



**THE INSTITUTE OF FINANCE
MANAGEMENT (IFM)**

INSTITUTIONAL PROFILE FOR ACCOUNTING, BANKING AND FINANCE

WHO ARE WE ?

The Institute of Finance Management (IFM) is a government-owned, prestigious higher learning Institution in Tanzania. For over 50 years, the Institute has offered training, research, and consultancy services in Accounting, Banking, Finance, Computing and Information Technology, Insurance, Social Protection, Actuarial Science, Business, Taxation and Economics.



Our training programs and consultancy services are designed to develop creative solutions through community-engaged interdisciplinary expertise. This approach drives social, economic and cultural change towards solving complex real-world problems. The Institute also develops a range of innovative short courses to offer flexible and personalised learning. Our short courses allow clients to work around existing commitments, offer flexible study options such as long weekend modular learning.

In responding to new challenges and demands, we are proud of having a strong and highly qualified team of academia trained to a PhD level in globally highly ranked universities. This team is passionate about fostering continuous improvement, harnessing global best practices in delivering tailor-made solutions that fits client context. We have built strong partnerships with institutions and industries across the world in various thematic areas through which collaborative training, outreach programs and capacities to undertake complex national and multinational consultancies have been established.

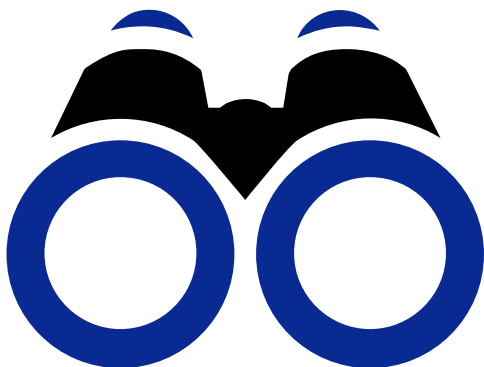
Our core value, mission and vision provide us with undismitted ambition full of a strong sense of who we are and where we are going. Therefore, we are presenting our Innovation and Computer Information Science Institutional Profile, which shows our competencies in training and consultancy services in those areas.

We are here to serve you

VISION & MISSION

VISION

To be a reputable world-class higher learning institution responsive to global development needs by providing knowledge and competencies in finance management and related disciplines.



