COMPLIANCE HANDBOOK · MAINLAND TANZANIA

TANZANIA POST REGISTRATION MATTERS.

Registered is not compliant.

Every filing, rate, deadline and penalty a registered business carries — verified against primary and authoritative sources.

THE MONTHLY CLOCK

7 • 20 • 25

PAYE AND WITHHOLDING TAX · VAT · EXCISE DUTY

SCAN TO DOWNLOAD

EDITION	FISCAL BASIS	LAW STATED AT
2026/27	Finance Act 2026	21 September 2026
70 PAGES	1 JULY 2026	

ZATRA CONSULTANTS LIMITED

2026/27 EDITION · 11 CHAPTERS · DAR ES SALAAM

EDITION RECORD

What this handbook is, and what it is not

This is a control document, not a statement of the law. It converts the Acts, regulations, licence conditions and published regulator practice that bind a registered business in Mainland Tanzania into a dated calendar with a named owner, a defined evidence pack and a stated consequence for each obligation. The law itself remains in the instruments cited; where a filing, a payment or a decision turns on the exact words, the instrument governs and this book does not.

EDITION	JURISDICTION	FISCAL BASIS	LAW STATED AT
2026/27	**Mainland Tanzania**	**Finance Act 2026, in force 1 July 2026**	**21 September 2026**

1. PUBLICATION

Title	Tanzania Post-Registration Compliance Handbook
Edition	2026/27 · Reference ZCL/PUB/PRC-03 · supersedes all earlier issues of this handbook
Publisher	Zatra Consultants Limited, Mwenge Tower, Sinza A, Dar es Salaam
Readership	Directors, financial controllers, company secretaries, branch managers and the advisers who carry a Tanzanian filing calendar
Format	A4, for print and screen. The master copy may be adapted to a single entity, its branches and its sector pack

2. STANDING

Zatra Consultants Limited prepares, structures and coordinates filings. It does not practise law and it does not guarantee the decision or the timeline of any authority, bank or regulator. Representation before a court or tribunal, including the Tax Revenue Appeals Board, notarisation, commissioning of oaths, conveyancing execution and any formal opinion a bank or regulator will rely on belong to an advocate, and the chapters say so where the point arises.

Professional fees are separate from statutory charges throughout. Government, bank, regulator and immigration charges are payable at official rate, are never marked up, and their receipts issue directly to the entity that pays them.

3. BASIS OF THE FIGURES

Every rate, threshold, deadline and penalty in this edition was verified against a named authority or against concurring professional sources in September 2026, and the register at Appendix I records which source carries which figure. Where reputable sources disagreed and the disagreement could not be closed, the figure has been left out rather than printed with a qualification. Three such omissions are recorded in the edition control page at Appendix J.

> THE RECURRING ERROR
>
> Tanzanian rates move on 1 July with each Finance Act, and published guides lag by a year or more without saying so. A figure recalled from an earlier edition, a prior engagement or a secondary article is the most common source of a wrong filing. This edition is struck on the Finance Act 2026 and states the date it was struck; the next Finance Act supersedes it.

How an obligation is set out

Every obligation in this book is reduced to five facts. They are the five an inspector, an auditor or a successor in the role needs, and they are the five a calendar row must carry before the row can be closed.

FACT	WHAT IT FIXES	WHERE IT APPEARS
The rule	What must be done, stated without qualification	Body text
The instrument	The Act, regulation or licence clause that compels it, named to the section where the section is settled	Datum strip, first column
The clock	The legal date, expressed as the law expresses it — days from an event, not a month name	Datum strip, second column
The evidence	What proves the duty was discharged, beyond a submitted form	Datum strip, third column
The exposure	What a missed date costs, in figures where the figure is settled	Exposure block

1. THE THREE PAGE ELEMENTS

The datum strip — instrument, clock and evidence on one rule, directly under the obligation it fixes. It never restates the body text: the body says what must be done, the strip says under what, by when, and proved how.

The exposure block — the cost of failure, set against a heavy rule. It appears only where a penalty, an interest charge or a blocking consequence is settled in the instrument. Silence means the consequence is discretionary, not that there is none.

The correction — a misconception named and answered. These are the beliefs that produce most late filings in practice, and each one is stated in the form in which businesses actually hold it.

2. WHAT COMPLETES A TASK

A submitted return is not a completed obligation. A duty is discharged when the calculation, the approval, the payment, the submission and the authority's acknowledgement are all saved against the same reference. A control number without a receipt, a receipt without an allocation, or an allocation to the wrong obligation each leave the entity exposed on a duty its own register shows as closed.

OWNER	REVIEWER	INTERNAL DATE
One named person per obligation, with a named deputy	**A second person** for every payment and filing	**Five working days** before the legal date

SCOPE

Mainland Tanzania, and where that boundary bites

The United Republic is one country and two tax jurisdictions. This handbook states the Mainland position. Zanzibar maintains its own revenue authority, its own business and property registers, its own labour approvals and its own rates, and a Mainland registration, licence or return reaches none of them.

FUNCTION	MAINLAND	ZANZIBAR
Revenue	Tanzania Revenue Authority	Zanzibar Revenue Authority for domestic taxes; TRA for Union taxes
VAT standard rate	18%	15%
VAT registration threshold	TZS 200,000,000 turnover	TZS 100,000,000 turnover
Companies and business names	BRELA, through ORS	Business and Property Registration Agency
Investment facilitation	TISEZA	Zanzibar Investment Promotion Authority
Labour approvals	Labour Commissioner, Ministry of Labour	Zanzibar Labour Commission
Trade marks	BRELA registry	Separate registry; a Mainland registration does not extend

Income tax and customs are Union matters administered by TRA across both. VAT, business licensing, labour approvals and property registration are not.

THE CORRECTION

An entity incorporated on the Mainland that opens premises, employs staff or sells in Zanzibar has entered a second jurisdiction, not a second region. It registers there, licenses there and files there, and its Mainland compliance record is no answer to a Zanzibar assessment.

What is reserved, and which chapters bind

Two questions are settled before any process is followed. What the law reserves to Tanzanian citizens or conditions on a prescribed shareholding, and which of the eleven chapters actually binds this entity. Both are answered from the intended activity, not from the structure already chosen.

1. WHAT IS RESERVED, BEFORE ANY PROCESS IS FOLLOWED

Some activities are reserved to Tanzanian citizens or are open to foreign participation only on a prescribed shareholding. A foreign investor establishes what is reserved in the intended activity **before** selecting a structure, because the reservation determines the structure rather than being accommodated by it.

- **Mineral dealer's licence —** a shareholding of 25% Tanzanian and 75% foreign is mandatory. A wholly foreign-owned applicant does not qualify, and the shareholding is settled at incorporation rather than corrected at application.
- **Land —** all land is public land vested in the President. A foreign investor does not own land; it occupies through a derivative right of occupancy granted for investment purposes through TISEZA. A purchase structured as ownership is not a route around this.
- **Shareholding is not a right to work —** a foreign shareholder or director who performs work in Tanzania requires a work permit and a residence permit, as set out in Chapter 4.

2. WHICH CHAPTERS BIND THIS ENTITY

Four questions select the calendar. Each answer that is yes opens a chapter and creates a workstream on the day it becomes true, not at the next month end.

QUESTION	WHAT TURNS ON IT	CHAPTER
What is the entity?	Company, business name, partnership, branch of a foreign company, NGO or licensed institution. Legal personality, limited liability, filing duties and the tax base all follow from this and from nothing else	2
What money moves?	Sales, imports, payroll, rent, interest, dividends, royalties, service fees, digital receipts, mineral sales. Each is a distinct tax with its own clock and its own return	3, 6
Who works, and where?	Employees, non-citizens, contractors, branches, sites, customer-facing premises. People create social fund, safety, immigration and local duties; premises create their own	4, 5
What is made, handled or held?	Regulated products, minerals, financial services, personal data. Each carries a licence with conditions that bind independently of the expiry date	5, 7, 8, 9

CONTENTS

The eleven chapters and ten appendices

PART ONE · THE OBLIGATIONS EVERY REGISTERED ENTITY CARRIES

PART TWO · SECTOR OBLIGATIONS LAYERED ON THE CORE

PART THREE · RUNNING THE CALENDAR

APPENDICES · WORKING REFERENCE

01

THE FIRST NINETY DAYS.

Three clocks start at the certificate of incorporation. None of them waits for the first invoice, the first employee or the opening of a bank account.

IN THIS CHAPTER

GOVERNING	AND	AND	AUTHORITIES
Tax Administration Act, Cap 438	**Companies Act, Cap 212**	**Occupational Safety and Health Act, 2003**	**TRA · BRELA · NSSF · WCF · OSHA**

SECTION 1.1

Days 1 to 15: tax identity

A certificate of incorporation confers legal personality and nothing else. It does not confer a tax identity, it does not permit trading, and it does not register the company with any of the bodies that will assess it. The Finance Act 2026 requires a person who commences business to apply for a Taxpayer Identification Number within fifteen days of commencement, and that application is the first act after the certificate, not the last act before the first sale.

INSTRUMENT	CLOCK	EVIDENCE
Tax Administration Act, Cap 438 as amended by the Finance Act 2026	**15 days** from commencement of business	**TIN certificate** and the taxpayer profile it opens

1. WHAT THE APPLICATION MUST MATCH

The particulars on the TIN application are matched against the ORS record at BRELA. A company name, registered office, director list or stated business activity that differs between the two produces a rejected application or, worse, an accepted one carrying the wrong obligation set. The business activity declared here determines which tax obligations TRA activates on the account, and an obligation that is never activated still accrues once the underlying liability arises.

2. THE REGISTRATIONS THE FIRST EMPLOYEE TRIGGERS

One hire creates four separate registrations before it creates a payslip. They sit with four bodies, on four clocks, and none of them is satisfied by another.

BODY	WHAT IS REGISTERED	CLOCK
TRA	PAYE, and the Skills Development Levy once the tenth employee is engaged	Activate on the taxpayer profile before the first payroll run
NSSF	The employer, and each employee as a member	Before the first contribution falls due
WCF	The employer	Within 30 days of engaging the first employee
OSHA	The workplace, under section 16(2) of the Occupational Safety and Health Act	Before operations commence at the premises

THE CORRECTION

A contribution paid but not allocated to a named member is not a credited contribution. NSSF and WCF both reconcile by member record, and an unallocated remittance leaves the employer liable while the employee's account shows nothing. Reconcile names and membership numbers against the schedule every month, not at year end.

3. THE EVIDENCE FILE, OPENED ON DAY ONE

The file structure at Appendix F is the one an inspector can follow. Opening it in the first fortnight costs an hour; reconstructing it in the week before an audit is where the gaps are found. Each obligation folder holds the application, the control number, the receipt, the submitted return and the authority's acknowledgement against a single reference.

SECTION 1.2

Days 1 to 30: ownership, premises and permission to trade

Registration is not permission to trade. Incorporation produces a certificate; trading requires a business licence from the licensing authority for the place of business; regulated activity requires its sector permit in addition to both. These are three acts before three authorities, and a company holding only the first is trading unlicensed.

1. BENEFICIAL OWNERSHIP

A beneficial owner is the natural person who ultimately owns or controls the company. A nominee, a registered shareholder and a corporate member are none of them a beneficial owner, and recording one in place of the other is a defective filing rather than a partial one. Particulars are declared at incorporation under section 15 of the Companies Act and any change is filed within thirty days under the Companies (Beneficial Ownership) Regulations.

INSTRUMENT	CLOCK	EVIDENCE
Companies Act, Cap 212, s.15, s.456 and GN 478 of 2023	**30 days** from any change in particulars or cessation	**Filed form** and the internal register with the control chain

> **EXPOSURE**
>
> Since **15 April 2025** a company with no beneficial ownership filing on record is blocked from **every** transaction at the Registrar — including lodging the annual return it is simultaneously being penalised for not filing. The block is cleared by filing, not by correspondence.

2. PREMISES, SAFETY AND THE WORKPLACE REGISTER

Workplace registration under the Occupational Safety and Health Act is due before operations commence at each address. Section 4.4 sets out what attaches to the workplace, what recurs annually and what the file must hold; at this stage the only question is whether every address the entity will occupy has been identified.

- **Risk assessment —** OSHA requires an occupational safety and health risk assessment at least once a year, and again after a serious change or an incident. The assessment names the hazard, who may be harmed, the control in place, the further action, its owner and its completion date.
- **Fire and emergency —** the fire safety certificate runs to its printed expiry. The file behind it holds extinguisher service tags, alarm tests, the evacuation plan, drill attendance and clear-exit inspections, because a valid certificate over an unsafe workplace is the position an inspector records, not a defence.

3. LICENCES, MAPPED TO ACTIVITIES AND ADDRESSES

A general business licence is issued against a stated activity at a stated place. Every additional activity and every additional address is a separate mapping exercise against local government, environmental, product, professional and sector regulators. The expiry date printed on each approval is recorded at the point of issue, and the renewal window opens well before it.

SECTION 1.3

Days 1 to 90: the calendar that survives a staff change

The year of income fixes every other date in the tax calendar. Most taxpayers use the calendar year; an entity may obtain approval for a different twelve-month accounting period. That single choice sets the provisional instalment dates, the final return date, the audit timetable and the board calendar, and changing it later moves all of them.

1. THE TAX OBLIGATION PROFILE

The taxpayer account carries a list of activated obligations: income tax, PAYE, the Skills Development Levy, VAT, withholding tax, excise and digital service tax among them. An obligation wrongly activated generates returns that are due and overdue when no liability exists. An obligation not activated does not suspend the liability; it removes the reminder. Both states are corrected by written request to TRA before a return becomes overdue, and the correspondence is filed against the profile.

