

Tanzania - Zanzibar Knowledge Series, Trade and Investment Roadshow

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Equity Group Holdings Plc Headquarters
Equity Centre, Upperhill, Nairobi





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ABOUT EQUITY

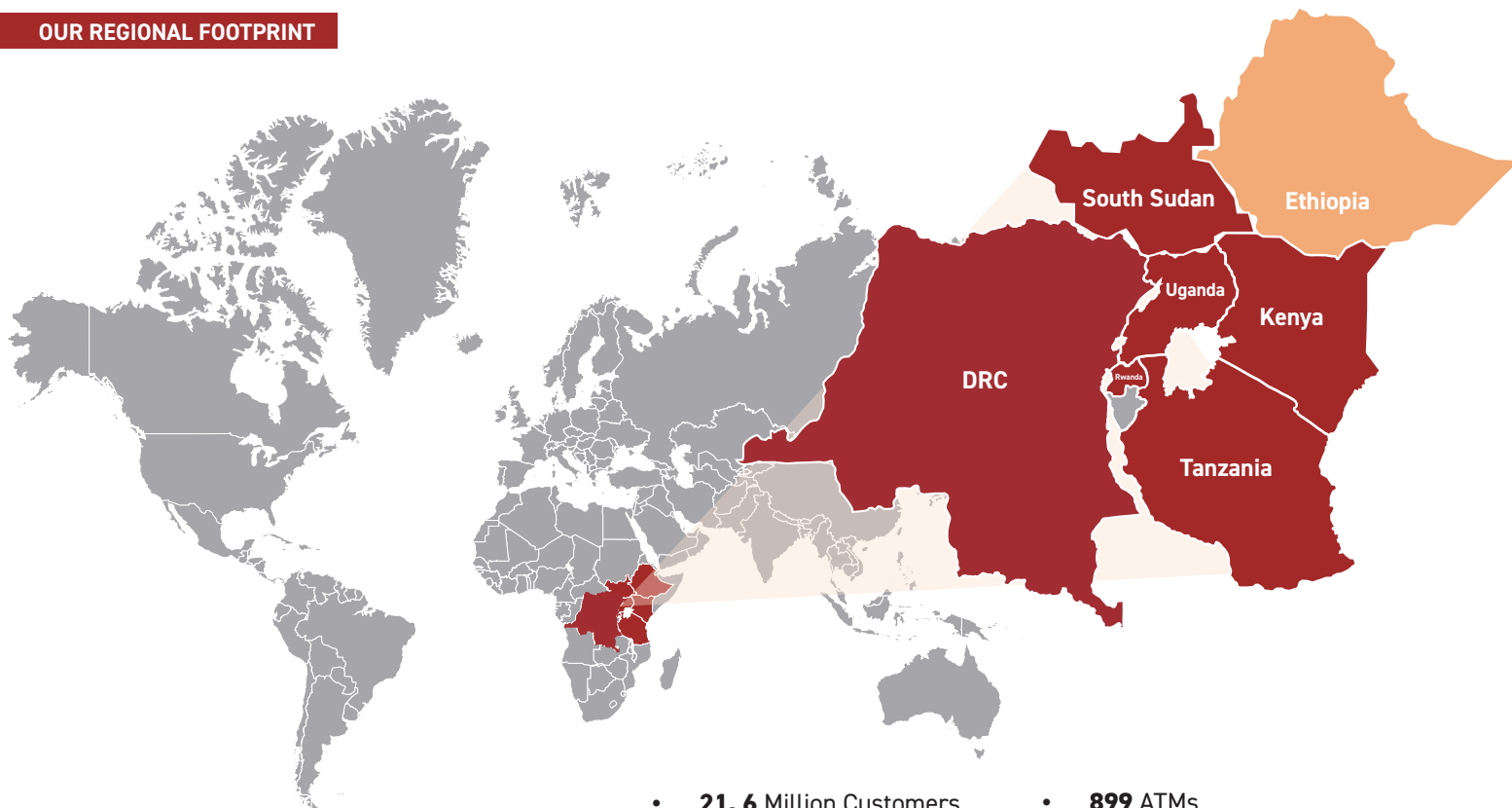
Equity Group Holdings Plc. is a Pan-African financial services holding company listed at the Nairobi Securities Exchange, Uganda Securities Exchange, and Rwanda Stock Exchange. The Group has banking subsidiaries in Kenya, DRC, Rwanda, Uganda, Tanzania, South Sudan, and a Commercial Representative Office in Ethiopia. It has other subsidiaries in investment banking, insurance, telecom, fintech and social impact investments. Equity Group is the largest integrated financial services firm in the region with a market capitalization of USD 1.27 Billion.