MISSION

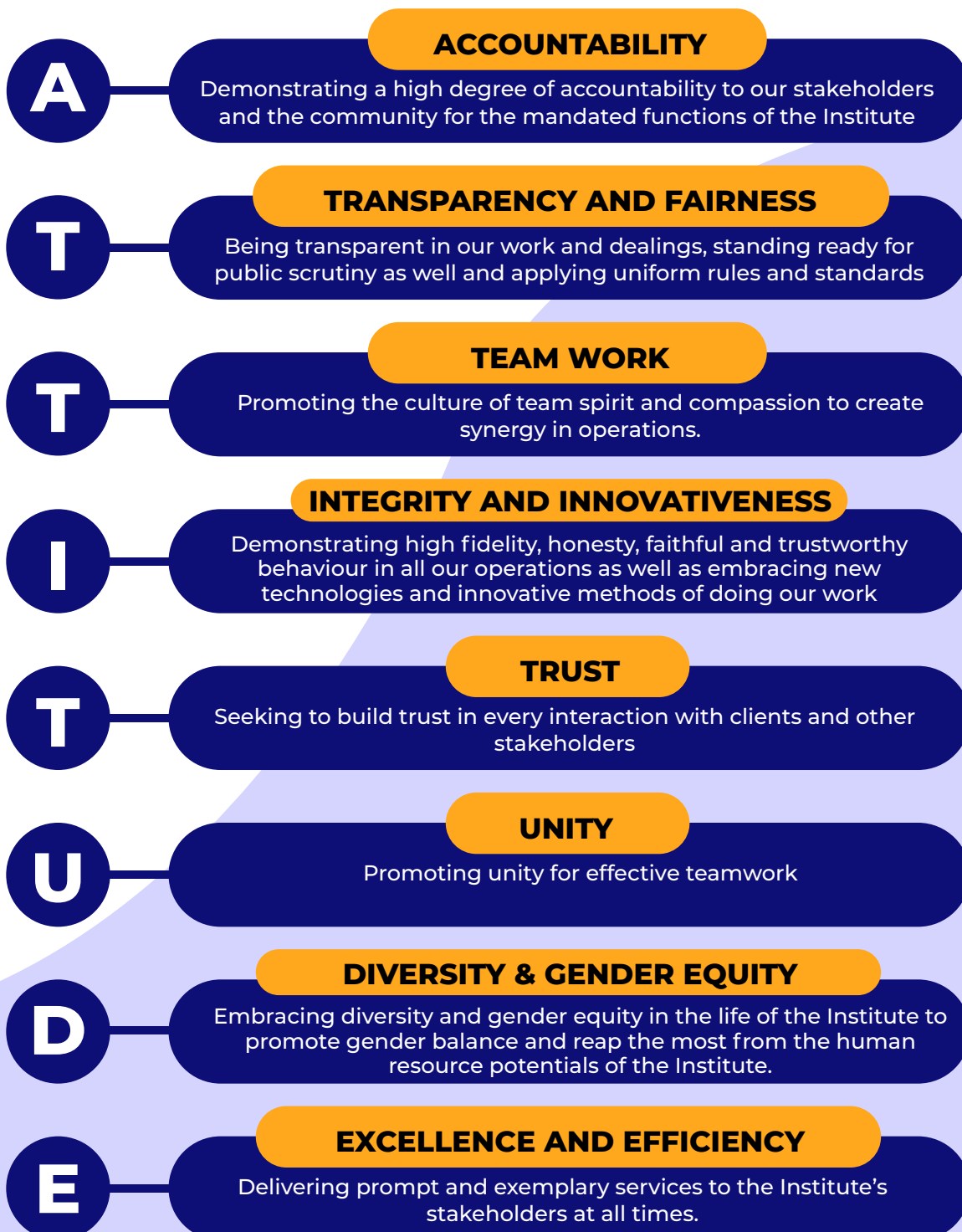
To provide quality academic and professional training that nurtures creativity and innovation through integrated training, research and consultancy in financial studies and related disciplines.



*The Institute of
Finance Management
(IFM)*

OUR CORE VALUES

We create and maintain an attitude in a manner that adheres to our vision and mission to uphold best professional practices and exercise academic freedom. In so doing, we promote a culture that is guided by seven core values, namely;



OUR APPROACH TO UNDERTAKING CONSULTANCIES AND SHORT COURSES

We embrace a collaborative and quality-based approach to all aspects of training and consultancy to harness collective wisdom, perspectives, and expertise, leading to effective and sustainable outcomes. To collaborate efficiently, we work closely with our clients to ensure we completely understand the problems and deliver tailored and effective solutions. This close collaboration also helps us to provide our clients with practical recommendations that lead to lasting improvements in their organisation's performance.

With decades of experience in training, we have learnt that keeping people engaged is very important to provide effective advisory services and training experience. Engaging training programs enable clients to acquire intended expertise, best practices, thereby positively impacting the organization's productivity.



AREA OF EXPERTISE

Financial Management



Financial management is at the heart of the success of any organisation. It provides data that supports long-range plans, informs decision-making on where to invest, and provides insights on how to finance them, manage liquidity, perform profitability analysis, and manage cash flows. However, the dynamic nature of the business environment, accompanied by complex global financing structures, creates several challenges. It makes financial management function a challenging task. While considering this, the Institute of Finance Management has offered financial management solutions on wider financial management challenges to public and business-oriented organisations. Our pool of resource persons has internationally recognised qualifications, vast experience and an excellent track record of providing both generic and tailor-made solutions. It is capable of providing solutions to any financial management problem.

