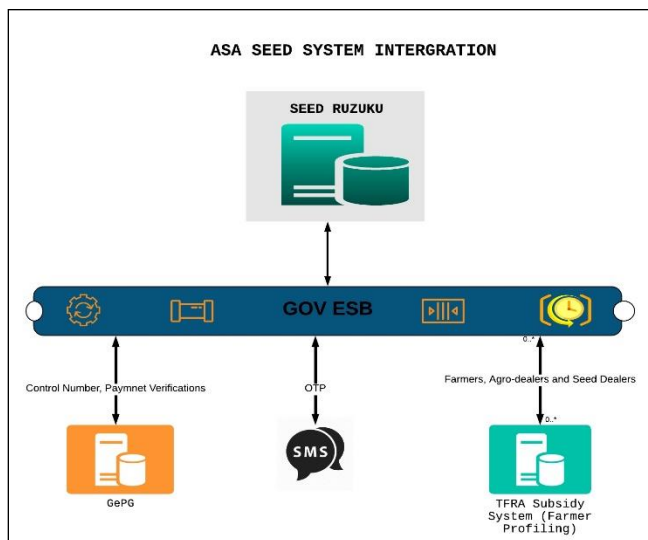


Figure 3 Design of Interoperability between RUZUKU System with Other Systems

suppliers of subsidized seeds to farmers. In this quarter, ASA has also secured public servers following the recommendations from PS3+ and the Seed Subsidy system has been deployed into the server. PS3+ has provided technical support to ASA in installation and hosting of the system into production environment in terms of, system configuration and code binding.

In addition, during this quarter, PS3+ was invited to collaborate with Cereals and Other Produce Regulatory Authority (COPRA), a newly formed institute under the Ministry of Agriculture (MOA) tasked with regulating cereals and related products.

Responding to this invitation, PS3+ actively participated in a stakeholder meeting organized by COPRA in November, where PS3+ expertise was sought to offer guidance on systems mapping and requirements. As a way forward PS3+ provided assistance in assessment and identification of existing digital agriculture systems so as to establish what type of system will be needed by COPRA, as way forward PS3+ will provide TA in requirement gathering of the system that will be identified as a need to facilitate COPRA operations as well as assist the interoperability with existing systems that are available in agriculture sector.

TMA has made significant effort to building the capacity of MOA and ASA team to manage implementation of Seed Subsidy system and its maintenance. The UAT was led by the ASA and MOA team with minimal supervision. TMA will assist ASA and MOA in installation of the system into eGA infrastructure under the leadership of GOT staffs (eGA, ASA and MOA).

2.4 Thematic Area 4. Cooperatives

2.4.1 Speedy Finances Program

Governance and Accountability systems of cooperatives' leaderships and management has got solution through Speedy finances. TMA has been strengthening the cooperatives fiscal management through empowered provision of appropriate awareness creation and knowledge about their roles, rights, and responsibilities in safeguarding the interests of their cooperatives, Management of resources and operation systems of cooperatives. Speedy finances program has digitized SACCO's operations in the country. Currently the system has supported over 172 Saving and Cooperative Societies in Tanzania to improve their financial reporting. The system

has improved transparency in operating SACCOS and accountability.

The system is supporting the planning process whereby no print outs are required for submitting to regulators the reports. As such, it has not only saved printing materials but time to travel to the regulator's office to submit plan and Budget. The system has supported over 40,000 members



in 26 regions in Tanzania to reconcile their financial Ledgers. With the use of Mobile App, time to save members have been reduced and loan defaulters reduced to 45% for just a period of 2 year. Generally, the system has facilitated substantial improvements in the SACCOS management and leadership. Management is working hard to continue improving the efficiency of the system to offer the best high-quality services to customers including integration with other mobile phone companies after integrating it with Vodacom mobile Money and BUMACO Insurance.

Eyes on Speed finance system demo during a launching event. SACCOS are benefiting this system in their operations.

TMA management continued to support the implementation of Speedy finances activities, improvement of the system and operation.

More than 400 SACCOS have been sensitized to use Speedy finances System, 177 have signed contracts, and 173 SACCOS are using speedy finances in their daily operations. Further to that, the system programmers continue with daily systems improvements and provide helpdesk support 24/7 using the customer care desk. In addition, the Speedyfinances system have successfully integrated with Bumaco Insurance Company and all SACCOS that have entered into contract with TMA Speedyfinances can now issue credit life using the speedyfinces system using both web based and Speedyfinances Application. The management will continue to improve the system and integrate Speedyfinances system with other system including MUVU and banking system.

2.5 Thematic Area 5. Environment

TMA, as one of the key stakeholders in the environment protection is contributing to the SDG 13 (Climate Action), SDG 14(Life Below Water) and SDG 15(Life on Land) in different ways



both in instigating digitalization of systems and field afforestation (tree planting). In year 2023, TMA has come up with a strategy to raise awareness on climate change and carbon credit to mitigate the impact of climate change with a planting trees strategy during the birthdays of its staff. A new approach of celebrating birthdays from traditional ways of gathering just for refreshments to a more transformed lasting developmental hallmark by planting trees. To execute this initiative, management has developed a guide to facilitate the implementation process. The Guideline for Birthday Celebration (GBC) provides the minimum guidance for stakeholders to use their BD celebrations by

Picture: TMA CEO and staff launching BD celebration guide by planting tree along TMA street (with blue coat suit)

participating in the tree planting event. It contains the means by which stakeholders will abide to it in ensuring successful mindset transformation giving priority to tree planting than just having fun with drinks and all other sort of fun to nurture the endeavors of keeping environment green while making significant contribution to the national strategy and the SDG 13(Climate Action) SDG 14(Life Below Water) and SDG 15(Life on Land) which all stress the urgent need to mitigate environmental degradation, conserve biodiversity and foster sustainable use of natural resources. A location where trees will be planted is defined by BD holder. In liaising with the committee which is composed of three people may agree and select other public spaces where the seedlings will be planted if the owner of the birthday has not his/her own personal sites to plant. (See the Guideline in annex). TMA has taken this initiative to extra miles by involving LGA in the department of environment, Dodoma to jointly identify the public areas including streets, health facilities and schools where trees could be planted as a means raise awareness. Tanzania, like many other countries, is faced with widespread environmental challenges such as deforestation, soil erosion, pollution, the deterioration of aquatic systems, and a loss of biodiversity. For instance, Tanzania loses over 400,000 hectares of forest each year. TMA, within her capacity, has committed itself to support GoT efforts to mitigate the mentioned challenges through transformative approaches like changing traditional ways of celebrating birthdays to memorable day of planting trees and investing in bee keeping. TMA has bought over 700 hectares of land located in Singida region for planting trees and bee keeping interventions.

3.0 Building Blocks Of Success Through Mentoring Approach.

3.1 Strengthen Citizen Engagement Governance Structures and Informed Citizens

This activity focuses on institutionalizing roles for monitoring citizen engagement interventions at the RSs, with a view to strengthening LGA capacity to provide mentorship and supportive supervision to Lower Local Governments (LLGs) and service facilities. The RSs has an overall mandate to oversee and guide LGAs in their roles to ensure LLGs and service facilities deliver quality services to the citizen. LLGs and service facilities have a crucial role in promoting citizen engagement to ensure inclusive planning through an improved PlanRep, and oversight of funds received by service facilities.

In this year, TMA continued to monitor the performance of LGAs in submitting reports to RSs on the state of governance and citizen engagement. Out of 13 regions whose staff received orientation on how to manage implementation of governance and citizen engagement interventions in LGAs, 11 regions reported that they have received reports from LGAs on the state of governance and citizen engagement. This is an increase from 10 regions in the previous quarter. This indicates that RSs staff have



The power of engagement towards people centered outcomes.

taken good ownership in the process of monitoring citizen engagement interventions across LGAs. The submitted reports include results of community sensitization activities undertaken by community and LGA radios which shows increased and improved functioning of the statutory LLG meetings in terms of citizens' discussions and questions focused on the income and expenditure reports presented to them and the number of women youth and PLWDs applying for the 10% LGAs own sources revenue.

Hand-in-hand with PORALG, LGTI, TMA pre-tested the ODeL-based training modules for village, mtaa, and vitongoji chairpersons on their roles and responsibilities. Participants for the pre-testing were selected from Morogoro MC (mtaa chairpersons and Mvomero DC (village and vitongoji chairpersons) to ensure equal representation based on the rural-urban divide. The pre-testing activity was also attended by representatives from Morogoro RS and the ODeL-trained experts from Morogoro MC and Mvomero DC. The feedback from the pre-testing was used to improve the course training modules which are now available on the MUKI platform ready for

use. This activity is timely as Tanzania is heading towards local governments elections in year 2024, and the ODeL training materials will be used to train the newly elected village, mtaa, and vitongoji chairpersons.

As part of capacity building, we organized a training session for RSs representatives from all 26 regions. Participants included AAS-MMI, RICTO, FMO, and Planning Officer/Statistician. Among the systems that were oriented is ODeL, and staff from RSs got the opportunity to understand how they can use ODeL to build the capacity of other systems users across LGAs and facilities. RSs staffs were argued during training to monitor the use of ODeL, including promoting LLGs to use ODeL for self-orientation on their roles and responsibilities.

Efforts have been made to strengthen the capacity of RSs and LGAs to manage implementation of citizen engagement initiatives. Currently, 11 out of 13 RSs have received reports on state of governance and citizen engagement interventions across LGAs without follow up from PS3+ plus. In addition, having two LGA-ODEL trained experts (HROs and ICTOs) assigned the role of enrolling and supporting targeted learners reduces the overreliance on LGTI to provide technical support on use of ODeL. LGA collaboration with community/LGA radios to sensitize/mobilize citizens continued after PS3+ support ended in September 2023. The just-ended training of the RS staff is a step that will eventually transition to institutionalization.

3.2 Enable LGAs, Villages/Mtaa, and Facilities to Share Information with Citizens

TMA assisted the GOT in strengthening the Government Website Framework (GWF) for informing citizens, using RSs and LGA websites as well as monitoring LLG and facility compliance with revised citizen feedback guidelines specifically suggestion boxes, public notice boards, and community radio. Continued monitoring of the use of LGA websites to share information with citizens shown that there has been a steady increase in the number of website viewers whereby 10 out of the 30 LGAs (Bahi, Kilosa, Sengerema, Missenyi, Kilwa and Chemba DCs, Shinyanga, Kahama, Iringa MCs, and Masasi TC) have over 100,000 viewers while the remaining 20 have above 55,000 viewers. Most websites have uploaded current information focusing on current news, events, and advertisements. Websites like that of Rungwe DC (rungwedc.go.tz) are also used to attract and promote Indigenous and foreign investors by posting on their websites existing investment opportunities and guidelines for investment.

