

EVENT REPORT

**THE STUDENT INVESTOR - A GUIDE TO
SMART INVESTMENT**

**SAVE YOUTH'S DREAMS FOUNDATION (SYDF),
TANZANIA INVESTMENT CENTRE (TIC) AND
UNIVERSITY OF DODOMA (UDOM)**

Date: 28th February 2025

**Venue: Library, College of Informatics and Virtual Education (CIVE), UDOM & Zabibu
Hotel, Dodoma**

TABLE OF CONTENTS

TABLE OF CONTENTS.....	2
1. INTRODUCTION.....	3
2. EVENT OBJECTIVES	3
3. KEY HIGHLIGHTS.....	4
3.1 Session 1: Public Lecture (13:00 – 18:00, UDOM Library, CIVE)	4
3.2 Session 2: Official Launch of the Youth Investment Club (19:00 – 22:00, Zabibu Hotel, Dodoma)	9
4. SPEAKERS & PRESENTATIONS.....	12
5. ATTENDANCE & PARTICIPATION.....	14
6. SUCCESSES	15
7. CHALLENGES & LESSONS LEARNED.....	16
8. RECOMMENDATIONS FOR FUTURE EVENTS	17
9. ACKNOWLEDGMENTS.....	19

1. INTRODUCTION

The event titled "*The Student Investor: A Student Guide to Smart Investment*" was designed to educate students on financial literacy, investment strategies, and entrepreneurship. It was structured into two main sessions: a public lecture at the UDOM Library and the official launching of the Youth Investment Club at Zabibu Hotel in Dodoma. The event attracted a wide range of participants, including students, university officials, government representatives, financial experts, and key stakeholders from investment and entrepreneurship sectors. The event aimed at enhancing students' understanding of investment principles, financial management, and business registration processes, while also providing them with a platform to network with experienced professionals in the field.

2. EVENT OBJECTIVES

The primary objective of the event was to equip students with knowledge on smart investment strategies and financial management, enabling them to make informed financial decisions and take advantage of available investment opportunities.

Specifically, the event sought to:

- Educate students on fundamental investment principles and stock market operations.
- Provide insights into personal financial planning and entrepreneurship as a means of achieving financial independence.
- Offer a practical guide on business registration, legal compliance, and intellectual property rights in Tanzania.
- Facilitate networking between students and experienced professionals in investment, finance, and entrepreneurship.
- Officially launch the Youth Investment Club, an initiative aimed at fostering a culture of investment among students.

3. KEY HIGHLIGHTS

The event was conducted in two major sessions:

3.1 Session 1: Public Lecture (13:00 – 18:00, UDOM Library, CIVE)

The first session of the event was a public lecture held at the UDOM Library, College of Informatics and Virtual Education (CIVE). This session served as the foundation for the entire program, providing students with crucial knowledge on investment education, financial literacy, and entrepreneurship. It featured a diverse panel of renowned experts, scholars, and industry leaders who shared valuable insights on how students can make smart financial decisions early in life. The session attracted a large audience, consisting mainly of university students eager to learn about investment opportunities and strategies for financial growth. The first session of the event began with a warm welcome from Prof. Razack Lokina, the Deputy Vice Chancellor of Academic Research and Consultancy (DVC-ARC), who greeted all participants and set the tone for the day's proceedings. Following this, Dr. Kaaya took the stage to introduce all the attendees, ensuring that the audience was familiar with the key speakers and the event's objectives.



Photo; Prof. Razack Lokina, (DVC-ARC UDOM) giving welcome remarks

After Dr. Kaaya's introduction, Dr. Gloria Kessy Mheta, the Executive Director of Save Youth's Dreams Foundation (SYDF), delivered a compelling address. She provided an insightful overview of SYDF, emphasizing the organization's mission to empower youth through education and skill-building, fostering financial independence and entrepreneurship. Dr. Mheta underscored the foundation's role in supporting young people to overcome economic challenges, enabling them to become job creators rather than job seekers. Furthermore, she introduced the Youth Investment Club, highlighting its objectives and the valuable opportunities it offers students interested in smart investing. Dr. Mheta encouraged students to actively engage in the club's activities, participate in training programs, and work collaboratively to build a solid foundation for making informed investment decisions. Her remarks set a motivating and positive tone, urging students to take advantage of the available resources and adopt a proactive approach to managing their finances.