Risk Management



Risk management is an important aspect of any entity's operations. It defines the ability to identify and adopt proper risk management techniques. The composition of financing sources coupled with a complex global business environment requires entities to adopt enhanced, effective and efficient management of enterprise and financial risks. Improper management of such risks is dangerous. It can result in damages that would even endanger the firm's survival. While acknowledging this, the Institute of Finance Management offers various consultancy services to address enterprise and financial risk management challenges. Our pool of resource persons has locally and internationally recognised competencies and vast experience that could help any organisation identify and employ enterprise risk management and financial risk management approaches and techniques for sound financial performance and the firm's long-term survival.

Corporate and Public Sector Reporting



Corporate and public sector reporting is a sensitive function. It provides useful financial performance, financial position and cash flow information through financial statements. It attracts attention from internal and external stakeholders such as management, investors, creditors, government agencies and donors for different reasons, including performance evaluation and investment/capitalisation decisions. An entity cannot afford to tolerate financial reporting inaccuracies because its consequences are severe; they range from wastage of time and resources, bad decisions, cash flow problems, fines and penalties to insolvency of an entity. The sources of inaccuracies include but are not limited to inadequately trained staff; inadequate financial regulations, policies and accounting manuals; poorly integrated financial systems; accounting personnel lacking up-to-date knowledge of accounting standards such as International Financial Reporting Standards (IFRS), International Public Sector Accounting Standards (IPSAS) and regulatory requirements; and inconsistent application of accounting methods, standards and techniques. In connection with this, the Institute of Finance Management is ready to solve financial reporting problems in profit organisations or public sector entities using its large pool of resource persons certified by professional boards coupled with vast experience with locally and internationally recognised qualifications at PhD and Master degree level.

Auditing and Assurance



Auditing and assurance services are vital exercises in any organisation with a concrete desire to attain its goals. Auditing services focus on providing reasonable assurance that the financial statements portray accurate and fair view information on an entity's operations as a reflection of sound financial management. Assurance services provide an avenue for improving the quality and transparency of reported information through reviewing financial documents or transactions, and navigating the complexities, risks, and opportunities embedded in an entity's operations. This brings regular updates on the state of financial reports while simultaneously ensuring the entity avoids red flag signs, irregularities, and misrepresentation. The Institute, through its competent resource pool with vast experience and professional certifications, provides generic and customised auditing and assurance services solutions through consultancy and training workshops on such areas as audit quality assurance, internal controls, and international standards depending on the nature of the problems within the challenging global operating environment.

Project Management and Business Valuation



Project management and valuation of an entity require specialised skills and competencies. It also needs dedicated efforts to determine the value of tangible or intangible assets or projects for different purposes. The complexities embedded in value creation, whether in operational or specialised strategic projects, make the valuation exercise demanding. Valuation may also aim at determining the value of securities, liabilities and business entities, listed and/or unlisted companies, or other forms of organisation as a going concern for informed decision-making. Moreover, effective project management is key to creating successful business values. The Institute has a dedicated team of staff to provide solutions in the form of consultancy and tailor-made training workshops for generic or specific project management problems, from project planning, inception and execution to monitoring and evaluation; and execute valuation exercises and evaluate value creation activities in both, business and public sector entities.

Fraud Control in the Private and Public Sectors



The business world is experiencing an increase in the number of fraud cases. This is a serious issue for the private and public sectors. It has become more challenging following the digitalisation of most business operations and transactions, where access to services is at the fingertips. Together with the trend of globalisation, business firms/companies, both private and public, are exposed to fraud and malpractice from multiple windows. The exposure might be from within the business, including upper levels, employees or external. The effects of fraud are numerous, such that they cost businesses in terms of financial loss, loss of reputation and brand image and employee morale. This calls for businesses to be aware of fraud and embed anti-fraud procedures that can significantly impact the business's sustainability. The Institute has a team of qualified experts and experienced resource persons in auditing, cybersecurity, forensic accounting and risk management. Generic and tailor-made solutions can be offered through consultancy and training on fraud detection, fraud prevention and control, development of procedures and systems for fraud detection, prevention and control and support in implementing government guidelines on fraud control and management.