Since TMA collaborates and initiated a partnership between LGAs¹ and community radios to air radio messages aimed at increasing community awareness and citizen engagement the partnership has been improving year after year. For example, in addition to the radio programs jointly developed, PORALG, and Boresha Habari, some LGAs started to prepare their radio messages. Moreover, the use of radio to share information with citizens is increasingly being recognized and appreciated. For example, in early November, Kilosa DC facilitated their radio journalists to visit (study tour) Kitulo FM (Makete DC), Mufindi FM (Mufindi DC), and Rungwe

¹ Sumbawanga MC Uvinza, Rungwe, Ruangwa, Nachingwea, Kilosa and Bahi DCs.

FM (Rungwe DCs) to learn about the effects of using radios to share information with citizens. Furthermore, the monitoring of the functioning of suggestion boxes introduced in service facilities where they did not exist previously such as Ikuti Secondary School in Rungwe DC where before the boxes were introduced cases of pregnancies, dropouts, and habitual absenteeism for both female and male students were common have now shown great changes in addressing the challenges.

During year 2023, there was a follow-up with the headmistress to establish whether the suggestion boxes were still being used and whether there were any aftereffects of the actions taken by the school board/parents. It was informed that the construction of the female hostel and provision of meals led to a reduction in reported cases of pregnancies, female student dropout, and improved academic performance for female students. It was further informed that male students also used the same suggestion boxes to request a hostel which is still under construction and nearing completion.

As we institutionalize the project, TMA continued its support of the community radio by LGAs despite the financial constraint most LGAs face, there is evidence of a continued commitment by LGAs to invest in community radio interventions. During the last financial year (FY), Ruangwa DC committed TZS 250 million to buy modern radio equipment to expand the reach from 30 km to 200 km, and in the current FY 2023/2024, TZS 43 million to enable the running of various radio programs. Rungwe DC allocated TZS 3 million to facilitate Rungwe FM to prepare and air one radio program during the FY 2023/2024 and the radio journalists are often invited and facilitated by WEOs and VEOs to broadcast live or prerecorded LLG events such as WDCs, village assembly meetings, and fundraising for the construction or rehabilitation of service facility infrastructure, etc. Similarly, Kilosa DC allocated 30 million for fuel to facilitate the information officers/journalists to travel to various places to document and broadcast various events through their radio and prepare documentaries for uploading to their website. Evidence is information and pictures about the recent floods that affected the district which is available on the LGA website. During a recent visit to the LGA, the Council Director confirmed their commitment to buy a 1000-power transmitter and a mixer so that their radio can cover the whole district and beyond. In addition, two information officers (a mass communication specialist and a radio journalist) were recently recruited.

3.3 Improving Governance and Accountability

Strengthen Citizen and Private Sector Engagement in Planning and Budgeting Processes is GOT strong emphasis on citizen involvement in the development of plans and budgets and their subsequent execution. The Improved obstacles and opportunities to development (O&OD) identification process, together with village/mtaa and facility governance meetings, are the key mechanisms for citizens to provide inputs into plans and budgets. These interventions focus on

increasing citizens', villages', and mtaa awareness of rights and engagement functions, and encouraging the use of PlanRep effectively to include citizen priorities during the development of plans and budgets.

In 2023 TMA collaborated with PO-RALG, JICA, and LGTI to complete and validate the improved O&OD training materials for the Council Task Forces (CTFs) and converted the materials into the ODeL platform. Both the CTF and Ward Facilitators' (WFs) modules (previously uploaded into MUKI) were then pretested in Morogoro region. The pretesting activity engaged CTF members, WFs, the regional Improved O&OD coordinator and the director of local governments (DLG) from PORALG. The objective of having the Improved O&OD manuals in the ODeL platform is to support the GOT and LGAs to train all CTFs and WFs to realize the ambition of having practical participatory planning in all LLGs in mainland Tanzania. It must be noted that only a few LGAs have to date been able to roll out the Improved O&OD using the face-to-face training approach due to budgetary constraints. The improved O&OD was deployed in Kilosa DC in November after successful training of facilitating team involving improved O& OD trainers from PORALG, LGTI, and Kilosa DC ODeL trained experts. Engagement of PORALG and full involvement of the RS is key to institutionalization enhancement as LGA-based ODeL-trained experts.

3.4 Empower the Private Sector to Effectively Participate in LGA- and Service Provider- Level Planning and Budgeting Processes

The mentorship of RSs aims to improve their role in overseeing LGA performance in promoting private sector engagement in the planning and budgeting process. Improved RS mentorship and supportive supervision of LGAs have seen marked improvements in the regularity of District Business Council (DBC) meetings. PS3+ supported private sector awareness and sensitization interventions by organizing forums between LGAs and private sector representatives to open communication. These gains need to be sustained through advocacy for the GOT to adopt the tools and processes that contributed to these successes.

TMA continued to provide remote mentorship and follow-up on the status of the functioning of the DBCs, and public-private dialogue meetings that were reactivated through PS3+ support. Feedback from the remote mentorship and follow-up indicate that in most LGAs the DBC meetings continue to be held in most of the RA2 LGAs as per their planned schedules. The LGAs where these meetings were reported functioning included among others Ruangwa, Sengerema, Kilolo, Rorya, Butima, Makete, Wanging'ombe, Ruangwa, and Buhigwe DC, Kondoa and Masasi TCs and Iringa and Sumbawanga MCs. Only few LGAs like Shinyanga MC and DC were reported to have nonfunctioning DBCs. Some observable institutionalizations include PORALG's presentation on the PlanRep system and its link with strategic planning, emphasis the importance of engaging the private sector during the LGA planning process despite related challenges to the non-functioning of the DBCs dialogue meetings not being held timely.

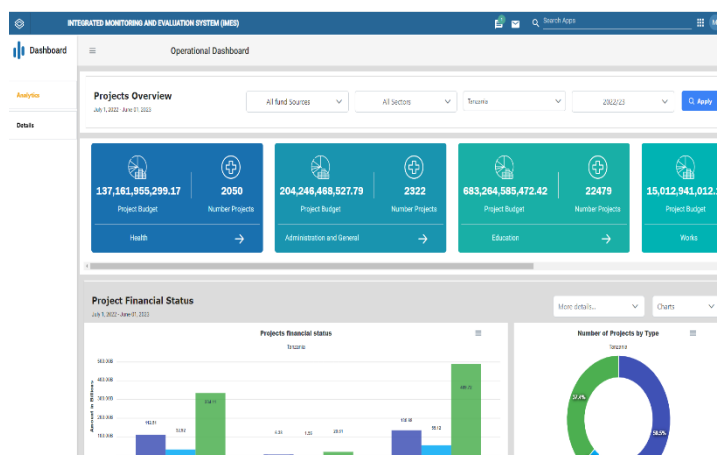
3.5 Strengthen Citizen Engagement in Oversight of Public Expenditure and Services

The focus is on consolidating and sustaining the positive impact of CSOs and citizen engagement in monitoring and reporting on service delivery at the village/mtaa level, and at education and health facilities. While initially this activity focused on strengthening the capacity of CSOs to conduct service delivery monitoring, going forward the activity will support documentation of lessons learned and best practices for adoption and scaling up, as well as monitoring RSs' supervision of LGAs' partnerships with CSOs. This activity will also focus on the finalization of guidelines for ward and village/mtaa meetings and the citizen feedback guidelines. TMA continued to follow up with the RCC, RSs and advocated for them to strengthen existing partnerships between the CSOs and LGAs. The planned quarter three activity of documenting lessons related to partnerships/collaboration between LGAs and CSOs will elucidate the achievements gained.

3.6 System Interoperability and iMES

TMA and PORALG continued to collaborate to strengthen the interoperability between PlanRep, TAUSI and MUSE systems. Revisiting the interoperability of these systems was necessarily following the completion in the development of TAUSI system, a new LGA own source revenue collection system. TAUSI is supposed to be integrated with PlanRep and MUSE to exchange revenue collection information.

Furthermore, TMA supported interoperability of the Seed Subsidy System with other key information systems including the Farmers Register system, Government Mobile Platform (mGOV), Government Electronic Payment Gateway (GEPG), and Tanzania Official Seed Certification system. This interoperability was necessary to manage the distribution of seed subsidy to the farmers and payments to the agents who are contracted to supply subsidized seeds.



4.0 Organization Strengthening

4.1 Institutionalizing Systems Strengthening, Policy Development, and Internal Controls

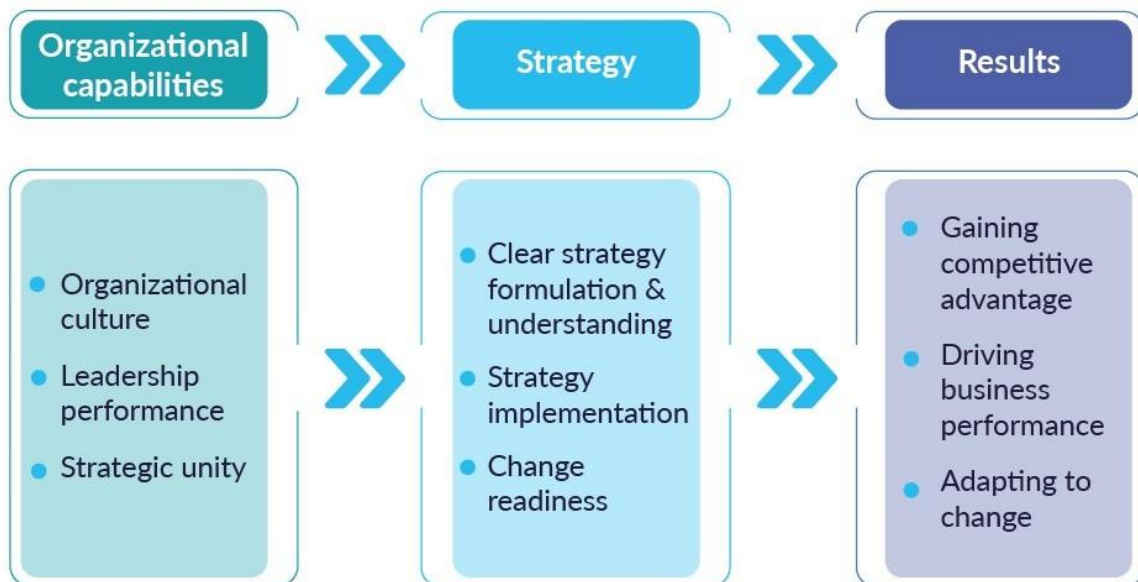
In the pursuit of organizational excellence, TMA has implemented a diverse array of organizational development initiatives including systems strengthening. These include a rigorous policy review and development to enhance resilience and organizational sustainability

process, with a particular focus on crucial policies and strategies such as Safeguarding, Modern Slavery, Whistleblower, and Anticorruption—have been meticulously developed, for the board approval of their application. Other documents developed include Crossing Border Strategy and the Birthdays Celebration Guide. The details of these documents are provided in the Annexes.