Photo: Mr. Gilead J. Teri, the President of the UDOM Convocation and Executive Director of the TIC delivered the keynote lecture titled "A Student Guide to Smart Investing"

Following Dr. Mheta's speech, Prof. Wineaster Anderson, the Deputy Vice Chancellor of Planning, Finance, and Administration (DVC-PFA), took the stage to introduce the

main speaker for the public lecture, Mr. Gilead J. Teri, the President of the UDOM Convocation and Executive Director of the Tanzania Investment Centre (TIC). Mr. Teri then delivered the keynote lecture titled "*A Student Guide to Smart Investing*", providing students with practical investment insights. He covered a range of topics, including long-term financial growth strategies, the types of investments available in Tanzania, and essential risk management techniques. Mr. Teri elaborated on how students can begin by investing in low-risk ventures and gradually expand their portfolios as they gain more knowledge and experience. Additionally, he introduced various investment vehicles, such as stock markets, mutual funds, and fixed assets, explaining the advantages and risks associated with each.

One of the most significant moments of the public lecture was the speech delivered by the Guest of Honour, Prof. Lughano J. Kusiluka, who serves as the Vice Chancellor of the University of Dodoma (UDOM). In his speech, Prof. Kusiluka, the Vice Chancellor of UDOM, expressed his enthusiasm for the initiative and emphasized the great opportunity that students have in receiving investment education at an early stage. He reflected on his own academic journey, noting that during his time as a student, such financial literacy programs were not available. He stated that many professionals from his generation only came to understand the importance of investment and financial planning later in life, often after entering the workforce.

Prof. Kusiluka highlighted that early exposure to investment knowledge is a rare privilege that students should fully embrace. He explained that understanding the principles of smart investing while still in university positions students for long-term financial success. He encouraged them to take advantage of this opportunity by actively engaging in financial planning, learning about different investment options, and making informed financial decisions that will benefit their future. Moreover, he praised the collaborative efforts of UDOM, the TIC, and SYDF in organizing this initiative. He acknowledged that the event was not only about investment education but also about cultivating a mindset of financial discipline, entrepreneurship, and economic empowerment among students.

Prof. Kusiluka concluded his speech by urging students to continue learning beyond the event, to join the club, seek mentorship from financial experts, and take concrete

steps toward financial independence. He assured them that UDOM remains committed to supporting such initiatives that equip students with practical skills to navigate the financial landscape and secure a prosperous future. His remarks were well received, and students expressed their appreciation for the insights he shared.



Photos: The Guest of Honour, Prof. Kusiluka, the Vice Chancellor of UDOM giving the speech during the seminar

After the speech by Prof. Kusiluka, the Vice Chancellor of UDOM, Prof. Wineaster (DVC PFA) made an important announcement. She informed the attendees that the group would be split into two: one group would proceed to the Convocation meeting for further discussions, while the remaining participants would continue with the investment training sessions. This division allowed for more targeted sessions, ensuring that the students and participants could gain the most from the event.

Before the next phase of the program, a photo session took place, capturing memorable moments for the attendees and speakers as a way to commemorate the event. These photos would serve as a lasting memory of the successful gathering. Following the photo session, the seminar continued with different speakers taking the floor to lead the investment training sessions. These sessions were designed to provide practical insights into smart investing, financial literacy, and entrepreneurship, with

various industry experts offering specialized knowledge to the students and other participants. The continued training ensured that everyone present could benefit from the wealth of expertise shared, equipping them with tools and strategies to make informed financial decisions.

Another crucial part of the public lecture was the participation of representatives from various government institutions, including the Vocational Education and Training Authority (VETA), the Public Procurement Regulatory Authority (PPRA), the Higher Education Students' Loans Board (HESLB), and the College of Business Education (CBE). These representatives provided valuable visions into government support programs, scholarships, and funding opportunities available for young entrepreneurs and students. The speakers elaborated on how students can access financial support to start their businesses or further their education. They also highlighted the importance of compliance with regulatory frameworks when starting a business, ensuring students understood the legal and procedural aspects of entrepreneurship in Tanzania.