INSTRUMENT	CLOCK	EVIDENCE
Income Tax Act, Cap 332, ss.88–89	**Statement of estimated tax within 3 months** of the start of the accounting period	**Filed estimate** and the computation supporting it

2. BUILDING THE TWELVE-MONTH PLANNER

Each applicable duty is entered once, with its legal date, an internal date at least five working days earlier, a named owner, a named reviewer, the instrument relied on, the portal used, the fee payable and the evidence folder it writes to. Work backwards from the legal date through payment, submission, review and preparation; the preparation date, not the legal date, is the one the calendar alerts on.

3. BOARD ADOPTION

Compliance that lives in one person's spreadsheet fails when that person leaves. The directors adopt the obligation register, the schedule of owners and the escalation rule by resolution. That resolution converts the calendar from an accounting habit into a management duty with a minuted owner, and it is the document a regulator, an auditor or an incoming director asks for first.

THE CORRECTION

Directors remain answerable for the company's filings whether or not the work is delegated internally or to an adviser. Engaging a consultant transfers the work and the expertise; it does not transfer the statutory duty, and no regulator accepts the adviser's diary as the company's excuse.

02

BRELA AND THE CORPORATE RECORD.

The annual return, the general meeting, the accounts and the statutory registers are four expressions of the same facts. Where they disagree, the Registrar reads the filing and the company carries the difference.

IN THIS CHAPTER

THE COMPANY	BUSINESS NAMES	TRADING	REGISTRAR
Companies Act, Cap 212, R.E. 2023	**Business Names Act, Cap 213**	**Business Licensing Act, Cap 208**	**BRELA, through the Online Registration System**

SECTION 2.1

The annual cycle, and the order it runs in

Four dates depend on one another and are routinely diarised as if they did not. The financial year end fixes the accounts; the accounts must be approved before they can be laid before the general meeting; the meeting fixes the resolutions; and the annual return reports the position as at the return date. Moving any one of them moves the three behind it.

OBLIGATION	SECTION	CLOCK	EVIDENCE
Annual return	Cap 212, s.131	Within 28 days after the return date	Approved form and the ORS receipt
Contents of the return	Cap 212, ss.132–135	As at the return date	Share capital and shareholder schedules, accounts annexed
First general meeting	Cap 212, s.136	Within 18 months of incorporation	Notice, agenda, attendance and minutes
Subsequent meetings	Cap 212, s.136	Not more than 15 months apart	As above, numbered and signed
Notice of meeting	Cap 212, s.138	The statutory minimum period	Dated notice and proof of service
Accounts and audit	Cap 212, ss.154–171	Approved and signed before circulation	Signed statements and auditor correspondence

THE CORRECTION

An annual return is not a tax return. BRELA records the constitutional position of the company; TRA assesses its income. The two run on different clocks, carry different penalties, and neither satisfies the other. A company that has filed its income tax return on time and its annual return late is late, and the reverse is equally true.

1. THE DEPENDENCY CHAIN

The return date — the company's own anniversary date, not a date common to all companies and not the financial year end. It is the single most frequently mis-diarised date in the corporate calendar, because it is the only one a shared template cannot supply.

Accounts before the meeting — directors approve and sign the accounts under section 161 before they are laid before the company in general meeting under section 169. A meeting convened before the auditor has reported cannot dispose of the accounts business.

Resolutions after the meeting — special resolutions under section 146 and the resolutions requiring registration under section 148 are filed within their own periods. A resolution passed and never filed leaves the register showing the position it replaced.

2. WHERE THE TAX RETURN SITS

For a calendar-year taxpayer the final income tax return and any balancing payment fall due six months after 31 December. The audit that supports it therefore competes for the same weeks as the accounts approval and the general meeting, and the three are planned as one block or they collide every year.

SECTION 2.2

Changes that run on their own clock

The annual return is a snapshot, not a correction mechanism. A change in directors, registered office, shareholding or beneficial ownership is notified when it happens. Waiting for the return leaves the register wrong for up to a year, and every bank mandate, licence application and contract executed in that period rests on a public record that does not match the company.

1. DIRECTORS AND THE SECRETARY

Appointments, resignations and changes in particulars are filed on the current BRELA form through ORS. Behind the filing receipt sit the signed consent to act, the appointing resolution and, on a resignation, the letter and its acceptance. A director whose resignation was never filed remains a director on the public record and is dealt with as one.

2. REGISTERED OFFICE

The registered office under sections 113 and 114 is the address at which documents are validly served on the company. Service at that address is effective whether or not anyone collects it. A change is filed promptly and then propagated: TRA, the banks, every licence, the invoice template, the website and the executed contracts must all point to the same place.

INSTRUMENT	CLOCK	EVIDENCE
Companies Act, Cap 212, ss.113–114	**On change** notified to the Registrar	**ORS receipt** and the downstream update log

3. SHARES, CAPITAL AND TRANSFERS

Allotments, transfers, share certificates and capital changes are recorded in sequence, and the register of members under section 118 is updated at the time of the transaction rather than at the next filing. Stamp duty and the income tax treatment of the transfer are settled before completion, not after: an unstamped instrument is admissible only on payment of the duty and the penalty, and that is discovered in a dispute rather than at the counter.

THE CORRECTION

A body corporate cannot be a member of its holding company. An allotment or transfer of shares to a subsidiary is void under section 26, save where the subsidiary acts as personal representative or trustee. Group reorganisations that move shares upward within the structure are checked against this section before, not after, the instrument is executed.

4. BENEFICIAL OWNERSHIP CHANGES

The registered owner and the beneficial owner each make the declarations required, and the company files the prescribed return within thirty days. The internal register is updated in step, holding the identity evidence and the chain of control that establishes why this person and not another is the beneficial owner.

> EXPOSURE
>
> A company whose beneficial ownership record is absent or stale is blocked at the Registrar from **all** transactions. Filings that then fall due — the annual return, a change of directors, a charge registration — accrue their own consequences while the block stands.

SECTION 2.3

Registers, names and permission to trade

The statutory registers are the company's own record and are maintained continuously, not assembled on request. Members, directors and secretaries, charges and beneficial owners each have a register, and each is reconciled to the ORS position at least quarterly and before every transaction that touches it.

RECORD	SECTION	WHAT IT MUST SHOW
Register of members	Cap 212, s.118	Holdings, transfers and dates, with an index where required by s.119
Register of beneficial owners	Cap 212, s.456	The natural persons and the control chain establishing them
Minutes and resolutions	Cap 212, ss.151–153	Decision, attendance, conflicts declared, documents approved, actions assigned
Register of charges	Cap 212, Part V	Every security granted, registered within its own period

Trusts are not entered on the register of members under section 125. The register records the legal holder; the beneficial position is recorded in the beneficial ownership register, and conflating the two produces a defective filing in both.

1. BUSINESS NAMES

A business name is not a company. It creates no separate legal personality, no limited liability and no share capital, and it will not satisfy a bank or a substantial counterparty that requires an incorporated entity. Where one is used, its registered particulars are kept current: a change is notified within fourteen days under section 11 of the Business Names Act.

> EXPOSURE
>
> Default under section 13(1) of the Business Names Act carries a fine of up to **TZS 50,000 for every day** the default continues. It is a daily charge, not a single penalty, and it runs from the day the fourteen days expire.

2. THE BUSINESS LICENCE

The licence is issued against a declared activity at a declared place and runs for twelve months. It is not renewed automatically and there is no multi-year option; each cycle is a fresh application supported by evidence that the activity, the premises and the entity are unchanged. Renewal runs on the ladder at section 5.1, which opens 180 days before expiry, because an application lodged in the final week is an application that expires before it is determined.

INSTRUMENT	CLOCK	EVIDENCE
Business Licensing Act, Cap 208	**Annual** per licence, per activity, per premises	**Licence** with its expiry date on the renewal register

03

TAX.

Three clocks run in every month of the year and a fourth in every quarter. The rate is the easy part; the tax point, the evidence and the allocation of the payment are where assessments are raised.

IN THIS CHAPTER

THE CHARGE	VALUE ADDED TAX	THE MACHINERY	THIS YEAR
Income Tax Act, Cap 332	**Value Added Tax Act, Cap 148**	**Tax Administration Act, Cap 438**	**Finance Act 2026, in force 1 July 2026**

SECTION 3.1

The clock every month runs on

Three dates fall in every month and one falls in every quarter. They do not move for weekends, for a closed portal or for a quiet month, and a nil return is a return that must still be filed. The safe sequence in each case is prepare, review, pay, file, then save the acknowledgement against the reference.

DATE	OBLIGATION	INSTRUMENT
7th	PAYE, the Skills Development Levy and most withholding taxes, paid and reported for the preceding month	Income Tax Act ss.81–85; Tax Administration Act
20th	Value added tax return and payment for the preceding month, including a nil return; digital service tax on the same cycle	Value Added Tax Act, Cap 148
25th	Excise duty return and payment for the preceding month	Excise (Management and Tariff) Act
Quarterly	**Provisional income tax instalment — 31 March, 30 June, 30 September and 31 December for a calendar-year taxpayer**	**Income Tax Act, s.88**
+3 months	Statement of estimated tax, within three months of the start of the accounting period	Income Tax Act, s.89
+6 months	Final income tax return and balancing payment, six months after the year of income ends	Income Tax Act, s.91

THE CORRECTION

The withholding clock runs from the date the tax law treats the payment as made, not from the invoice date and not from the date the accounts recognise the expense. A payment made on the last day of a month is within that month's return even where the invoice is dated in the following one.

1. WHEN THE PORTAL FAILS

A portal failure is evidence to be preserved, not permission to be late. The obligation and the date survive the outage, and section 11.3 sets out what the file must hold to show the entity was ready before it.

2. ALLOCATION

A payment made is not a payment allocated. A control number settles a specific obligation for a specific period. Paying the right amount against the wrong obligation leaves one liability discharged twice and another running interest, and the taxpayer ledger will show both. Every payment is traced to its allocation on the ledger before the task is closed.

SECTION 3.2

Value added tax

The registration threshold is TZS 200,000,000 of taxable turnover. It was raised from TZS 100,000,000, and a business still monitoring against the old figure is either registering a year early or treating a crossing as distant when it has already occurred. Taxable turnover is the measure, not total sales: exempt supplies do not count toward it, and misreading that is the second most common threshold error.

ITEM	FIGURE	NOTE
Registration threshold	TZS 200,000,000	Taxable turnover; registration applied for under Part V of the VAT Act
Standard rate	**18%**	**All taxable supplies not zero-rated or exempt**
Zero rate	0%	Only where the Act allows it, principally qualifying exports under ss.55 and 60
Return and payment	20th	Of the month following the tax period, nil returns included

1. THE 16% RATE, AND WHY IT IS NOT YET IN USE

The Act provides a 16% rate for specified supplies to an unregistered final consumer where payment is made through a bank or through an electronic payment system approved by the Commissioner General. The rate takes effect on publication of the Commissioner General's implementation notice. As at 21 September 2026 that notice has not issued, and the standard rate of 18% applies to those supplies. A business that has already configured its systems to charge 16% is under-collecting and carries the difference.

2. INPUT TAX, AND WHAT SUPPORTS IT

Input tax is claimable only where it is supported by a valid fiscal tax invoice or other evidence the Act permits, connected to a taxable business activity, and claimed within the time the Act allows. Blocked, mixed-use, exempt and private expenditure are reviewed separately each month rather than swept into a single adjustment at year end, because the apportionment is what an audit tests first.

INSTRUMENT	CLOCK	EVIDENCE
Value Added Tax Act, Cap 148	**20th** of the following month	**Fiscal invoices** reconciled to the ledger and the return

3. THE FIVE QUESTIONS THAT SETTLE A SUPPLY

- **Is the supplier registered —** an unregistered supplier cannot charge VAT, and an invoice purporting to do so supports no input claim.
- **Is the supply taxable, exempt or zero-rated —** three different treatments with three different consequences for the input side.
- **What is the tax point —** it determines the period, and it is not always the invoice date.
- **Is the evidence valid —** a fiscal receipt, not a proforma, a delivery note or a bank statement.
- **Is the customer a designated withholding agent —** if so, the cash received will not equal the VAT charged, and the difference is accounted for as set out overleaf.

SECTION 3.3

VAT withholding and fiscal receipts

A designated agent withholds part of the VAT and pays the supplier the remainder, and the arithmetic must be understood in points of the taxable value rather than as a share of the tax. On goods the agent withholds 3 and the supplier receives 15; on services the agent withholds 6 and the supplier receives 12. Both pairs total the 18% standard rate, which is the check that the treatment has been applied correctly.

SUPPLY	WITHHELD BY AGENT	RECEIVED BY SUPPLIER	TOTAL
Goods	3%	15%	18%
Services	6%	12%	18%
Composite supplies are apportioned between goods and services on the prescribed basis before either rate is applied.			

THE CORRECTION

The withheld amount remains the supplier's output tax. It is declared in full on the supplier's return and the withholding is then credited against it. A supplier that declares only the cash it received has under-declared output tax by the withheld points and will be assessed for the difference, with the penalty calculated on the full amount.

1. THE AGENT'S OWN OBLIGATION

The Finance Act 2026 requires the designated agent to remit the amount withheld and to file the corresponding statement within ten days after the end of the tax period. That is ten days, not twenty: an agent working to the ordinary VAT date is late by the time it files.

