



OASIS GROUP TANZANIA

COMPANY PROFILE



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COMPANY PROFILE

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Who are we?



“WE are the OASIS, a well-established provider of financial and consulting services in Tanzania”

OASIS GROUP TANZANIA consists of four business lines of operation; Oasis Financial Services Limited, Oasis Consulting Limited, AgriOasis International Limited and Used Cars Tanzania Limited and Payless Energy.

We at *Oasis Group Tanzania* are committed to providing innovations that will enable us to continue to be a leader in our scope of business.

OASIS FINANCIAL SERVICES LIMITED is a properly licensed and registered institution to provide consultancy services and has been registered by Tanzania Revenue Authority (TRA) as tax consultant.



We are tax specialists with the right combination set of taxation skills, experience and in-depth knowledge of the tax laws in Tanzania that provide our clients with an advantage of and total confidence in all taxation matters.

Moreover, Oasis Financial Services Limited offers microfinance services aiming to finance the importers by paying import duties and taxes to various imported goods as well as short term loan in form of emergency loans to cover unexpected contingencies.

OASIS CONSULTING LIMITED is a company limited by shares with a Certificate of Incorporation No 119353; established in February 2014. Oasis Consulting is mainly specialized in clearing and forwarding of imports, exports and transit goods.

AGRIOASIS INTERNATIONAL LIMITED is a company limited by shares with a Certificate of Incorporation No 141727044; established in May 2020. AgriOasis has established a well-managed supply chain that focuses on procuring quality agro products from farmers such as Spices (cloves, black pepper, cinnamon, ginger, paprika, coriander, turmeric, green and brown cardamom), Pulses (Soybeans, lentils, pigeon pea, and beans), and Seasonal fruits (Papaya, Mangoes, Pineapples and Bananas).

Within a short period of time, the company has obtained membership with Tanzania Spices Association (TASPA), Tanzania Horticultural Association (TAHA) and Tanzania Pulses Network (TPN) also managed to create a good relationship with both local and international stakeholders and collaborate with various stakeholders such as the Ministry of Agriculture, TanTrade and Tanzania Chamber of Commerce.

USED CARS TANZANIA LIMITED; this is mainly focusing on importation of used cars from Japan, Europe and Asia.

PAYLESS ENERGY; was established in 20th November 2021 with a Certificate of Registration No 504050; Payless Energy is mainly specialized in importing and whole selling of petroleum products.

Values & Code Ethics

STRONG COMMITMENT TO OUR CORE VALUES AND CODE OF ETHICS

At OASIS, a strong commitment to our core values, internal code of ethics and other professional code of ethics is our number one priority. We provide our services in a professional manner, strongly focusing on:

- Building trust in the community and instill confidence in our client's business
- Investing in developing our people, who believe to be our success
- Conducting our business in the best interest of our shareholders
- Being the catalyst of changes in the society through giving back to the community.



OUR MISSION

To be a leading consultant and strategic business advisor providing customer centric products through high quality service by using innovative technology to the underserved households in Africa to create a society, with equal opportunities, having complete access to sustainable financial services, which help in promoting livelihood opportunities and economic development ranging from small, medium and large enterprises operating in Africa.



OUR VISION

To be the leading financial and consulting company which aspires to create value and balanced growth for all its stakeholders while keeping clients at the centre.



OUR SERVICES

We offer the following services to our clients basing on the line of business:

1

Oasis Financial Services Limited

1. Tax Advisory and Compliance Services
2. Microfinance



1. Tax Advisory and Compliance Services

Our Tax Advisory and Compliance Services include:

- **Tax Health Check Review**

We conduct tax health check reviews to check general tax compliance in order to provide assurance, or identify areas of potential risks and provide appropriate recommendations for remedying identified risks as per the Income Tax Act 2004, Cap 332 R.E 2019, Tax Administration Act, 2015 and their subsequent regulations.

- **Corporate Tax**

Corporate income tax is one of the taxes where non-compliance by Taxpayers is normally noted by the Tanzania Revenue Authority (TRA) during examination, audits and investigations. Non-compliance results in excessive burden to most taxpayers including the commission of criminal offences. As tax consultants, we will ensure that clients comply with Income Tax Act, Cap 332 RE 2019 and Tax Administration Act, Cap 438 R.E 2019 and subsequent regulations. More particularly, we do the following:

- Reconciliation of revenue between Electronic Financial Device (EFD), Value Added Tax Returns and Audited Financial Statements or bank statement where necessary;
- Re-computing revenue based on client's nature of business;
- Verification of major expenses including cost of goods sold, general administrative and finance expenses;



- Prepare corporate income tax (both deferred and current income tax) for audit provisions and final return;
- File final return of Income within Statutory deadlines;
- Assist in the preparation of Statement of Estimated Tax Payable for each year of income;
- Compute corporate income tax just before year-end to avoid overpayment of tax or penalty due to under-estimation of tax.

