



# COUNTRY PROFILE

## TANZANIA



<b>Full Name:</b>	United Republic of Tanzania
<b>Area:</b>	945,087 km <sup>2</sup>
<b>Government Capital:</b>	Dodoma
<b>Commercial Capital:</b>	Dar es Salaam
<b>Main Languages:</b>	Kiswahili (official), English (official), many local languages
<b>Currency:</b>	Tanzanian shilling (TZS)
<b>Head of State:</b>	President Jakaya Kikwete



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*This overview of the ICT sector has been prepared by BK Consultants on behalf of the organizers. The authors accept sole responsibility for the profile which does not necessarily reflect the views of the organizers: Pro€Invest, the Centre for the development of Enterprise (CDE), the African Union (AU) and the Common Market for Eastern and Southern Africa (COMESA).*

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## 1. BUSINESS OVERVIEW

The United Republic of Tanzania comprises both mainland Tanzania and the semi-autonomous Zanzibar archipelago, consisting of Unguja (commonly known as Zanzibar), Pemba and several islets.

### 1.1 Key Economic Indicators

Table 1 shows the recent trend for selected key economic indicators using the most up-to-date available information. More general country information is provided in the websites referred to in Section 4.0 at the end of this report.

**Table 1: Key Economic Indicators 2003-06**

	2003	2004	2005	2006
<b>Area</b>				
- Mainland	945,000 km <sup>2</sup>			
- Zanzibar	2,654 km <sup>2</sup>			
<b>Population (mn.)</b>	35.900	36.700	37.500	38.200
<b>Population Growth (%)</b>	2.0%	2.2%	2.2%	1.9%
<b>GDP (US\$ bn. at current prices)</b>	10.276	11.339	12.607	12.956
<b>GDP per capita (US\$ at current prices)</b>	286	309	336	339
<b>GDP growth at constant prices (%)</b>	5.7%	6.7%	6.8%	5.9%
<b>Current account balance (US\$ bn.)</b>	(0.486)	(0.440)	(0.651)	(1.075)
<b>Inflation Rate (%)</b>	4.4%	4.1%	4.4%	7.5%
<b>Exchange Rate: annual average Tanzanian shilling per US\$</b>	1038.42	1089.33	1128.93	1251.90

*n. a. = not available*

*Sources: UN Development Indicators, Bank of Tanzania*

### 1.2 Economic Context

In 2006, total Gross Domestic Product (GDP) amounted to some US\$12.96 billion at current prices, but more than 25 percent of this amount was represented by non-monetary (including subsistence) activities. Currently, real GDP is growing at around 6-7 percent per annum. With an estimated population growth of below 2 percent, the per capita income growth rate is also improving, although slowly. GDP per person amounted to an estimated \$339 in 2006.

In 2004, the agricultural sector accounted for 46 percent of the total GDP. The next largest sectors are financial and business services accounting for 13 percent; trade, hotels and restaurants for 11 percent; public administration and other services representing 9 percent; and manufacturing accounting for 7 percent.

The high rates of economic growth in recent years are expected to continue with the Government projecting a growth rate of over 7 percent for 2007. Tanzania has qualified for substantial debt relief under the Highly Indebted Poor Countries (HIPC) initiative and the Government has overhauled its policy environment, which is expected to open up opportunities and stimulate growth in the economy.

### 1.3 Population and Labour Force

Tanzania's population was measured at 35.2 million persons in the 2002 Census, of which some 34.2 million were resident in mainland Tanzania and approximately one million in Zanzibar. Since then, the total population is estimated to have increased to 38.2 million in 2006. The majority of the population continues to live in rural areas (81.6 percent according to the Census) but this situation is changing with the continuing influx into the urban areas. The overall population density is around 40 persons per km<sup>2</sup> (but almost ten times that level in Zanzibar).

Tanzania has a total labour force (aged 10 years and above) of approximately 19 million people, of whom under half are gainfully occupied. Of those employed, over 80 percent work in traditional agriculture. Almost half the unemployed live in urban areas.

## **1.4 General Institutional and Regulatory Framework**

The Tanzanian legal system is based on English common law, and the 1977 Union and 1985 Zanzibar Constitutions (as amended).

Investment in Tanzania is governed by the Tanzanian Investment Act No.26 of 1997. Under this Act, the Tanzanian Investment Centre (TIC) was established to coordinate, encourage, promote and facilitate investment in Tanzania. Zanzibar has separate legislation governing investment, namely, the Investment Promotion Act of 1986, and the Zanzibar Investment Promotion Agency (ZIPA) facilitates investment inflows. The two pieces of legislation are similar and are underpinned by an adherence to the Constitution of the Union. Tanzania has an impressive track record of attracting Foreign Direct Investment (FDI). The country received a billion US dollars in FDI during the period 1995 to 2000. This reflects both the available investment opportunities as well as the positive restructuring of the investment regime that has taken place in recent years.

