



2026



COMPANY PROFILE



TECHNOLOGY



ENERGIES



AGRIBUSINESS



REAL ESTATE



MICROFINANCE
& INSURANCE

Building **Value.** Powering **Growth.**

TABLE OF CONTENTS

Executive Summary	1
A Message from the Founder and Chairman	3
About Us	5
Leadership Team	7
Our Business Portfolio	13
Real Estate	15
Oil and Gas Industry	17
Technology and Innovation	19
Financial Services and Insurance	21
Agribusiness	23
Corporate Social Responsibility (CSR)	25
The Bridge - Connect with Us	27

Executive Summary

KAPI is a diversified Tanzanian business group founded in 2022. It was established with a clear vision to build sustainable and high-impact businesses in sectors that are critical to economic growth and long-term value creation.

The Group began with real estate through **KAPI Africa Limited** and has since grown into a multi-sector platform with interests in energy, technology and innovation, financial services and insurance, and agribusiness.

KAPI is driven by innovation, disciplined execution, and responsible investment. The Group focuses on building businesses that are commercially sound, scalable, and positioned for the future. Its portfolio reflects a deliberate strategy to invest in sectors with strong market relevance, resilient demand, and meaningful long-term impact.

Today, KAPI's portfolio includes real estate development, a growing energy business with plans to expand into bulk petroleum trading, a technology platform supporting digital transformation, a strategic interest in microfinance and insurance through **AEL Limited**, and agribusiness through its partnership with **Infinity Star (T) Limited**, with a focus on sustainable sisal production.

Guided by its core values of **Knowledge, Agility, Partnership, and Impact**, KAPI is committed to building a trusted African business group that creates lasting value for stakeholders and contributes positively to communities, industries, and the broader economy.



Key Highlights



DIVERSIFIED

Multi-sector business group with strong growth potential.



STRATEGIC

Focused on high-impact sectors driving Africa's economic future.



INNOVATIVE

Leveraging technology and innovation for sustainable solutions.



RESPONSIBLE

Committed to ethical practices, partnerships, and long-term value.



IMPACT DRIVEN

Creating positive impact across industries and communities.

Our Focus Areas



TECHNOLOGY



ENERGIES



AGRIBUSINESS



REAL ESTATE



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A Message From
THE FOUNDER & CHAIRMAN

Dear Stakeholders,

KAPI Group is still young, but our ambition is clear and our direction is firm. In just three years, we have grown from a single-sector business into a multi-sector group with interests in real estate, energy, technology, agriculture, and microfinance and insurance. This progress has been driven by a strong vision: to build a leading and trusted African business group that creates lasting value through innovation, excellence, and sustainable growth.

We know we are still building. We are learning, improving, and expanding every day. Yet one commitment is already firmly in place: at KAPI, the customer will always come first. Across all our companies, we are committed to listening carefully, serving responsibly, and delivering solutions that are practical, reliable, and relevant to the people and businesses we support.

Our name reflects the values that guide us. We believe in Knowledge, because sound decisions and continuous learning matter. We believe in Agility, because growth requires adaptability and courage. We believe in Partnership, because lasting success is built on trust and collaboration. And we believe in Impact, because business must create meaningful and sustainable value.

As a group, we are proud to contribute in sectors that matter. We develop homes and business spaces, support trade and movement through energy, advance innovation through technology, promote productive investment in agriculture, and widen access to finance and insurance for individuals, women, and SMEs.

We remain enthusiastic about the future. We look forward to serving our customers with excellence, working with partners who share our values, and growing together with humility, discipline, and purpose. Thank you for being part of the KAPI journey.

Regards,

ABDUL KONDO
Founder & Chairman

ABOUT US

History

KAPI was founded in 2022 with the establishment of KAPI Africa Limited, the Group's first business and the foundation of what has grown into a diversified business platform. From the beginning, KAPI Africa was built with a clear focus on real estate and long-term value investments, reflecting the Group's commitment to creating enduring assets and sustainable growth.

Between 2024 and 2025, KAPI entered a new phase of expansion. Building on its early foundation, the Group broadened its strategic footprint through new ventures and key partnerships across high-potential sectors. This included the establishment of KAPI Energies, focused on energy trading and related services, and KAPI Tech, created to pursue opportunities in technology and innovation.

During the same period, KAPI strengthened its portfolio through strategic investments in existing businesses. The Group became a strategic shareholder in AEL Limited, an established microfinance and insurance company, marking its entry into financial services.

KAPI also formed a partnership with Infinity Star (T) Limited to pursue large-scale opportunities in agribusiness, with a particular focus on sisal estates, sisal cultivation, and the production of sisal fibre as a sustainable alternative to plastic-based materials.

The KAPI name reflects the values that continue to define the Group's identity: Knowledge, Agility, Partnership, and Impact. These values have guided KAPI's journey from a single business into a growing multi-sector group built on ambition, strategic thinking, and long-term purpose.



Our Vision

To build a trusted African business group that creates lasting value through innovation, excellence, and sustainable growth.