- **Value Added Tax**

Value Added Tax (VAT) is one of the taxes of focus by Tanzania Revenue Authority. We ensure that our clients comply with VAT Act 2014 and subsequent regulations. Specifically, we do the following:

- Input tax verification as per Sections 67 – 69 of the Value Added Tax Act, 2014 and output tax verification as per section 3 of the Valued Added Tax Act 2014
- Annual reconciliation between sales captured as per EFD, VAT return versus audited financial statements
- In case of any disposal of assets, ascertaining the correctness of the paid output VAT
- Verification of income and categorizing into zero rated, exempt, special relief and standard rated supplies.
- Ensure VAT claims are supported by genuine and authenticated supporting evidence as per Section 86 of the VAT Act 2014.
- Prepare VAT input schedules and file VAT returns within statutory deadlines.
- Conduct VAT refund audit and issue Certificate of Genuineness for filing with TRA.
- Conduct VAT refund audits and issue reports highlighting non-compliance issues noted and their proposed remedial action to avoid potential risk for non-compliance.

• **Employment Taxes**

If employment taxes compliance is not adhered to, businesses may suffer excessive tax burden from TRA. In this area, we offer the following services in order to ensure full compliance:

- Review payroll computation and establish if Pay As You Earn (PAYE), Skills and Development Levy (SDL), Workers' Compensation Fund (WCF) and contributions to approved retirement benefit funds are correctly computed and remitted to respective Authorities on a timely manner.
- Ensure all benefits (housing, car, loan benefits, etc.) are included in the computation of payroll taxes.
- Ensure employment tax returns are filed properly on time in the new TRA e-filing system.

• **Transfer Pricing Documentation**

We will review intragroup transactions and prepare transfer-pricing documentation in line with the Transfer Pricing Regulations 2018 and the 2017 OECD Transfer Pricing Guidelines.

• **Withholding Tax**

On Withholding Tax, we assist clients in the following:

- Advisory and analysis of all payments to suppliers and service providers that attract withholding tax, these may include:
 - ✓ Lease agreements.
 - ✓ Contracts of professional service providers of both imported and local services.
 - ✓ Dividends from shares on other companies, intercompany and external

- Withholding tax on interest of foreign loans.
- Monthly Withholding tax compliance according to Section 82 and 83 of the Income Tax Act, 2004 RE.

- **City Service Levy**

In city service levy we assist our clients in calculation of city levies.

- **Stamp Duty Services**

We assist clients in computation of stamp duty to be paid or presenting the chargeable instrument to TRA for assessment and ensure the instrument has been stamped by TRA after payment.

- **Other Tax Advisory services**

During TRA tax audits, examination and investigation process or where necessary, we assist our clients in the following ways:

- Cooperate with TRA during tax audits and comprehensively respond to tax audit findings as required by TAA 2015 and subsequent regulations.
- Follow up on TRA feedback on responses to audit findings.
- Object to TRA assessments within statutory deadlines if there are reasonable grounds to do so.
- Follow up with TRA on objected tax assessments.
- Apply to TRA for waiver of interest and penalties.
- Prepare appeal documents and lodge them with respective appellate bodies.
- Update on tax changes brought by Finance Acts and regular newsletters.
- Assist in computing various capital gain taxes to be paid to TRA on a timely manner.

- Create awareness to customers in complying with tax issues to avoid penalties, interest, fines and conviction to imprisonment.

- **Training**

We add value to our clients by offering tailor made tax training in order to increase tax compliance, awareness, financial management skills, book keeping, use of simple software accounting programmers for keeping business records and ways of expanding business.



2. Microfinance

Our microfinance services include;

- Advancing loans on short term basis ranging to all categories from small and medium businesses.
- Finance importation of goods by paying government taxes, port charges and other direct import charges to our clients.