INSTRUMENT	CLOCK	EVIDENCE
Finance Act 2026 amending the VAT Act, Cap 148	**10 days** after the end of the tax period	**Withholding statement** and remittance proof per supplier

2. FISCAL RECEIPTS

An approved electronic or virtual fiscal device receipt is issued for every transaction that requires one. The monthly reconciliation runs fiscal sales against the VAT return, bank receipts, mobile money collections and the accounting sales figure, and the four are expected to agree. Cancelled receipts, offline sequences and gaps in numbering are investigated when they occur; explained at the time they are a control, explained a year later they are a finding.

SECTION 3.4

Income tax and provisional tax

The corporation tax rate is 30%, and accounting profit is only the opening figure. A tax computation adjusts for disallowable costs, depreciation allowances under section 17, losses under sections 18 and 19 and any incentive relied on. A return that carries the accounting profit into the tax line without a computation is not a completed return; it is an estimate awaiting an assessment.

CHARGE	RATE	APPLIES TO
Corporation tax, standard	**30%**	**Resident companies, and non-residents on Tanzanian-source income**
Newly listed on the DSE, three years	25%	Requires at least 25% of shares issued to the public
Alternative minimum tax	1% of turnover	Companies with unrelieved losses in the year and the two preceding years
Capital gains, Tanzanian investment assets	30%	On realisation under Part V of the Income Tax Act

> EXPOSURE
>
> The alternative minimum tax is the charge most often missed, because it falls due precisely when a company believes it owes nothing. Three consecutive loss years trigger **1% of turnover**, irrespective of the loss. Agriculture, tea processing, health and education providers sit outside it; a loss-making trading company does not.

1. THE ESTIMATE, AND THE DUTY TO REVISE IT

A statement of estimated tax is filed within three months of the start of the accounting period, and tax is paid in four equal instalments at three, six, nine and twelve months. The estimate is revised when results diverge materially from it, rather than carried to year end and corrected in the final return. An estimate left unrevised while trading improves understates each instalment and attracts interest on each.

2. THE FINAL RETURN

The final return and any balancing payment fall due six months after the year of income ends — 30 June for a calendar-year taxpayer. A company files whether or not it has taxable income. The certified or audited accounts required to support it are prepared to that timetable, not to the timetable of the general meeting.

3. THE PRESUMPTIVE REGIME

The Finance Act 2026 raised the presumptive ceiling from TZS 100,000,000 to TZS 200,000,000 of turnover, with a floor of TZS 11,000,000, and set the rate at 4%. A newly registered taxpayer operating exclusively within the regime pays no income tax for twelve months, and that period runs from the date the TIN is issued rather than from first revenue.

> THE CORRECTION
>
> The presumptive regime is not available to a company. It applies to resident individuals with business income. A limited company is assessed under the corporate provisions at 30% from its first year, and the twelve-month exemption does not reach it. The choice of vehicle therefore decides the treatment, and it is made before registration, not after.

SECTION 3.5

Withholding tax, levies and stamp duty

The rate follows the category of the payment and the residence of the recipient, in that order. Getting either wrong shifts the liability onto the payer, as Appendix C sets out. The full matrix is at Appendix C; the categories below are the ones that recur.

PAYMENT	RESIDENT	NON-RESIDENT	SECTION
Service fees	5%	15%	Cap 332, s.83
Rent — land and buildings	10%	10%	Cap 332, s.82
Interest	10%	10%	Cap 332, s.82
Royalties	**15%**	**15%**	**Cap 332, s.82**
Dividends, other than listed or 25% holdings	10%	10%	Cap 332, ss.54, 82
Goods supplied to government and specified institutions	2%	—	Cap 332, s.83A
Directors' fees, other than full-time service	15%	15%	Cap 332, s.82

Royalties are withheld at 15%. The 10% figure in circulation is the special rate for cinematograph film, video tape, sound recording and like media, and applying it across the board understates the tax by a third.

1. SKILLS DEVELOPMENT LEVY

An employer with ten or more employees pays the Skills Development Levy at 3.5% of gross emoluments, by the seventh day after month end. The base is reconciled to payroll each month and every exclusion is documented; the levy is assessed on the payroll TRA can see, and an unexplained difference between the payroll ledger and the levy base is the first thing a payroll audit tests.

2. LOCAL GOVERNMENT SERVICE LEVY

Service levy is charged at 0.25% of turnover. The Finance Act 2025 standardised the rate, replacing a maximum of 0.3% and the lower rate that applied to banks. It is payable to the council in whose area the business operates, and an entity with premises in more than one council area apportions rather than paying it all to the council at its head office.

3. STAMP DUTY

Stamp duty falls due on the instrument rather than on the payment under it, and it is dealt with at section 6.3 alongside the rest of the pre-signature review. For the tax calendar the point is only that the thirty-day clock starts at execution, which is often weeks before the transaction reaches the finance function at all.

SECTION 3.6

Penalties, interest and objections

Penalties under the Tax Administration Act are expressed in currency points, and one currency point is TZS 20,000. The figures below convert them. A late filing penalty accrues monthly and is calculated on the higher of a fixed amount and a percentage of the tax, so a large liability filed late is penalised on the liability rather than on the fixed floor.

DEFAULT	CHARGE	IN SHILLINGS
Late filing — body corporate	The higher of 15 currency points, or 2.5% of the tax assessable less tax paid, for each month or part month	From TZS 300,000 per month
Late filing — individual	The higher of 5 currency points, or 2.5% of the tax assessable less tax paid, for each month or part month	From TZS 100,000 per month
Late payment of tax	**Interest at the statutory rate, compounded monthly for each month or part month outstanding**	**By computation**
Contractor disclosure, construction and extractives	Failure to disclose a contractor or subcontractor electronically within 30 days of the contract	The higher of TZS 80,000,000 or 25% of contract value

One currency point is TZS 20,000, raised from TZS 15,000 with effect from 1 July 2024. Penalties stated in the Act in currency points convert at that figure until it is next amended.

1. OBJECTING TO AN ASSESSMENT

An objection is not admitted until the deposit is paid. The deposit is the higher of the tax not in dispute or one third of the assessed tax, and the Commissioner General may waive or reduce it on good cause shown. A taxpayer who objects without budgeting for the deposit has not objected; the assessment stands and the recovery clock continues to run against it.

INSTRUMENT	CLOCK	DEPOSIT
Tax Administration Act, Cap 438	**30 days** from service of the decision	**Higher of tax not in dispute** or one third of the assessment

2. HOW LONG THE POSITION STAYS OPEN

The ordinary limitation period is five years from the due date of the final return. Where there is fraud or wilful neglect there is no limitation, and the year remains open indefinitely. Records are retained on the five-year basis as a minimum, and on a longer basis where an asset's cost base or a loss carried forward depends on them.

3. WHERE THIS STOPS BEING A ZATRA MATTER

Preparing the objection, assembling the computation and the evidence, and corresponding with the Commissioner General are work Zatra performs. Representation before the Tax Revenue Appeals Board or the Tax Revenue Appeals Tribunal is advocacy, and it is instructed to an advocate. The point to instruct is when the objection is disallowed, not when the appeal is nearly out of time.

04

PEOPLE, PAYROLL AND SAFE WORK.

Employment is the most heavily regulated thing a business does. One contract engages the revenue authority, two funds, a safety regulator and, for a non-citizen, two further ministries.

IN THIS CHAPTER

EMPLOYMENT	SAFETY	COMPENSATION	NON-CITIZENS
Employment and Labour Relations Act, Cap 366	**Occupational Safety and Health Act, 2003**	**Workers Compensation Act, Cap 263**	**Non-Citizens (Employment Regulation) Act, 2015**

SECTION 4.1

Payroll that reconciles

Every payroll figure must travel from the contract to the payslip to the return without changing. Where it changes, the difference is either an error or an undeclared benefit, and an audit treats the two the same way until the file explains which it is.

MONTHLY TAXABLE INCOME — RESIDENT	TAX
Up to TZS 270,000	Nil
TZS 270,001 to 520,000	8% of the excess over 270,000
TZS 520,001 to 760,000	20,000 + 20% of the excess over 520,000
TZS 760,001 to 1,000,000	68,000 + 25% of the excess over 760,000
Above TZS 1,000,000	**128,000 + 30% of the excess over 1,000,000**
Non-resident employment income	15%, final tax

The bands apply to taxable income after permitted deductions, of which the qualifying social security contribution is the principal one. Applying the bands to gross pay, without first taking the deduction, is the error that shows up as a small over-deduction on every employee at once.

INSTRUMENT	CLOCK	EVIDENCE
Income Tax Act, Cap 332, s.81	**7 days** after the end of the month	**Return, payment and the withholding certificate** issued to each employee

1. THE EMPLOYEE MASTER FILE

One file per employee holds the signed contract, identity and TIN details, job title, the history of salary changes, bank details, leave records, benefits, deductions and, on exit, the termination documents. Access is restricted: payroll holds personal data of the kind Chapter 7 makes a registrable processing activity, and an open payroll folder is a data protection exposure as well as a payroll one.

2. THE YEAR-END RECONCILIATION

Twelve monthly returns are reconciled to the general ledger, to employee earnings, and to the NSSF, WCF and Skills Development Levy bases. Five things surface in that exercise and each is corrected before the accounts are finalised: duplicated employees, benefits provided but never valued, negative pay lines, leavers still on the payroll, and suspense balances that were never cleared.

THE CORRECTION

A label does not decide employment status. A consultant who works fixed hours, under supervision, on the company's equipment, is an employee whatever the engagement letter calls the relationship. The consequences arrive together: PAYE never deducted, contributions never made, leave never accrued and severance payable on termination, assessed against the employer and not the individual.

SECTION 4.2

NSSF and the Workers Compensation Fund

Two funds, two purposes, two rates. Social security accumulates a benefit for the employee; workers compensation answers for injury and disease arising out of employment. Registration with one is not registration with the other, and a contribution to one discharges nothing owed to the other.

FUND	RATE	BORNE BY	CLOCK
NSSF	**20%**	**Split by arrangement; the employee share may not exceed 10%**	**Within one month of the salary month**
WCF, private sector	0.5%	The employer in full	Monthly, following the earnings month

The WCF rate has moved twice: 1% under the 2015 tariff, 0.6% from 1 July 2021, and 0.5% from 1 July 2022. Guidance still showing 0.6% predates the 2022 amendment.

1. THE WCF YEAR

A new employer registers within thirty days of engaging its first employee. Contributions run monthly on cash sums paid to employees. The Annual Return of Earnings falls due on 31 March, and it is the filing most often absent from an otherwise complete payroll file because it sits outside the monthly rhythm that carries everything else.

REGISTER	CONTRIBUTE	DECLARE
Within 30 days of the first employee	**0.5%** monthly, employer-borne	**31 March** Annual Return of Earnings

2. WHEN AN INJURY OCCURS

The employer notifies the Fund of a workplace accident or an occupational disease as soon as it learns of it, and preserves the incident report, the medical records, witness statements, the payroll position and proof of contributions as one pack. A claim is time-limited; a pack assembled months later against an employee who has since left is the position from which claims are refused.

3. WHICH FUND, FOR WHOM

NSSF covers private sector employment. Employees in the public service scheme contribute to PSSSF instead, and an entity with a mixed workforce — seconded public officers, or staff transferred from a government body — carries both. The scheme is determined per employee at engagement and recorded in the master file, not assumed from the employer's own history.

SECTION 4.3

Statutory entitlements

These entitlements are the floor, and a contract cannot go below them. A clause offering less than the Employment and Labour Relations Act provides is void to that extent; the Act applies and the employer carries the difference, usually at the point of termination when the arithmetic is done all at once.

ENTITLEMENT	SECTION	POSITION
Annual leave	Cap 366, s.31(1)	28 consecutive days paid leave in each leave cycle
Maternity leave	Cap 366, s.33(6)	84 days paid; 100 days where more than one child is born
Notice — monthly paid	Cap 366, s.41(1)	28 days
Severance on redundancy	**Cap 366, s.42(1)**	**7 days' basic wage for each completed year of continuous service, to a maximum of 10 years**
Ordinary hours	Cap 366, Part III	45 hours a week, 9 hours a day, 6 days

1. WHAT SEVERANCE ACTUALLY COSTS

The formula reads modestly and compounds quietly. An employee with nine completed years is entitled to sixty-three days of basic wage on redundancy. The cap at ten years limits the multiplier, not the wage, so a long-serving senior employee produces the largest single figure in most redundancy exercises. Severance is provided for as the liability accrues, not budgeted for when the decision is taken.

> EXPOSURE
>
> Severance is not payable on a summary dismissal for misconduct, and it requires at least twelve months' continuous service. Those two boundaries are where disputes concentrate, because the employer's characterisation of the termination decides the payment and the Commission for Mediation and Arbitration decides the characterisation.

2. OVERTIME AND THE WEEKLY CAP

Overtime is paid at 150% of the ordinary wage, and at 200% on a public holiday or a rest day. It is capped at fifty hours in any four-week period, and total hours including overtime are capped at twelve in a day. An operation running sustained overtime is not managing a busy period; it is exceeding a statutory limit, and the payroll record is the evidence of it.

3. MINIMUM WAGES

Minimum wages are set by sector order and differ between sectors. There is no single national figure, and quoting one from another sector is a common source of underpayment in mixed operations. The applicable order is identified by the sector in which the employee works and confirmed against the current order before the rate is set.

SECTION 4.4

The workplace

Registration attaches to the workplace, not to the entity. Section 16(2) of the Occupational Safety and Health Act requires a workplace to be registered before operations commence there. A head office registration does not extend to a warehouse, a workshop, a site office or a second branch, and each address is registered on its own.