Our Mission

To build strong and sustainable businesses in key sectors. We do this through innovation, disciplined execution, and responsible investment, while creating long-term value for our stakeholders and supporting economic growth.

OUR VALUES



Knowledge

We make decisions based on understanding, experience, and facts. We value learning, expertise, and industry insight as the foundation for building strong businesses.



Agility

We remain flexible and ready to move with the market. We adapt quickly, embrace new ideas, and respond to opportunities with focus and speed.



Partnership

We believe success is stronger when shared. We build trusted relationships with our investors, clients, employees, communities, and partners to grow together.



Impact

We aim to create lasting value beyond profit. Through our businesses and investments, we seek to support people, strengthen industries, and contribute positively to the economy.

KAPI ► LEADERSHIP



Abdul Ngore Kondo

Founder & Chairman, KAPI Group of Companies

Abdul Ngore Kondo is a strategic entrepreneur, investor and corporate leader with over 18 years of experience built largely through NMB Bank Plc and Ernst & Young Tanzania, where he developed strong capabilities in governance, transformation, technology, operational excellence and institutional leadership.

He is the Founder and Chairman of **KAPI Group of Companies**, a diversified Tanzanian investment platform with growing interests in real estate development, energy trading, technology, microfinance and insurance. Under his leadership, KAPI has evolved from a real estate-focused business into a broader group positioned to invest in strategic sectors that support Tanzania's economic growth.

Abdul brings a rare combination of corporate discipline, entrepreneurial ambition and international exposure across Africa, Europe, the UAE, the UK and the USA. This global outlook shapes his approach to building businesses that are professionally governed, commercially focused and capable of attracting credible partners, investors and clients.

Through KAPI Africa, Abdul has led investments in residential and commercial real estate, including the development of more than 10,000 square metres of built-up space. Through KAPI Energies, the Group is expanding into retail, wholesale and bulk petroleum trading, while his investment in AEL Microfinance extends the Group's footprint into financial services and insurance.

Abdul holds an **MSc in Real Estate** from Heriot-Watt University, Scotland, a **BSc in Information Technology** from the University of Cape Town, South Africa, and a **Certificate in Directorship** from the Institute of Directors Tanzania. He brings vision, credibility and disciplined execution to the KAPI brand, positioning the Group as a trusted and forward-looking Tanzanian business platform.



Simon Sangawe

Director, KAPI Africa Limited

Simon Sangawe is a seasoned corporate professional with close to two decades of experience in the telecommunications, finance and business management sectors. He has built a strong career with Vodacom Tanzania Limited, where he has held senior roles in business solutions, commercial management and corporate credit control.

Throughout his career, Simon has developed strong leadership experience in managing corporate relationships, supporting business growth, strengthening financial discipline and driving performance within a large corporate environment. His exposure to commercial operations and customer-focused business solutions brings valuable strategic insight to KAPI Africa.

Simon holds a Postgraduate Diploma in Business Administration from the College of Business Education and an Advanced Diploma in Accountancy from the Institute of Finance Management. As Director of KAPI Africa, he supports the company's strategic direction, governance, commercial growth and long-term value creation.



Mohammed Khamis Msingi

Director & Acting Chief Executive Officer,
KAPI Energies Limited

Mohammed Khamis Msingi is a seasoned downstream petroleum executive with approximately 31 years of experience in oil and gas operations, petroleum logistics, technical services and commercial execution. He brings to KAPI Energies deep industry credibility, having worked with major oil marketing companies including Agip, Oryx and Shell.

At KAPI Energies, Mohammed provides strong operational leadership and industry discipline as the company expands from retail fuel operations into wholesale and bulk petroleum trading. His experience covers depot operations, fuel logistics, mining and industrial accounts, HSSEQ awareness, infrastructure advisory and customer delivery management.

He previously served as a founding director and Chief Operating Officer of Vital Oil and Chemicals Limited, where he was responsible for fuel logistics, warehousing, transportation coordination and technical services. His track record includes supporting major industrial and mining clients such as Ruvuma Coal Mining, Twiga Cement, Sao Hill / Green Resources and Kilombero Valley Teak.

Mohammed brings confidence to the KAPI Energies brand by ensuring that the company is guided by strong petroleum-sector knowledge, operational control and practical understanding of the risks and opportunities in fuel trading.



Yonah Culvert Nkurlu

Director, KAPI Energies Limited

Yonah Culvert Nkurlu is a strong commercial leader with more than 15 years of downstream oil and gas experience, particularly in B2B petroleum sales, customer development and revenue portfolio management. He brings to KAPI Energies a powerful combination of industry knowledge, commercial discipline and customer network.

Before joining KAPI Energies, Yonah worked with Engen Petroleum Tanzania as Lubricants Specialist and B2B Fuel Lead, where he managed sales to industrial, transport, construction and automotive customers. His experience in a multinational oil marketing environment gives him strong exposure to customer screening, structured selling and disciplined account management.

At Vital Oil, Yonah served as Director and Chief Commercial Officer, leading commercial strategy and building B2B and B2C sales divisions. He helped grow the company's managed portfolio to over TZS 5.1 billion in annual revenue, with key customer experience including Illovo-Kilombero Sugar, Twiga Cement / Heidelberg Materials Group and Ruvuma Coal Mining.