In tandem with these efforts, TMA management has launched a strategic perpetual mechanism termed as "NUPAS DAY" to systematically evaluate the functionality and institutional performance levels. NUPAS means The Non-US Organizations Pre-Award Survey. This initiative is designed to enhance capacity of the existing systems and ensure acceptable compliance standards are in place and used. In 2023, a comprehensive assessment was undertaken to affirm the implementation of the identified Organizational Capacity Assessment (OCA) gaps highlighted by USAID survey conducted in 2020. Major NUPAS Domains include Legal structure, Financial Management and Internal control systems, Procurement systems, HR systems, Program performance management and Organization sustainability. TMA team has been able to navigate through Governance and



Impact of Organizational Capabilities



Leadership, Program Management, and Project Performance Management, the exercise is continuous and departmentalized, led by the CEO. The impact capability model below is the TMA’s pathway towards fulfilling its mission to have strong functional systems that are acceptable to both US and Non-US donor standards.

To create the capacity of a transformative organization, TMA continued implementing organizational development strategies. These included harmonization of internal systems, policies, procedures and practices as milestones of the organizational capability impact. Thus, TMA strategic efforts to ensure improvement, capacity development of staff, interns, volunteers, and review and development of different management tools, manuals, policies, and procedures to enhance organization's capacity to deliver quality services and remain resilient to hyper competition in the non-state actors.

Following the Localization strategy, and in pursuit of funding opportunities, a newly introduced NUPAS Plus, which has been released by the USAID for pre-award assessment, geared to facilitate localization strategy implementation, TMA is positioned to carefully enhance its adoption for internal systems strengthening. (See NUPAS PLUS in the annex).

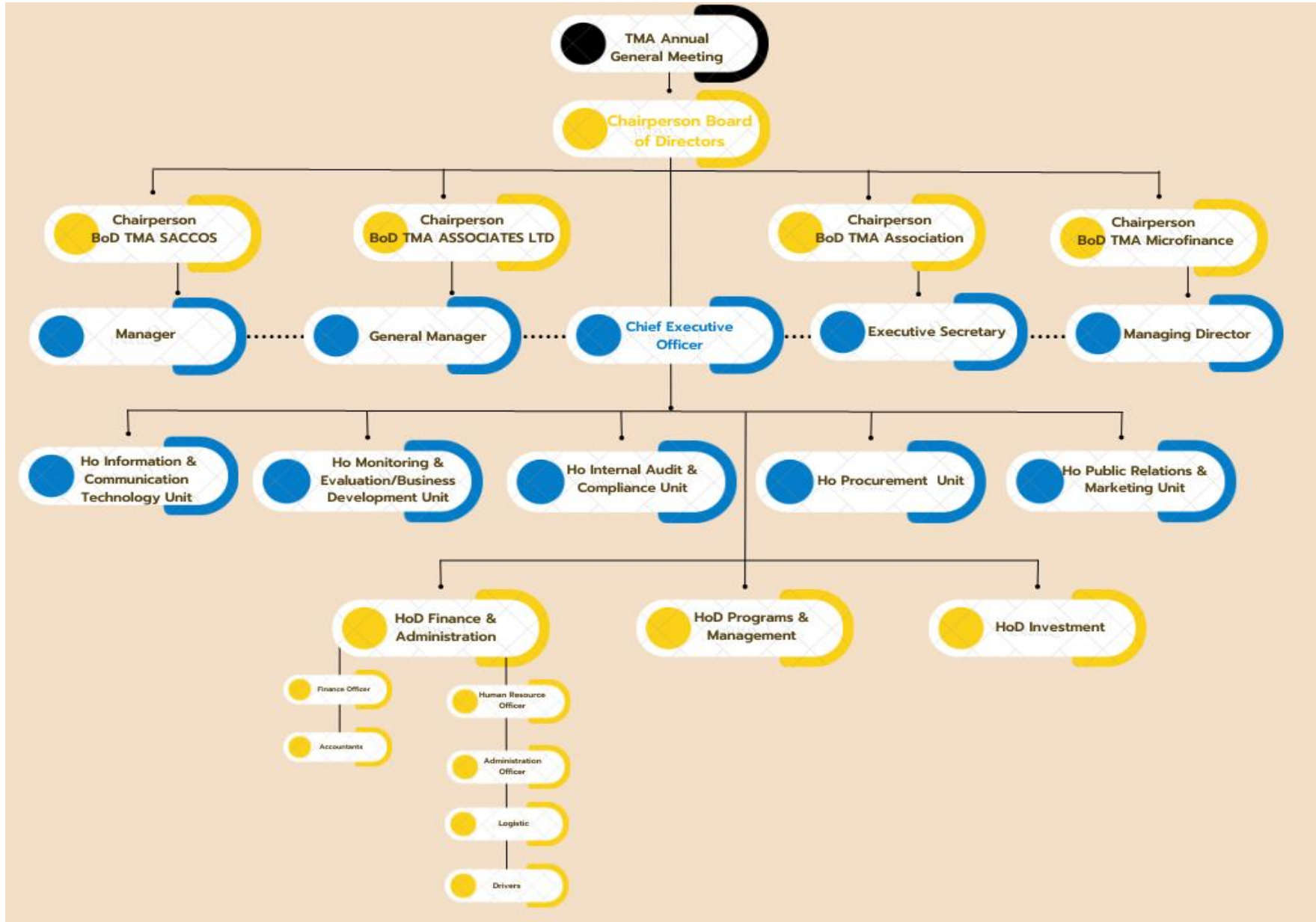
4.2 Sustaining internal quality controls.

Along with internal auditing, during this period, the organization engaged the reputable external auditor Shebrilla & Company to conduct a thorough review of the annual financials for the period 2022-2023. The detailed findings of this audit are accessible in the annex, underscoring our commitment to transparent financial management and robust internal controls. Simultaneously, TMA has prioritized the strengthening of operation systems internal controls.

4.3 Strategic Enhancement of TMA Organizational Structure

In a deliberate pursuit of sustainability and the optimized utilization of available resources, particularly human capital, TMA management has undertaken a comprehensive review of the existing organizational structure. This initiative seeks to align TMA and its affiliated companies with crosscutting programs, ensuring a cohesive and efficient operational framework.

The updated organization structure is strategically designed to foster a culture of teamwork within TMA and its affiliated entities. By promoting better-coordinated efforts, the revised structure aims to facilitate close collaboration and streamlined monitoring of activities across the companies. This, in turn, mitigates the risk of duplicative efforts and significantly enhances the overall impact of TMA investments. (*See figure 01 below.*)



21 | P *Figure 01. TMA Organization Structure*

As part of the operationalization strategy inherent in the new structure, a key focus will be on reinforcing staff collaboration across various interventions. In line with global best practices observed in leading international companies, where the emphasis lies on monitoring staff efforts through meticulous time tracking rather than the sheer number of projects or organizations involved, TMA is adopting a similar approach.

In this vein, TMA management advocates for a meticulous monitoring system that gauges the level of effort exerted by staff, a practice that has proven to enhance productivity while fortifying the organization's commitment to sustainability. The updated organizational structure, integral to this strategic vision, is annexed herewith for your review and reference.

Staffing size has slightly changed this reporting period with a dropout of four staff, two of them in the PS3 Plus Activity. The structural change of the PS3 Plus project implementation and timeframe lead to staff cutoff. With the restructure of the PS3 Plus Activity, TMA like other partners will experience a blow in terms of staff size and consequently sources of revenue through management fee contribution and staff space charges.

4.4 Capacity Planning, Scalability and Building Partnerships and Business

In the dynamic landscape of third sector, where program funding changes and technological advancements and market shifts are in constant evolution, a strategic focus on Capacity Planning and Scalability is paramount. In tandem with this, our commitment to Building Partnerships and Exploring Business Opportunities becomes the cornerstone of our growth strategy. This section of the report delves into the intricate balance of preparing our infrastructure for future demands while concurrently fostering collaborations and seizing emerging prospects. Together, these initiatives not only fortify our operational resilience but also position us to capitalize on evolving market dynamics, ensuring sustained success and adaptability in an ever-changing business environment.

4.4.1 Capacity Planning and Scalability

Under the strategic imperative of Capacity Planning and Scalability; Building Partnerships and Exploring Business Opportunities, the presented context acquires heightened significance. Within the dynamic landscape of program funding, characterized by frequent change of donor interest, a deliberate emphasis on Capacity Planning and Scalability emerges as indispensable. Simultaneously, our steadfast commitment to building partnerships and exploring Business Opportunities stands as the linchpin of our overarching growth strategy.

This section of the report delves into the intricacies of striking a delicate equilibrium: fortifying our infrastructure to meet future demands while actively cultivating collaborations and seizing emerging prospects. These initiatives not only serve to bolster our operational resilience but strategically position us to capitalize on evolving market dynamics. This approach ensures sustained success and adaptability in the face of an ever-changing business environment.

Extending tentacles across Africa, TMA management has initiated process to invigorate

presence outside Tanzania endeavoring to tap collaboration partnership with NGOs working in other African countries. During this reporting period, management urged and assigned different teams to go exploring partnership potentials for collaboration and funding opportunities across the continent of Africa where TMA mission and vision align. This includes registering TMA through coordination focal person in any of the potential countries.

4.4.2 Partnership with in-country organizations

TMA has successfully formalized agreements and signed Memoranda of Understanding (MoUs) with Chemonics International, Action Aid, Ecorys, SCCULT, the Savings and Credit Cooperative Union of Tanzania—an apex organization for SACCOS across the nation—and BUMACO Insurance. These agreements aim to strengthen our market potential, amplify networking opportunities, and enhance the visibility of Speedy Finances. Additionally, management has propelled improvements in the Speedy Finance Program, introducing a mobile phone application to augment program utility and versatility.

In the context of business development and the unpredictable funding terrain, TMA has intensified efforts to fortify existing partnerships while expanding our reach across the African continent. This strategic approach seeks to optimize resource utilization, particularly in the realms of digital health and systems strengthening.

Amidst tapping into business opportunities in 2023, TMA has submitted over ten proposals, including the Global Fund Application—an exclusive opportunity where only 10 NGOs participated countrywide for Principal Recipient (PR1), with TMA among them. Despite encountering challenges and awaiting promising feedback, TMA remains poised to respond to the anticipated release of the Global Fund sub-recipient for the RSSH component which has been left to the government to sub-contract. In the competitive landscape of program funding, TMA continues its seamless development of project proposals, actively diversifying and building partnerships.

4.4.3 Business Opportunities and International projects collaboration

While the ultimate goal is to diversify sources of funds, exploring funding opportunities remains borderless, a proactive approach involves strategic and sustained efforts, akin to engaging in an arena of soliciting funds without compromise. In 2023, TMA has significantly amplified its initiatives in proposal writing, submitting ten comprehensive proposals, including consultancies. These endeavors align meticulously with our organizational mission and vision.

Notably, TMA has solidified its role as a local partner in the forthcoming £14,000,000 Wajibika program. This multi-year initiative, jointly funded by the U.K. Foreign, Commonwealth and Development Office (FCDO) and the Swiss Agency for Development and Cooperation (SDC), in collaboration with Ecorys, signifies a noteworthy collaboration. TMA has been working with

our potential partner Ecorys submitting institutional documents that facilitated the undertaken due diligence processes in leu of proposal submission.