Photo: Guest of Honour with the key Speakers and representatives from various government institutions



Photo: Guest of Honour with the key Speakers and representatives from various government institutions

3.2 Session 2: Official Launch of the Youth Investment Club (19:00 – 22:00, Zabibu Hotel, Dodoma)

The second session of the event, held later in the evening at Zabibu Hotel in Dodoma, marked the official launch of the Youth Investment Club. This exclusive occasion brought together 46 key stakeholders, including senior officials from UDOM, TIC, SYDF, banking institutions, and government agencies. The event was embellished by notable leaders from UDOM, including the Prime Minister of the UDOM Student Government and the Speaker of the UDOM Student Government. The presence of these influential figures highlighted the significance of the event in fostering financial literacy and empowering students to take control of their financial futures.

The event was graced by Prof. Lughano J. Kusiluka, the Vice Chancellor of UDOM, who was the Guest of Honor. His leadership and support were instrumental in the success of the event. In addition, the Deputy Vice-Chancellor for Academic, Research, and Consultancy (DVC ARC), Prof. Razack Lokina, and the Deputy Vice-Chancellor for Planning, Finance, and Administration (DVC PFA), Prof. Winnestor Anderson, were

present, emphasizing the importance of financial education and student-led initiatives at UDOM. Their contributions reinforced the value of the Youth Investment Club as a platform for students to enhance their financial skills and explore investment opportunities.



Photo: Prof Wineaster Anderson (DVC PFA –UDOM) give a welcome remark

The Guest of Honor, Prof. Kusiluka, then delivered an inspiring speech, acknowledging the importance of financial literacy in today's fast-paced world. He expressed his appreciation for the efforts behind the establishment of the Youth Investment Club and emphasized the university's commitment to providing students with the knowledge and tools to succeed financially. Prof. Kusiluka officially launched the Youth Investment Club, urging all students to actively engage with the club, participate in its training programs, and take advantage of the resources available to develop sound investment practices. The official launch was a defining moment for the Youth Investment Club, marking the beginning of a transformative journey for students eager to improve their financial literacy and investment acumen.



Photo: Official Launch of the Youth Investment Club (UDOM)

During the event, students representative including the Prime Minister of the UDOM Student Government and the Speaker of the UDOM Student Government, were given an opportunity to give remarks and express how valuable the club would be for their personal and academic growth. They shared their excitement about the prospect of joining the club and highlighted the potential benefits, such as access to financial education, investment guidance, and a platform to connect with industry professionals. Their remarks conveyed a strong sense of enthusiasm and commitment to making the Youth Investment Club a meaningful part of their university experience.

The evening continued with a networking session, which provided a chance for students and key stakeholders to interact in a more informal setting. Participants exchanged ideas and perspectives, strengthening relationships that could lead to future collaborations and investment opportunities. The session was followed by a dinner, allowing everyone to further engage in discussions, fostering an environment of mutual learning and connection.

The official launch of the Youth Investment Club was a significant milestone in advancing the financial literacy and empowerment of students at UDOM. The club is set to offer invaluable opportunities for students to learn about investments, engage with professionals, and build the financial skills necessary for success in their future careers. The evening's success reflects the growing commitment to student-led financial initiatives, and the Youth Investment Club stands as a key resource for fostering financial independence and entrepreneurial growth among UDOM students.

4. SPEAKERS & PRESENTATIONS

The event featured a diverse lineup of speakers with extensive expertise in finance, investment, and entrepreneurship. Their presentations provided students with practical financial knowledge and investment strategies to help them build a strong financial foundation. One of the presentations was delivered by Ms. Esther Mwamafupa, a Financial Consultant from NM-AIST, titled "*Fundamental Financial Knowledge to Build a Strong Investment & Entrepreneurship Foundation.*" Ms. Mwamafupa emphasized the importance of budgeting, saving, and capital accumulation strategies as essential steps toward financial independence. She explained how young investors could cultivate financial discipline by setting clear financial goals, maintaining a savings culture, and making strategic investment choices that align with their risk tolerance and long-term financial aspirations. She also encouraged students to seek mentorship and financial education to enhance their financial literacy.