The Group has an asset base of USD 13.96 Billion, customer base of 21.6 million supported by a footprint of 399 branches, 85,080 Agents, over 1.1 million Pay with Equity (PWE) merchants, 40,045 Point-of-Sale (POS) Merchants, 899 ATMs and an extensive adoption of digital banking channel. The Group's strong brand recognition, solid liquidity buffers and resilient funding profile, established domestic franchise and extensive adoption of digital and alternative distribution channels have earned it the honor of being the Second Strongest Financial Brand on Earth in 2024 by Brand Finance.





OUR REGIONAL FOOTPRINT



- Countries of Operation
- Representative Office

- **21.6** Million Customers
- **399** Branches
- **12,021** Employees
- **899** ATMs
- **85,080** Agency Outlets
- **1.1** Million Merchants



ARRP (Africa Recovery and Resilience Plan)

The “Africa Recovery and Resilience Plan” is aimed at catalyzing a demand-driven synergistic transformation of Africa, underpinned by:

1. Capacitating and enhancing productivity of raw material producers
2. Integrating primary producers to more co-ordinated African productive / manufacturing capacities
3. Connecting these primary and secondary sectors to global supply chains (and capital markets) that are now more focused on reducing concentration risks with increased focused on accessibility.

Equity Group's execution of the “Africa Recovery and Resilience Plan” is underpinned by its Tri Engine business model that includes Social, Economic and Sustainability Engines that serve to capacitate value chains (Social Engine); provide holistic financial solutions to productive ecosystems (Economic Engine) and support development in a sustainable way.

Equity Group's excess liquidity (currently ~2% of cumulative GDP of East and Central Africa) is redirected to the private sector across various value chains.

Objectives of ARRP

The first phase (end-2030) objectives of the plan include:

1. **Inclusivity of 100 million businesses and consumers**
Economic and social inclusion of more productive households and financially enabled value chains.
2. **Multiplier effect of 5 million borrowing businesses and 25 million borrowing consumers**
Borrowing businesses to drive value chain expansion and employment, whilst consumer borrowing to enable household aspirations and livelihoods
3. **Employment of 50 million**
25 million direct jobs to be created as businesses grow and a further 25 million indirect jobs created as value chains expand and deepen
4. **Additional private sector lending of ~2% of regional GDP**
Loan book to be directed towards agriculture (30%), manufacturing (15%), MSMEs (65%)



Overview of Strategic Pillars and Pillar Programmes

EGH strategic plan has 6 pillars each comprising programmes which in turn comprise of various initiatives that aim to: (i) systematically link, enrich and deepen value chains; and (ii) together provide sequential, holistic and co-ordinated solutioning towards social and economic transformation of Africa.





TRADE MISSIONS

Presenting Trade Missions: Unlocking Opportunities for Growth

Equity Group is committed to unlocking Africa's economic potential by fostering market opportunities, driving investment, and facilitating cross-border trade. Through our strategic trade missions, we bridge the gap between entrepreneurs, investors, and high-growth markets, empowering businesses to scale, expand, and thrive across the continent. This initiative is a cornerstone of Equity Group's Africa Recovery and Resilience Plan (ARRP), designed to accelerate Africa's economic transformation through collaboration and strategic partnerships.

Let's shape the future of trade and investment - Together





Group photo; Trade Mission in DRC



Delegates visiting one of the clients in Dares Salaam



Delegates speaking to students at one the client financed by Equity



Delegates speaking to students at one the client financed by Equity

The Trade Missions demonstrated the Bank's commitment to driving cross-border trade, fostering SME growth, and unlocking strategic partnerships. Key outcomes included:

- **Market expansion:** companies secured new clients and entered untapped markets
- **Financing solutions:** the Bank provided funding for logistics and now looking to agribusiness, and energy projects

Knowledge sharing: Webinars and B2B meetings equipped businesses with insights into regional trade dynamics



OVERVIEW OF TANZANIA

Capital	Dodoma
Largest city	Dar es Salaam
Area	885,800 km ²
Total Population	67.4 million
GDP (current US\$)	77.07 billion
GDP per capita (current US\$)	1,250
GDP growth (annual %)	4.6



Why Tanzania?