Project Management



For any entity, the success of a project is achieved when quality outcomes are delivered on time and within financial allocations. For this to happen, project implementing entities require well-defined processes and techniques throughout the project phases. Nevertheless, several challenges can limit the realisation of project goals. These include changes in the operating environment while the project is in progress, ambiguity in project focus and goals, unrealistic success criteria, inadequate skills, budgeting and financing issues, improper risk management approaches and limited accountability. In addition, wrong project executions can result in a negative impact that could derail the overall project outcomes. As a result, the Institute offers solutions to project management problems in both the public sector and business entities. Our team of experts can provide solutions through consultancy and tailor-made training workshops for generic or specific project management problems, from project planning, inception and execution to monitoring and evaluation.

Leadership and Governance



The growth and sustainability of any company business depend on good leadership and effective corporate governance. Structural changes in the economy, modes of finance, and integration of firms/businesses (both locally and internationally), with the globally evolving cultural norms, create a complex environment that needs strong leadership and effective corporate governance. There is a demand for behaviours and practices that effectively and competitively balance the relationship between directors, executives, shareholders and other external stakeholders for the effective performance of an organisation. We have experts with invaluable experience in corporate governance issues who are available to equip executives and directors with skills for good leadership and effective governance. We provide training and consultancy services ranging from the role of corporate governance for the board and board committees, composition and structures of the board, leadership and structures of corporate governance, financial numerous for board members, boardroom dynamics, behaviours, cognitive biases and decisions. Moreover, tailor-made training is offered to suit the dynamics of the organisations.

Capital Market and Investments



Capital markets offer a platform where investors and businesses meet to exchange assets. They not only play a crucial role in the economy, but they are also very important for the growth of businesses and investors' wealth. Nevertheless, businesses face challenges in raising capital, and investors also strive to grow their capital and income for their investments. The puzzle is on the business decision for an appropriate source of capital for business and investors' decision for an optimum investment. Moreover, numerous capital market-linked financial instruments are developing following the ever-changing nature of the business environment. This includes the growth of derivative instruments, bank securitisation, digital financing and government participation in bond issues. Financial instruments have become part and parcel of bank and other financial institution's treasury management. The Institute has experts in corporate finance and financial markets to support organisations through consultancy and training on investment in securities, capital market and valuation, foreign exchange and money market, securitisation and credit risk management, derivative instruments, bank treasury management and Local Government Authority (LGA)'s municipal bonds market.

Banking and Financial Services



The banking industry has witnessed a multitude of transformations from the traditional way of banking to modern banking. The drivers behind the transformation include issues related to changes in regulations, digital transformation, competition, changes in customers' preferences, demographic changes and climate change. These expose banks to financial risks, financial crises, compliance issues, intensive competition with non-bank financial institutions and bank failure. To thrive, banks embrace digital financial services, opt for bank mergers and acquisitions and provide a full range of financial services. Understanding challenges facing banks, the Institute has a pool of competent resource persons to offer solutions related to asset and liability management, bank risk management, credit management, bank policies development, management of nonperforming loans, banking business ethics, development and implementation of climate change strategies, development and implementation of digital banking business models to effectively thrive in the market.