It is crucial to acknowledge that the writing process, while fundamental, it does not guarantee bid success. TMA recognizes the importance of augmenting the writing process with proactive lobbying and strategic consultations with seamless efforts. This includes engaging key stakeholders, sharing our success stories, and strategically showcasing TMA's professional expertise through various platforms. This holistic approach is integral to enhancing the salability and success of our proposals in a competitive landscape. Toward becoming a prime, TMA is certain that, among other tactics, transformative internal system improvement and the development of its workforce's COMPETENCE will help it emerge as the leading organization in the future by consistently increased staff capacity while enhancing diversity of donor relations and aggressiveness for organizational development opportunities. Going forward with full-fledged determination, TMA is aiming to work across the border of Tanzania and has developed a strategy which will guide the organization in executing the plan. (See Crossing the Border Strategy in the annex)

4.4.4 Information Communication and Technology Strengthening (ICT)

TMA has been enhancing communication systems to strengthen programs interventions to take advantage of prospective technological prospects for aiding stakeholders of ICT-related services, such as SACCOS, the user of Speedy finances systems. The proficiency in ICT, TMA has been engaged in various consultancy works such as development of an electronic tool for malaria stratification and development of mobile app for reproductive health assigned by the Woman's Global Network for Reproductive Rights (WGNRR). Additionally, the ICT department has been a crucial `pillar in the support service to internal staff, including the development of updates and LAN support. Some of technical support include as follows: preventive maintenance for ICT related equipment, enforcing related Organization ICT policies and standards and acquisition of tools for maintenance and user support services.

In addition, ICT has made it possible for organizations to maintain virtual contact by organizing online meetings and connecting to external stakeholders. Importantly is the use of the Microsoft 365 Package, which makes it easier for our office to manage internal mail, meetings, and a variety of other tasks.

4.4.5 Increased using improved data monitoring, learning and evaluation.

TMA is vigilant of the importance of the MEL in supporting the organizational growth through projects monitoring and evaluation including quality assurance. The unit plays a pivotal role in supporting departments and other units in a variety of ways including the development of M&E frameworks, reporting tools, and consolidation of source data to showcase projects' performance and progress. The unit has also been facilitating management of projects providing an overview of projects' performance indicators and using lessons learned from the shared projects

implementation to enhance the organization and management decision making process based on quality data. Assisting with the creation, organizing, and documenting departmental reports as they are pulled together into custodian with technical inputs Further to this, working with the IT team to analyze the website's content and organization profile.

4.4.6 Reinforcing Public Relations and Marketing Strategy

With terrific growth of technology, building relationships and increasing the organization's visibility is remarkably facilitated with online facilities. The vibrant development in technology has TMA and its Affiliated companies greatly benefited by exploring opportunities, such as various learning platforms, conferences, and gatherings that are significant to the organization's growth. One of the successes the unit has assisted with is event planning, creating marketing materials and partnership profiling. Increased social media accounts for marketing and PR have improved engagement of the organization on the one hand while at the same time increased visibility across sectors and partners. For instance, TMA leverages its accounts on Twitter, LinkedIn, and Instagram to promote activities and various activities.



It's remarkable to see TMA management introduce the #Tehamika campaign, which will also be essential to carrying out our Strategic plan II and maybe stand out to have a significant impact on our neighborhood and the country. TMA must serve as a change agent with the intention of raising awareness, developing more clever solutions to attract people to utilize such systems, and informing them most of all that technology is a more efficient and up-to-date instrument for development. TMA's contribution to this case then included sharing a narrative and viewpoint relating to information systems. TMA has told stories about the positive impact of information systems on communities and became an example to be followed by many potential individuals representing organizations that are interested in our work.

5. Operations and Administration Performance

5.1. Financial Management transcending accountability

Every year TMA Management presents a Program and Budget to the TMA Board of Directors for approval. It details objectives, performance measures and budgetary planning for all proposed activities.

The Program and Budget provides the planning of activities for the TMA within the overall Strategic Plan 2022-2026. The Organization uses a Results-Based Management system to ensure

that resources are well budgeted and utilized in line with organizational results and priorities. Organizational performance is measured and analyzed on a regular basis through performance indicators, targets, and baselines. Under this system, both the Program and Budget and the Medium-Term Strategic Plan form part of TMA's planning framework, along with annual work plans and individual staff objectives.

TMA generates most of its revenue from Donors, management fees and Member annual contributions. In 2023 TMA received TZS 4,442,942,810 from USAID under PS3+ Projects, TZS 103,077,215, other donors and sources TZS 82,928,834 collectively total to **TZS 4,628,948,859**

In financial performance, TMA has made great efforts to strengthen financial management systems including continued application of accounting software, QuickBooks (QB). The use of QB has improved internal controls as well as increased efficiency in financial matters including timely generation of reports. The use of accounting systems facilitate efficiency which has ultimately led to acquire unqualified audit opinion for consecutive years. As a strategy to continue strengthening internal controls TMA continued to effectively use its internal auditor and compliance officer to review financials and ensure compliance.

5.2 Auditing and Compliance in strengthening internal controls.

In 2023, the internal auditor worked closely with management in enhance internal controls, compliance, accountability, and transparency. The review of financials reports including TMA Affiliated companies improved the effectiveness of risk management, increased transparency and internal controls, compliance, and governance processes.

TMA this year has engaged Shebrila Company, an external auditing firm to undertake review of the internal systems to ensure compliances, adherence and risk alert. The well-functioning systems have contributed to TMA receiving adequate attention in addressing prospective risks being brought to light and addressed. It's appreciated for an unqualified audit report for the year 2023 as attached in Annex II from External Auditor Shebrila Company that TMA received as manifestation of functional internal systems including compliances.

5.3 Safety and Risk Management

TMA aligns health and safety as key priorities to ensure the well-being of staff at all levels. Health at work includes a conducive environment for all. We strive and work to ensure a safe and healthy working environment for all employees. We continue to develop and implement programs, policies and procedures for the recognition and identification of hazards and to ensure compliance with applicable national health, safety, and environmental regulations. TMA implements health and Safety policies and procedures identified in the respective levels while exploring training

and capacity building opportunities to keep staff abreast of safety rules and procedures.

This year 2023, TMA installed fire alarms devices in the office building and allocated a safety gathering point in case of any alarm of danger of fire breakout. The move is geared to monitor and create alert of emergencies in case of any risks emerge associated with breakout.

Equally important, TMA procured both Public Liability and Professional Indemnity Insurance designed to safeguard our interventions against claims and accidents of third parties while on official duty of work. These efforts are meant to strengthen systems and ensure safety of organizational activities covered for professional insurance.

5.4 Human resources and Staffing management

We work in a dynamic environment where, as organization continues to change and grow, our workforce must evolve. TMA staff come from a variety of backgrounds, training, and experience but gain mentoring skills that gives them obvious environment to shine whenever they go once, they walk away from TMA. The number of interns and volunteers who are groomed by the talented TMA mentors in the organization is increasing yearly after year. For instance, more than twenty interns have had the opportunity to work temporarily in the organization in 2023 and some has been comparatively competent and secured working contracts as TMA staff.

However, in 2023, there has been staff cutting from projects particularly PS3 Plus Activity. Eight staff has their work contracts ended while more are in the danger line of losing their job due to donor fund cuts in the project. The cut-off of the funds in the PS3 Plus project has led to more than six staff contracts changed to consultants as a measure to adjust to financial hinges.

5.6 Human Resource Key Performance Indicators (KPIs) for next year

In 2023, our Human Resource (HR) Management continued to play a pivotal role in shaping the workforce landscape to align with organizational objectives. A robust evaluation of key performance indicators (KPIs) serves as a comprehensive lens into the efficacy of our HR strategies. Our strategic focus on talent acquisition, development, and retention has yielded measurable outcomes, contributing to the overall success of our operations.

5.6.1 Employee Turnover Rate:

In 2023, TMA has maintained the commendable employee turnover rate demonstrating our resilient commitment to retaining valuable talent. While it's true that there have been some changes in staffing, including a few departures from the PS3 Plus project and other individuals moving on from the organization, it's essential to recognize the overall stability we've achieved. Our ability to retain talent amidst these changes reflects our ongoing efforts to foster a supportive work environment where employees feel valued and engaged. Despite the transitions, we remain dedicated to nurturing our team and ensuring continuity in our operations.

5.6.2 Recruitment Efficiency:

Highlighting the significant strides we've made in our recruitment processes, particularly in demonstrating notable efficiency in 2023, although we may not have precise metrics on the exact time it takes for recruitment efficiency, the overall effectiveness of our talent acquisition strategies speaks volumes. Our streamlined recruitment procedures have allowed us to identify and onboard top-tier candidates swiftly, ensuring that we meet our staffing needs in a timely manner. This achievement underscores our commitment to excellence in recruitment, enabling us to build a strong and capable team that drives our organization forward. I commend our HR team and hiring managers for their dedication and efforts in optimizing our recruitment processes, and I look forward to continued success in this area.

5.6.3 Training and Development based on Return on Investment (ROI):

Investments in employee training and development programs were strategically aligned with organizational goals, resulting in return on investment. This underscores our commitment to enhancing employee skills and capabilities for both individual and organizational growth.

TMA continues to prioritize our commitment to staff development, considering the tangible benefits and value-added by investing in training and development initiatives. Our approach is grounded in robust data analysis, encompassing various dimensions to validate the Return on Investment (ROI). Firstly, through pre- and post-training assessments, we quantify the effectiveness of training programs by measuring performance or skill enhancements, ensuring that our objectives are met and exceeded. Additionally, gathering feedback from staff provides qualitative insights into the perceived value and real-world impact of the training, bolstering our case for ROI. Moreover, with a comprehensive cost-benefit analyses, it allows us to quantify the financial implications of training, demonstrating that the benefits outweigh the costs. Furthermore, ensuring strategic alignment with organizational goals ensures that training efforts directly contribute to our overarching objectives, as evidenced by the achievement of key performance indicators related to goal attainment.

5.6.4 Employee Satisfaction Index:

Our continuous efforts to prioritize employee satisfaction were reflected in a high Employee Satisfaction Index of 75%. This positive feedback from our workforce is indicative of a supportive work environment that fosters engagement, motivation, and overall job satisfaction. Impact on Organizational Performance has shown a strong correlation between employee satisfaction and organizational performance metrics such as productivity, retention, and staff satisfaction. Therefore, a high Employee Satisfaction Index of 75% indicates that our workforce is more likely to be engaged, motivated, and committed to achieving organizational goals, ultimately driving improved performance and outcomes.

TMA recognizes that there is always room for improvement. Therefore, we are committed to analyzing feedback results in detail, identifying areas for enhancement, and implementing targeted

interventions to address any areas of concern. This commitment to continuous improvement demonstrates our dedication to maintaining a supportive and satisfying work environment for all employees.

5.6.5 Time-to-Fill Vacancies:

Efficiency in recruitment was further demonstrated by 60 days' time-to-fill vacancies. This prompt filling of vacant positions underscores our agility in responding to organizational needs, minimizing disruptions and optimizing productivity.