Another insightful session was led by Arnold Massenge from the Dar es Salaam Stock Exchange (DSE), who presented on "*Investment – Definition, Importance, Key Principles & Stock Market Operations.*" His session provided an in-depth understanding of different types of investments, the significance of portfolio diversification, and the role of the stock market in wealth creation. He explained how students could start investing in stocks, bonds, and mutual funds with minimal capital and guided them on identifying growth opportunities in Tanzania's financial market. Arnold's presentation also demystified market trends and risk management techniques, equipping students with the knowledge to make informed investment decisions.

Faustine Mwemezi, from Exodus Advisory, delivered a compelling presentation on "*Personal Financial Planning*." His talk focused on the importance of financial discipline, proper budgeting, and long-term wealth creation strategies. He emphasized the need for students to adopt responsible spending habits, avoid unnecessary debt, and prioritize savings and investments. Mr. Mwemezi introduced students to a range of financial tools and resources designed to help them build sustainable financial security. A significant portion of his presentation was dedicated to investment options such as bonds, highlighting their importance in a diversified investment portfolio. He provided a detailed explanation of how bonds work, including the process of purchasing them, how brokers facilitate the transaction, and the key benefits of investing in bonds for long-term growth. He also guided students on identifying different types of bonds, understanding their risk levels, and how to select bonds that align with individual financial goals.

His session was interactive, with students actively asking practical questions about personal finance management and future financial planning. The discussion about bonds, in particular, sparked interest among students, who were keen to learn more about how they can incorporate them into their investment strategies. Mr. Mwemezi's approach not only helped students understand the complexities of financial planning but also made it accessible and actionable for their futures.

The event also featured a crucial discussion on business registration, legal compliance, and intellectual property rights in Tanzania, presented by Gabriel Girangay from BRELA. His session provided essential guidance on the legal framework for starting and protecting a business. He emphasized the importance of business registration, acquiring necessary licenses, and understanding tax obligations to ensure compliance with Tanzanian laws. Mr. Girangay also explained how young entrepreneurs could safeguard their business ideas and intellectual property through trademarks, patents, and copyrights. His presentation was particularly valuable for students interested in entrepreneurship, as it equipped them with the necessary legal knowledge to establish and sustain successful businesses.

Overall, these presentations were instrumental in providing students with practical financial education, investment strategies, and entrepreneurial insights. The speakers effectively bridged the gap between theory and practice, offering students a roadmap to financial success and economic empowerment.

5. ATTENDANCE & PARTICIPATION

The event witnessed a remarkable turnout, with a total of 199 attendees from diverse backgrounds, reflecting the broad interest in investment education and financial literacy. The audience was primarily composed of students, university officials, financial experts, and representatives from various government institutions and businesses. Among the attendees, 124 were students, making up the majority of the participants. These students were the core focus of the event, as they were the primary beneficiaries of the financial knowledge shared by industry experts. Their enthusiasm was evident throughout the sessions, as they actively engaged in discussions, posed insightful questions, and sought further clarification on key financial concepts. Many students demonstrated a keen interest in personal financial growth and investment strategies, highlighting the relevance of the topics covered during the event.

Additionally, 75 non-student participants were present, including government officials, financial professionals, university administrators, and business leaders. Their presence contributed to the event's success by providing valuable industry perspectives and fostering networking opportunities for students. Among them were representatives from key organizations such as the Tanzania Investment Centre (TIC), Vocational Education and Training Authority (VETA), Public Procurement Regulatory Authority (PPRA), Higher Education Students' Loans Board (HESLB), and the College of Business Education (CBE). These institutions played a crucial role in providing students with insights into available financial opportunities, scholarships, funding mechanisms, and business support programs.

A particularly notable aspect of the event was the high level of student engagement and participation. Throughout the sessions, students exhibited eagerness to learn about investment opportunities, financial planning, and entrepreneurship. Many

expressed strong interest in becoming members of the Youth Investment Club, recognizing it as a valuable platform for continued financial education and networking. Their active involvement underscored the importance of such initiatives in equipping young people with the knowledge and skills needed to make informed financial decisions and secure their future economic stability.