Financial Inclusion and Fintech Solutions



Financial inclusion means individuals and businesses can access useful and affordable financial products and services. The objective is to meet the needs for transactions, payments, savings, credit, and insurance delivered responsibly and sustainably. It is considered by policymakers as a way to improve people's livelihoods, decrease poverty, and advance economic development. Despite the call for financial inclusion and the establishment of various policies for improving financial inclusion, there is still a market segment of the underserved. To improve financial inclusion in the country, the players in financial inclusion would require various strategies and techniques to reach out to the underserved. This would include the need to research the demand for products and services and the development of suitable products for sustainable financial inclusion. Moreover, employing technology through fintech is a potential means of facilitating financial inclusion. Understanding the importance of financial inclusion and the role of financial institutions, the Institute has a pool of competent resource persons to support financial institutions and government agencies to improve financial inclusion. This is through generic and tailor-made consultancy services and short courses on financial inclusion strategies, implementation of National Financial Institution Strategies, Small and Medium-sized Enterprises (SME) financing, digital banking business models, financial education, development of remote channels of financial services, digital financial services and the related.

Combined Assurance Practices in Financial Institutions



Financial institutions have traditionally used multiple assurance providers to help those Charged with Governance in monitoring, effectively applying governance practices and facilitating informed decision-making by the management. Auditees, management, and those charged with governance (Board and its Committees) can suffer from assurance fatigue and assurance gaps that lead to inefficient reporting if assurance providers perform assurance activities in isolation. This can result in duplication of duties and become unnecessarily costly to the institution. Consequently, coordination among these various assurance providers, internal and external, is necessary, as it allows for immediate rationalisation and efficiency gains within and across the organisation. The Institute of Finance Management have expertise and practical experience in capacity building on combined assurance principles and practical requirements; in preparing and facilitating the implementation of the combined assurance framework in your organisation, ultimately for improved governance efficiency.

Business Continuity Planning and Resilience Management



Organisations of all sizes across sectors are susceptible to disruptions from internal and external threats such as fire, earthquakes, wars, terrorism attacks, transport crises, system failures, pandemics, etc. Such disasters may lead to severe operational disruptions and business continuity, threaten financial stability, and even jeopardise organisations' existence. Institutionalised business continuity and resilience management system is thus increasingly becoming important to organisations worldwide. It helps to mitigate the effects of disruptive events and ensure the resumption of operations within a defined maximum tolerable time of disruption. The Institute of Finance Management has relevant expertise and enormous practical experience in business continuity management training and capacity building; and in facilitating the development of customised business continuity and resilience management systems (Policy, plans, procedures and strategies) which are compliant with internationally recognised standards, and relevant legal and regulatory requirements.

Digital Economy and Financial Innovation



Join hands with IFM and embark on a journey to unlock your organisation's full financial potential in the data-driven, technologically advanced, and digitally connected world. With a legacy of excellence spanning decades, IFM is at the forefront of shaping the financial industry's future. The new reality is that data is the lifeblood of the modern financial world. Our team of experts specialises in data governance, ensuring that your organisation's data is managed and leveraged to drive informed decision-making. We assist you in developing robust data governance frameworks that comply with industry regulations while enhancing data quality, security, and accessibility. Moreover, our comprehensive expertise in FinTech empowers organisations to harness the potential of innovative solutions. Whether you seek guidance on blockchain, cryptocurrency, or digital payment systems, IFM is your trusted advisor. We help make your operations more efficient, cost-effective, and competitive. We also offer services tailored to your unique needs, from e-commerce optimisation to digital marketing strategies. Our team actively engages in cutting-edge research and analysis, ensuring our clients benefit from the latest trends and best practices. We provide industry-specific insights and actionable recommendations to keep your organisation at the forefront of financial innovation.

Procurement and Supply Chain



Procurement of goods and services is an integral part of every business. It is essential for the stability and economic health of the organisation. The aim is to ensure the purchasing and supply of materials, resources and services are attained at a competitive rate while adhering to procurement procedures and guidelines. The procurement department must be well equipped with knowledge and skills to efficiently perform their duties for economic health of the organisation. This considers the business environment, competition, regulatory and compliance issues, e-commerce/business, and data analytic solutions to collect. Our procurement and supply chain experts are well-equipped to help small and big organisations strategically increase efficiency in their procurement processes. We offer support in the form of training and advisory services. This includes helping the organisation digitalise the procurement process, restructuring existing procurement processes, and training for re-skilling and up-skilling procurement processes.