1) **Customs clearing and forwarding**

We assist clients in dealing with customs authorities by;

- Declaration and assisting clearance of all imports, transit and export goods (IM 4, EX1, EX2, EX3 and IM 8 & IM9 customs regimes).
- Declaration and clearance of bonded warehousing goods (IM 7 regime)
- Processing exemptions where required.
- Monitoring and tracking of transit and export cargoes.



Exportation of agricultural products

AgriOasis International Limited also deals with export of Agricultural produce to meet export demand. AgriOasis is in association with Tanzania Spices Association (TASPA), Tanzania Horticultural Association (TAHA) and Tanzania Pulses Network (TPN) in export of various horticulture crops such as black pepper, rice, fresh ginger, natural honey, soya beans and coffee to Europe.



SPICES



The most important seasoning spice crops produced from Tanga, Morogoro, Kigoma, Ruvuma, Njombe, Mbeya, and Kilimanjaro. The local and export markets are cloves, black pepper, chilies, cinnamon, cardamom, Garlic, Vanilla, and ginger.

CASHEW NUTS



Seasoning crop from southern of Tanzania in Lindi and Mtwara regions. We supply a variety of grades such as WW180, WW 210, WW 240, WW 320, WW 450, and also Raw Kernels.

GREEN COFFEE



The largest export crop in Tanzania mainly grown in the regions of Iringa, Kigoma, Matengo Highlands, Mbeya, Mbinga, Morogoro, Ngara, North Kilimanjaro, Mountains. Main varieties are Arabica grade AAA, AA, AB, C, PB including Robusta grade Screen Extra, FAQ, and UG. The season is May to December.

SESAME SEEDS



Sesame seeds are the largest export seasoning crop in Tanzania particularly grown in coastal areas in the region of Lindi and Mtwara from May to September.

FRUITS



We supply almost the widest range of fresh, nutritious, good quality, and organically grown fruits such as Mangoes, Apples, Pineapples and Bananas. That allows developing even the most difficult orders. This is mainly seasonal.

GROUND NUTS



Groundnuts are grown by smallholder farmers in Tanzania, in the region of Dodoma, Tabora, Shinyanga, Singida, Mtwara, and Mwanza. Providing both food and income for households. In our company, we supply Groundnuts for both domestic and International Trade

This is mainly focusing on importation of used cars from Japan, Europe and Asia (Middle East)



Our yard is located at Sinza Block B, Plot No. 660, Lion street near Roman Catholic Church

5

Payless Energy

This is mainly dealing with importing and whole selling of petroleum products such as Diesel (AGO), Petrol (PMS), Heavy Fuel Oil (HFO) and Kerosene (IK) as well as retail network.



OASIS GROUP TANZANIA



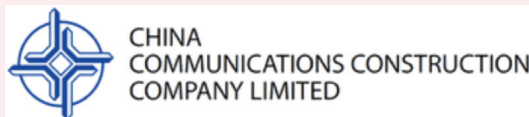
Portfolio

OUR CLIENTS PORTFOLIO

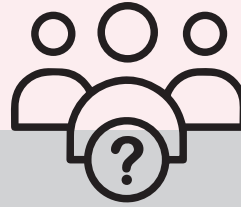
OASIS has portfolio of clients ranging from small to large businesses and of different nature. Below are some of the selected clients reliably receiving our services:

- Lake Oil Limited
- Camel Oil (T) Limited
- Gulf Aggregate (T) Limited
- Mastermind Tobacco (T) Limited
- FQ Hotels
- Camel Concretes (T) Limited
- Lake Gas Limited
- Lake Lubes Limited
- East Africa Warehousing (T) Limited
- View Point International Limited
- China Communication Construction Limited
- Gulf Concrete and Cement Products Company Limited
- Lake Trans Limited
- Amsons Industries (T) Limited
- Lake Cylinders Limited
- Lake Steel Limited
- Africa Inland Container Depot (AFRI ICD)
- Lake Carriers Limited
- World Food Programme
- Raha Beverages Company Limited
- Otterlo Business Corporation
- Monaban Trading and Farming Co. Limited
- Iscon Commodities Limited
- Britam Insurance (T) Limited
- Mohammed Enterprises Tanzania Limited
- Highland Estates Limited
- Cool Apartments (T) Limited
- Africa Energy Limited

- Build Dsm (T) Limited
 - Amson Properties (T) Limited
 - Camel Holding (T) Limited
 - Tanzania Clou Electronics Company Limited
 - AfroOil
- Chemi & Cotex Industries Limited
 - China Civil Engineering Company Limited.
 - Petrolfuel (T) Limited
 - Oil Link (T) Limited



Why OASIS?