General, the event successfully brought together key stakeholders in finance, education, and entrepreneurship, creating a collaborative environment for knowledge sharing and networking. The strong student turnout and engagement reinforced the need for continuous financial literacy programs, ensuring that young people are well-prepared to navigate the complexities of the financial world.

6. SUCCESSES

The event was a resounding success, as reflected in the enthusiastic participation and engagement from students, as well as the broader impact it had on the attendees. Several key achievements highlighted the event's effectiveness in promoting investment education and fostering financial literacy among the students.

One of the most notable successes was the registration of 243 students for the Youth Investment Club. This figure signifies a strong and growing interest among students in learning more about investments and personal finance. The creation of the Youth Investment Club provided a tangible platform for students to continue their financial education beyond the event, and the high registration number underscores the importance of such initiatives in equipping students with the tools they need to make informed financial decisions. The club will likely serve as a long-term avenue for students to further develop their financial knowledge, explore investment opportunities, and share ideas and experiences with peers and industry experts.

Moreover, students expressed a strong enthusiasm for ongoing investment training and mentorship programs, which was another major accomplishment of the event. Many attendees showed a desire to continue building their knowledge and skills in the areas of personal finance and investment. This demonstrated the significant demand for

continuous learning opportunities in the field of investment, and as a result, the event organizers have committed to organizing additional investment seminars in the next semester. The promise of these future seminars not only demonstrates the event's immediate impact but also ensures that the momentum created will be sustained over time. Students' eagerness to learn further reflects their recognition of the importance of financial education in securing their financial futures.

Furthermore, the event successfully provided a valuable networking platform for students and industry professionals, allowing for the exchange of ideas and fostering relationships that could lead to future investment opportunities and career advancement. Students had the chance to interact directly with financial experts, government representatives, and business professionals, broadening their understanding of the investment landscape and career pathways. These networking opportunities could prove instrumental for students seeking guidance on how to navigate the world of finance or looking to establish connections with potential mentors or employers.

In conclusion, the event achieved its objectives by not only enhancing students' financial literacy and understanding of investments but also creating avenues for ongoing learning and professional networking. The overwhelming student interest in joining the Youth Investment Club and their desire for further training indicates a strong foundation for future success, ensuring that the event's impact will continue to benefit participants for years to come.

7. CHALLENGES & LESSONS LEARNED

Despite the overall success of the event, there were several challenges that impacted its full potential. These challenges, however, provided valuable lessons that can guide improvements for future events.

One of the primary challenges was the timing conflict. The event coincided with the final exam preparations for students, which meant that many potential attendees were unable to participate due to their academic commitments. Over 300 targeted

students were unable to attend as they were preoccupied with studying for exams, which significantly reduced the expected turnout. While 199 attendees participated, the timing clash meant that a larger portion of the student body could not benefit from the valuable insights shared during the event. Moving forward, it would be beneficial to schedule such events during periods when students are less academically busy or to consider offering multiple sessions at different times to accommodate those with conflicting schedules.

Another challenge faced during the event was time constraints. The three-hour duration of the public lecture was found to be insufficient to fully address the topics discussed and to allow for meaningful interaction between the speakers and the audience. The presentations were highly informative, and there were many questions from the students, reflecting their deep interest in the content being presented. However, the time allocated for each session was limited, which led to some discussions being rushed. Several speakers and participants expressed the need for more time to allow for in-depth discussions and more thorough Q&A sessions. To address this challenge in future events, it would be ideal to either extend the duration of the sessions or split the content across multiple sessions to ensure that all topics are covered comprehensively and that there is enough time for meaningful interaction.

Despite these challenges, the event was able to achieve its core objectives, and the lessons learned from these challenges will be invaluable in improving the organization and execution of similar events in the future. By considering optimal timing and extending session durations, future events can better meet the needs of all attendees and provide even more value to students seeking knowledge in investment and financial literacy.

8. RECOMMENDATIONS FOR FUTURE EVENTS

To ensure that future events are even more successful and impactful, several key recommendations have been identified based on the experiences and feedback from this event. Implementing these recommendations will help maximize

participation, improve the quality of content delivery, and expand the opportunities available to students.