As you review this pre-read, you'll discover:

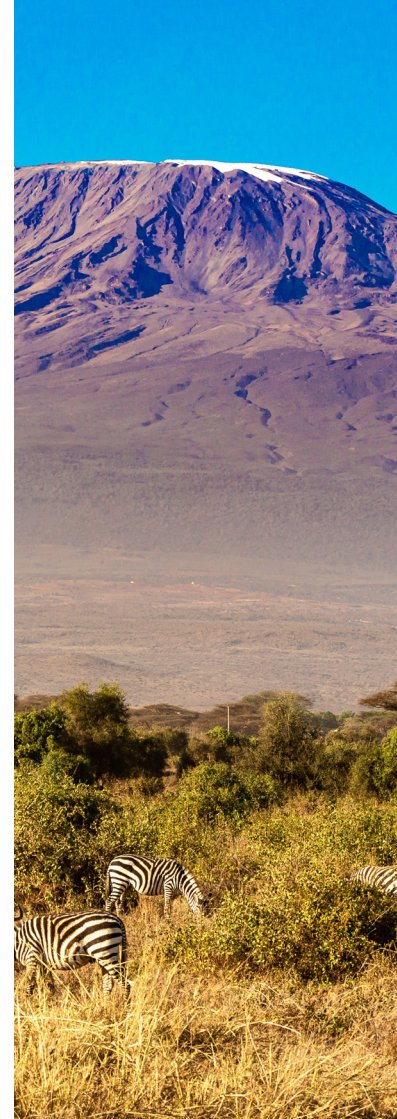
- Key sectoral opportunities in Tanzania's dynamic economy.
- Insights into market enablers that can fuel your business growth.
- Actionable strategies to leverage Tanzania's potential for your expansion.

We invite you to delve deeper into this resource and explore how Tanzania's vibrant market can become a catalyst for your success.

Tanzania is rapidly emerging as a key investment destination in East Africa, offering a wealth of opportunities across various sectors. With its strategic location along the Indian Ocean, a growing consumer market, and abundant natural resources, Tanzania provides a favourable environment for trade and investment. The government's commitment to economic reforms, infrastructure development, and regional integration further enhances its attractiveness to investors.

As part of Equity Bank's ongoing efforts to support business growth and cross-border trade, this webinar brings together investors, businesses, and policymakers to explore Tanzania's evolving economic landscape.

Participants will gain insights into key sectors, regulatory frameworks, and strategies for successfully navigating the Tanzanian market.





WHY INVEST IN TANZANIA AND ZANZIBAR?

Tanzania offers a compelling investment destination in East Africa, driven by a combination of economic stability, abundant resources, and a supportive business environment.

Here are key reasons why investors should consider Tanzania:

- **Strategic Location and Market Access**
Positioned as a gateway to East and Central Africa
- **Political and Economic Stability**
Tanzania has a stable political environment
- **Business-friendly policies and economic reforms**
Improving the ease of doing business
- **Supportive Investment Climate**
Tanzania offers tax incentives and investment guarantees under the Tanzania Investment Act
- **Infrastructure Development**
The Government is heavily investing in transportation, energy, and ICT infrastructure
- **Expanding Consumer Market**
Tanzania's population of over 65 million is rapidly growing

Here are key reasons why investors should consider Zanzibar:

- **Thriving Tourism Sector**
Zanzibar is a top beach and cultural destination in Africa, with Stone Town recognized as a UNESCO World Heritage Site. There's strong demand for luxury resorts, boutique hotels, and eco-tourism experiences.
- **Green Energy Potential**
Zanzibar's high solar exposure offers strong opportunities for solar farms, mini-grids, and off-grid energy solutions.
- **Agriculture and Blue Economy**
Zanzibar has untapped potential in spice farming, seaweed cultivation, aquaculture, and deep-sea fishing, with growing demand for organic and specialty exports to Europe and the Middle East.
- **Real Estate Boom**
Zanzibar is seeing rising interest from expats and diaspora, with high demand for beachfront properties and retirement homes. Major projects like Fumba Town and Blue Amber are drawing international investors.