In conclusion, the HR KPIs for 2023 affirm our commitment to nurturing a dynamic, motivated, and skilled workforce. These metrics serve not only as benchmarks of our achievements but also as guideposts for continuous improvement. Looking ahead, we remain dedicated to refining our HR strategies to meet the evolving needs of our organization and ensure sustained success.

5.0 Strategic Partnerships

5.1 Government engagement, Collaboration, relationship building.

To add value to the Tanzania Mentors Action works and solves potential implementation gaps in the projects, strategic partnership meetings with the government and other stakeholders have always been sought after and actively participated in. TMA attended a variety of stakeholder events, conferences, and forums during the reporting period, giving them the chance to network with high-ranking government officials and showcase TMA contribution to system strengthening in Tanzania and services toward the community including showcasing our successes including different interventions in the health, education, agricultural, environment and cooperatives. Most importantly is the own product Speedy Finances.

5.2 Collaborations with Strategic Partners

During the reporting period, TMA invested in building relationships with stakeholders, especially organizations working alongside the organization's thematic areas and vision and mission. This year TMA entered into partnership with SCCULT, the umbrella of SACCOs in Tanzania. This effort is geared towards increasing the visibility of the speed finance system and building close relationships with our partners in the area of cooperatives. The signed Memorandum of Understanding (MOUs) with SCCULT, is among other MoUs signed with Mwitikio wa Kudhiti kifua kikuu na Ukimwi Tanzania (MKUTA), Service, health, and development for people living positively with HIV/AIDS (SHIDEFPHA PLUS), Food Security for Peace and Nutrition Africa (FSPN AFRICA), CHIPUA, and Arusha Lutheran Medical Center (AMCL) are further initiatives to keep the partnership upfront in any potential opportunities that are in alignment with TMA's goal.

In the realm of Stakeholder Engagement and Corporate Social Responsibility (CSR), TMA has continued to forge robust collaborations with the Government of Tanzania (GoT) across diverse ministries and sectors. Establishing ties with key entities such as the Ministry of Health, Ministry

of Community Development Gender, Women, and Special Groups, PORALG, POPSMGG, and various Local Government Authorities (LGAs), our concerted efforts have extended to active participation in National Technical Working Groups and other forums. This engagement has not only deepened collaboration but has also laid the groundwork for the seamless implementation of our activities.

Furthermore, TMA's commitment to CSR is exemplified by our proactive participation in pivotal events and forums. Notably, our involvement in the Third National Council of NGOs (NaCoNGO) Forum held in Dodoma from 11th -13th Oct 2023. This forum served as a nexus for NGOs, providing a coordinated and workable mechanism for their contribution to national development. With over 400 NGOs in attendance, along with government officials and development partners, the event addressed critical issues such as fostering an enabling environment for NGOs, tax policies, and laws that promote government-NGO collaboration.



The guest of honor, Hon. Dr. Philip Mpango, the Vice President of Tanzania, unveiled a Digital Mapping System with five modules, enhancing stakeholder access to organizational information and funding opportunities.

5.3 Corporate Social Responsibility

In alignment with our CSR strategy, TMA has championed environmental sustainability strategy, social development, and ethical business practices. An innovative initiative involves planting diverse fruit and tree species during staff birthday celebrations. Reflecting the organization's thematic focus on the environment, this initiative further contributes to the success of Sustainable Development Goal (SDG) 13 on combating climate change. As a proactive measure, TMA and its affiliated companies prioritize carbon trading, underlining our commitment to sustainability and responsible business practices. Through these multifaceted approaches, TMA continues to thrive as a socially responsible entity, fostering meaningful partnerships and environmental. For example, during the National NGO forum, Hon. Vice President Philip Mpango and Hon. Dr. Dorothy Gwajima, the minister of community development, gender, women, and special groups, insisted the importance of NGO to design projects that will



ensure sustainability. These gatherings offer TMA excellent chances to create a sustainability strategy as it moves toward becoming a lead partner in major projects.

Every financial year TMA budgets funds to join government effort by enhancing the society and environment. During the reporting period, TMA have centered itself on Environmental responsibility rooted in preserving the environment. TMA pursue its environmental stewardship by reducing pollution and emissions through planting tree initiative. TMA have developed birthday celebration guideline that will guide TMA staff, members etc to celebrate their birthday through planting trees. We believe that planting trees on every birthday celebration will bring the environmental impact to the society and enhance the lives of the community.

6.0 Strengthen capacity of TMA Affiliated Companies

TMA has projects which are part of the sustainability strategy. TMA affiliated companies have been supported in terms of ensuring sustainability and creating resilience in the funding challenge by providing both administrative and technical support. TMA SACCOS, TMA Associates, TMA Association and TMA Microfinance Ltd companies are self-managed and have strategies to expand business by tapping into opportunities to broaden its markets both locally and international. Major activities supported are both technical and financial assistance.

6.1 TMA Microfinance (TMAMF) Ltd

TMA Microfinance was registered by five (5) founder members including TMA Associates on *06th January 2022* with registration number *154632581*. TMA MF is currently running its operation in Dodoma at Itega Area "Block HH – Plot Number 92.". The TMA MF capital is from shares invested by stakeholders. The distribution of shares by percent are as follows; 75% TMA Associates, 10% TMA SACCOS, 5% Tanzania Mentors Action (TMA). Others include, Dr Mary Kasonka 5% shares and Dr Paul Nandrie 5% shares. Currently Microfinance is issuing loan to TMA staff and members.

TMA MICROFINANCE GOALS

The goal of TMA MF Ltd include but not limited to:

- i. Increase the income of its borrowers particularly TMA Staff and members.
- ii. Provide access to credit to TMA staff who are not qualified to access credit facility through TMA SACCOS Ltd.
- iii. To enable TMA Staff and members to expand their business.
- iv. Empower borrowers by providing low-interest loans to boost them economically.

Achievements for the period of July 2022 to August 2023.

Over the past Thirteen (13) months, TMA Microfinance has achieved its goals in various areas including.

- i. Provide Credits Services to borrowers.
- ii. Marketing TMA Microfinance and its services to TMA Staff and members.
- iii. Strengthen internal control of Microfinance activities.
- iv. Support from Tanzania Mentors Action (TMA)

CREDIT SERVICES TO BORROWERS.

The type of loans offered to the borrowers.

- i. Development
- ii. Emergency
- iii. Holiday
- iv. Education
- v. Weekend

For the period May 2022 to August 2023, TMA Microfinance has been able to provide loans worth TZS **404,761,061** as shown in table 1 below.

TABLE 01: LOAN ISSUED FOR THE PERIOD OF JANUARY TO DECEMBER 2023.

LOAN TYPE	LOANS ISSUED UNTIL DECEMBER 2023
Development	375,411,063
Emergency	14,350,000
Education	15,000,000
Total	404,761,061

For the period May 2022 to August 2023 the Microfinance have collected a total loan repayment of **TZS 176,509,813** of all loans issued as shown in Table 02 below.

TABLE NUMBER 02.

LOAN REPAYMENT FOR THE PERIOD JANUARY TO DECEMBER 2023.

LOAN REPAYMENT AS OF DECEMBER 2023	
Development	166,973,213
Emergency	6,150,000
Education	3,386,600
Total	176,509,813

Despite this achievement of the loan repayment, Microfinance management will continue to pursue the repayment of loans from borrowers.

ACHIEVEMENTS.

- i. TMAMF Ltd has been able to provide loans timely in accordance with the credit policy and Microfinance Act.
- ii. Collected loan repayments as per the agreed loan agreement that led to reduce of bad debt.
- iii. Improved the credit service including the addition of loan products such as weekend loan, Holiday loan, Building materials loans etc.
- iv. Provide insurance to all loans issued covered by credit life insurance under Alliance insurance company.

CHALLENGES.

- i. Inadequate Capital, most of the funds that are being used to issue loans to borrowers are the funds that we have borrowed from Tanzania Mentors Action (TMA), the Microfinance do not have enough capital to be able to fully issue loan to borrowers.
- ii. Failure to obtain the business license of TMA Microfinance, the Microfinance is currently operating without the business license which is against the Microfinance Act and there's a risk of being subjected to fines.

WAY FORWARD/RECCOMENDATIONS.

- i. Increase the Microfinance Capital including mobilizing shares from shareholders.
- ii. Expedite the process to secure Microfinance business license.
- iii. Expand rigorously the marketing strategies of Microfinance loan products to both TMA staff and other stakeholders.
- iv. Increase loan disbursement to obtain more profit and increase Microfinance capital.

6.2 TMA SACCOS Ltd

6.2.1 Operational Achievements

In 2023, the TMA SACCOS has made significant milestone in achieving its the goals in various areas, these include:

1. Providing Credits to Members
2. Attending different capacity building trainings, meetings and conferences.
3. Populated the SACCOS data into the Speedy finances system.
4. Promoting the TMA SACCOS in various companies, and associations.
5. Engaged in Corporate Social Responsibility activities.
6. Investing capital in TMA Associates Ltd and TMA Microfinance Ltd

7. Strengthening internal control of TMA SACCOS activities.

Some of the services issued include different loans offered to the members such; Development loan, Emergency and Vacation loans, Education and Building Materials and a Weekend loan. These products have been instrumental in diversifying sources of income to facilitate operational activities.

For the period January to December 2023 TMA SACCOS have been able to provide loans worth **400,450,000 shillings** as shown in table 1.

Table 01. CREDIT ISSUED FOR THE PERIOD JANUARY TO DECEMBER 2023.

LOAN TYPE	LOANS ISSUED TO DEC 2023
Development	302,800,000
Emergency	51,950,000
Weekend	200,000
Chap Chap	30,500,000
Holiday	15,000,000
Total	400,450,000

For the period January to December 2023 the TMA SACCOS has collected a total refund of Tsh **421,497,955.56** of all loans disbursed as shown in Table 2 below.

Table 2. LOAN REPAYMENT FOR THE PERIOD JANUARY TO DECEMBER 2023.

ACTUAL REFUNDS AS OF DECEMBER 2023	
Development	388,119,337.81
Emergency	21,781,067.04
Weekend	230,000.00
Chap Chap	3,633,855.25
Holiday	7,733,695.46
Total	421,497,955.56

Despite these successes on provision of diverse loan products, TMA SACCOS management will continue to improve performance including loan tracking and the repayment mechanisms to ensure consistent market competence by;

- i. Provides timely loans in accordance with the credit and TMA SACCOS estimate for 2023.
- ii. Continue to collect mortgage repayments at a reasonable rate and reduce chronic debt.

- iii. Improve the lending service including the addition of credit products such as construction equipment loan and weekend loan.
- iv. Improve the credit policy by increasing the type of loans according to the needs of members.
- v. Providing competent interest on savings to all members based on their savings at the TMA SACCOS is a strategy to encourage members to keep their savings monthly.

CHALLENGES.

1. Members fail to make timely repayments in accordance with the loan agreement.
2. Minimal collaboration between members and management when monitoring the restoration.
3. Changes in the country's economic conditions, which led to rising living costs, have led to some members being unable to repay their loans on time.