OBLIGATION	CYCLE	WHAT THE FILE HOLDS
Workplace registration	Once, before operations	Registration certificate for each address
Certificate of Compliance	**Annually, after inspection**	**Certificate, inspection report and closed corrective actions**
Risk assessment	At least annually	Hazard, who may be harmed, control, further action, owner, date
Fire safety certificate	To its printed expiry	Certificate, extinguisher tags, alarm tests, drill attendance

THE CORRECTION

The registration is one-off; the Certificate of Compliance is not. The recurring obligation is the annual inspection and the certificate that follows it, and an entity tracking only its original registration has no renewal in its calendar at all.

1. PEOPLE AND CONTROLS

A written occupational safety and health policy, trained safety and health representatives, first aiders, medical fitness where the work requires it, and statutory inspection of plant and equipment. Findings are closed with dated before-and-after evidence; an open finding carried from one inspection to the next is treated as a deliberate position rather than an oversight.

2. CONTRACTORS ON SITE

A contractor's workers on the entity's premises do not carry the entity's obligations away with them. The site's safety regime, its inductions, its permits to work and its incident reporting cover everyone present. Contractor registration, insurance and competence evidence are held on the site file before mobilisation, not requested after an incident.

SECTION 4.5

Non-citizen employees

A shareholding is not a right to work. A foreign shareholder, director or investor who performs work in Tanzania requires a work permit from the Labour Commissioner and a residence permit from the Immigration Department. Two instruments, two authorities, and a fixed order: the Labour Commissioner approves the work permit and the application is then forwarded for the residence permit.

INSTRUMENT	AUTHORITY	POSITION
Work permit	Labour Commissioner, Ministry of Labour	Granted against a named position and a named employer
Residence permit	Immigration Department	Follows the work permit; Class B for employment
Renewal	**Labour Commissioner**	**Lodged 2 months before expiry**
Class B tenure	Both	Two years, renewable, subject to the cumulative limit on employee-class tenure

1. WHY TWO MONTHS IS THE OUTSIDE DATE, NOT THE TARGET

Two months is the statutory lead time for lodging a renewal. It is not the time the supporting evidence takes to assemble. A renewal requires the professional registration of the post-holder, a tax clearance for the employer and a succession plan showing how the role will be localised, and any one of those can take longer than the lead time itself. The internal date is set at four months.

> EXPOSURE
>
> A permit that lapses does not pause the employment; it makes the continued employment unlawful and the employee's presence irregular. The employer carries the consequence for employing without a permit, and the position is not retrospectively cured by a renewal granted after expiry.

2. WHEN THE PERSON OR THE ROLE CHANGES

A permit does not follow the holder to a new employer, a new role or a new work location. Each is a variation or a fresh application, settled before the change takes effect. On departure, the cancellation or surrender evidence is filed with the passport copies, the permits and the payment receipts, because the closing position is what an audit of the quota tests.

THE CORRECTION

The automatic expatriate quota described in guides published before 2022 was removed by the Investment Act, 2022. An entity planning its expatriate complement on that basis is planning against a rule that no longer exists.

05

LICENCES, PREMISES AND ENVIRONMENT.

An approval carries two obligations: to renew before it expires, and to operate within its conditions every day until then. The second is breached far more often than the first.

IN THIS CHAPTER

TRADING	LOCAL	ENVIRONMENT	PRODUCTS
Business Licensing Act, Cap 208	**Local Government Finance Act**	**Environmental Management Act and GN 387 of 2021**	**TMDA · TBS · sector regulators**

SECTION 5.1

The licence register

A licence can be valid on the day an operating condition is being breached. The expiry date is the easy control and the one most registers stop at. The conditions printed inside the instrument — output limits, staffing, equipment, reporting, insurance, monitoring, display — bind continuously, and each one is converted into a dated task with an owner or it is not being managed at all.

FIELD	WHY THE REGISTER CARRIES IT
Regulator and instrument	Fixes who may enforce, and under what
Licence name and number	The reference every subsequent filing quotes
Legal entity and activity	A licence issued to one group company does not cover another
Premises	Approvals are granted against an address; a second address is a second application
Issue and expiry date	The renewal clock, read from the instrument rather than assumed
Renewal opening date	When the application may first be lodged — often months before expiry
Fee	Budgeted in advance; a statutory charge at official rate, never marked up
Conditions	**Each one dated, owned and evidenced, separately from the renewal**
Responsible person	Named, with a deputy
Document link	Including rejected applications and inspection findings, which are part of the history

1. THE SITE MAP

Every location at which the entity does anything is listed: head office, branches, warehouses, site offices, factories, shops, and any premises occupied by a contractor on the entity's behalf. Each certificate, inspection and responsible employee is then mapped to a specific address. A licence register organised by regulator rather than by address will not show that the third warehouse was never registered.

2. THE RENEWAL LADDER

Material approvals are worked backwards from expiry on a fixed ladder, and the ladder is set once for all of them so no licence relies on an individual's memory.

DAYS BEFORE EXPIRY	ACTION
180	Confirm the conditions have been met and the activity is unchanged
120	Collect the supporting documents, including any that expire themselves
90	Start internal approvals and any pre-application inspection
60	Submit
30	**Escalate anything unresolved to management, in writing**

SECTION 5.2

Local government and environment

Local duties follow the real place of business, not the registered office. An entity registered in one municipality and trading in three is answerable to three councils, and the service levy, the signboard permission, the refuse arrangement and the trading permit are settled with each of them separately.

1. SERVICE LEVY

Charged at 0.25% of turnover and payable to the council in whose area the turnover arises. The declared base is reconciled to the tax and financial records, and an entity operating across council areas apportions its turnover rather than paying the whole amount where its head office happens to sit.

2. ENVIRONMENTAL ASSESSMENT

A project in a regulated category completes the applicable environmental assessment and holds the approval **before** implementation begins. Work started ahead of approval is not regularised by an approval granted afterwards. Once granted, the entity operates to the approved Environmental and Social Management Plan, and a material change to the project is notified before it is made rather than reported after.

3. THE ANNUAL ENVIRONMENTAL FEE

The annual environmental compliance monitoring and audit fee falls due on 1 July each financial year under regulation 4 of the Environmental Management (Fees and Charges) Regulations 2021. Payment after 31 December attracts a penalty of 5% per month, so an entity that lets the obligation drift through a financial year adds a further 5% of the fee for every month it runs.

INSTRUMENT	CLOCK	PENALTY
GN 387 of 2021, reg. 4(2)–(3)	**1 July** each financial year	**5% per month** on payment after 31 December

> **EXPOSURE**
>
> A fee left unpaid from 1 July to the following 30 June carries six months of penalty at 5% a month from 1 January. The charge is on the fee, and it is avoided entirely by a single diary entry on the first day of the financial year.

4. OTHER LOCAL CHARGES

Property rates, signboard and advertisement permissions, refuse collection, market and trading permits, and the sector charges levied by particular councils. Each is confirmed with the council for the actual premises; they are not uniform across the country and a rate taken from another municipality is not evidence of anything.

SECTION 5.3

Products and controlled premises

A product registration does not authorise a premises, and a premises licence does not register a product. They are separate instruments from the same regulator, with separate renewal dates and separate evidence. Registers that merge them lose one or the other, and an inspection tests both.

REGULATOR	INSTRUMENT	CYCLE
TMDA	**Premises business permit — manufacturing, wholesale importing and biocidal retail premises for medicines and veterinary medicines**	**Expires 30 June each year**
TMDA	Product registration and marketing authorisation	Per product, with its own retention
TBS	Standard Mark licence and product certification	Not more than 12 months; renewal applied for 60 days before expiry

1. THE FIXED 30 JUNE DATE

A TMDA premises business permit expires on 30 June, whatever date in the year it was issued. An entity licensed in May holds the permit for a matter of weeks before its first renewal. Inspection readiness, qualified personnel, the fee and the portal submission are therefore planned against the calendar date and not against the anniversary of issue.

2. WHAT THE TBS FILE MUST HOLD

Certification is renewed after reassessment of product conformity, which means the evidence is generated continuously rather than assembled at renewal. Testing records, quality control data, calibration certificates, complaint handling and batch traceability are the file; the licence is only its cover.

THE CORRECTION

The renewal application is due 60 days before expiry, not on expiry. An entity that treats the expiry date as the deadline has already missed the application window by two months, and the reassessment cannot be compressed to fit.

06

TRADE, CONTRACTS AND CONTROLLED GOODS.

The document trail follows the goods from order to delivery, and the tax follows the signature. Both are settled before the event, because neither can be reconstructed after a customs audit has opened.

IN THIS CHAPTER

CUSTOMS	EXCISE	INSTRUMENTS	CONTRACTS
East African Community Customs Management Act	**Excise (Management and Tariff) Act**	**Stamp Duty Act, Cap 189**	**Law of Contract Act, Cap 345**

SECTION 6.1

Import and export control

The paperwork starts before the vessel does. Documents are lodged through a licensed clearing and forwarding agent in advance of arrival, and the commercial invoice, packing list, transport document, permits, origin evidence and valuation details are assembled while the goods are still in transit. A consignment that arrives ahead of its documentation accrues storage and demurrage against a delay that was entirely controllable.

1. CLASSIFICATION AND VALUE

The HS code, the customs value, the origin, the quantity, the unit of measure and the duty treatment are each a separate determination, and each is supported. What the file keeps is the technical description used to reach the classification, not only the code that appeared on the declaration: a classification that cannot be explained two years later is a classification that will be reassessed.

EAST AFRICAN COMMUNITY COMMON EXTERNAL TARIFF	RATE
Raw materials, capital goods and agricultural inputs	0%
Semi-finished goods	10%
Finished consumer goods	**25%**
Specified sensitive items	35%
Railways Development Levy, on the customs value	2% of CIF

2. THE EXPORT FILE

Commercial, customs, transport and foreign exchange records are held together with proof of export, because proof of export is what supports zero-rating on the VAT return. An export treated as zero-rated without that proof is a standard-rated supply on which no VAT was charged, and the tax is recovered from the exporter.

3. POST-CLEARANCE RECONCILIATION

The declaration, the assessed taxes, the payment, the released quantities, the warehouse receipt and the accounting entry are reconciled while the consignment is recent. Differences in value, currency, freight, insurance and quantity are investigated then. A customs audit looks for exactly these differences, and finding them first is the difference between a correction and an assessment.

SECTION 6.2

Excise and electronic tax stamps

Excise reaches listed goods and listed services, and the list is not intuitive. Rates are specific amounts or percentages, specific rates are subject to annual adjustment, and the Finance Act each July may move both. The classification exercise is done product by product and service by service, and it is redone every July.

1. FREEZE THE RATE BY EFFECTIVE DATE

The rate table is held with effective dates rather than as a current list. An invoice raised on 2 July must not pick up a June rate, and a credit note against a June invoice must. Where a system holds only the current rate, the July transition produces errors in both directions in the same month.

INSTRUMENT	CLOCK	EVIDENCE
Excise (Management and Tariff) Act	**25th** of the following month	**Stock, stamp and production reconciliations** behind the return

2. ELECTRONIC TAX STAMPS

Where the stamps regime applies, stamps are activated, applied and accounted for through the approved system. Damaged, unused and returned stamps are controlled as stock, and stamp movement is reconciled to production and to sales. An unexplained gap between stamps issued and product sold is read as unstamped product, and the burden of showing otherwise sits with the manufacturer.

3. THE MONTHLY CLOSE

Production, imports, sales, wastage, stock and stamp reconciliations are complete before the 25th. Duty-paid, exempt, remitted, exported and damaged stock are held apart, each with its approval evidence, because the return distinguishes them and a single combined stock figure cannot be unpicked afterwards.

SECTION 6.3

Contracts and stamp duty

A signature creates tax before any cash moves. The instrument fixes the VAT treatment, the withholding category, the stamp duty charge, the permanent establishment question and the customs and payroll consequences. Every one of those is cheaper to settle in the draft than to argue about against an assessment.

1. STAMPING

An instrument executed in Mainland Tanzania is stamped within thirty days of execution. Conveyances, leases and share transfers attract 1% ad valorem, and the Finance Act 2026 extended the charge to leases of movable property. The duty is small relative to the transaction; the evidential problem created by omitting it is not.

2. THE PRE-SIGNATURE REVIEW

- **Price and tax —** the contract states whether the price includes or excludes VAT, and which party bears any withholding. Silence produces a dispute in which the recipient of a net payment believes it has been short-paid.
- **Documents —** who issues the fiscal receipt, who issues the withholding certificate, and by when. A certificate never issued is a credit the payee cannot claim.
- **Presence —** whether performance in Tanzania creates a permanent establishment for a foreign counterparty, which changes the rate and the filing obligation.
- **Data —** whether customer or employee data moves between the parties, who is controller, who is processor, and what happens to the data at termination.

3. THE EVIDENCE SET BEHIND EVERY TRANSACTION

Seven items, held together: the approved contract, the purchase order, the supplier due diligence, the invoice, proof of delivery or acceptance, proof of payment, and the tax treatment applied. The withholding certificate, the fiscal receipt and the customs file join them where the transaction generates them. A sample of completed transactions is tested against the full set each quarter.

THE CORRECTION

Preparing and negotiating an agreement is work Zatra performs. Execution, attestation, stamping and any registration required at a land or company registry are the responsibility of the parties, and where the law requires it they are attended to by an advocate or a commissioner for oaths.

07

PERSONAL DATA.

Registration with the Personal Data Protection Commission closed on 8 April 2026. Enforcement began the following day. An entity that holds a customer list or runs a payroll is within scope and most do not know it.

IN THIS CHAPTER

STATUTE	REGULATOR	DUTY	STATUS
Personal Data Protection Act, 2022	**Personal Data Protection Commission**	**Section 14(1) — registration before processing**	**Enforcement live since 9 April 2026**

SECTION 7.1

Registration and what follows it

Section 14(1) of the Personal Data Protection Act is categorical: a person shall not collect or process personal data without being registered. It is not limited to technology businesses. An employer holding payroll records, a retailer holding a customer database, a clinic holding patient files and a landlord holding tenant details are each processing personal data and each require registration as controller, as processor, or as both.