OUR STRENGTH AND CAPABILITIES



The Institute has long-standing capabilities to execute consultancy assignments and/or solution-based training for profit-making and public sector entities. We can offer solutions for operational, strategic or system-related problems in financial management, financial and enterprise risk management, auditing, assurance and fraud control, corporate reporting, procurement and project management, performance management and measurement, banking operations and microfinance management. Our strength lies in a large pool of competent resource persons with international academic and professional qualifications, modern computer labs, international linkages and collaborations, and research-based informed solutions.

The portfolio of staff dedicated to providing solutions in this area comprises three (3) professors, more than forty (40) PhD and fifteen (15) master's degree holders, who acquired their qualifications from reputable Institutions worldwide. In addition, there are seventeen (17) Certified Public Accountant (CPA(T)) holders, six (6) Certified Personal Banker (CPB) holders, and have Association of Chartered Certified Accountants (ACCA) recognition. These are complimented by staff from the Faculty of Computing and Mathematics (FCM) when it comes to system-based financial management solutions. In the areas of financial management, the Institute has close affiliation with many Institutions, including the African Accounting and Finance Association, University of Groningen, University of Central Lancashire, University of Dar es Salaam, National Board of Accountants and Auditors, Tanzania Institute of Bankers, and Bank of Tanzania.

LIST OF CONDUCTED CONSULTANCY ASSIGNMENTS

2023

Developing Risk Management Framework



Tanzania Broadcasting Corporation (TBC)

2023

Consultancy Services on Debt Management Performance Assessment (DeMPA)



Ministry of Finance

2023

Provision of training consultancy on the Roles and Responsibilities of Board, Strategic Governance and Financial Numeracy to the Ministerial Advisory Board and Audit Committee.



Ministry of Finance and Planning - Zanzibar

2023

Development of the Tanzania Broadcasting Corporation (TBC) Enterprise Risk Management Framework



Tanzania Broadcasting Corporation (TBC)

2023

Workshop on Risk Management



Zanzibar Food and Drug Agency (ZFDA)

2023

Conducting Risk Management Training to Risk Champions Staff



Tanzania National Parks

2022

Consultancy training on Roles and Functions of Tender Board Managing Procurement Risk and Controlling Procurement Fraud



Dar Rapid Transit (DART)

2022

Consultancy Services on Fraud Management



Workers Compensation Fund (WCF)

2022

Consultancy Services on Debt Management Performance Assessment



Ministry of Finance

2022

Consultancy Training On Effective Functioning Of Auditing Committee



Dar Rapid Transit (DART)

2022

Consultancy Training on Risk Management



National Insurance Corporation (NIC)

2022

Consultancy Training on Blockchain



National Insurance Corporation (NIC)

2022

Consultancy Training on Fundamentals of Risk Management



Tanzania Institute of Accountancy (TIA)

2022

Consultancy Services For Conducting Study To Identify Tax Revenue Gap In Zanzibar



Ministry of Finance and Planning – Zanzibar

2022


Training on Board of Directors' Responsibilities in Risk Management for



Government Chemist Laboratory Authority (GCLA)

2022

Training on Fundamentals of Risk Management



Zanzibar Food and Drug Agency (ZFDA)

2022

Training on Fundamentals of Risk Management for Planning Officers



Tanzania Institute of Accountancy (TIA)

2022

Training on Risk Management NIC Regional Staff and Risk Champions



National Insurance Corporation (NIC)

2022

Training on Risk Management for the National Institute of Transport (NIT) Risk Management Committee Team



National Institute of Transport (NIT)