RECCOMENDATIONS.

1. Continue to educate on the importance of timely loan recovery.
2. Members should cooperate with management, including reporting when they fail to make a timely refund.
3. Continue to encourage members on the importance of saving every month.

6.2.2 Capacity Building, Training and Conferences

During the period of January to December 2023, the TMA SACCOS leadership, Board, and Management Committee participated in various trainings coordinated by the Cooperative Development Commission (TCDC), the Moshi Cooperative College (MoCu), SCCULT and the Office of the Assistant Mrajis in Dodoma Region.

During this period the TMA SACCOS management was able to participate in the National Savings and Credit Union (ICUD) Week celebrations which were held in Mwanza region from 22nd to 27th October 2023. The ceremony was attended by various cooperative leaders including the Tanzania Co-operatives and the Chief Executive of the Co-operative Development Commission. Through participating in this training, the TMA SACCOS has continued to promote itself and learn through other savings and credit unions.

In implementing the 2022 Mrajis Document on the Use of the Cooperative Management System (MUVU), which had several challenges in its application, TMA SACCOS LTD actively participated in the Cooperative Management System (MUVU) Training organized by the Office of the Assistant Director of Cooperatives in Dodoma Region in collaboration with the Tehama unit of TCDC Headquarters. The training took place from 23 to 25 March in Dodoma Region.

The Regional Cooperative Education Committee organized Capacity Building Training for Board Members, Management Committee, and Managers. The training took place in the Morogoro Region from 28/03/2023-30/03/2023. A total of seven delegates attended the training at the Audit

Hall in Morogoro with the aim of better learning and representing TMA SACCOS LTD.



Members of the TMA SACCOS LTD Management Committee at a training session in the Morogoro region

Moreover, through the Office of the Assistant Regional Clerk of Dodoma and the office of the Co-operative College MoCU, TMA SACCOS LTD participated to a high level in organizing the Regional Cooperative Forum. Our TMA SACCOS was appointed to have one member on the central organizing committee of the forum. The Regional Forum was held in Nyerere Square, Dodoma, for two consecutive days and was the second regional forum to be held. TMA SACCOS LTD was represented by delegates Five. Also, TMA SACCOS LTD received a certificate of participation from the Office of the Dodoma Registrar. The entire certification allocation exercise was carried out by the Dodoma Regional Commissioner, Ms Rosemary Senyamule. In her speech, Ms. Rosemary Senyamule urged the cooperatives in Dodoma Region to step up efforts in crop production, seek markets, and continue to support the community through volunteerism and touch on various social activities. In addition, our management gave a presentation on the use of Tehama in increasing the efficiency of work, where the topic was represented by a member from TMA SACCOS LTD who is a beneficiary of TMA SACCOS LTD and the Speedy Finances System.



Certificate issued to TMA SACCOS LTD at the Co-operative Forum held in Dodoma region



Saccos manager and co-workers at the World Co-operative Day celebrations held in Tabora region

In addition, TMA SACCOS management participated actively in the celebration of World Co-operative Day (SUD) held in Tabora region from 26 June to 01 July 2023. The official guest at the ceremony was the Minister of Agriculture, Mr. Hussen is dead. Management had the opportunity to showcase the various activities undertaken by TMA SACCOS, particularly the use of Speedy Finance’s Tehama System.

Management would like to thank the Board, union members, and our members for their consistent participation in the training and celebration of the unions. We call on all members and Board leaders to seek more opportunities to learn about the fellowship through the various platforms and celebrations taking place.

Management would like to thank the Board, union members, and our members for their

TMA SACCOS LTD marketed itself at the Forum of the Federation of Co-operatives (SUD) held in Tabora. The federation was organized by the Tanzania Federation for Cooperatives (TFC) and attended by senior leaders of the Cooperatives, including Regional Chiefs, Assistant Commissioners of various regions in Tanzania, District Commissioners, and the official guest was the Minister of Agriculture, Mr. Hussen Bashe. TMA SACCOS LTD strived to promote our TMA SACCOS on that platform and have a good representation.



Members from TMA SACCOS participate in the Co-operative Forum in Dodoma region.

TMA SACCOS continues to promote itself at different avenues such as the General Conference held in Mwanza in September at Gold Crest Hall. Furthermore, as building the capacity is ongoing and cut across levels of the organization, the Board and Management Committee attended capacity building training held and facilitated by the Moshi Cooperative College (MoCu) in collaboration with the Office of the Assistant Mrajis of Dodoma Region. The training took place from 21 to 23 March 2023 in Morogoro Region. TMA SACCOS uses such opportunities to not only improve the skills and knowledge of the members but also to promote TMA SACCOS LTD and create more awareness about the services and benefits TMA SACCOS offers.

Strengthen internal control of TMA SACCOS activities.

USE OF SYSTEM ON TMA SACCOS LTD OPERATIONS

For the period January to October 2023 the TMA SACCOS has continued to use the Information technology through the Speedy finances system on all day-to-day TMA SACCOS activities. The TMA SACCOS has successfully prepared monthly reports and has been able to submit to the TCDC and the Office of the Assistant Commissioner of the Dodoma region and the information

they were able to submit to the Unions Management System (MUVU). The use of the system has helped members get their information on time and be given timely care without any interruptions. In addition to using the system the credit committee has been able to approve a variety of loans and this has helped members access services on time.

Strengthen internal control of TMA SACCOS activities.

For the period January to October 2022 the association has been audited by an internal auditor monthly. The TMA SACCOS management has been working on various arguments that have been made by the internal auditor and this has helped the TMA SACCOS to increase efficiency in its activities and lead to the TMA SACCOS getting clean documents. TMA SACCOS management will continue to work closely with the internal auditor to ensure that the association continues to obtain clean documents and to reduce or completely eliminate the arguments of the external auditor.

CHALLENGES

Despite the great success we have made during this period, management has faced a number of challenges. Some of the challenges and suggestions on how to solve these challenges are outlined in table 3 below.

Table 3.

S/N	CHALLENGES	SUGGESTIONS
01	Delays in refunds for some members	Continue to educate members on the importance of making timely refunds.
02	Low number of members joining the TMA SACCOS	Continue to encourage leaders and members to bring in new members
03	A few sources of income for the TMA SACCOS	Adding other sources of income including increasing businesses such as Financial Brokerage and Insurance Brokerage

WAYFOWARD

To continue to strengthen the TMA SACCOS the management of SACCOS has set out future goals as follows;

1. All members of TMA SACCOS use the "Speedy finances" system to apply for and refinance loans, deposit and issue shares, deposits and savings.
2. Management will continue to innovate new products for the TMA SACCOS to ensure that members have access to the best service by looking at their needs.
3. Continue to promote the TMA SACCOS to increase the number of members who will join.
4. Continue to educate members on the importance of being a member of SACCOS.

6.3 TMA Association

In 2023, Tanzania Mentors Association (TMAA) prepared its meeting materials for the Annual General Meeting that was convened June 2023. Furthermore, TMA management provided support to TMA Association in conducting the election of the new Board of Directors that was held on 30th September 2023. The TMAA in its mission to enrich the welfare of its members is strategizing the full-fledged engagement of its members in development and management of different projects particularly beekeeping. Following the MoU signed between TMA Action and TMAA to management 700 hectares of land located in Singida region, members are invited to invest in the beekeeping farming as a side hustle for income generating, but also a way of intensifying socialization and learning through experience sharing. During registration of the Association, there were 23 members whose names were submitted to the Ministry of Home Affairs for Registration of the Association as resolved in the Annual General Meeting. After registration, members were required to pay entrance and annual fees of 100,000/- each respectively. To date, there are members who have paid neither entrance fee nor the annual subscription fees for the years 2021, 2022 and 2023. To date, the Association has registered eighteen (26) new members and therefore had a total of 49 members and two (2) members died. Currently, the Association has a total of 47 members. Currently, the TMA Association has a total of 47 members. To date, TMA association's sources of income are limited to entrance fees and members annual subscription fees. Reflecting on the number of members and the amount of contribution per year in comparison with the Welfare Fund amount set, the Association management has proposed recruiting more members as way to raise money and increase financial capacity while strategizing sustainable sources for the organization.

In making the social welfare matters enjoyed by the members, TMA Association planned a recreation event for both socialization and capacity building of the members for the Year 2023. The main objective of the TMA Association is to support members welfare and coordinate members' recreational activities at least once per year. For this Year 2023, the Association has planned an Annual Recreation Event that is planned to be happen on 28th October 2023. The trip was meant to provide ample time for relaxation and adventure. The management has created activities for this trip members, as a move for exhilarating experience and exciting activities to members.

6.4 TMA Associates

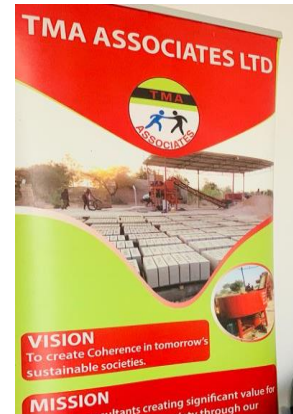
TMA Associates in 2023 was able to undertake its activities along its business lines which are; industrialization, consultancy and investment.

A: INDUSTRIALIZATION BUSINESS LINE

A: 1: Hardware Unit

Hardware Showroom Construction

During this period management finalized the construction of TMA Associates hardware showroom after the approval of cost and structural variation that was submitted to AGM conducted on 03rd December 2022. Currently the hardware showroom construction is completed, and the hardware business is in operation.



During this period the company management conducted a visibility study at Mafinga and Njombe aiming at expansion of its hardware business in respect to Timber and piles (Mirunda). The visibility study, had the following findings:

- a. Njombe sells timber at TZS 1800-2000 compared to Mafinga TZS 2100-2300. Njombe's timber is cheaper compared to Mafinga's timber, however Njombe timber has a low quality because the timber is harvested before its maturity while Mafinga timber is harvested after attaining its maturity. Mafinga timber has a higher quality that led to higher purchasing prices. Therefore, for those who are new in the industry like Associates needs to procure mature woods which can last longer, for starting Mafinga woods are much better until when the company will be conversant with the trend of the business.
- b. In rainy season, buyer will have to place order and make advance payment of 50% to local farmer prior to drying of the timber. After the drying of the timber, the buyer will make final payments and collect goods for transportation. In dry season, buyers purchase the goods upfront without waiting period. Therefore, the dry season is a better season for timber and piles business compared to rainy season whereby buyers must wait for at least three months to collect goods. The company management would create the conducive environment with native traders of timber to ensure that even during the rainy season the company can do the timber business.

In taking up timber business opportunity, the company registered to supply timber and piles. Thus, to become a forest produce dealer/trader provided by Tanzania Forest Services Agency (TFS) under Ministry of Natural Resources and Tourism, facilitated the company to initiate timber business. Therefore, after a keen visibility study of timber and piles business the management expanded its hardware business by adding timber and piles which will increase income of the Company as indicated in the table 2 below.