KEY ECONOMIC INDICATORS

Tanzania's economy is projected to grow by around 6% in 2025, up from an estimated 5.4% in 2024. However, potential risks include regional conflicts, commodity price volatility, global economic slowdowns, and climate change-related natural disasters. Tanzania's economy is projected to experience steady growth in 2025. Here are the key economic indicators:

Gross Domestic Product (GDP)

The economy is expected to grow by approximately 6% in 2025, up from an estimated 5.4% in 2024. In nominal terms, the GDP is projected to reach \$85.487 billion in 2025. GDP: Zanzibar grew by 7.2% Q4 2024.

GDP per Capita

For 2025, the GDP per capita is estimated at \$1,270.

Inflation Rate

Inflation remained stable throughout 2024, averaging 3%, down from 3.8% in 2023. In December 2024, headline inflation was 3.1%.

Fiscal Policy

The overall fiscal deficit declined from 4.0% of GDP during the first 11 months of FY2022/23 to 3.3% during the same period in FY2023/24, driven by improved tax collections and spending restraint.

Government Spending

Tanzania plans to increase overall spending by 13.4% in the fiscal year starting July 2025, focusing on debt repayment, the upcoming general election, and mitigating the impact of changes in foreign aid policies.

Money Supply and Credit Growth

From 2021 to 2024, domestic credit grew by 71%, and claims on the private sector increased by 72%. Broad money supply (M3) expanded by 47%, indicating a strengthening financial sector.

Trade

In Zanzibar, tourism drove exports with a 14.8% increase.





TANZANIA'S TOP EXPORT MARKETS WITHIN THE EAC (2024)

• Kenya	USD300M
• DRC	USD300M
• Rwanda	USD150M
• Burundi	USD50M



■ East African Community
(EAC) Partner States



TANZANIA'S TOP TRADING PARTNERS (2023)

- India
- UAE
- Uganda
- China
- Switzerland





KEY SECTORS FOR INVESTMENT IN TANZANIA AND ZANZIBAR

Agriculture and Agribusiness

Agriculture contributes over 25% of GDP and employs 65% of the population

- Investment in agro processing (value addition for local and export markets).
- Irrigation and mechanized farming to boost productivity.
- Commercial farming of cash crops (coffee, tea, cashew nuts, cotton, sugarcane, tobacco).
- Horticulture and floriculture for export.

Mining and Natural Resources

Tanzania is Africa's 4th largest gold producer and the government supports local processing and beneficiation, reducing export of raw minerals.

- Exploration and extraction of gold, diamonds, nickel, graphite, lithium, and tanzanite.
- Value addition through mineral processing and refining plants.
- Investment in rare earth elements and battery minerals, key for global green energy

Energy and Renewable Energy

Tanzania's energy demand is rapidly increasing due to industrialization.

- Development of solar, wind, and hydropower projects.
- Investment in natural gas exploration and processing (Tanzania has 57.5 trillion cubic feet of natural gas reserves).
- Rural electrification and off-grid energy solutions.

Infrastructure and Construction

Government investing heavily in mega projects like the Standard Gauge Railway (SGR) and port modernization.

- Roads, bridges, and transport infrastructure development.
- Expansion of ports and logistics hubs (Dar es Salaam, Mtwara, and Tanga ports).
- Real estate investment in commercial and residential projects.





Tourism and Hospitality

Tanzania and Zanzibar ranks among the top safari destinations globally.

- Eco-tourism and safari lodges in world-famous parks (Serengeti, Ngorongoro, Selous).
- Beach resorts and marine tourism along the Indian Ocean (Zanzibar, Pemba).
- Investment in hotel chains, tour operators, and conference tourism.

Manufacturing and Industrialization

Government promotes local production to reduce imports

- Processing of agricultural products (food and beverages, textiles, leather).
- Pharmaceutical and chemical manufacturing to meet local and regional demand.
- Investment in Special Economic Zones (SEZs) with tax incentives.

Financial Services and ICT

Rapid adoption of mobile banking and fintech solutions.

- Digital banking, fintech, and mobile money solutions.
- Expansion of insurance, microfinance, and investment banking.
- ICT infrastructure, including data centers and cybersecurity services.

Real Estate and Property Development

High demand for beachfront villas, vacation homes, and gated communities, with mixed-use projects like Fumba Town and growing interest in commercial real estate.

Blue Economy

Opportunities in seaweed farming, aquaculture, deep-sea fishing, and marine industries like boat building and seafood exports.