CLASS	TEST	REGISTRATION FEE
Small scale	1 to 49 staff, or turnover below TZS 100m	TZS 100,000
Medium scale	50 to 99 staff, or turnover TZS 100m to 500m	TZS 200,000
Large scale	**100 staff or more, or turnover above TZS 500m**	**TZS 1,000,000**
Non-commercial and religious bodies are treated on the small-scale band. A certificate, once issued, is valid for five years.		

INSTRUMENT	DEADLINE	CERTIFICATE
Personal Data Protection Act, 2022, s.14(1)	**8 April 2026** — passed	**Valid 5 years** from issue

EXPOSURE

Penalties under the Act run to **TZS 100,000 to 20,000,000** and imprisonment of up to ten years for an individual, and **TZS 1,000,000 to 5,000,000,000** for a body corporate. An enforcement notice may carry up to TZS 100,000,000, and compensation payable to a data subject is uncapped and separate from all of it.

1. THE DEADLINE HAS ALREADY MOVED TWICE

Registration was first required by 31 December 2024, extended to 30 April 2025, and finally to 8 April 2026. Enforcement opened on 9 April 2026. An entity that has been waiting for a further extension has been operating unregistered since that date, and the extensions are the reason many believe the obligation is still prospective.

2. WHAT REGISTRATION DOES NOT DISCHARGE

- **A lawful basis for each processing purpose —** recorded before the processing begins, not reconstructed when a data subject asks.
- **Controller and processor roles —** named in every contract that moves personal data to a payroll bureau, a cloud provider, a marketing agency or a debt collector, with what happens to the data at termination.
- **Security and breach response —** access limited to those who need it, and a defined route for reporting an incident.
- **Data subject rights —** a channel through which access, correction and objection requests are received, logged and answered.

THE CORRECTION

Registering the company does not register a processor acting on its behalf, and engaging a registered processor does not register the controller. Each party registers in its own capacity, and a contract that assumes the other side's certificate covers both leaves both exposed.

08

MINING AND EXTRACTIVES.

The licence, the royalty, the levy, the local content plan and the closure provision move as one calendar. A percentage error is small against a tonne and large against a year of production.

IN THIS CHAPTER

MINERAL RIGHTS	LEVY	DISCLOSURE	REGULATOR
Mining Act, Cap 123	**Mining Act s.113A, inserted by the Finance Act 2025**	**Finance Act 2026, contractor disclosure**	**Mining Commission**

SECTION 8.1

The licence calendar

The licence itself is the first source of dates. Before any external calendar is consulted, the instrument is read and stripped: the licensed mineral, the area, the term, the work programme, the expenditure commitment, the reporting obligations, the rent, the local content conditions, the environmental and safety conditions and the relinquishment schedule. Each becomes a dated task with an owner, and the geospatial evidence is stored with it.

OBLIGATION	SECTION	CLOCK
Mining licence renewal	**Cap 123, s.53(1)**	**Not later than 6 months before expiry**
Special mining licence renewal	Cap 123, s.45(1)	Not later than 1 year before expiry
Annual rent	Mineral Rights Regulations	Annually, at the rate for the licence class, mineral and area
Production and sales reconciliation	Licence conditions	Continuous, and before every royalty return

1. WHY SIX MONTHS IS NOT THE INTERNAL DATE

The renewal application is supported by compliance evidence — tax clearance, performance against the work programme, expenditure against commitment, environmental and local content reporting. Assembling that pack takes longer than the statutory lead time allows, and a tax clearance in particular depends on a TRA position that may itself need correcting first. The internal date is set at twelve months for a mining licence and eighteen for a special mining licence.

2. TRUSTWORTHY QUANTITIES BEFORE ANY CALCULATION

Royalty is a percentage of a number, and the number is where the exposure sits. Mine measurements, weighbridge tickets, laboratory results, stockpile movements, dispatches, export or refinery documents, invoices and bank receipts are reconciled to one another before the royalty calculation begins. A royalty computed correctly on a quantity that cannot be substantiated is an incorrect royalty.

BASIS	INPUTS	CONTROL
Gross value of minerals	**Quantity, assay, price source, exchange rate** each dated	**Reconciled** before the royalty calculation begins

SECTION 8.2

Royalty, fees and levy

Three charges sit on mineral value and two of them are routinely omitted from the model. Royalty is well known. The Mining HIV Response Levy is charged on the same gross value, and the inspection and clearing fee on the value of what is exported. An economic model built on royalty alone understates the charge on every tonne.

CHARGE	RATE	BASE AND TIMING
Royalty — gold and other metallic minerals	**6%**	**Gross value**
Royalty — rough gemstones and rough diamonds	6%	Gross value
Royalty — uranium	5%	Gross value
Royalty — remaining classes	3%	Coal, industrial minerals and building materials, at the class rate in the Mining Commission's current schedule
Inspection and clearing fee	1%	Value of minerals exported
Mining HIV Response Levy	**0.1%**	**Gross value, payable at the same time as royalty**

1. WHERE THE INSPECTION FEE IS NOT CHARGED

The 1% inspection and clearing fee is waived on gold sold to the Bank of Tanzania and on gold sold to a licensed local refinery, and on salt. The waiver attaches to the route the mineral takes to market, so the sales channel is a compliance decision with a measurable cost attached, not only a commercial one.

2. THE LEVY, AND WHERE IT CAME FROM

Section 113A of the Mining Act, inserted by the Finance Act 2025, charges the Mining HIV Response Levy at 0.1% of the gross value of minerals, payable at the same time as mineral royalty. It is a small rate on a large base and it is built into the sales and royalty reconciliation rather than treated as an occasional payment.

3. THE PAYMENT PACK

For each royalty period the file holds the valuation, the assay, the quantity, the price source with its date, the exchange rate with its date, the calculation, the return, the payment and the certificate. A second reviewer signs the pack before submission. Where the mineral price and the exchange rate are taken from different dates, the file says why.

THE CORRECTION

A licence in good standing and a royalty paid on time do not answer a breach of an operating condition. Inspections test the site against the work programme, the environmental management plan and the local content plan as they were approved — not against the expiry-date register.

4. THE DEALER'S LICENCE SHAREHOLDING

A mineral dealer's licence requires a shareholding of 25% Tanzanian and 75% foreign. The requirement is mandatory. It is settled at incorporation, because a wholly foreign-owned company applying for the licence is restructuring under time pressure with an application already lodged against it.

SECTION 8.3

Local content, community and disclosure

A commitment becomes compliance only when it is measured, evidenced and reported. The local content plan covers the employment and training of Tanzanians, the procurement of Tanzanian goods and services, technology transfer, and the use of local financial and professional services. Each is reported against, and each report is reconcilable to a ledger.

1. WHAT MAKES A SUPPLIER LOCAL

A supplier is not local because it has a Tanzanian address. The legal criteria are applied and the evidence retained: ownership, registration, tax status, staffing, the invoice, the delivery and the payment. Reported local spend is reconciled to the procurement ledger, and a supplier that cannot be evidenced is reported as what it is rather than as what the target requires.

2. CORPORATE SOCIAL RESPONSIBILITY

The annual corporate social responsibility plan is prepared through the required local government and community process. The file records the consultation, the commitments approved, the budget, the delivery evidence, the grievances raised and the outcomes. A commitment delivered but undocumented counts for nothing at the next review, and a grievance unrecorded is a grievance that resurfaces at licence renewal.

3. CONTRACTOR DISCLOSURE

The Finance Act 2026 requires construction and extractive entities to disclose contractors and subcontractors electronically within thirty days of entering the contract, giving the legal name, the address, the TIN, the contract value and the scope. The disclosure supports withholding tax administration, and the obligation attaches to the contract date rather than to the first payment.

INSTRUMENT	CLOCK	CONTENT
Finance Act 2026	**30 days** from entering the contract	**Name, address, TIN, value, scope**

> EXPOSURE
>
> Failure to disclose carries the higher of **TZS 80,000,000 or 25% of the contract value**. On a contract of TZS 2 billion that is TZS 500 million, for an electronic filing that takes minutes. This is the largest fixed penalty in the ordinary compliance calendar and the newest, which is why it is the one most often absent from a contracts process.

SECTION 8.4

Environment, safety and closure

Extraction includes restoration, and the provision for it is made while the mine is producing. The closure and rehabilitation plan, the financial assurance supporting it and the progressive restoration evidence are updated as the mine plan, the disturbance area or the cost estimate changes — each of those is a trigger, not an annual review item.

1. MONITORING AT THE APPROVED FREQUENCY

The environmental certificate, the management plan and the monitoring conditions set their own cadence for water, waste, dust, noise, biodiversity, rehabilitation and incident commitments. That cadence is transferred into the calendar as it is written in the approval. A monthly sampling condition met quarterly is a breach recorded in the entity's own monitoring data.

2. SAFETY ACROSS THE MINE AND ITS CONTRACTORS

Workplace registration, risk assessments, medical surveillance, competent persons, equipment inspections, emergency response and incident investigation cover the mine and every contractor working on it. Contractor safety performance is the licensee's performance for these purposes, and it is monitored as such.

3. ONE INSPECTION ROOM

Before an inspection the licence, the maps, the rent receipts, the royalty packs, the tax clearance, the local content and CSR reports, the environmental and safety records, the production and sales reconciliations and the contractor files are assembled under a controlled index. Missing proof is recorded as a gap in the obligation, not as a filing problem, and the distinction matters at renewal.

09

REGULATED SECTORS.

For a licensed institution the licence conditions are a second rulebook, longer than the statute and enforced more frequently. They are built into the calendar from the instrument itself, form name by form name.

IN THIS CHAPTER

DEPOSITS AND CREDIT	INSURANCE	SECURITIES	UTILITIES
Bank of Tanzania	**TIRA**	**CMSA**	**TCRA · EWURA**

SECTION 9.1

Banking and microfinance

The tier decides everything that follows. A bank, a financial institution, a Tier 1 deposit-taking microfinance provider, a Tier 2 non-deposit-taking provider and a community microfinance group carry different capital requirements, different governance standards, different reporting and different consumer duties. Applying another tier's calendar produces returns that are either unnecessary or absent.

1. BUILDING THE RETURN CALENDAR

The calendar is built from the Bank of Tanzania regulations, the circulars issued under them, the licence conditions themselves and the current reporting portal — in that order, and by form name and version. Monthly, quarterly and annual prudential, financial, statistical and governance returns each carry their own form, and a form superseded by a new version is a rejected submission rather than a late one.

2. AUDITED ACCOUNTS

The Microfinance Act requires the relevant tiers to have accounts audited at least annually. Board approval, the external audit, the submission and any publication or member communication required by the specific framework are planned as one sequence with the audit at its centre, because the audit date controls the three around it.

3. CONDUCT AND FINANCIAL CRIME

Customer due diligence, transaction monitoring, sanctions screening, escalation of suspicious transactions, complaint handling, data protection, fair pricing and agent oversight are daily controls. Regulatory reporting evidences them; it does not substitute for them, and an institution whose returns are timely while its monitoring is dormant has a reporting function rather than a compliance function.

THE CORRECTION

A Tier 2 lending licence does not permit deposit-taking in any form, including advance repayments, customer savings schemes or group contributions held by the provider. The distinction is the basis on which the tier was granted, and crossing it is unlicensed deposit-taking rather than a product variation.

SECTION 9.2

Insurance and capital markets

Financial strength and fair treatment are both compliance duties, and they are supervised together. An insurer that is solvent and treats claimants badly is in breach, and so is one that handles claims well while its capital position deteriorates unreported.

1. INSURANCE

Insurers, brokers and other licensees submit supervisory returns under the Insurance Act and TIRA directions, on the periods set for the class of licence. The continuing file covers solvency or capital, reinsurance arrangements, premium and claims records, policy wording, intermediary oversight, complaints, investment limits, key-person approvals, audited accounts and the conditions attached to licence renewal.

2. CAPITAL MARKETS

Brokers, dealers, investment advisers, fund managers, collective investment schemes, exchanges and issuers each follow different CMSA rules. Financial returns, capital adequacy, anti-money-laundering obligations, governance, the segregation of client assets and the approvals required before specified acts are tracked per licence class rather than as a single sector calendar.

3. LISTED ISSUERS

A listed issuer maintains a disclosure calendar covering price-sensitive information, periodic financial statements, shareholder meetings, related-party matters and governance reports. CMSA requirements, exchange rules and Companies Act dates are coordinated on one timetable; they overlap but they do not coincide, and an announcement made to satisfy one is not made to satisfy the others.

SECTION 9.3

Communications, energy and utilities

There is no generic date in this sector. Regulatory levies, technical reports and service-quality returns differ by subsector, by instrument and by licence class. The calendar records, for each obligation, the regulation, the licence clause, the return form, the reporting period and the portal — and it is rebuilt when the licence is varied.

1. COMMUNICATIONS

A TCRA licensee tracks licence and spectrum fees, service quality standards, network and subscriber statistics, consumer complaints, type approval, interconnection, cybersecurity obligations and lawful reporting. Sector reporting draws on monthly and quarterly licensee data, so the operational reporting line and the compliance calendar are the same line.

2. ENERGY AND WATER

Electricity, petroleum, natural gas, and water and sanitation licensees track licence conditions, tariffs, regulatory levies, technical standards, service quality, safety, incidents, consumer data and periodic returns under EWURA. Tariff conditions in particular bind pricing decisions that are taken commercially and reviewed for compliance only afterwards.