Table 2; Timber Sales Profit Margin

Timber Description	Buying Price	Selling Price	Profit Margin
2*4	3,200	4,500	1,300
2*3	2,200	3,500	1,300
1*6	2,600	5,000	2,400
1*4	1,000	2,000	1,000
2*6	4,500	7,000	2,500
1*8	5,600	9,000	3,400

Table 3; Piles Sales and Profit Margin

Description	Buying Price	Selling Price	Profit Margin
Mirunda	1,200	3,500	2,300

During this period 2023, the management applied and awarded a certificate of registration to be the dealer/ trader of forest products issued by Tanzania Forest Services Agency (TFS) under Ministry of Natural Resources and Tourism.

A2: Block and Paving Industry

During this period the company management managed to increase its block production from 130,400 bricks. The increased production has been an outcome of thorough investigation of machines and study from other block and paving producers/industries. Furthermore, management was able get experience on the issue of ration of block production shows that many industries produce at a ratio of 55 to 60 for 5' blocks and 48 to 50 for 6' blocks. The company management changed its production ratio and adopted the new ratio of 40 to 45 and 38 to 40 for 5' and 6' respectively. This has helped in the increase of productivity as indicated in the Financial

Progressive Report For the period of January to August 2023 as elaborated in Agenda **Number 07**. During this period the management produced a total of **130,400** and sales of **71,862** as is further analyzed in the tables below.

Table 04; Blocks Production and Sales for the Period of Jan to August 2023

SN	Block Production		Sales
1	5'	110,430	60,562
2	6'	19,970	11,300
	TOTAL	130,400	71,862

Moreover, during this period company management was able to add new products in block and paving industry that are Nguzo za fence and cable stone.

B: Consultancy Business Line activities

I. Speedy finances System

During this period, the company management continues to implement **Speedy Finances** program as one of the core consultancy projects seconded by TMA. In this project, TMA has continued to support both technically and financially the implementation of Speedy finances Program.

In this reporting period, the management is happy to inform the committee that the technical team has completed development of Speedy finances by 100%. However, the team continues with daily improvement of the system. Moreover, the Company management has successfully issued a contract total of 216 SACCOS. Further to this, the company management has identified about 600 SACCOS out 700 which are authorized by the regulator in the country. These SACCOS are required to operate using systems and produce reports as required by different stakeholders. Efforts to mobilize cooperatives management and members to use Speedy Finances system have been undertaken through different forums, platforms, and meetings. The company management has made some progress to reach and contract some SACCOS as shown in Table 5 below.

TABLE 5. Speedy Finances Implementation Status as of August 2023

TARGET SACCOS	SACCOS REACHED	ISSUED CONTRACTS	SIGNED CONTRACTS
700	600	222	144

Speedy Finances program is targeting 700 SACCOS with permit to conduct savings and credit business in Tanzania. The Speedy Finances system has been marketed to 600 SACCOS which is 86% of the target. In addition, 216 SACCOS have been issued with contracts which 37% of all SACCOS reached. Moreover, 129 SACCOS have already signed the contract to use Speedy Finances that is equivalent to 65% of issued contracts.

II. Partnership with BUMACO Insurance

During this period company management has entered into Memorandum of Understanding (MOU) with BUMACO life Insurance Company to use Speed Finance system to provide life insurance plan to credit clients, which will cover the risk of the loans in an event of death, permanent disability and critical illness to a customer, and contributing to funeral expenses in case of death of a customer or family member.

Furthermore, through this partnership the Insurer will pay a percentage of the received premium paid by speedy finances customers for such insurance covers. The insurer will provide administration fees of 20% for Group credit life business received and 20% of business received through Funeral expenses cover.

The integration between BUMACO and TMA Speedy Finances have reached 95% that is almost final to its accomplishment prior to testing. The management believes that the integration with BUMACO will add value to Speedy Finances system and hence being able to sustain in the market share. The management will continue to map other systems that can be integrated with Speedy Finances system such Umoja Switch, MUVU etc. to increase leverages.in systems application.

III. Participation in Cooperative Regional Forums

During this period, the company management participated in conferences, meetings, and forums to increase the Company visibility. In this reporting period, Company management participated in Cooperative Regional Forum in Dodoma Region (**Jukwaa la Ushirika Dodoma 2023**) where the management was given 30 minutes presentation to present Company Products mostly importantly Speedy finances System to cooperatives members who attended the forum. The forum was held on May 18 to 19, 2023, at Nyerere Square grounds and the guest of honor was the Regional Commissioner of Dodoma Region, **Hon Rosemary Senyamule** and Registrar of Cooperatives

Societies in Tanzania **Hon Dr Benson Ndiege**. Furthermore, the company management participated in the cooperative forum of Dar Es Salaam Region that was conducted on **May 13th**, 2023, and the guest of honor was Chief Executive Officer-CRDB, who is also the Chairperson of the Cooperative Board **Hon. Abdulmajid Mussa Nsekela**.

During this period, the company management participated in Siku ya Ushirika Duniani (SUD) where Speedy finances management signed MOU between the TMA Associates and SCCULT Limited for the aim of participation on various issues related to Cooperatives including marketing the Speedy Finances. The management was also given an opportunity to present to members the use of Speedy Finances to cooperative societies and had an opportunity to market other products of the company including hardware materials and blocks and paving. Through this forum the management had an opportunity to market the company and increase its visibility.

Challenges

1. Financial constraints, Speedy finances System is an own source investment. Its source of finance all depending on the savings accumulated. Inadequacy of funds leads to difficulty recruiting sufficient junior mentors to reach and train the countrywide SACCOS for the use of the System.
2. Insufficient Human Resources: It becomes very difficult for TMA to employ more human resources due to its limited funds.
3. Computer illiteracy: many SACCOS members and the management have limited ICT knowledge hence taking longer time to recruit SACCOS into using the system.

Recommendation.

- a. Company management is mobilizing resources to support Speedy Finances activities including writing proposals related to Speedy Finances
- b. Once the company management manages to mobilize the resources then will employ more human resources who are creative and innovative to accelerate the Speedy Finances activities all over the country.

C: INVESTMENT BUSINESS LINE

I. TMA Microfinance Limited

During this period, TMA Microfinance management prepared financial progress report for the period ending 31st August 2023 and reported that in this period they were able to disburse various

loan product (Development, Emergency and Education loan) worth **TZS 404,761,061**. In addition, TMA Microfinance was able to collect loan repayment of **TZS 176,509,813**. Furthermore, the Microfinance management reported to continue to communicate with members of the Board of Directors to share the necessary documents for business license application. These documents include Individual Credit Report (Credit Reference Report), Copy of the National Identity Card, 2 recent colored passport sizes, Certified copy of academic certificate, Copy of Individual Tax Clearance, and their updated Curriculum Vitae, however to date only one Board member (Dr Mary Kasonka) was able to submit all the documents as requested.

Partnership opportunities

In 2023, the company management managed to create partnerships opportunity with various vendor such BUMACO, ALAF and Trident for business purposes. Recently the management has signed a Memorandum of Understanding (MoU) with ALAF for the aim of being an agent of supplying iron sheet and materials related to iron sheet. Apart from that, management has managed to sign another MoU with BUMACO insurance for the aim of providing group credit insurances and Nuru and Funeral cover to Saccos members through Speedy Finances system. The credit insurance will cover credit clients on death, permanent disability, and permanent illness. For Nuru and Funeral will cover funeral expenses to credit client, spouse and four (4) children. TMA will collect the money from the credit clients and Nuru and Funeral cover and 20% will remain to Speedy Finances as commission and another 20% will remain to Speedy Finances as administration fee. Furthermore, the company management has explored and increased the partners for the aim of expanding the hardware business unit. Among many of the partners are Dragon Mabati who has varieties of products and managed to provide some displays to our company such as Dragon iron roof and PVC boards of various size. They also took the trouble of visiting our Company to see the premises and advise the management how to run a partnership business. Another partner is Canghui Traders Ltd (CT), also provided the samples of marbles, woods for decorations as well as glass blocks. This company has varieties of building materials, and the TMA Associates management is straggling to market all the displays provided to ensure that it will create the demand and take the market share. Apart from Dragon and CT, the company management created another partner such as Shananga Group Ltd, Shandong Lubao Metal Group Co. Ltd and FMJ Hardware. All these partners are ready to do business with company in case we will deposit some amount and started taking few products for the aim of cementing the partnership

and build trust. Moreover, their ready to work with the company if the company can share the bank guarantee and approved tender awarded. The company management is also striving looking for tender to ensure that it will tap the opportunity.

Use Of Borrowing Facility

During this period management was able to enter MOU with Tanzania Mentors Action (TMA) to borrow fund of up to TZS 500,000,000 with an interest of 15% per annually. TMA agreed to issue this loan to TMA Associates Ltd in phases to start with TMA was able to disburse loan to Associates total of TZS 80,000,000 at the interest rate of 15% annually. These funds were used to procure one lorry of timber from Mafinga, Two (2) tones tensile bar and 3000 bangs of cements from Dangote.

During this period the company management managed to reduce its operation costs. Among the areas that the management reduced the cost includes implementation of the Memorandum of Understanding between Tanzania Mentors Action (TMA) and TMA Associates on Speedy finance cost sharing. The MOU assigns TMA the role of a financier and TMA Associates an implementor. Therefore, the large financial burden has been reduced in operationalization of the Speedy finances Program implementation.

Moreover, the Company Management replaced the Finance and Administration Officer contract whose salary was very high with an accountant volunteer who is now engaged as a consultant with effect from December 1st, 2022, until Sept 30th, 2023, subject to renewal depend on the availability of fund. The reason to employ consultancy bases reduces the financial burden to the company regarding the statutory deduction (WCF, PAYE, NSSF and Health Insurance).

Using QuickBooks as an Accounting Package to the Company.

This period of the year 2023, the company management used the accounting package for its daily operation. Recently the finance department was trained and managed to post data in QuickBooks starting with closing balance ending December 2021, then posted the data from January 2022 to December 2022. The Company management has succeeded in closing its books of accounts for the year ended 31st December 2022 by using QuickBooks package. For 2023 the company has managed to post data up to September 2023. Using this system will facilitate tracking of company inventory, sales, purchases, managing payrolls and all forms of transactions. The company will

keep upgrading the QuickBooks to new version to attract more futures that will help to run daily activities when the company become financially stable including adding more infrastructures which will allow more than one user in monitoring transactions. Despite all effort still this is a new technology of which challenges is inevitable therefore the management is striving solving all the challenges encountered during the process of using the system and the solution is to train more our staff on how to use the system to ensure that at the end of the year we produce the clear and accurate data.

Internal Control and Compliance

During this period, the internal auditor performed internal auditing that identified internal control gaps that has helped management to improve. The internal auditing has also supported TMA Associates Company to identify risk areas and recommended improvements of the internal control. As a result, external audit queries for the year ended 31st December 2022 were reduced for the Company, which lead the company to improve day after day. This symbolize that the company is improving, and it will sustain. Furthermore, the Internal Audit and Compliance Unit was able to review TMA Associates policies and procedures and develop other policies which were not in place and provided recommendations for improvement. To date the internal auditor and compliance has audited the company financial statement from January to August 31st, 2023, and internal audit letter of comments and management response **is elaborated in agenda 9.**

Change in Shareholding Structure as of May 2023

During this period the management started the process of changing the shareholding structure Brela by removing all the shareholders who sold their shares. After the process is completed, the management will submit the updated MERMERT to the next Board meeting for reference.