- **Qualification and Experience**

OASIS staffs have immense expertise and experience on the services offered. Directors and staff of the company have over ten (10) years of professional work experience both in public and private sector. They have always added value to our clients. Their past experience emanates from multinational companies and various taxation, accounting, and audit consultancies.

- **Staff**

We believe that the critical success factor of any Consulting Firm is the presence of a competent and energetic team. OASIS GROUP LIMITED team comprise of competent and energetic staff dedicated to providing timely and quality service to the satisfaction of Clients.



- **Prompt Response to Clients Matters**

We understand that tax matters are normally time bound, failure of which may result into potential liabilities to the clients. We value our clients' needs with utmost care and we will be available at all times to assist them on any tax matters whether on adhoc or planned activities.

- **Value for Money**

We understand that cost control/minimization is one of the priorities of many companies. At OASIS GROUP LIMITED, we offer our services at reasonable fees without compromising the quality of work. We are confident that our clients derive Value for Money out of the services we offer them.

- **Our Approach and Methodology**

We prefer consultative approach in delivering services to our clients in order to provide them with the best value for money services. This approach is built upon our understanding of your expectations and the specific requirements. A consultative approach requires a two-way communication with client on every stage of the assignment by sharing the updates of the processes, reporting by pieces as per completion of each stage or objective and to ensure that if there are any changes to the approach or requirement of the assignment. Tax Consultant will provide overall leadership with regard to technical input and quality assurance during the whole process.

Partnership



Partnership with ATRIC CONSULTANTS

In order for OASIS FINANCIAL SERVICES LTD to be one stop center for all consultancy services, we work closely and in partnership with ATRIC CONSULTANTS (Certified Public Accountants in Public Practice) which is a registered audit firm by the National Board of Accountants and Auditors (NBAA) providing the following services:

- Audit and Assurance
- Internal Audit
- Accounting
- Project Management
- Advisory
- Risk Management
- Training
- Secretarial/Administrative services

ATRIC Consultants is managed by Marcelino Kilyenyi and Newton Mathew who are partners of the firm. The Partners are members of NBAA registered as Associate Certified Public Accountants in Public Practice with over 10years of experience in accounting, audit, taxation and other financial advisory services. Other staff members are also Certified Public Accountants in good standing.



Key Team



OASIS KEY TEAM MEMBERS

We understand that the critical success factor for the development of any organization is the presence of a competent and energetic team. OASIS GROUP team comprises of competent and energetic staff dedicated to delivering innovative and professional solutions that are appropriate in various business circumstances.

The detailed profiles and experiences of our key team members are as set out below:

1. CPA Stambuli Myovela

Stambuli Myovela, a Certified Public Accountant, is the Director at OASIS GROUP LIMITED. with extensive knowledge in accounting and taxation. He has more than ten (10) years of experience and has provided tax audits and other tax consulting services to various clients in the public and private sectors.

He previously worked with Tanzania Revenue Authority for 10 years as a Tax Auditor prior to joining OASIS FINANCIAL SERVICES as a Director.



OASIS GROUP TANZANIA

Qualifications

- Certified by TADAT- IMF organization in assessing Tax Administration systems
- Customs Basic Course- Institute of Tax Administration in Tanzania
- Associate Certified Public Accountant in Public Practice (ACPA-PP).
- Tax Consultant.
- Master in Business Administration (MBA)
- Bachelor of Accounting and Finance (BAF).

Membership Bodies

- National Board of Accountants and Auditors (NBAA)

2. CPA Marcelino Kilyenyi

Marcelino, a Certified Public Accountant in Public Practice, is the Partner and Co-founder of ATRIC Consultants and also a senior consultant with OASIS FINANCIAL SERVICES with extensive knowledge in performance audit, efficiency audits, procurement audit, forensic audits, taxation, risk assessments and data quality assessments, budgeting and budgetary control, project management, monitoring and evaluation. He has over ten (10) years of experience and has provided audit and other consulting services to several clients both in the public and private sector, donor funded projects, and NGOs.



He previously worked with *KEPLER CONSULTANT* as a Senior Consultant and Audit Manager prior joining *ATRIC CONSULTANTS* as a Partner. He also worked with *UNDER THE SAME SUN* as Finance and Administration Manager for four (4) years and HLB Mekonsult as an auditor for three (3) years.