Health and Wellness

Growing demand for private healthcare, wellness resorts, and alternative medicine, with emerging potential in medical tourism.





Manufacturing and Light Industry

Investment opportunities in food processing, construction materials, and eco-friendly packaging products.

Education and Skills Development

Growing demand for international schools, hospitality academies, and vocational training centers.

KEY CHALLENGES

- **Infrastructure Gaps** – Expanding ports, rail, and energy projects through government and PPP investments.
- **Bureaucracy and Regulations** – TIC's one-stop service and digital systems streamline business processes.
- **Forex and Financial Risks** – Use local financing, currency hedging, and revenue diversification.
- **Policy and Tax Changes** – Stay informed, consult legal experts, and engage in policy discussions.
- **Security and Regional Risks** – Diversify trade routes and leverage EAC, SADC, and AfCFTA agreements.
- **Market Competition** – Rising interest in Zanzibar could lead to increased competition, especially in real estate and tourism, potentially saturating popular investment areas.
- **Environmental Concerns** – Climate change, rising sea levels, and sustainability challenges in construction and agriculture impact Zanzibar's investment potential.





NATIONAL INVESTMENT SUPPORT CENTRE

The Tanzania Investment Centre (TIC) serves as the main government agency responsible for facilitating and promoting investments. It provides:

- Fast-tracked business registration and licensing
- Access to investment incentives
- Land acquisition support for investment projects
- Linkage to government agencies for regulatory approvals
- Aftercare services for investors

Eligibility: Investors with projects worth at least \$500,000 (foreign investors) or \$100,000 (local investors) can register with TIC to enjoy incentives.

INVESTMENT SUPPORT AND INCENTIVES

Special Economic Zones (SEZs) and Export Processing Zones (EPZs) offer tax breaks and infrastructure.

- Government support for Public-Private Partnerships (PPPs) in manufacturing and agro-processing.
- EAC and AfCFTA market access enhances export potential for processed goods.

Tanzania offers significant value addition investment opportunities in agriculture, mining, manufacturing, and livestock processing, reducing reliance on raw exports. Key areas include cashew and coffee processing, gold refining, textile production, and fish/meat packaging, which enhance product value and boost exports. With government incentives, SEZs, and regional trade access (EAC and AfCFTA), investors can benefit from a growing industrial sector and rising demand for locally processed goods.





KEY TRADE ROUTES AND INFRASTRUCTURE IN TANZANIA

Major Ports and Maritime Trade

- Dar es Salaam Port (largest, gateway for regional trade).
- Mtwara and Tanga Ports (support southern and northern trade corridors).
- Indian Ocean routes link Tanzania to Asia, Europe, and the Middle East.

Railway Networks

- Standard Gauge Railway (SGR) (links Tanzania to Uganda, Rwanda, and DRC).
- TAZARA and Central Rail Line (connects Zambia and inland Tanzania to Dar es Salaam).

Road and Highway Corridors

- Central Corridor (Dar es Salaam to Rwanda, Burundi, and DRC).
- Southern Corridor (Mtwara to Malawi, Mozambique, and Zambia).
- Tanzania-Kenya Highway (Arusha to Nairobi, major trade route).

Air Transport and Airports

- Julius Nyerere International Airport (Dar es Salaam) (key for cargo exports).
- Kilimanjaro and Mwanza Airports (support tourism and agricultural exports).

Pipelines and Energy Infrastructure

- EACOP (Uganda-Tanzania Oil Pipeline) (facilitates crude oil exports).
- Natural Gas Pipeline (Mtwara to Dar es Salaam) (supports industrial growth).

Zanzibar's Connection to Mainland Tanzania

- Zanzibar is directly linked to mainland Tanzania through ferries from Dar es Salaam to Zanzibar Port, enabling the movement of people and goods, and acting as a gateway for trade into mainland Tanzania.

Airports

- Julius Nyerere International Airport (DAR) in Dar es Salaam is Tanzania's main gateway to global markets, while Zanzibar International Airport connects Zanzibar to international hubs, supporting tourism and trade.

Road and Rail Networks

- Tanzania has a growing road network connecting key cities and ports, with the Central and Northern Corridors facilitating trade to landlocked countries. The Tanzania-Zambia Railway (TAZARA) links Dar es Salaam to Zambia, and the Standard Gauge Railway (SGR) under construction enhances connectivity within Tanzania and East Africa.