MARKETING TMA ASSOCIATES LTD

The management of TMA Associates has carried out marketing and resource mobilization initiatives in line with the company's investment, industrial, and consulting business lines during this reporting time. The recorded achievements are as follows.

- i. Updated TMA ASSOCIATES Ltd social Media's accounts.**

There are several social media profiles for TMA Associates that are: TMA Associates (TMA Associates Ltd) and Speedy Finances (TMA Speedy Finances) accounts. During this period, the management has continued to update contents of TMA Associates products to social media platforms on a weekly basis. Furthermore, the management continued to upload and update its content to the Website. The Company management continues to remind members to visit the Company social media platforms found in the links below.

- ✓ <https://www.instagram.com/p/Cjwx-SzoGxp/?igshid=MzRIODBiNWFIZA==>
- ✓ <https://www.instagram.com/p/Cj4fCWMIB5x/?igshid=MzRIODBiNWFIZA==>
- ✓ <https://www.instagram.com/p/CltuPlsNZic/?igshid=MzRIODBiNWFIZA==>
- ✓ <https://tma.or.tz/tma-associates/>

ii. Marketing tools for TMA Associates Ltd.

During this reporting period, TMA Associates Ltd management developed the following TMA Associates marketing materials to advertise TMA Associates.

- a. During this period the company management updated its company profile that included the company logo, mission, vision, core values and company services. The updated profile was distributed to various conferences and meetings. Also, the company profile was distributed during Sabasaba exhibition that was held in Dar es Salaam from 1st July to 7th July 2023. This marketing strategy increased the company visibility that helped increase potential partners who have shown interest to partner with TMA Associates Ltd. These potential partners include **Dragon Mabati, Canghui Traders Ltd (CT), Shananga Group Ltd, Shandong Lubao Metal Group Co. Ltd and FMJ Hardware**
- b. To preserve the daily records of its clients, TMA Associates has adopted the **customer book register** as a strategy to acquire a database of all the potential clients of the Company. As a result, TMA Associates will be able to sell its products in the future and keep reminding clients about them in the near future about new products and offers/ discounts.

- c. To boost the company's visibility, TMA Associates Ltd.'s management has been creating and disseminating **posters** for various events, such as holidays. National holidays and sizable events sponsored by the government are further instances. The posters were distributed throughout several social media networks, including WhatsApp groups, Instagram, Twitter, YouTube, LinkedIn, and others, which raised the number of followers. We'll continue producing striking posters as part of our marketing strategy to draw viewers and clients.
- d. To increase visibility, TMA Associates also promoted Speedy Finances through a variety of **media**.
 - ✓ https://www.bmgblog.co.tz/2022/10/blog-post_20.html
 - ✓ <https://youtu.be/sFnjVa7kpQg>
- e. Also, during this reporting period TMA Associates has printed 400 brochures for marketing Speedy Finances.

The links to the posts are as follows.

- ✓ <https://www.instagram.com/p/Cjwx-SzoGxp/?igshid=MzRIODBiNWFIZA==>
- ✓ <https://www.instagram.com/p/Cj4fCWMIB5x/?igshid=MzRIODBiNWFIZA==>
- ✓ <https://www.instagram.com/p/CltuPlsNZic/?igshid=MzRIODBiNWFIZA==>

7.0 Investment and Sustainability

TMA has always looked expanding the opportunities to become sustainable. This include making investments and developing partnerships aligned to its vision.

7.1 Finalizing construction of a two-storey building at TMA HQ.

This year 2023, TMA management continued with the finishing part of construction of the TMA building at TMA HQ Office.

TMA management continued with the finishing phase of construction of the TMA Planza building at TMA HQ Office. This phase of implementation involved wiring the building and installation of electrical appliances, stacking Aluminum windows, Handholds and Grab Bars, Wall-puttying and skimming, fixing of Alco bonds, tanga stones.

To date we have spent TZS 250,000,000 that includes the materials and labor cost and to

complete the finishing phase we are expecting to use total of TZS 93,000,000 this will include putting tiles, fixing doors and kitchen cabinet pavement, drilling of water well, painting both building, inserting electricity fences, etc. We are expecting to finish the finishing phase of the construction by May 2024.



A new look of the TMA building on final touches at Itega, Dodoma

7.2 Procure Plot at Magufuli City

During this period, TMA management have been following up closely on the progress of the construction of the new Government City in Dodoma (Magufuli Government City) to identify opportunities around the city. On 9th August TMA management paid a visit in the city and identified that construction of the Government City buildings is at the finishing stage. The average completion rate is 85% and the Contractors are at the site.

When we visited, we searched plots close with the Government building (Majengo area) and find 3 surveyed plots on sale by Msomi Real Estate. The plots measurements are 600 SQM, 800 SQM and 1046 SQM. The plots are located about 200 Meters from the main road separating the Government city and the Majengo area with the market price is TZS 30,000 per SQM. We negotiated with the Vendor and agreed to reduce the price to TZS 29,000 per SQM and the amount shall be paid in two equal installments.

A TMA proposed structure to be built at Magufuli City, Dodoma



TMA management conducted Ad hoc Board Meeting on 11th August 2023 and approved procurement of land Plot number 169, Block F, with an area coverage of 1046 SQM for a total price of **TZS 30,334,000.00** (Thirty million, three hundred thirty-four thousand only) as an investment. TMA management is believing that by the end of January 2024, all Government City building will be completed, and all Ministry staff will be transferred there officially whereby we speculate that the price will short for more than 2 times from the current price. The plot is best placed for business purposes like building office space for rent. The management brainstormed and provided the sample of the office plaza to be

constructed at in this procured plot, which will be called TMA Office Plaza.

7.3 Invest TCCIA Shares

The decision to purchase TCCIA shares was brought out for approval by the Board of Directors after critical scrutiny of the market analysis of the Dar es Salaam Stock Exchange (DSE). It revealed that there was great potential for investment in buying shares. TMA bought 525,000 TCCIA SHARES worth TZS 76,125,000.00. The initiative to secure shares from DSE started back in 2019 where TMA bought 75,000 TCCIA shares @ 400 worth TZS 30,000,000 which is 0.1% shares out of 72,957,660 TCCIA shares sold. In three consecutive years, the TCCIA financial statements indicated it generating profits of TZS (86,911,000), TZS 1,271,771,000 and TZS 5,799,476,000 for the years 2020,2021 and 2022 respectively. It has come to our attention that the company provided dividends of TZS 3,5 and 13 per share consecutively. The latest share price as at December 2023, share price shot up to TZS 190 which is quite promising. For instance, if we decided to float the 525 shares, TMA would have generated TZS 9,9750,000 with a profit of **TZS 2,362,500 in a period of one Month.**

8.0 Cross-Cutting

Strengthen Citizen and Private Sector Engagement in Planning and Budgeting Processes. The team continued to work with Civil Society Organizations (CSOs) to complement government roles in community sensitization by leveraging their network of community animators to reach a wide section of citizens that may otherwise be left out. The team continued to support CSOs to conduct community sensitization activities in Rungwe DC, Chunya DC, Mbarali DC, Kyela DC, Buhigwe DC, and Misenyi DC. In addition, supported six CSOs to train 50 budget monitors to collect

community sensitization data and track citizen engagement services in their respective villages/mtaa. They conducted home visits and meetings with targeted groups including women, youth, and PWDs.

TMA in collaboration with PS3+ project has made great strides to deepen integration of gender objectives and activities in PlanRep and support Community Development Departments (CDDs), Community Development Officers (CDOs) and Social Welfare Officers to define service outputs and better plan, budget and implement activities to increase gender sensitivity and integration in public service delivery. Furthermore, in collaboration with PORALG, MOH, MOC DGWS and MOEST developed a guidance note for mainstreaming gender in LGA plans and budgets and has defined cross-cutting gender-related service outputs. TMA will ensure that the gender framework, guidance, and service outputs are institutionalized and systematically incorporated in all LGA level business processes to address inequality of males and females in all economic activities, access to resources and opportunities, women's participation in decision-making structures and processes, changing beliefs and perceptions that impede participation of women and address gender-based violence.

9.0 Achievements, Challenges, Way Forward and Opportunity

9.1 Achievements

During this reporting period, TMA has recorded several achievements in the implementation of projects and organizational development. These includes:

Strengthened partnerships and MoU with different stakeholders. These include signed partnership contracts with local and international organizations.

Increased visibility and support of the organization in program areas of work including Ministries, Cooperative Regulatory Bodies such as TCDC, COASCO, the National Registrar

Issuance of unqualified Audited financial report 2023.

9.2 Challenges

9.2.1 Financial constraints, specifically to run Speedy finances System (SF). SF is an own source investment that requires financial resources to support it in its growth towards anticipated goal of self-income generating program. Its sources of finance all depend on the savings accumulated. It becomes very difficult to fund Speedy finances junior mentos to fulfill the need of the potential market particularly in building capacity of the system users.

9.2.2 Insufficient Human Resources: It becomes very difficult for TMA to effectively accomplish its mission and strategic plan as employing more human resources mean more financial resources which is skewed due to few sources of reliable funds.

9.2.3 Staff dropout and staff cutdown: As a result of budget insufficient in the PS3 Plus Activity, during the reporting period 2-staff has been cut down in the component of HR.

9.2.4 Insufficient Human Resources: It becomes exceedingly difficult for TMA to employ more human resource staff due to its limited funds to recruit adequate skilled and experienced personnel for the organization.

9.2.5 Inadequate infrastructure and equipment for project staff. The working space and furniture are not sufficient until the new building is complete that will be with adequate space to support staff and interns.

9.3 Opportunities

The demand for systems and system improvement including integration in health services, education, agriculture, environmental and cooperative signify needs for advancing and evolving around technology and innovation in the current market trend. TMA stands better positioned to tap such opportunities respective to massive experience and stakeholder in sectors around the world, Africa and Tanzania as a whole.

9.4 Way Forward

9.4.1 Diversify partnership strategies to continue addressing challenges highlighted by scoping and responding to grand grants.

9.4.2 Innovative integration and utilization of available resources include restructuring the organization working and reporting system (recruitment of highly qualified and experienced, committed staff for efficient delivery of services.)

9.4.3 Continue improving Speedy finances System and integration with other Apps and train Speedy finances System users particularly our target beneficiaries SACCOs for increased knowledge and application of the system.

10. Outlook For 2024: Plan and Budget

TMA has prepared the budget for the financial year January-December 2024. The planning and budgeting process engaged every staff member and was consolidated by responsible HEADS of departments and units prior to submission to the management and thereafter to the committees, Board and Annual General Meeting for approval. The total budget for the year 2024 amounts to TZS 3,467,532,319 and expenses amounting to TZS 3,467,53