### ***Land tenure***

Land in both mainland Tanzania and Zanzibar belongs to the Government and is available to commercial operators at long-term leases of up to 99 years. Recent changes in the Land Agreement have been initiated, allowing the leasehold to be used as collateral for bank loans.

In an effort to further promote growth and development of the private sector, the Government is running the Business Environment Strengthening for Tanzania (BEST) Programme which aims to improve the enabling environment for private sector development. The BEST programme will reduce the administrative and regulatory burden of doing business in Tanzania and will improve governmental and judicial service delivery to the private sector through targeted interventions.

## **1.5 Operating Costs**

Average operating costs for basic inputs are much lower in Tanzania than in most other SADC countries. The minimum monthly wage is the equivalent of US\$ 42 per month. Electricity and water costs are also low by international standards but power supply can be affected by interruptions necessitating the use of stand-by generators, particularly in remote areas.

While much of the necessary building materials and fittings for tourism-related projects would need to be imported, the general waiving of import duties on such materials for approved projects (see Section 4.2), coupled with relatively low labour costs, would reduce overall construction costs.

## **1.6 General educational level**

Tanzania has a large labour pool. However, the skill level requires upgrading due to the low rates of enrolment in secondary and vocational education. In particular, there is an inadequate supply of quality human resources at middle and senior management levels. In order to improve the supply of skilled labour, there is a skills development levy at 6 percent of payroll.

The Ministry of Labour has begun reforming employment law and regulation in Tanzania which will simplify employment issues, such as making termination of employment a great deal easier for foreign investors.

## **1.7 Infrastructure Services**

### **1.7.1 International air access**

There are direct flights from Europe, the Middle East and other parts of Africa to Dar es Salaam, Kilimanjaro and Zanzibar international airports. International airlines serving Dar es Salaam include Air India, British Airways, Egyptair, Ethiopian Airlines, Emirates, Zambia Airways, Gulf Air, KLM, Kenya Airways, South African Airways (SAA) and Swiss International. The national airline, Air Tanzania is also beginning to offer international destinations.

### **1.7.2 Domestic air services**

Reliable and frequent internal air access throughout Tanzania is offered by Air Tanzania, Precision Air, ZanAir and other local companies. Scheduled services are provided between Dar es Salaam, Arusha,

Mwanza, Tabora, Kigoma, Mtwara and Zanzibar (Unguja and Pemba) while charter flights connect local airfields and smaller destinations. Recent developments include a new terminal for Zanzibar international airport while a new airport to serve the Southern Circuit is planned.

### **1.7.3 Roads**

Main roads between cities and towns are generally in good condition. More remote locations can be reached via gravel roads.

### **1.7.4 Sea Access**

The main passenger terminal at the Port of Dar es Salaam is used by both cruise ships and ferry boats and is currently being upgraded. There are fast ferry connections to Zanzibar.

## 2. ICT SECTOR

### 2.1 Overview

Tanzania was one of the first African countries to pose clear lines on the telecommunications sector and to open up the market to mobile telephony. Even though this country is amongst the poorest in the world, the progression of the ICT sector has been very fast.

The demand for mobile telephony and internet has been constantly increasing. One might note that the tele-density has for example increased from 5% in 2004 to 10,5% in 2006. Additionally, Internet was introduced to the Tanzanian market in 1995, and one now finds 20 Internet Service Providers as well as an estimated 330,000 Internet Users in Tanzania. This enormous development would not have been possible if it hadn't been for the willingness from the part of the Government in terms of liberalisation and regulations measures.

### 2.2 Telecommunications

Until February 2005, the historical operator, **Tanzania Telecommunication Corporation LTD (TTCL)**, had the monopoly on national and international calls.

On Zanzibar it is the company **Zantel (Zanzibar Telecommunication Company Limited)** that operates exclusively, but 90% of the fixed telephone lines belong to the TTCL.

The process of privatizing the **TTCL** began in 2001 and the Tanzanian state has slowly been selling of its parts. The state now only possesses 36% of the company, while the German-Dutch telecom Group MSI-Detecon has purchased 35%. 14% is owned by national financial institutions, 10% by international banks and the remaining 5% by TTCL employees.

The TTCL has a unique licence, allowing the company to offer services of fixed and mobile telephony, VSAT as well as internet services. The company intends to install a WCDMA network (Wide Code Division Multiple Access) in order to improve the standard of the fixed lines.