Qualifications

- Associate Certified Public Accountant in Public Practice (ACPA-PP).
- Tax Consultant.
- Certified Forensic Investigation Professional (CFIP)
- Bachelor of Commerce in Accounting (B. Com — Accounting)
- Master of Arts in Monitoring & Evaluation (on going - dissertation)

Membership Bodies

- National Board of Accountants and Auditors (NBAA)
- International Institute of Certified Forensic Investigation Professionals, USA (IICFIP)
- Tanzania Evaluation Association (TanEA)

3. ACCA & CPA Richard Ngeleshi

Richard, a Certified Public Accountant, is also a senior consultant at OASIS FINANCIAL SERVICES with extensive knowledge in accounting and taxation. He has more than ten (10) years of experience and has provided tax audits, custom services and other tax consulting services to various clients in the public and private sector.

He previously worked with Tanzania Revenue Authority for 10 years as a Tax Auditor prior joining OASIS FINANCIAL SERVICES as a consultant.

Qualifications

- Association of Chartered Certified Accountants-UK.



OASIS GROUP TANZANIA

- Association of Chartered Certified Accountants- UK.
- Associate Certified Public Accountant in Public Practice (ACPA-PP)
- Tax Consultant.
- Master in Business Administration (MBA)
- Bachelor of Commerce in Accounting (B. Com - Accounting).

Membership Bodies

- National Board of Accountants and Auditors (NBAA).

4. Judith Mujungu

Judith, is a professional Economist, who is also a tax consultant at OASIS FINANCIAL SERVICES with a wealth of knowledge in analytic works and taxation. She has three (3) years of experience gained from Tanzania Breweries Limited; one of the FMCG in Tanzania where she started her humble beginnings. Judith brings in extensive analytical skills and insights in analyzing taxation matters and advising a wide range of clients across different industries.

Qualifications

- Tax Consultant.
- Postgraduate Diploma in Economic Diplomacy
- Bachelor of Science in Economics (BSc - Economics).



Oasis Development Organization

As part of Corporate Social Responsibility, Oasis Group Tanzania works through Oasis Development Organization on a mission to empower the many under-privileged who continue to struggle in Tanzania; with a specific emphasis on health and education.

Over the last two (2) years, we have supported more than sixty five (65) students from Primary Level to University Level by paying school fees.

Our team conducts thorough research in order to identify best approaches and methods to support the people of Tanzania. Learning and evaluation are crucial for our project implementation.

Main objectives of the organization are: -

- i. Increase youth access to employment, employability and entrepreneurship skills.**
 - To develop business skills and entrepreneurship skills for the youth who aspire to employ themselves.
 - Capacity building for youth on job seeking and career development.
 - To mobilize youth to engage in and train them on agribusiness and agro processing.
- ii. Promote access to quality education among vulnerable children.**
 - Support to vulnerable children in primary, secondary, tertiary and university levels.
 - Vulnerable children in primary, secondary, tertiary and university levels supported with uniforms and scholastic materials.
 - Vulnerable school girls in primary, secondary, tertiary and university levels supported with hygiene materials (sanitary pads).

Beneficiaries Testimonies



ADVESTA MARIUS STAMBULI

My name is Advesta Marius Stambuli pursuing Community Development Course at Mwalimu Nyerere Memorial Academy. I would like to thank Oasis Development Organization for sponsoring my higher education journey.

My dream is to become a Community Development Officer in order to work directly with the communities in promoting community led development plans for local improvement.



ZABRON KIVELEGE

My name is Zabron Kivelege I would like to thank Oasis Development Organization for sponsoring my higher education journey of Diploma in Clinical Medicine.

My goal is to become the best physician with attributes that are necessary to meet the individual and collective responsibilities of the society.



LAIRA LAURENT MALISA

My name is Laira Laurent Malisa, 22 years old. Oasis Development Organization has been sponsoring my education journey from A-level to higher education studies in Pharmacy at St. Maria College of Allied Science.

I would like to share my utmost appreciation to Oasis Development Organization for supporting my dream.