KEY TRADE PRODUCTS IN TANZANIA

Agricultural Exports

Tanzania's economy relies heavily on agriculture, contributing significantly to exports:

- Cashew Nuts – One of the top global producers, mainly exported to India and Vietnam for processing.
- Coffee and Tea – High-quality Arabica and Robusta coffee exported to Europe, the US, and Asia.
- Tobacco – A major export crop, mainly sent to China and Europe.
- Sesame Seeds and Spices – Popular in China, Japan, and the Middle East.

Minerals and Natural Resources

Tanzania has a rich mining sector, with major exports including:

- Gold – Tanzania is Africa's fourth-largest gold producer, exporting mainly to Switzerland, India, and UAE.
- Tanzanite – A rare gemstone found only in Tanzania, sold worldwide.
- Diamonds and Industrial Minerals – Exports of copper, silver, and coal support industrial production abroad.

Manufactured and Industrial Goods

Tanzania is expanding its industrial sector to reduce imports and increase exports:

- Textiles and Apparel – Cotton-based textiles exported to EAC markets, Europe, and Asia.
- Processed Foods – Includes edible oils, flour, and beverages, sold regionally.
- Cement and Building Materials – Supplied to Kenya, Rwanda, and Malawi.

Livestock and Fisheries

Tanzania's livestock and fisheries industries are strong contributors to trade:

- Beef and Poultry – Exported to Middle East and regional markets.
- Fish and Seafood – Nile Perch and prawns exported to Europe and Asia.
- Dairy Products – Tanzania exports milk and cheese to neighboring EAC countries.

Energy and Fuel Exports

With growing energy investments, Tanzania exports:

- Natural Gas – Supplied to Kenya, Uganda, and international markets.
- Coal and Hydropower – Tanzania supplies coal to India and electricity to neighboring countries.
- Refined Petroleum – Imports crude, refines, and re-exports to landlocked African nations.





MICE (Meetings, Incentives, Conferences and Exhibitions) Industry in Tanzania

Tanzania is an emerging destination for MICE due to its strategic location, modern venues, diverse tourism attractions and growing business environment

KEY TRADE PRODUCTS IN ZANZIBAR

Spices

- Cloves: Zanzibar is famous for its clove production, often referred to as the “Spice Island.”
- Nutmeg, Cinnamon, and Cardamom: These spices are also grown and exported, contributing to Zanzibar's spice trade.

Seaweed

Zanzibar is a significant producer of seaweed, particularly red seaweed, which is used for food, cosmetics, and industrial products.

Fish and Seafood

Zanzibar has rich marine resources, and seafood, particularly octopus, lobsters, and fish like tuna and barracuda, are key exports.

Tourism Products

Zanzibar's beaches, resorts, and historical sites (like Stone Town) make tourism an important sector, with products like tour packages, cultural souvenirs, and beach holidays.

Organic and Specialty Products

Honey, vanilla, and fruits (like coconuts and bananas) are also produced, with some products being exported to international markets.

Arts and Crafts

Handcrafted items such as wood carvings, textiles, and jewelry are popular for local markets and exports.

Tea and Coffee

Zanzibar also grows small amounts of tea and coffee, although these are not as prominent as the spices.





HOW TO SET UP IN TANZANIA

To set up a business in Tanzania, register with BRELA, obtain a TIN from TRA, and secure necessary licenses. For larger investments, register with the Tanzania Investment Centre (TIC) to access incentives and land leases. Ensure compliance with labour laws, tax regulations, and sector-specific requirements while setting up banking and operational systems.

How Equity Group helps:

- Provides sector insights, market intelligence, and regulatory guidance.
- Connects businesses with government agencies and industry stakeholders.