- Officially, the TTCL counts 1,500,000 subscribers i.e. a tele-density of 0,4% and 240,000 lines (but only 146,419 are operational). Additionally, 55,000 of the lines are installed in Dar es Salaam. TTCL also introduced a mobile service from the end of 2006 and so far it has attained 41,148 subscribers. The market share of TTCL is estimated at 3%.

### A real boom in mobile telephony

In 1994, Mobitel built the first GSM network, but the real boom began in 2000 with the entry of Vodacom on the market.

The GSM network covers 17% of the territory and 45% of the population.

There were 6,181,690 subscribers in 2007, the majority using pre-paid cards. The services are however still estimated too expensive for 90% of the population.

The mobile tele-density is of 6%.

Four operators are present in Tanzania;

- **Vodacom** – with 3.2 mio. subscribers and a 95% increase in annual turnover in 2 years, Vodacom enjoys market shares of 51%.  
Vodacom is owned by up to 65% by South African Vodacom, 16% by Planetel Communications and 19% by Caspian Construct. The Mother Company is the South African Vodacom Service Provider Company (Pty), which is 35% Vodafone.  
Siemens and Motorola installed the GSM and GPRS infrastructures.  
Vodacom has announced a recent installation of third generation HSDPA (High Speed Download Packet Access), which allows video calls, music downloads etc.

- **Celtel** – has 1.6 mio. subscribers and increased their annual turnover with 111% in 2 years. Celtel has a market share of 26%.  
Celtel was originally a branch of the national operator, TTCL, but since 2005 the company has been purchased by Celtel International, thus the Kuwaiti giant MTC.  
The network was installed by Alcatel in 2001 and upgraded by Ericsson in 2005, now using WCDMA and EDGE (Enhanced Data for GSM Evolution) technology.
- **Mobitel (Now TIGO)** - has 801,456 subscribers, and increased its turnover with 115% in 2 years. The company has a market share of 13%.  
57% of the company is owned by the Millicom International Cellular group based in Luxemburg. Mobitel's clients generally range in the low-income part of the population, offering cheap solutions to the average Tanzanian. Motorola and Ericsson have supplied the materiel.
- **Zantel** - With 414,763 subscribers and a 190% increase in their annual turnover scores in 2 years, their market share is estimated at 7%.  
From 1999 to 2004 the operator only covered Zanzibar, but has now expanded to the continent. The network was supplied by Ericsson.  
18% of Zantel is owned by the Tanzanian State, 34% by Etilalaat, 24% by MEECO international and 24% by Kintury Channel.
- **(Tritel went bankrupt in 2003)**

The mobile telephony business is expected to expand with more than 50% over the coming period of time.

### **2.3 Internet**

Internet via VSAT is predominant in Tanzania, since the fixed phone lines are still in a very poor state. There are approximately 330,000 Web users in Tanzania, and even though the quality is better and the prices are lower than their east African neighbours, a large part of the population still can't afford internet connection.

The main Internet Providers are the following:

- **Africa Online Tanzania**
- **Raha**
- **AfriConnect**
- **Wilken Afsat Communications**
- **Datel**
- **Simbanet**
- **Star Telecom**
- **Cats Net**
- **Satcom**
- **Alldean Satellite Networks**
- **Internet Africa**
- **Intelligent Communications Systems (T) Ltd**
- **Kicheko Dot Com**
- **University Computing Centre Ltd**

RTC and ISDN connections are the most common, while ADSL is becoming more and more widespread. Broadband will soon be installed in several big cities in Tanzania.

There are approximately 800 Internet Cafes, where you can connect for ca. 0,5 € an hour.

## **2.4 Regulatory framework and sector regulation**

The regulating organ, the **Tanzania Communication Commission (TCC)**, was created in 1993 at the same time as the creation of the Tanzania Telecommunication Company Ltd (TTCL). In 1995, a new law concerning the telecommunication business was voted.

In November 2003, the TCC merged with the Tanzania Broadcasting Commission in order to become the Tanzania Communication Regulatory Authority (TRCA).

The TRCA is in charge of all legislation concerning the telecom sector:

- Attributing licences;
- Attributing frequencies;
- Follow up on investment programs;
- Technical and financial aid;
- Defence of the consumer.

Another role of the TCRA is to manage the competition on the recently liberalised market, but one might question its impartiality, certainly in cases opposing the big TTCL and private mobile telephone providers.

## **2.5 Opportunities**

The TCRA has adopted a new framework, striving to promote and develop the ICT sector in Tanzania.