3. READING NOTICES MONTHLY

Both regulators issue notices, directions and amended forms through the year. A monthly review of published notices is a scheduled task with an owner, and any change is recorded with its effective date, the obligations it touches and the tasks it alters. Changes discovered at the next return are changes discovered late.

SECTION 9.4

NGOs, gaming and investment incentives

Registration in each of these regimes brings continuing public accountability, not a permission granted once. The reporting is the substance of the regime, and an entity that treats it as administrative has misread what it registered for.

1. NON-GOVERNMENTAL ORGANISATIONS

Every NGO prepares an annual activity report and an annual audited report, submits them to the Registrar on the prescribed form with the resolution approving them, and makes them available as the Act provides. The submission date is set by the Registrar each year rather than fixed by statute, so the Registrar's notice is monitored and the internal timetable is built to arrive ahead of whichever date is announced.

INSTRUMENT	CLOCK	EVIDENCE
Non-Governmental Organisations Act, Cap 56, s.29(1)	**As notified annually** by the Registrar	**Activity report, audited report** and the approving resolution

Governing documents, office-bearer and address changes, funding contracts, project and beneficiary records, employment data, donor restrictions and tax treatment are kept current, and changes are notified through the statutory process rather than reported in the annual return.

2. GAMING

A gaming licence carries its own term and renewal date, and both are taken from the instrument rather than assumed from the sector. Alongside renewal the licensee tracks approved premises and equipment, key persons, responsible-gaming controls, the gaming management system, audited statements, gaming levies and the gaming taxes charged by product, which differ between products.

3. CERTIFICATES OF INCENTIVES

A Certificate of Incentives issued under the investment regime carries conditions and a reporting cadence: investment levels, capital goods, export commitments and progress reporting on the required cycle. Incentives are conditional and reviewable. The conditions are diarised with the same weight as a licence renewal, because the consequence of breach is the withdrawal of the benefit that justified the structure.

Immigration facilitation under a certificate is not an entitlement to a fixed number of permits. The work permit and residence permit process at section 4.5 applies in full, including the position on the pre-2022 quota recorded there.

10

INDUSTRY PACKS.

Every entity carries the core calendar in Part one. A sector adds obligations to it and, with them, a characteristic failure. The pack names both.

IN THIS CHAPTER

APPLIES AFTER
The core calendar in Chapters 1 to 7

STRUCTURE
What the sector adds · the risk it adds

RULE
A sector pack never replaces a core obligation

SECTION 10.1

Production and projects

Asset-heavy operations share one characteristic: physical output must be reconciled to financial output every day, not every month. Where the two are reconciled only at the close, a discrepancy is a month old before anyone can explain it, and by then the people who could have are on the next job.

SECTOR	ADDED TO THE CORE CALENDAR	DAILY CONTROL
Mining	Mineral licence and conditions, annual rent, royalty, inspection and clearing fee, HIV Response Levy, contractor disclosure, local content, CSR, production and sales reconciliation, environment, safety, closure provision	Tonnes, grade and dispatch against invoices and receipts
Manufacturing	Factory and business licences, OSHA registration and compliance certificate, WCF, fire, environmental approval, product standards, metrology, excise and electronic tax stamps where applicable, raw-material customs, waste, maintenance and calibration	Units, yield, scrap and stock against fiscal receipts and returns
Construction	Contractor and professional registrations, project permits, building approvals, site OSHA registration, WCF, fire, environment, plant inspections, subcontractor disclosure within 30 days, practical-completion records	Certified work against valuations, retention and subcontractor payments
Logistics	Vehicle and driver licences, route and carrier permissions, insurance, inspections, customs bonds, warehouse controls, dangerous-goods rules, cargo claims, cross-border documentation, and TCRA rules where courier or postal services are provided	Consignments against manifests, bonds and released quantities

> THE RISK THIS GROUP CARRIES
>
> Every sector in this group is inspected against the work programme and the approved management plans rather than against the expiry-date register, and section 5.1 explains why a current licence is no answer to a breached condition. Construction and extractive entities carry a second exposure: the contractor disclosure penalty of the higher of **TZS 80,000,000 or 25% of contract value**, which attaches at contract signature and not at first payment.

1. EVENT TRIGGERS ON A PROJECT

Project work generates duties between month ends: a contract is signed, a subcontractor mobilises, plant arrives, a worker is injured, a permit condition changes. Operational staff hold a one-page trigger list and a same-day escalation contact, because the obligation attaches on the day of the event and the finance function will not learn of it in time otherwise.

SECTION 10.2

Regulated products and people

Where the output is consumed, ingested, taught or slept in, traceability is the compliance system. The licence proves the entity was approved; the traceability record proves it stayed within the approval, and only the second is tested when something goes wrong.

SECTOR	ADDED TO THE CORE CALENDAR	THE CHARACTERISTIC FAILURE
Agriculture	Land and water permissions, seed and input rules, crop board requirements, produce cess, forest produce tax where relevant, phytosanitary and export certificates, pesticide controls, warehousing, seasonal labour, environment and food standards	Seasonal labour engaged without contracts, contributions or leave accrual
Healthcare	Professional licences, facility accreditation, TMDA premises permit expiring 30 June, product registrations, medicine and device records, cold chain, clinical waste, radiation and laboratory approvals, patient data under Chapter 7, insurance, emergency readiness	Premises permit tracked, product registrations not — or the reverse
Education	Registration of the institution, governance, teacher qualifications, child safeguarding, payroll and social security, fire, food and water safety, transport, building and health requirements	Term-time cash cycles reconciled to enrolment only at year end
Hospitality	Tourism and local licences, food permissions, fire, OSHA, music and entertainment permissions, guest records, immigration reporting obligations, service levy, environmental controls	Revenue split across cash, mobile money, card and booking platforms

1. FOREST PRODUCE

The Finance Act 2026 charges a single-instalment income tax of 2% on the gross payment made to a resident seller of forest produce, and it operates as a final tax. The certificate is kept with the transport records for the consignment, because the two are checked together in transit and separately afterwards.

2. TWO REGISTERS, LINKED

THE CORRECTION

A product registration does not authorise every premises, and a premises licence does not register every product. Two registers are maintained and linked by product, batch, supplier and location. A single merged list reads as complete and conceals which of the two is missing.

3. DAILY REVENUE RECONCILIATION

Bookings, point of sale, occupancy or enrolment, fiscal receipts and bank settlement are reconciled daily wherever revenue arrives through more than one channel. Cash, mobile money and card settlement clear on different cycles, and a weekly reconciliation cannot separate a timing difference from a loss.

SECTION 10.3

Trade and services

Light assets do not mean light compliance. A professional firm with no inventory and no plant still carries practising certificates, client money obligations, independence requirements and, in several cases, anti-money-laundering duties — each of which can stop the firm trading faster than a stock loss would.

SECTOR	ADDED TO THE CORE CALENDAR	THE CHARACTERISTIC FAILURE
Exporters	Product and destination certificates, customs documentation, proof of export, foreign exchange records, zero-rated VAT evidence, special economic zone conditions, transport, insurance and trade-remedy requirements	Zero-rating claimed without proof of export on file
Retail	A licence per shop, fiscal receipts, VAT threshold monitoring, product standards, weights and measures, consumer protection, fire, employees, local charges, imports and stock loss controls	Threshold crossed at group level while monitored per outlet
Professional firms	Practising certificates for the firm and for named individuals, client money segregation, independence and conflicts, engagement letters, confidentiality, continuing education, anti-money-laundering duties where applicable, withholding tax and VAT registration rules for professional services	Firm licence current, an individual's certificate lapsed
Financial firms	BOT, TIRA or CMSA licence conditions, capital, governance, returns, audited accounts, anti-money-laundering, consumer conduct, complaints, cybersecurity, outsourcing, agent oversight and data controls	Returns filed on time while daily controls are dormant
NGOs	Annual activity and audited reports, funding contracts, donor restrictions, governing meetings, beneficiary evidence, project assets, expatriate permits, payroll, tax exemptions and local or sector permissions	Donor reporting treated as the statutory reporting

1. TWO LICENCES, ONE ACTIVITY

In professional and several regulated sectors the licence belongs to the firm **and** to named individuals. Both expiry dates are tracked, and work is prevented where the individual's certificate has lapsed even though the firm's has not. The firm's licence does not cure an unlicensed signature.

2. WHERE ZATRA DOES NOT ACT

Zatra Consultants Limited does not accept engagements in liquor, spirits or alcohol. That is a standing position of the firm and it applies to structuring, licensing and advisory work in the sector without exception.

11

THE COMPLIANCE SYSTEM.

One register, named owners, dated evidence and escalation before the legal date. The chapters set out what is owed; this one sets out how an organisation keeps paying it once the person who built the calendar has left.

IN THIS CHAPTER

OWNER	REVIEWER	ADOPTED BY	REVIEWED
Named, with a named deputy	**A second person, always**	**The board, by resolution**	**Monthly, and every 1 July**

SECTION 11.1

Building the register

A register that lists only expiry dates will miss most of what it is meant to control. Four task types behave differently and each needs its own treatment; collapsing them into a single list of dates loses the conditions, the events and the returns that fall due before any renewal.

TYPE	BEHAVIOUR	CONTROL
Monthly	Fixed dates, high volume, low individual value	Standing owner, standing checklist, exception reporting
Quarterly and annual	Dependent on data that must be assembled first	Work-back plan with three internal dates
Condition-driven	**Continuous; breached without a date passing**	**Each condition converted to its own dated task**
Event-driven	Triggered by a business act, not by the calendar	Trigger list held by operational staff, same-day escalation

1. THREE INTERNAL DATES FOR EVERY LEGAL DATE

Preparation, review and submission are separately dated. The time allowed accounts for data collection, external audit, board approval, the issue of control numbers and portal failure. For routine filings the submission date sits at least five working days before the legal date; for anything requiring an external party it sits further back than the external party's own quoted turnaround.

2. OWNER AND REVIEWER

The owner prepares and follows up. The reviewer checks completeness and judgement. For high-value payments and filings the two are different people, and the same person does not both prepare and approve. Each obligation also carries a named deputy, because the control fails on the week the owner is away and not on the week they are at their desk.

3. ONE SOURCE PER ROW

Every row cites the Act, regulation, official page, licence clause or regulator notice it rests on, and the date that source was last verified. Where a material judgement was taken, the source as it read at the time is archived with it. A row citing nothing is a row nobody can check, and it will be carried forward unexamined for years.

SECTION 11.2

The monthly rhythm

The month has four blocks and each has a defined end state. Working to the blocks rather than to the individual deadlines means the late items surface on day eight rather than on the twenty-fifth, when there is still time to act on them.

DAYS	WORK	END STATE
1 to 3	Close payroll, sales, purchases, imports, bank and mobile money. Obtain missing invoices, fiscal receipts, certificates and branch returns	Period frozen after corrections
4 to 7	Review and submit PAYE, the Skills Development Levy and withholding obligations. Confirm each payment is allocated	Acknowledgements and certificates downloaded
8 to 20	**Complete VAT and digital tax reconciliations and submit. Follow up withholding VAT statements and import evidence**	**Return filed, reconciliation saved**
21 to month end	Complete excise by the 25th, pay licence-specific duties, reconcile all submissions	Monthly compliance status report issued

1. THE MONTHLY REPORT

One page to management: what was filed and paid, what is overdue and by how long, what falls due in the next ninety days, which renewals open in that window, and which items are red with the reason. A report that lists only completions is a status update; a report that names the exposures is a control.

2. THE NINETY-DAY LOOK-AHEAD

Each month the calendar is read ninety days forward rather than to the end of the current month. Annual returns, licence renewals, audit milestones and permit expiries all sit outside a thirty-day view, and the actions that protect them — collecting documents, booking inspections, obtaining clearances — sit outside it too.

SECTION 11.3

Events, renewals and change

The calendar must listen when the business changes. Most missed obligations are not forgotten dates; they are duties created by an event that nobody recognised as a compliance trigger at the time it happened.

EVENT	WHAT IT CREATES
First employee engaged	NSSF, WCF within 30 days, PAYE activation, OSHA workplace registration, contract and leave accrual
Tenth employee engaged	Skills Development Levy at 3.5% of gross emoluments from that month
Non-citizen engaged	Work permit, then residence permit, in that order
Director or shareholder change	BRELA filing, beneficial ownership review, bank mandate update
Turnover approaching TZS 200m	**VAT registration, fiscal device, monthly returns from registration**
New branch or premises	Business licence, OSHA registration, fire, council charges, site added to the map
Contract signed, construction or extractives	Contractor disclosure within 30 days
Any instrument executed	Stamp duty within 30 days
Workplace injury	WCF notification, incident investigation, evidence pack
Personal data processing begins	PDPC registration before processing

1. THE 1 JULY REVIEW

The Finance Act takes effect on 1 July and it is reviewed as a scheduled task, not as news. The record shows the old rule, the new rule, the effective date, the tasks affected and the owner of each change. Rate tables are versioned by effective date so that June and July transactions carry their own rates, and systems configured to a single current rate are corrected before the first July invoice is raised.

2. WHEN A PORTAL FAILS

Timestamped screenshots, the saved draft, the control number, notification to the regulator through an official channel, and the service ticket reference. The obligation survives the outage. What the file must show is that the entity was ready to file before the portal failed, and the only evidence of that is a draft dated before the failure.

SECTION 11.4

Evidence, assurance and escalation

A task is complete when an independent reader can prove it without asking anyone. Five items do that: the source data, the calculation or form, the approval, the payment, and the submission acknowledgement. Where the authority issues an acceptance, a certificate or correspondence, that joins them.