Step 1: Business Registration and Licensing

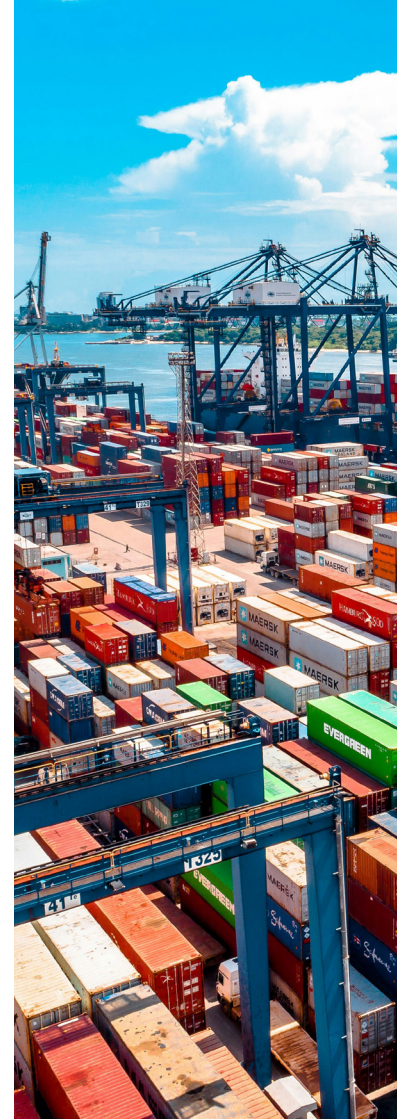
- Choose a business structure (sole proprietorship, partnership, or limited company).
- Register with the Business Registrations and Licensing Agency (BRELA) for company incorporation.
- Obtain a Taxpayer Identification Number (TIN) from the Tanzania Revenue Authority (TRA).
- Apply for necessary business licenses from local authorities or sector-specific regulators.

How Equity Group helps:

- Provides guidance on legal and regulatory requirements.
- Facilitates account opening for business transactions.

Step 2: Investment Approvals and Incentives

- For large investments, register with the Tanzania Investment Centre (TIC) to access incentives and support.
- If operating in a Special Economic Zone (SEZ) or Export Processing Zone (EPZ), apply for tax incentives and benefits.





How Equity Group helps:

- Investment Advisory and Facilitation: Equity Bank supports investors by guiding them through registration with the Tanzania Investment Centre (TIC) and accessing SEZ/EPZ incentives, while offering expert advice and connections with regulatory bodies.
- Tailored Financial Solutions: The bank provides project financing, trade finance, foreign investor accounts, and forex services to help investors fund and manage their operations efficiently.

Step 3: Land Acquisition and Premises

- Foreign investors must lease land (not own) through the Tanzania Investment Centre or local authorities.
- Secure necessary environmental and construction approvals for site development.

How Equity Group helps:

- Financing Support: Equity Bank provides funding for land leases, construction, and site development for investor projects.
- Advisory Services: Assists with navigating land acquisition processes and obtaining required environmental and construction approvals.

Step 4: Work Permits and Staffing

- Obtain work and residence permits for foreign employees via the Ministry of Labour and Immigration Department.
- Hire local talent in compliance with labour laws and regulations.

How Equity Group helps:

- Work Permit Assistance: Equity Bank offers guidance and referrals to help investors secure work and residence permits for foreign staff.





- HR and Compliance Support: Supports businesses in understanding local labour laws and hiring practices to ensure compliant staffing.

Step 5: Banking and Operations

- Open a business bank account with a local bank.
- Set up financial systems for tax compliance (VAT, corporate tax, PAYE, etc.).
- Ensure adherence to sector-specific regulations (e.g., mining, agriculture, manufacturing).

How Equity Group helps:

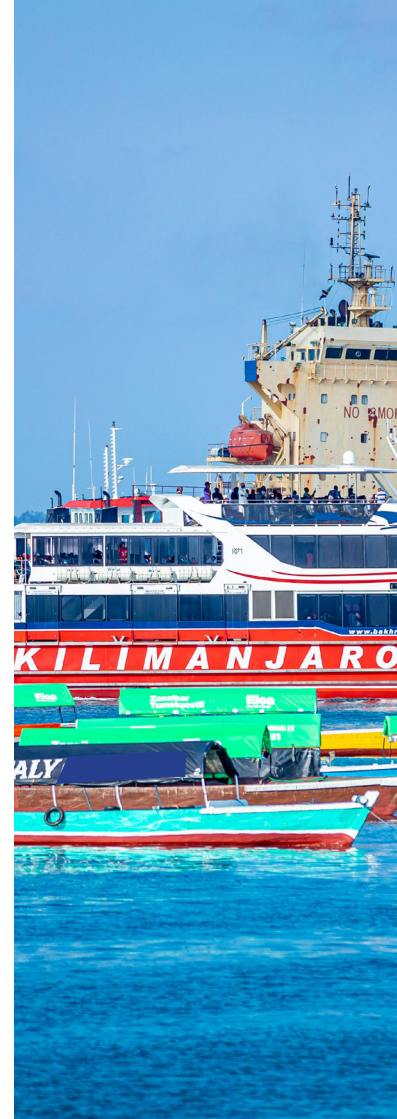
- Business Banking Solutions: Equity Bank helps investors open business accounts and offers tailored services like payroll, payments, and digital banking to support day-to-day operations.
- Regulatory and Tax Compliance Support: Provides tools and advisory for setting up financial systems aligned with VAT, corporate tax, PAYE, and sector-specific regulations.