1. Schedule Events During Less Busy Academic Periods

One of the main challenges faced during this event was the overlap with final exam preparations, which significantly impacted student attendance. To improve participation, future events should be scheduled during less busy academic periods when students are not burdened by exams or other academic responsibilities. Planning events during breaks or at the beginning of the semester, when students are more available, could lead to higher turnout and engagement. Additionally, offering multiple sessions or holding events during the weekends could provide more flexibility for students with conflicting schedules.

2. Allocate More Time for Discussions and Q&A Session

While the three-hour duration of the public lecture was generally sufficient for an overview of the topics, it was clear that students were eager for more in-depth discussions and longer Q&A sessions. To ensure all topics are thoroughly covered and to accommodate the students' curiosity, future events should allocate more time for interaction. Extending the duration of each session or breaking the event into multiple parts could help provide a more comprehensive learning experience. This would also allow the speakers to delve deeper into their areas of expertise, while also addressing a broader range of questions from the audience, ensuring that students leave the event with a fuller understanding of the subject matter.

3. Enhance Collaboration with Financial Institutions and Government Agencies:

Another important aspect to improve future events is to expand collaboration with more financial institutions and government agencies. This collaboration can provide students with additional resources, support, and opportunities in the fields of investment and entrepreneurship. Engaging with banks,

microfinance institutions, investment firms, and government bodies can help bring diverse perspectives to the table and offer students more comprehensive learning experiences. These partnerships could also lead to tangible benefits such as scholarships, internships, and even funding opportunities for students who wish to pursue entrepreneurship or investment initiatives. By building stronger connections with these institutions, the event could serve as a springboard for students to access further financial resources and professional opportunities, thus fostering their growth in the investment and business sectors.

Incorporating these recommendations into future events will not only improve their effectiveness but also help ensure that they reach a broader audience, provide more value to participants, and create lasting impact on the students' financial literacy and entrepreneurial endeavors. These changes will better align the events with the academic schedules and needs of students, while also ensuring that the content is delivered in a more accessible and meaningful way.

9. ACKNOWLEDGMENTS

The success of the event would not have been possible without the immense support and collaboration of various stakeholders who played key roles in its organization and execution. Their contributions were instrumental in creating an enriching experience for all participants, particularly the students, who benefitted from the wealth of knowledge shared during the event. Special appreciation is extended to the following:

i. UDOM Leadership

The leadership of the University of Dodoma (UDOM), under the guidance of Vice Chancellor Prof. Lughano J. Kusiluka, deserves special recognition for hosting the event and providing a conducive environment for learning and collaboration. Prof. Kusiluka's support and his powerful address underscored the university's commitment to the financial empowerment and educational advancement of its students. His leadership was a driving force behind the success of the event, and his advocacy for investment education further enhanced the overall impact of the session.

ii. Tanzania Investment Centre (TIC)

A heartfelt appreciation is extended to the Tanzania Investment Centre (TIC), led by Mr. Gilead J. Teri, for their unwavering financial and technical support. TIC's partnership played a critical role in ensuring that the event was well-resourced and impactful. Mr. Teri's insightful presentation on "A Student Guide to Smart Investing" provided students with invaluable knowledge on investment strategies and financial planning. The support from TIC was instrumental in creating an event that was both educational and motivational, inspiring students to take proactive steps toward securing their financial futures.

iii. Government Agencies and Financial Institutions

We are also grateful to the government agencies and financial institutions that contributed to the event's success. Their participation in the discussions, provision of resources, and funding support were crucial in ensuring that the event was both comprehensive and beneficial. Their efforts helped broaden the scope of the event, allowing students to access diverse insights and opportunities from various sectors, including banking, investment, and business registration.

In conclusion, the event marked a significant step forward in enhancing youth financial empowerment. It successfully provided a platform for students to learn about investment, financial planning, and entrepreneurship. By fostering collaboration between the university, government agencies, financial institutions, and other stakeholders, the event paved the way for a new generation of student investors and entrepreneurs. The lessons and connections formed during the event are expected to have a lasting impact on the participants, motivating them to take control of their financial futures and contribute to the economic growth of Tanzania.