The business opportunities within the ICT sector are numerous; for the mobile market alone the number of mobile subscribers for the near future has been estimated to a maximum of 10 million.

As mentioned, the mobile telephony business is expected to expand with more than 50% over the coming period of time and projects of expansion and improvements are numerous.

More SDH lines connecting Dar es Salaam with the province are expected, and Tanzania is participating in the NEPAD COM-7 EASSy project for an optic submarine cable connecting southern and eastern Africa. Tanzania is also participating with Kenya in the project of constructing an additional optic line.



## 3. INVESTMENT ENVIRONMENT

### 3.1 Investment Framework

#### 3.1.1 Government policy

Both in mainland Tanzania and Zanzibar, telecommunication has been identified as a lead sector. The Government intends to consolidate and build on the positive factors and successes of this economic sub-sector attained so far by strongly encouraging FDI and mobilising domestic private resources.

#### 3.1.2 Investment agencies

In mainland Tanzania, the **Tanzania Investment Centre (TIC)** is the 'one-stop shop' for all aspects of inward investment. In Zanzibar, a similar role is performed by the Zanzibar Investment Promotion Agency (ZIPA).

Both TIC and ZIPA perform a facilitative role for inward investment. In order to strengthen and expedite facilitation services, senior officers from Government Departments and other Government Agencies are permanently stationed and operating within TIC's premises, representing the Lands Department, Tanzania Revenue Authority, Immigration Department, Labour Division, Directorate of Trade, and the Business Registration and Licensing Agency. Upon submission of relevant documents, the above offices will process the application for different permits and approval.

#### 3.1.3 Double taxation agreements

Tanzania has double taxation agreements with nine countries and has signed bilateral investment treaties with ten countries. Double taxation agreements exist with Canada, Denmark, Finland, India, Italy, Norway, South Africa, Sweden and Zambia. Bilateral investment treaties exist with Denmark, Egypt, Finland, Germany, Italy, the Republic of Korea, the Netherlands, Sweden, Switzerland and the United Kingdom.

#### 3.1.4 Investment guarantees

The TIC grants Certificates of Incentives to all bona fide investors. Extensive guarantees are provided to investors under TIC Certificate of Incentives. Such guarantees cover ownership of properties, dispensation of assets, repatriation of income and others. In Zanzibar, ZIPA provides a similar service.

Tanzania is a member of the Multilateral Investment Guarantee Agency (MIGA) and the International Centre for the Settlement of Investment Disputes.

### 3.2 Investment Incentives

#### (i) *Mainland Tanzania*

All incentives in Tanzania have a fiscal base and are delivered through a reduction in or an exclusion from, tax or duty payments to investors in lead or priority sectors with investments above US\$300,000 in the case of foreign investors, and above US\$100,000 in the case of local investors. The tax incentives are structured according to Tanzania's investment priorities in lead and priority sectors.

Telecommunication is considered a lead priority sector and investors would therefore qualify for a Certificate of Incentives which would grant the following benefits:

Item	Duty	VAT
Capital Goods	0%	Deferred
Raw Materials	0%	20%
One non-utility vehicle	0%	Deferred
Replacement of industrial parts for the rehabilitation of privatised enterprises	0%	Deferred
Corporate Tax	30%	
Capital allowance	50%	
In subsequent years implement wear and tear allowances for:	Class 1: 37.5% p.a Class 2: 25% p.a Class 3: 12.5% p.a	
Withholding Tax on Dividends	10%	
Withholding Tax on Interest on foreign sourced loans	0%	
Indefinite losses carry forward Automatic approval for the employment of up to five foreign nationals in any project granted a certificate of incentives.		

*Source: Tanzania Investment Centre*

### **(ii) Zanzibar**

Incentives for investing on Zanzibar include:

- Government lease of land for 49 years with extension or renewal programme;
- No rent for the lease during the construction period;
- No customs and import duties for machinery and capital goods during construction period;
- All goods imported for the personal use of expatriates are exempt from import duties for a period of six months commencing from the date of first arrival in Zanzibar;
- Any declared reinvestment (at the proposal stage) for the first three years of operations is exempted from paying corporate tax;
- 100 percent retention is allowed;
- Repatriation of dividends after taxation; and
- Investment allowance of 25 percent on any capital investment available once, at any time during the project cycle.

## **3.3 Access to Finance**

### **3.3.1 Commercial banks**

Tanzania has a modern and efficient banking system. There are around 20 licensed banks in the country including NBC Ltd (ABSA South Africa), Barclays Bank (United Kingdom), CRDB Bank, Stanbic, CitiBank, Standard Chartered.