2021

Consultancy on Risk Recordings and Reporting



Bank of Tanzania (BOT)

2021

Consultancy Training On Negotiation skills on Credit



Ministry of Finance

2021

Provision of consultancy services for Development of a Strategic Plan for the year 2021/2022 – 2025/2026



Peoples Bank of Zanzibar (PBZ)

2021

Consultancy Service on Development of Risk Management System for DAWASA



Dar es Salaam Water and Sewerage Authority (DAWASA)

2021

Provision of Consultancy Services to Training on Debt Management Performance Assessment (DeMPA) to Staff of Debt Management Department for Ministry of Finance and Planning

DeMPA

Debt Management Performance Assessment (DeMPA)

2021

Provision of Consultancy Services to Conduct Comprehensive Study on Contingent Liabilities and Guarantees of Public Corporations for Ministry of Finance and Planning (Vote 21)



Ministry of Finance

2021

Training on Public Sector Debt Statistics Guideline to Staff of Debt Management Department



Ministry of Finance

2021

Training on “Negotiations Skills” on Credit (Non Concessional, Concessional and Semi Concessional Loans) to Staff of Debt Management Department



Ministry of Finance

2021

Training on Risk Management Relating to Foreign Exchange, Interest Rates Exposures (Hedging Instruments) and Refinancing Risk



Ministry of Finance

2020

Consultancy Training on Advanced Excel for TANESCO Treasury Staff



Tanzania Electric Supply Company Limited (TANESCO)

2020

Consultancy Service on Development of Risk Management System for DAWASA



Dar es Salaam Water and Sewerage Authority (DAWASA)

2020

Consultancy on development of risk management framework



Growing Prosperity Through Trade

Trademark East Africa

2020

Development of Risk Management Policy and Guidelines for DAWASA



Dar es Salaam Water and Sewerage Authority (DAWASA)

2019

Consultancy on Investigation Skills and Practices



Workers Compensation Fund (WCF)

2019

Consultancy to Carryout Aptitude Test



TIB Development Bank

2019

Consultancy for Administering Aptitude Test



Zanzibar Revenue Board (ZRB)

2019

Consultancy Training on Combating Detection, Deterrence Auditing Investigation of Corporate Finance



Workers Compensation Fund (WCF)

2019

Consultancy Training on
Taxation of Hotels and Tourism
Sector and Extractive Industry



Zanzibar Revenue Authority

2019

Consultancy training on
Bancassurance



National Bank of Commerce
(NBC)

2019

Preparation and Review of Risk
Management Framework



Geita Town Council

2019

Training Basics of Risk
Management for Government
Chemist Laboratory Agency



Government Chemist
Laboratory Agency

2018

Training of UDART Audit
Committee



Dar Rapid Transit (DART)

2018

Training on Risk Management
and Fraud Control in the Public
Sector



Public Service Pensions
Fund (PSPF)

2018

Training Based Consultancy
on IPSAS



Government Employees
Pension Fund (GEPF)

2018

Training on Risk Management
and Fraud Control in the Public
Sector



Government Employees
Pension Fund (GEPF)

2018

Training on Basic knowledge
on Risk Management Issues



Ministry of Education,
Science and Technology

2018

Training on Basics of Risk Management



Kinondoni Municipal Council

2018

Training on Basics of Risk Management



Korogwe District Council

2018

Consultancy training of Board of Directors and Top Management on Governance and Risk Management (Board Risk Management Roles and Governance) as well as Training TBS staff (Managers and Heads of Units, Risk Champions) implementation of Risk Management Framework.