TANZANIA REVENUE AUTHORITY

Certificate of Registration for Value Added Tax (VAT)

(ISSUED UNDER SECTION 20 OF THE VALUE ADDED TAX ACT NO. 24 OF 1997)

**THIS IS TO CERTIFY THAT
OASIS FINANCIAL SERVICES LIMITED**

WHOSE TAXPAYER IDENTIFICATION NUMBER (TIN) IS

122-874-788

HAS BEEN REGISTERED FOR VALUE ADDED TAX (VAT)

AND ASSIGNED VAT REGISTRATION NUMBER (VRN)

40-032279-T

**FOR BUSINESS LOCATED AT KINYEREZI GARAGE 1335
DAR ES SALAAM**

WITH EFFECT FROM 30 April 2019

GIVEN UNDER MY HAND

THIS 19th DAY OF June 2020

**ABDUL Y. MAPEMBE
COMMISSIONER FOR VAT**

VAT

VAT



TANZANIA REVENUE AUTHORITY

DOMESTIC REVENUE DEPARTMENT

Reg. No...1445.....

INCOME TAX ACT. (NO 11) OF 2004

REGISTRATION OF TAX CONSULTANTS

Certificate of Practice

This is to Certify that

Stambuli Stephen Myovela
is entitled to engage in public practice as a

REGISTERED TAX CONSULTANT

Given under the Seal of the Department

this...*24th*...day of *Sept* 20*20*.....

This certificate will be valid up to *23rd Sept 2022*

Stambuli
COMMISSIONER FOR DOMESTIC REVENUE

FORM NO. HR 011



TANZANIA REVENUE AUTHORITY

CERTIFICATE OF SERVICE

OUR Ref. No.

TR/A/HQ/CE/ES/PF/0961

Department of Human Resources

and Administration

Address: P.O. Box 11491

Telephone: 022 2119591-4

DAR ES SALAAM

Name of employee: **MR. STAMBULI STEPHEN MYOVELA** Department: **LARGE TAXPAYER SERVICE**

Details of Position held giving dates:

ASSISTANT PREVENTIVE OFFICER

JAN, 2010 – JUNE, 2015

TAX OFFICER

JUNE, 2015 – JULY, 2019

SENIOR TAX MANAGEMENT OFFICER

JULY, 2019 – DEC, 2019

Reasons for leaving employment:

RESIGNATION

EFFICIENCY:

GENERAL CONDUCT:

VERY GOOD

VERY GOOD

15th July 2020
DATE

[Signature]
HEAD OF DEPARTMENT

21/7/2020
DATE

[Signature]
HEAD OF HUMAN RESOURCES AND ADMINISTRATION

NOTES:

1. Efficiency and general conduct are assessed as Very Good, Good, Satisfactory or poor.

2. This Certificate of Service is given without erasure or alteration of any kind.

CTIN: 1641288



TANZANIA REVENUE AUTHORITY

CERTIFICATE OF REGISTRATION
FOR
TAXPAYER IDENTIFICATION NUMBER (TIN)

(ISSUED UNDER SECTION 23 OF THE TAX ADMINISTRATION ACT 2015)

THIS IS TO CERTIFY THAT

OASIS FINANCIAL SERVICES LIMITED

HAS BEEN REGISTERED WITH THE TANZANIA REVENUE AUTHORITY
AND ASSIGNED THE TAXPAYER IDENTIFICATION NUMBER

122-874-788

WITH EFFECT FROM: 09 January 2014

TRA LOCATION: ILALA

TAX OFFICE: BUGURUNI

PHYSICAL LOCATION: PLOT No. 85

STREET / AREA: TABATA - KISUKULU

ABDUL Y. MAPEMBE

OFFICIAL SEAL

AG. COMMISSIONER FOR DOMESTIC REVENUE

NOTE: THE REQUIREMENTS UNDER WHICH THIS CERTIFICATE IS ISSUED ARE STATED OVERLEAF

LICENCE NO: MSP2-0021




BANK OF TANZANIA
LICENCE TO CONDUCT MICROFINANCE BUSINESS
Issued under Section 21 of the Microfinance Act, of 2018

THIS LICENCE IS ISSUED TO OASIS FINANCIAL SERVICES LIMITED (Name of Microfinance Service Provider) of 6TH FLOOR, PPF HOUSE, SAMORA STREET, ILALA DISTRICT, P.O.BOX 1730, DAR ES SALAAM (Address) and authorizes the said institution to conduct or carry microfinance business in Mainland Tanzania as a Non- Deposit Taking Microfinance Service Provider under Tier 2.