### **3.3.2 Development banks**

The Tanzanian Investment Bank is the main source of development finance, but at present the Bank does not have any international lines of credit and is therefore only offering short-term (three year) loans.

The East African Development Bank (EADB) is the best source of long terms loans for Tanzanian companies. The Bank offers a broad range of financial services in the Member States of Kenya, Uganda and Tanzania with the overriding objective of strengthening socio-economic development and regional integration. EADB loans are available to both public and private enterprises and projects should demonstrate technical feasibility, financial and economic viability and management competence, and should take cognisance of environmental and gender issues.

### **3.3.3 International Financial Institutions**

Tanzania, as a signatory to the agreement between African, Caribbean and Pacific nations (ACP) and the European Union (EU), known as the Cotonou Agreement, has access to the facilities of the European Investment Bank (EIB).

As a member of the World Bank, the facilities of the International Finance Corporation (IFC) would also be available for projects in Tanzania. Other potential development finance sources include the African Development Bank (ADB), the Development Bank of Southern Africa (DBSA), the East African Development Bank (EADB), the Industrial Development Corporation of South Africa Ltd (IDC) and the New Partnership for Africa's Development (NEPAD).

### **3.3.4 Transfer of Capital and Profits**

There are no restrictions on the repatriation of earnings and capital and foreign exchange transactions relating to current account payments. Regulations permit unconditional transferability through any authorised bank in freely convertible currency of net profits, repayment of foreign loans, royalties, fees and charges in respect of technology transfer agreements, remittance of proceeds (net of taxes and obligations) in the event of sale or liquidation of any interest attributable to the investments and payments of emoluments and other benefits to foreign employees working in Tanzania.

### **3.4 Residential and Work Visas**

In mainland Tanzania, applicants for work or residential visas are required to fill in the relevant Tanzania Immigration Forms obtainable at the TIC or from any Immigration Office, and submit them with the appropriate fee and supporting documentation to the Immigration Officer who is stationed at the TIC for the procedure of approval by the Director of Immigration Services.

In Zanzibar, ZIPA helps investors acquire work and resident permits, after submitting the appropriate fee and documentation.

### **3.5 Promotional Assistance**

Tanzania is a member of the East African Community (EAC) which is the regional intergovernmental organisation of the Republics of Burundi, Kenya, Rwanda, Uganda and Tanzania and aims at widening and deepening co-operation among the partner states in political, economic and social fields for their mutual benefit. The regional co-operation and integration envisaged in the EAC is broad based, covering tourism and wildlife management as well as trade, investments, industrial development; monetary and fiscal affairs, infrastructure and services, human resources, health, etc.

## 4. LIST OF KEY CONTACTS

### **Ministry of Infrastructure Development**

Permanent Secretary  
Tancot House  
P.O. Box 37650  
Dar es Salaam.  
Tel: +255 22 2114426  
Website: <http://www.tanzania.go.tz>

### **Tanzania Communication Regulatory Authority**

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Dar es Salaam  
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Fax: +225 22 211 6664  
Website: [www.tcra.go.tz](http://www.tcra.go.tz)

### **Tanzania Investment Centre**

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### **Zanzibar Investment Promotion Agency**

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Website: <http://www.investzanzibar.org/>

### **National Development Corporation**

Tel: +255 22 2112893 or 2111460/3  
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E-mail: [ndc@cats-net.com](mailto:ndc@cats-net.com)

### **Tanzania Private Sector Foundation**

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### **Tanzania Chamber of Commerce, Industry and Agriculture**

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### **Tanzania Investment Bank**

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**TTCL**

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Fax: +225 24 2234850

**Useful Websites**

- **Tanzanian Investment Centre** website has information on investing, incentives, procedures and downloadable application forms.  
[www.tic.co.tz](http://www.tic.co.tz)

- **Zanzibar Investment Promotion Agency:** website has information on investing, incentives, procedures and downloadable application forms.  
[www.investzanzibar.org](http://www.investzanzibar.org)
- **Online Gateway to the United Republic of Tanzania:** this website provides useful links to government sources of information.  
[www.tanzania.go.tz](http://www.tanzania.go.tz)
- **Tanzania Chamber of Commerce and Industry:** web site is a useful source of business contacts and general business information  
[www.tccia.com](http://www.tccia.com)
- **Southern African Development Community.**  
[www.sadc.int](http://www.sadc.int)
- **The British Broadcasting Corporation (BBC):** full profiles provide an instant guide to history, politics and economic background of countries and territories, and background on key institutions.  
[http://news.bbc.co.uk/2/hi/country\\_profiles/default.stm](http://news.bbc.co.uk/2/hi/country_profiles/default.stm)