Tanzania provides a stable economy, strategic location, and investor-friendly policies, making it an attractive destination for businesses. The government supports investment through tax incentives, Special Economic Zones (SEZs), and simplified business registration via the Tanzania Investment Centre (TIC). Ongoing infrastructure improvements, regional trade access (EAC and AfCFTA), and pro-business reforms further enhance opportunities for both local and foreign investors.

UNLOCKING TANZANIA'S MARKET POTENTIAL

Tanzania's growing economy, strategic location, and abundant resources create vast business opportunities. Key sectors like agriculture, mining, manufacturing, and tourism benefit from government incentives, infrastructure development, and regional trade agreements (EAC and AfCFTA). By investing in value addition, digital transformation, and industrialization, businesses can tap into a rising consumer market and expanding export opportunities

* EAC Data Portal





PHYSICAL TRADE MISSION

Date	Engagement	Country
Sunday 18 th May 2025	Delegates arrive in Dar-Es-Salam, Tanzania	Tanzania
Monday 19 th May 2025	Business Forum and Business to Business/ Government Meetings in Tanzania	Tanzania
Tuesday 20 th May 2025	Business Forum and Business to Business/ Government Meetings in Zanzibar	Zanzibar
Wednesday 21 st May 2025	Field Visits to Industry and Market and Travel from Tanzania to Uganda	Tanzania / Uganda
Thursday 22 nd May 2025	Business Forum and Business to Business/ Government Meetings in Uganda	Uganda
Friday 23 rd May 2025	Field Visits to Industry and Market	Uganda
Saturday 24 th May 2025	Delegates depart Kampala, Uganda	Uganda

To express your interest in participating in this Roadshow, please click link below to register
<https://forms.office.com/r/e8SKzLPUwb>

SUPPORT CONTACTS

Overall trade mission questions:

trademissions@equitygroupholdings.com

Joy DiBenedetto, Group Director, Communications

Joy.dibenedetto@equitybank.co.ke

US M/WA: +404-558-0858 and KE M/WA: +254 763085445

A Q Hamza, Group Director, International Trade Relations

AQ.Hamza@equitybank.co.ke

UK M/WA: +447545046071 and KE M: +254764064040

Mahvish Malik, Associate Director, Trade Relations

Mahvish.Malik@equitybank.co.ke

KE M/WA: +254723115622

Visa and Logistics:

Josphine Mungai, Equity Group Strategy and Capital Allocation Team

Josphine.Mungai@equitybank.co.ke

KE M/WA: +254 763 871 544

Delegate Management

Irene Irungu, Equity Group Commercial Team

Irene.irungu@equitybank.co.ke

KE M/WA: +254 763 717545/ +254 722 717545





NEXT STEPS

- ✓ We invite you to take action and be part of this transformative journey:
- ✓ Join the Pre-Mission Webinar. Click on the link below to register:
https://us02web.zoom.us/webinar/register/WN_OLju-tUqQeyuCVjKSp_veg#/registration
- ✓ Gain key market insights and hear from industry leaders.
- ✓ Register to be on the Mission
- ✓ Connect directly with Tanzania and Zanzibar businesses, policymakers, and investors.
- ✓ Engage with key stakeholders during this mission.
- ✓ Leverage our financial solutions to support your expansion.
- ✓ Take bold steps towards regional growth with Equity as your trusted partner.

Thank you for taking the time to explore this pre-read.

We look forward to partnering with you on this journey of trade, investment, and prosperity.

The Future of African Trade Starts Here - Let's Build It Together



Equity Centre, 8th Floor, Hospital Road, UpperHill, Nairobi Kenya

Tel: +254 763 027 716

trademissions@equitygroupholdings.com

www.equitygroupholdings.com