1. NAMING AND FILING

A file name that begins with the date, then the entity, then the obligation sorts chronologically within each obligation folder and is readable without opening it. The index at Appendix F is the structure; the naming rule is what makes the structure usable by someone who did not build it.

2. SCORING, WEIGHTED BY CONSEQUENCE

Tasks are scored on timeliness, completeness, payment, evidence and open findings, and the score is weighted by what failure costs. High-value tax, operating licences, worker safety and regulatory capital carry more weight than administrative filings. A register in which a late statutory register update scores the same as an expired operating licence is not measuring risk.

CATEGORY	SUGGESTED WEIGHT
Tax and payment obligations	25%
Operating licences	25%
Worker and public safety	20%
Regulated-sector capital and reporting	20%
Corporate administration	10%
Total	**100%**

3. ESCALATING BEFORE THE DATE

A red item is escalated **before** the legal date, not after it: owner to manager, manager to executive, executive to the board or the client. The escalation states the amount at stake, the instrument, the consequence, the blocker, the decision required and the latest date on which action is still safe. An escalation that arrives after the deadline is a report, and reports do not prevent penalties.

4. QUARTERLY ASSURANCE

A sample of completed duties is re-performed each quarter: the calculation recomputed, the proof inspected, the portal status confirmed and the accounting entry traced. The output is the repeated root cause, not the count of late tasks. A quarter that produces the same root cause as the last one has identified a control that does not work, and the control is changed rather than the people reminded.

A–J

WORKING REFERENCE.

The calendar, the rates, the penalties and the sources, on pages that can be taken out of the book and worked from. Every figure here is carried from the chapters, not restated independently.

CONTENTS

APPENDIX A

The twelve-month calendar

Set out for a calendar-year taxpayer. An entity with an approved accounting period other than the calendar year moves the four provisional instalments to three, six, nine and twelve months from the start of its own period, and the final return to six months after its own year end. The monthly cycle does not move.

MONTH	FIXED STATUTORY DATES	CONTROL FOCUS
January	7th, 20th and 25th monthly cycle. NEMC penalty clock opens on any unpaid annual environmental fee	Open the annual-return, audit and licence look-ahead
February	Monthly cycle	Review the BRELA return-date register; test payroll and supplier master data
March	Monthly cycle · **31st** provisional instalment 1 · **31st** WCF Annual Return of Earnings	Revisit the income estimate; board review of the quarter
April	Monthly cycle	Prepare annual accounts and audit evidence; review the branch and premises map
May	Monthly cycle	Finalise the tax computation; open the 1 July rate-change watch
June	**Monthly cycle · 30th provisional instalment 2 · 30th final income tax return and balancing payment · 30th TMDA premises permit expiry**	**The heaviest month in the calendar; plan it from February**
July	**Monthly cycle · 1st Finance Act takes effect · 1st NEMC annual environmental fee**	**Version the rate tables by effective date before the first July invoice**
August	Monthly cycle	Annual return and general meeting pipeline; permits and imports
September	Monthly cycle · **30th** provisional instalment 3	Reforecast the tax estimate; board review of the quarter
October	Monthly cycle	Open next-year renewals; physical inventory; reconcile statutory registers
November	Monthly cycle	Next-year compliance budget; book auditors and board dates; clear findings
December	Monthly cycle · **31st** provisional instalment 4	Close the evidence index; approve next year's calendar

EVERY MONTH	EVERY MONTH	EVERY MONTH	ENTITY-SPECIFIC
7th PAYE, SDL, withholding tax	**20th** VAT and digital service tax	**25th** Excise duty	**Return date + 28 days** annual return

Three dates are set by the entity rather than by the calendar and cannot be supplied by a template: the BRELA return date, the general meeting date, and each licence's own expiry. They are entered once, from the instruments, when the register is built.

APPENDIX B

Core rate card

Every rate in this card is carried from the chapter that explains it. None is independently stated, so a correction made in a chapter reaches this page. The rate alone does not settle a filing: the base, the exclusions and the entity's own facts do.

ITEM	FIGURE	BASIS AND TIMING
VAT registration threshold	TZS 200,000,000	Taxable turnover, Mainland. Zanzibar TZS 100,000,000
VAT standard rate	**18%**	**Return and payment by the 20th. Zanzibar 15%**
VAT reduced rate	16%	Specified B2C supplies paid by bank or approved electronic payment. Applies on publication of the Commissioner General's notice; not yet in force
VAT withheld by a designated agent	3% goods 6% services	Supplier receives 15% and 12% respectively. Remit within 10 days of the tax period
Corporation tax	**30%**	**Final return 6 months after year end**
Capital gains, Tanzanian investment assets	30%	On realisation under Part V of the Income Tax Act
VAT zero rate	0%	Only where the Act allows it, principally qualifying exports
Corporation tax, newly DSE-listed	25%	Three years; at least 25% of shares issued to the public
Alternative minimum tax	1% of turnover	Unrelieved losses in the year and the two preceding years
Presumptive regime	4%	Resident individuals, turnover TZS 11m to 200m. Twelve months nil for a new taxpayer, running from the date of the TIN
PAYE	Nil to 30%	Five bands from TZS 270,000. Non-resident 15% final. Pay by the 7th
Skills Development Levy	3.5%	Gross emoluments, employers with 10 or more employees. Pay by the 7th
NSSF	**20%**	**Employee share not above 10%. Remit within one month of the salary month**
Workers Compensation Fund	0.5%	Private sector, employer-borne, monthly. Annual Return of Earnings 31 March
Local government service levy	0.25%	Turnover, to the council in whose area it arises
Stamp duty, ad valorem	1%	Conveyances, leases and share transfers. Stamp within 30 days of execution
Excise duty	By tariff	Listed goods and services. Return and payment by the 25th
Mineral royalty	**6% · 5% · 3%**	**Metallic minerals, gold, rough gemstones and rough diamonds 6%; uranium 5%; coal, industrial minerals and building materials 3%**
Mineral inspection and clearing fee	1%	Value of minerals exported; waived on gold to the Bank of Tanzania or a licensed local refinery, and on salt
Mining HIV Response Levy	0.1%	Gross value of minerals, payable with royalty
Railways Development Levy	2%	CIF value on import
Customs, EAC common external tariff	0 · 10 · 25 · 35%	Raw materials and capital goods; semi-finished; finished consumer goods; specified sensitive items
CURRENCY POINT, TAX ADMINISTRATION ACT	**TZS 20,000**	**Raised from TZS 15,000 with effect from 1 July 2024**

APPENDIX C

Withholding tax matrix

Classify the payment and the recipient before selecting a rate. A withholding agent that fails to withhold owes the tax the payee should have borne, together with interest, and its recourse against the payee is contractual rather than statutory. Payment and the return are due within seven days after the month of deduction, and the certificate is issued to the payee.

PAYMENT	RESIDENT	NON-RESIDENT	NOTE
Dividend from a company listed on the DSE	5%	5%	
Dividend, company controlling 25% or more of votes and shares	5%	10%	
Dividend, all other cases	10%	10%	
Interest	10%	10%	
Royalties	**15%**	**15%**	**General rate**
Royalty — cinematograph film, video tape, sound recording or like medium	10%	10%	Special rate
Service fees	5%	15%	
Technical and management services to mining, oil and gas	10%	15%	
Rent — land and buildings	10%	10%	
Rent — motor vehicle, plant, machinery and aircraft	10%	10%	
Rent — other assets	Nil	10%	
Directors' fees, other than for full-time service	15%	15%	
Insurance premium	Nil	10%	Raised from 5% on 1 July 2025
Natural resource payment	15%	15%	
Goods supplied to government and specified institutions	2%	—	On the gross amount
Commission to a money-transfer, banking or digital payment agent	10%	—	
Minerals, gemstones or salt bought from a primary mining licence holder or artisanal miner	2%	—	Final tax
Verified carbon emission reduction	10%	—	Final tax
Forest produce, resident seller	2%	—	Single instalment, final tax
Transfer or exchange of a digital asset	3%	—	Charged to the owner; applies where the payer is a non-resident
Non-resident supplying electronic services to individuals in Tanzania	**—**	**3%**	**Raised from 2% on 1 July 2026**
Non-resident transport operator or charterer without a permanent establishment	—	5%	On the gross amount

THE CORRECTION

The two 3% charges are different regimes and merging them misstates both. One is charged to the owner of a digital asset on its transfer or exchange. The other is a single instalment of income tax on a non-resident supplying electronic services to individuals in Tanzania, raised from 2% by the Finance Act 2026.

A double taxation agreement may reduce a non-resident rate. Before a treaty rate is applied, confirm that an agreement is in force with the recipient's jurisdiction and that the residence certificate is held. Applying a treaty rate without the certificate is an under-deduction for which the payer answers.

APPENDIX D

Penalties and exposure

Penalties in the Tax Administration Act are stated in currency points; one currency point is TZS 20,000. This page converts them and sets them beside the non-tax penalties that carry the largest figures. Where a consequence is discretionary rather than fixed, that is stated; silence in this table means the charge is not settled, not that there is none.

DEFAULT	CHARGE	AMOUNT
Contractor or subcontractor not disclosed within 30 days — construction and extractives	**Finance Act 2026**	**Higher of TZS 80,000,000 or 25% of contract value**
Failure to file a return — body corporate	Higher of 15 currency points or 2.5% of tax assessable less tax paid, for each month or part month	From TZS 300,000 per month
Failure to file a return — individual	Higher of 5 currency points or 2.5% of tax assessable less tax paid, for each month or part month	From TZS 100,000 per month
Late payment of tax	Interest at the statutory rate, compounded monthly for each month or part month outstanding	By computation
Business name particulars not updated within 14 days	Business Names Act, Cap 213, s.13(1) — a daily charge, running from expiry of the 14 days	Up to TZS 50,000 per day
Annual environmental fee paid after 31 December	GN 387 of 2021, reg. 4(3) — charged on the fee, monthly	5% per month
Processing personal data without registration — body corporate	**Personal Data Protection Act, 2022**	**TZS 1,000,000 to 5,000,000,000**
Processing personal data without registration — individual	Personal Data Protection Act, 2022, with imprisonment of up to ten years	TZS 100,000 to 20,000,000
Enforcement notice, data protection	Separate from, and additional to, compensation payable to a data subject, which is uncapped	Up to TZS 100,000,000
No beneficial ownership filing	Blocked from all transactions at the Registrar, including the annual return	Operational block
Instrument not stamped within 30 days	Duty plus penalty on stamping, and an evidential problem until it is stamped	By instrument

1. THE COST OF DISPUTING

An objection is not admitted until the deposit is paid: the higher of the tax not in dispute or one third of the assessed tax, within thirty days of service of the decision. The Commissioner General may waive or reduce it on good cause. An entity that intends to object budgets for the deposit at the same time as it budgets for the advice.

OBJECTION WINDOW	DEPOSIT	LIMITATION
30 days from service	**Higher of tax not in dispute** or one third of the assessment	**5 years** — unlimited on fraud or wilful neglect

2. READING THIS TABLE

The largest figures in the table are not the tax penalties. A single undisclosed construction subcontract exceeds a year of late-filing penalties, and a data protection breach exceeds both by an order of magnitude. Compliance effort is allocated against these figures rather than evenly across the register.

APPENDIX E

Deadline card

Every clock in this handbook, expressed as the law expresses it. Clocks that run from an event are listed by the event; clocks that fall on a date are listed by the date. Both are converted into diary entries for the specific entity when the register is built.

CLOCK	OBLIGATION	MINIMUM EVIDENCE
RUNNING FROM AN EVENT		
15 days from commencement	Application for a Taxpayer Identification Number	Application, certificate, taxpayer profile
30 days from the first employee	Employer registration with WCF	Registration confirmation
Before operations commence	Workplace registration with OSHA, per address	Registration certificate
Before processing begins	Registration with the Personal Data Protection Commission	Certificate, valid five years
14 days from the change	Change in registered particulars of a business name	Filed notice and receipt
28 days after the return date	Company annual return to BRELA	Approved form and ORS receipt
30 days from the change	Beneficial ownership particulars or cessation	Filed form and internal register update
30 days from the contract	**Contractor and subcontractor disclosure — construction and extractives**	**Electronic disclosure confirmation**
30 days from execution	Stamping of an instrument	Stamped instrument
18 months from incorporation	First annual general meeting	Notice, attendance, minutes
15 months between meetings	Subsequent annual general meetings	As above, numbered and signed

Deadline card: dates and expiries

Clocks that fall on a date, and clocks that run backwards from an expiry. The second group is the one most registers omit: the obligation is not the expiry but the application that must be lodged months before it, and an entity diarising only the expiry has already missed the window when the alert fires.

CLOCK	OBLIGATION	MINIMUM EVIDENCE
RUNNING TO A DATE		
7 days after month end	PAYE, Skills Development Levy and withholding tax	Return, payment, allocation, certificates
10 days after the tax period	VAT withholding statement and remittance by a designated agent	Statement and remittance proof per supplier
20th of the following month	**VAT return and payment, including nil returns; digital service tax**	**Reconciliation, return, payment**
25th of the following month	Excise duty return and payment	Stock, stamp, production reconciliations
Within one month of the salary month	NSSF contribution	Schedule allocated by member
Quarterly	Provisional income tax instalments	Estimate, computation, payment
3 months from the start of the period	Statement of estimated tax	Filed estimate and computation
6 months after year end	Final income tax return and balancing payment	Accounts, computation, receipt
31 March	WCF Annual Return of Earnings	Filed return
30 June	TMDA premises business permit expiry	Renewed permit
1 July	NEMC annual environmental compliance fee	Payment receipt before 31 December
Annual, per premises	Business licence renewal, and the OSHA Certificate of Compliance after inspection	Renewed licence and certificate, per address
RUNNING BACK FROM AN EXPIRY		
60 days before expiry	TBS Standard Mark licence renewal application	Application and reassessment evidence
2 months before expiry	Work permit renewal application	Application and supporting approvals
6 months before expiry	Mining licence renewal application	Application, tax clearance, performance evidence
1 year before expiry	Special mining licence renewal application	As above
30 days from service	Objection to a tax assessment, with the deposit	Objection, computation, deposit receipt

APPENDIX F

Evidence index

A folder structure a stranger can follow without being shown round it. Eight folders, each with a standing reconciliation that proves the folder is complete rather than merely populated. File names begin with the date, then the entity, then the obligation.