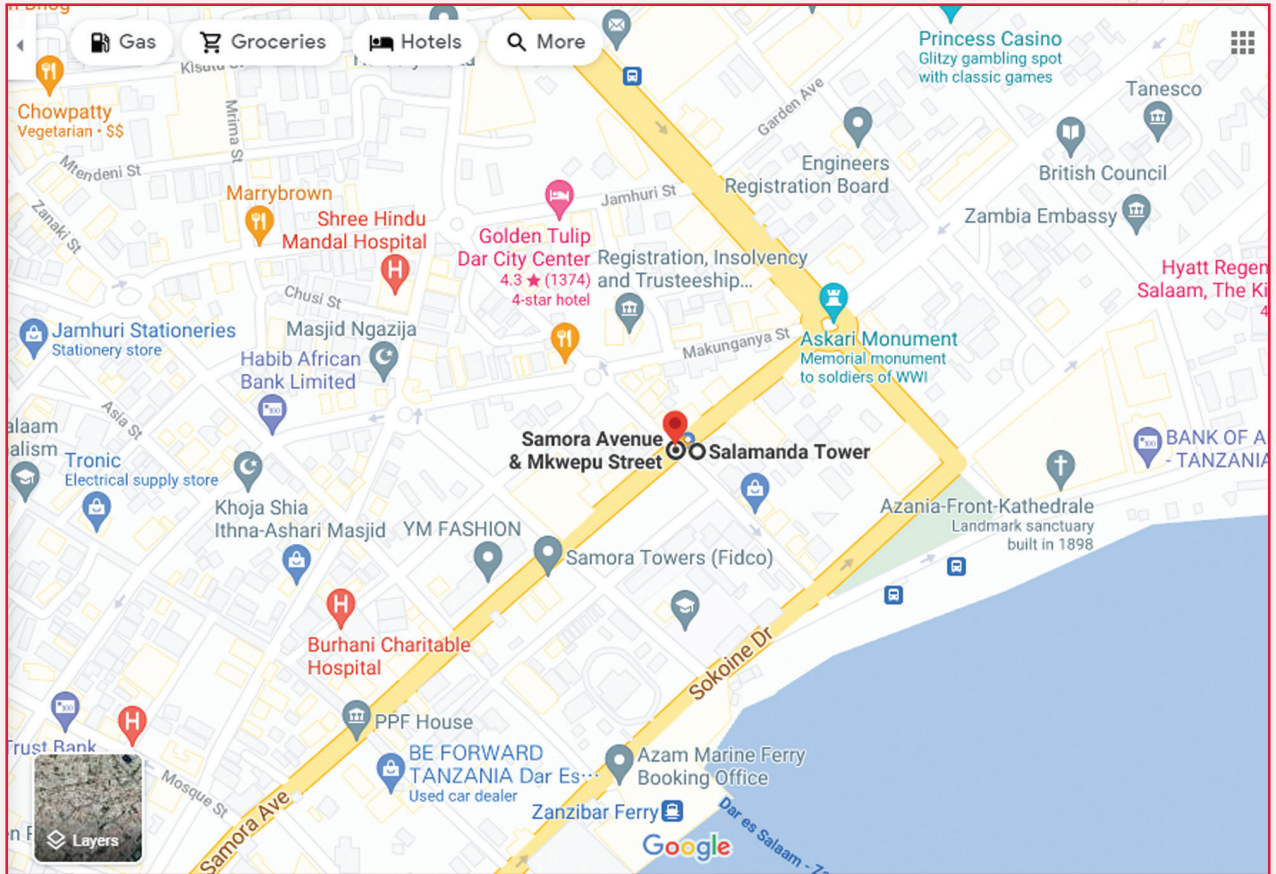
This licence is issued subject to the provisions of the Microfinance Act, 2018 and the conditions set forth in our letter with reference No. FB.237/349/01/269 dated 10TH OCTOBER 2020
Dated this 10TH day of OCTOBER, 2020

SEAL


Florens D. A. M. Luoga
Oct 10 2020 10:52 AM
DocuSign

GOVERNOR

Our Location







Salamander Tower, 5th Floor, Samora Avenue
P.O. BOX 76226, Dar es Salaam - Tanzania



+255 765 019 539
+255 757 935 100
+ 255 754 558 242



ceo@oasisgroup.co.tz
usedcartanzania@gmail.com
agri@oasisgroup.co.tz
ceo@paylessenergy.co.tz



www.oasisgroup.co.tz