Tanzania Bureau of Standards (TBS)

2018

Recapitalisation of National Insurance Corporation



National Insurance Corporation (NIC)

2018

Mid-term Review of REPOA Strategic Plan 2015-2019



Research on Poverty Alleviation Programme Limited (REPOA)

2018

Training Risk Management for Risk Champions



Kinondoni Municipal Council

2018

Training Risk Management for Risk Champions



Korogwe District Council

2017

Review of Public Investment Act No. 4 of 2004 (Zanzibar) for the Ministry of Finance and Planning



Ministry of Finance and Planning - Zanzibar

2017

Consultancy training on procurement management and governance to members of Tender Committee and Project Managers, AMREF Health Africa



AMREF Health Africa

2017

Project Monitoring and Evaluation in Local Government Authorities



Mbulu District Council

2017

Review of Procurement Manual



Muhimbili University of Health and Alliance Science (MUHAS)

2017

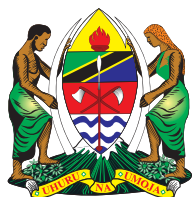
Training-based Consultancy on Risk Management



Ministry of Finance

2017

Training-based Consultancy on Fraud Risk Management



Ministry of Finance

2017

Review of Accounting Manual and Policy



Muhimbili University of Health and Alliance Science (MUHAS)

2017

Training on Public Asset Management



Ministry of Finance

2017

Training Risk Management for Risk Champions for the Ministry of Education and Vocational Training



Ministry of Education and Vocational Training

2017

Training Risk Management and Fraud Control in the Public sector for Public Service Pensions Fund (PSPF)



Public Service Pensions Fund (PSPF)

2017

Training Basics of Risk Management for Tanzania Petroleum Development Corporation (TPDC)



Tanzania Petroleum Development Corporation (TPDC)

2017

Training on International Public Sector Accounting Standards (IPSAS) for GEPF Retirement Benefits Fund



GEPFTM
your investment. your future

Government Employees Pension Fund (GEPF)

SOLUTION-BASED TRAINING WORKSHOPS

S/N	Title	Client	Year
01	Risk Management and fraud control	Various	2022
02	Risk Recording and Reporting	Various	2021
03	Risk Management	Various	2021
04	Effective Risk Register and Assessments	Various	2021
05	Risk management updates of revised management standards	Various	2021
06	IPSAS for Public Sector Employees	Various	2021
07	Risk Management	Various	2020
08	Risk Management for Risk Champion	Various	2020
09	Risk Management Standards	Various	2020
10	IPSAS for Public Sector Employees	TFS/Various	2020
11	Effective Risk Register and Assessments	Various	2019
12	Risk Management for Risk Champions	Various	2018
13	Islamic Banking Products	Various	2018
14	Risk Management and Fraud Control in the Public Sector	Various	2018
15	Developing Performance Measures	Various	2018
16	Investment Risk management and Corporate Governance	NHIF and PSPF	2017
17	Development of Effective Risk Management Register	Various	2017
18	Risk Management for Risk Champions	Various	2017

AFFILIATIONS



Birla Institute of Management Technology



Chartered Institute for Securities & Investment



Chemi & Cotex Industries



University of Dar es Salaam



University Tunku Abdul Rahman



Indian Institute of Foreign Trade



FH Joanneum University of Applied Sciences



E-Government Authority



University of Central Lancashire



Baden-Wuerttemberg
Cooperative State
University (DHBW)



University of Groningen



UBX Tanzania LTD



Institute of Management
and Entrepreneurship
Development



Tallinn University of Tech-
nology



Chartered Insurance Insti-
tute (UK)



Hochschule Bonn-
Rhein-Sieg University
Applied Sciences



**THE INSTITUTE OF FINANCE
MANAGEMENT (IFM)**





P.O. BOX 3918, 5 SHAABAN ROBERT STREET

11101, DAR ES SALAAM - TANZANIA

+255 22 2112931 - 4

+255 22 2112931 - 5

rector@ifm.ac.tz



www.ifm.ac.tz
rector@ifm.ac.tz



The Institute of Finance Management (IFM)



[ifm_tanzania](https://twitter.com/ifm_tanzania)



[ifm_tz](https://www.instagram.com/ifm_tz)