FOLDER	CONTENTS	STANDING RECONCILIATION
01 Corporate	Certificate, constitution, statutory registers, annual returns, minutes, resolutions, beneficial ownership	Registers against the ORS position
02 Tax	Taxpayer profile, ledgers, returns, computations, control numbers, receipts, certificates	Portal ledger against the accounts
03 Payroll	Contracts, payroll runs, PAYE, SDL, NSSF, WCF, leave records, exit documents	Employee by employee, monthly
04 Premises	Business licence, OSHA registration and compliance certificate, fire, NEMC, local and sector licences	Ninety-day expiry look-ahead by address
05 Trade	Customs declarations, permits, origin evidence, invoices, transport documents, proof of export	Declarations against stock and accounting entries
06 Contracts	Contract, purchase order, supplier due diligence, invoice, delivery or acceptance, payment, tax treatment	Seven-part sample test, quarterly
07 Sector	Returns, fees, inspections, conditions and regulator correspondence	Licence clause by licence clause
08 Audit trail	Issue log, approvals, portal screenshots, regulator responses	Every finding closed or escalated

THE TEST

Every folder proves three things: that the duty existed, that the filing or payment was completed, and that a reviewer accepted the evidence. A folder that proves the first two and not the third documents an unsupervised process.

1. ACCESS

Folders 03 and, in several sectors, 07 hold personal data. Access is restricted to those who need it, the restriction is recorded, and the processing is covered by the registration in Chapter 7. An evidence index built for inspection readiness and left open to the whole organisation solves one problem by creating another.

APPENDIX G

Risk grades and escalation

A grade is an instruction, not a colour. Each grade carries a required response and a named recipient. A register whose amber items sit at amber from one month to the next is recording a condition rather than managing one.

GRADE	MEANING	REQUIRED RESPONSE	EXAMPLE
1 · Clear	Complete, on time, accepted, full evidence	Archive; include in the quarterly sample	VAT filed and paid, receipt and acknowledgement saved
2 · Watch	Complete, with a minor evidence weakness	Corrected within 5 working days	Reviewer sign-off missing from a completed filing
3 · Amber	Due within 30 days with an unresolved blocker	Manager action plan with a date	Licence renewal awaiting an inspection not yet booked
4 · Red	**Late, rejected, unpaid, or a material condition breached**	**Executive escalation, immediately**	**PAYE overdue; an operating licence expired**
5 · Critical	Risk to operations, safety, regulatory capital, or of prosecution	Stop, contain, instruct an advocate, notify the board	Unsafe site; operating without a key licence

1. WHAT AN ESCALATION MUST CONTAIN

The six contents are set out at section 11.4. An escalation missing the decision required and the latest safe date is a complaint; one missing the amount at stake is a request that cannot be prioritised against anything else on the recipient's desk.

2. ESCALATING EARLY IS THE WHOLE MECHANISM

A red item escalated before the legal date can still be prevented. The same item escalated after the date can only be reported, mitigated and paid for. The distinction is the reason the register carries internal dates at all, and it is the single measure by which the compliance function is judged.

APPENDIX H

Terms used

The terms below are the ones on which filings actually turn. Each is defined against the term it is most often confused with, because the confusion rather than the definition is what produces the error.

Annual return
A snapshot of the company filed with BRELA. Not the income tax return, which is filed with TRA on a different clock.

Return date
The company's own anniversary date, from which the 28-day annual return period runs. Not the financial year end.

Year of income
The twelve-month period used for income tax. The calendar year unless another accounting period is approved.

Beneficial owner
The natural person who ultimately owns or controls the entity. Not the registered shareholder, and not a nominee.

Taxable turnover
The turnover counted toward a tax threshold or base. Exempt supplies do not count toward the VAT threshold; total sales are not the measure.

Tax point
The moment the tax law treats a supply or payment as made, which fixes the period. Not necessarily the invoice date.

Control number
The reference that makes a government payment traceable and allocates it to one obligation for one period.

Allocation
The posting of a payment against a specific obligation on the taxpayer ledger. A payment made is not a payment allocated.

Currency point
The unit in which penalties are stated in the Tax Administration Act. One currency point is TZS 20,000.

Nil return
A return showing no tax due. It is still a return and is still due on the date.

Provisional tax
Income tax estimated and paid in four instalments during the year, against an estimate that must be revised when results move.

Withholding agent
A payer obliged to deduct tax and remit it. Failure to withhold makes the agent liable for the tax the payee should have borne.

Designated VAT agent
A person required to withhold part of the VAT on its purchases. Distinct from a withholding agent for income tax.

Fiscal receipt
A receipt issued by an approved electronic or virtual fiscal device. A proforma, a delivery note and a bank slip are none of them fiscal receipts.

Controller and processor
The party that determines the purpose of processing personal data, and the party that processes on its behalf. Each registers in its own capacity.

Condition-driven duty
An obligation inside a licence that binds continuously. It is breached without any date passing.

Event-driven duty
An obligation created by a business act rather than by the calendar — a hire, a contract, an injury, a new address.

Derivative right of occupancy
The interest through which a foreign investor occupies land. All land is public land vested in the President; there is no foreign ownership of land.

Compliance evidence
The five items that prove a duty was discharged: source data, calculation or form, approval, payment, and the authority's acknowledgement.

Objection deposit
The amount payable before a tax objection is admitted: the higher of the tax not in dispute or one third of the assessment.

APPENDIX I

Source register

The source of record is the originating institution, not the publication that reported it. Tier 1 below is the authority that makes the rule; Tier 2 is the professional source used to confirm a current figure where the authority's own portal could not be reached. Every figure in this edition rests on Tier 1 for the rule and on Tier 1 or Tier 2 for the number.

CODE	TIER 1 — SOURCE OF RECORD	SUPPORTS
S01	Finance Act 2026, in force 1 July 2026	TIN period, VAT withholding, presumptive regime, digital services, forest produce, contractor disclosure, stamp duty extension
S02	Finance Act 2025, in force 1 July 2025	Service levy standardisation, insurance premium withholding, mining technical services, Mining HIV Response Levy
S03	Income Tax Act, Cap 332	Charge, computation, withholding, instalments and returns
S04	Value Added Tax Act, Cap 148	Registration, rates, zero-rating, input tax, returns
S05	Tax Administration Act, Cap 438	TIN, records, assessments, objections, penalties, currency point
S06	Companies Act, Cap 212, Revised Edition 2023	Incorporation, registers, annual return, meetings, accounts, beneficial ownership
S07	Companies (Beneficial Ownership) Regulations, GN 478 of 2023	Beneficial ownership forms and the 30-day period
S08	Business Names Act, Cap 213	Fourteen-day notification and the daily default penalty
S09	Business Licensing Act, Cap 208	Trading licence and its annual cycle
S10	Employment and Labour Relations Act, Cap 366	Leave, notice, severance, hours and overtime
S11	Occupational Safety and Health Act, 2003	Workplace registration, compliance certificate, risk assessment
S12	Workers Compensation Act, Cap 263, and the tariff amendment regulations	Contribution rate, registration, Annual Return of Earnings

Source register: funds, permits, sectors and confirmation

CODE	TIER 1 — SOURCE OF RECORD	SUPPORTS
S13	National Social Security Fund — published contribution rates	Combined rate and the employee share cap
S14	Non-Citizens (Employment Regulation) Act, 2015, as amended by the Labour Laws (Amendments) Act No. 4 of 2025	Work permit, renewal lead time, class tenure
S15	Environmental Management (Fees and Charges) Regulations 2021, GN 387	Annual fee date and the monthly penalty
S16	Mining Act, Cap 123, and s.113A as inserted by the Finance Act 2025	Licence renewal periods, royalty, inspection fee, HIV Response Levy
S17	Personal Data Protection Act, 2022, and the Personal Data Protection Commission	Registration duty, fee bands, certificate validity, penalties
S18	Tanzania Medicines and Medical Devices Authority — premises licensing	Premises business permit expiring 30 June
S19	Standards (Registration of Premises and Certification of Products) Regulations 2021, regs. 26 and 27	Standard Mark licence term and the 60-day renewal
S20	Non-Governmental Organisations Act, Cap 56, s.29(1)	Annual activity and audited reports
S21	Investment Act, 2022	Removal of the automatic expatriate quota
S22	Bank of Tanzania · TIRA · CMSA · TCRA · EWURA · Gaming Board · TISEZA	Sector licence conditions and return calendars, per licence class

CODE	TIER 2 — CONFIRMATION OF CURRENT FIGURES	USED WHERE
T01	PwC Worldwide Tax Summaries — Tanzania, reviewed 9 September 2026	Rates, thresholds, withholding matrix, penalties
T02	EY Global Tax News and Clyde & Co — Finance Act 2026 analyses, July 2026	Finance Act 2026 changes and their mechanisms
T03	RSM Tanzania and Habib Advisory — tax guides 2025/26	Corroboration of rates and filing dates
T04	Auditax International — published tax summaries	Corroboration of the withholding matrix

Where Tier 1 and Tier 2 conflicted, Tier 1 governs. Where two Tier 2 sources conflicted and no Tier 1 text could be reached, the figure was omitted from this edition; those omissions are listed at Appendix J.

APPENDIX J

Edition control

This page records what changed, what was left out and why. It is the difference between a book that states the law and a book that can be relied on to say when it last checked.

1. CORRECTED IN THIS EDITION

ITEM	PREVIOUSLY STATED	CORRECTED POSITION
Withholding tax on royalties	10%	15%. The 10% rate applies only to cinematograph film, video tape, sound recording and like media
Withholding tax, aircraft hire	10% resident, 15% non-resident	10% for both, as rent of an asset
Withholding tax, other assets to a non-resident	15%	10%, and the category is rent of other assets, not a residual rate
Hotel levy	**Reduced from 10% to 2%**	**Removed. The hotel levy is a Zanzibar tax and is outside a Mainland handbook**
Business licence term	12 months, with an option of up to three consecutive years	Annual. No multi-year option
Alternative minimum tax	Not stated	1% of turnover on three consecutive loss years
Presumptive rate	Bands revised	4% on turnover from TZS 11m to TZS 200m, with twelve months nil from the date of the TIN
Personal data protection	Not covered	Chapter 7. Registration closed 8 April 2026; enforcement live since 9 April 2026

2. WHAT A HOLDER OF THE PREVIOUS EDITION SHOULD DO

Three of these corrections reach filings already made. A royalty withheld at 10% has been under-deducted by a third, and the payer rather than the payee carries that difference. An entity accruing a hotel levy against Mainland accommodation has been provisioning for a tax that does not reach it. A company with three consecutive loss years that filed on the basis of no liability has an unassessed alternative minimum tax charge of 1% of turnover for each of those years.

Each is identified by reading back over the periods still within the five-year limitation, and each is cheaper corrected by the taxpayer than found on audit. The two additions are not corrections to a figure previously stated but obligations this edition adds: the alternative minimum tax, which also reaches periods already filed, and the data protection registration whose deadline has already passed.

Omissions, currency and standing

A figure that could not be confirmed was left out rather than qualified. A handbook that hedges a rate teaches its reader to distrust every rate in it. The three omissions below are recorded so that the gap is visible and can be closed against the authority named.

3. OMITTED, AND WHY

Three figures were left out rather than printed with a qualification. Each is available on request once confirmed against the authority named.

- **Tourism development levy —** the Mainland levy on accommodation. Reputable sources give 1% of the room tariff and 2% of accommodation charges, and the conflict could not be closed. Confirm with the Ministry responsible for tourism before pricing a hospitality engagement.
- **Mineral royalty on salt, gypsum, phosphate and cut and polished diamonds —** the 6%, 5% and 3% classes are confirmed; these four are not. Take them from the Mining Commission's current schedule.
- **Statutory day count for notifying a change of director —** the duty is settled; the period is prescribed by subsidiary legislation rather than stated in the Act. Fourteen days is the practice and is used as the internal date.

4. WHEN THIS EDITION IS SUPERSEDED

STRUCK ON	LAW STATED AT	SUPERSEDED BY
Finance Act 2026 in force 1 July 2026	**21 September 2026**	**The Finance Act 2027** on 1 July 2027

Rates, thresholds and penalties move on 1 July each year. Regulators issue notices, circulars and amended forms throughout the year, and the 1 July review in section 11.3 is the scheduled task that captures both. Any rule that changed after 21 September 2026 is recorded in the entity's own change log before this handbook is used for a filing.

5. STANDING OF THIS DOCUMENT

This handbook has been prepared by Zatra Consultants Limited for the information and structuring purposes of the recipient, on the law and published practice as at 21 September 2026. It does not constitute legal advice and no lawyer-client relationship arises from it. Zatra prepares and coordinates filings; it does not guarantee the decision or the timeline of any authority, bank or regulator. Where representation, notarisation or a formal legal opinion is required, an advocate is instructed.

Prepared by the Tax & TRA Desk and the Company Setup Desk · Zatra Consultants Limited, Mwenge Tower, Sinza A, Dar es Salaam · sales@zatra.co · +255 747 912 965