At KAPI Energies, Yonah leads commercial growth, customer acquisition and market positioning, supporting the company's ambition to become a credible Tanzanian player in retail, wholesale and bulk petroleum trading.



Abdallah Kadori

Director, KAPI Energies Limited

Abdallah Kadori is a hands-on fuel trading and transportation entrepreneur with practical experience in the movement, supply and distribution of petroleum products. He brings direct market knowledge, customer relationships and logistics capability to KAPI Energies.

His entrepreneurial journey started with a single mobile fuel station with a capacity of approximately 3,000 litres. Over more than six years, he grew this into a fuel transportation and supply operation with six trucks and a combined carrying capacity of more than 150,000 litres.

At KAPI Energies, Abdallah strengthens the company's commercial foundation by bringing an existing understanding of fuel sourcing, transportation, upcountry logistics and customer demand. His experience supports the Group's ambition to formalise, scale and professionalise fuel trading under a stronger corporate platform.

Abdallah's value to KAPI Energies is practical execution. He understands the fuel market from the ground level and supports the company's ability to move product, serve customers and convert trading opportunities into cash-generating business.



OUR BUSINESS PORTFOLIO

KAPI is a diversified business group with interests across sectors that are fundamental to economic growth, long-term value creation, and sustainable development. Our portfolio reflects a deliberate strategy of investing in businesses with strong market relevance, scalable potential, and lasting impact.

Core Business Sectors

INTEGRATED · SCALABLE · IMPACT-DRIVEN

Our businesses operate as a unified ecosystem, leveraging shared expertise, resources, and strategy to maximize efficiency and long-term success.



Energy - KAPI Energies

Powering industries through fuel, gas, and energy distribution.



Technology - KAPI Tech

Driving digital transformation and smart solutions.



Finance - AEL Limited

Providing financial services that empower growth and stability.



Real Estate - KAPI Africa

Delivering modern, sustainable property solutions.



Agribusiness - Infinity Star

Advancing agriculture through innovation and value chains.

KAPI Africa Limited

KAPI Africa Limited is the founding company of the KAPI Group and remains a cornerstone of the Group's business portfolio. Established in 2022, KAPI Africa was created with a clear focus on real estate development and other strategic investments aimed at creating long-term value.

Within real estate, KAPI Africa's primary focus is on the development side of the value chain. The company is involved in transforming ideas into tangible assets by leading projects from concept and inception, through planning, design, financing, and execution, all the way to completion and key handover. This end-to-end approach allows KAPI Africa to maintain quality, discipline, and strategic control throughout the project lifecycle while ensuring that each development responds to real market demand.

Since its establishment, KAPI Africa has delivered a number of residential and commercial projects, with a cumulative development footprint of more than 10,000 square metres. This track record reflects the company's execution capability and commitment to creating quality assets with lasting value.

A key milestone in the company's journey was the delivery of Mama's Villaz in 2022, a gated community of 11 villas located in Oysterbay Peninsula, Dar es Salaam. The project demonstrates KAPI Africa's ability to deliver premium residential developments in prime locations.

KAPI Africa is currently developing KAPI Tower, an eight-floor retail and commercial tower at Mwenge Bamaga, Dar es Salaam, scheduled for completion in December 2026. The project reflects the company's continued expansion into commercial real estate and its ambition to deliver high-quality developments that support urban growth and business activity.

KAPI Africa Limited is driven by the ambition to create quality residential, commercial, and mixed-use developments that deliver both market value and enduring returns.



Oil and Gas Industry

KAPI Energies

KAPI Energies Limited was established in 2025 as the energy arm of the KAPI Group, with a focus on building a modern, reliable, and growth-oriented business in the petroleum and energy sector. The company began operations in retail fuel trading, supplying PMS, AGO, lubricants, and LPG to end customers through its retail operations.

Since inception, KAPI Energies has demonstrated strong early market traction. By Q1 2026, the company had already traded over 4 million litres of AGO and PMS, reflecting both operational momentum and growing customers confidence in the business.

Following its entry into retail trading, the company immediately began positioning itself for the next phase of growth through wholesale trading and bulk procurement of petroleum products. This includes participation in local distribution as well as regional transit trading. By Q1 2026, KAPI Energies had secured all key permits required to commence bulk trading from Q2 2026, marking an important milestone in its expansion journey.

In parallel, the company is actively exploring and developing strategic partnerships with players across the energy value chain in order to serve a wider customer base in Tanzania and the broader region, particularly in petroleum and lubricant products. This partnership-led approach is central to the company's ambition to scale efficiently and build a strong regional footprint.

KAPI Energies is driven by a clear ambition: to become the energy partner of choice for the region's most vital industries. The company intends to achieve this by leveraging its core strengths, including an experienced leadership team, a strong commitment to service quality, strategic partnerships, and the adoption of modern technology to improve efficiency, reliability, and customer service.

KAPI Energies is building a business designed for scale, resilience, and long-term relevance, one that combines commercial strength with innovation, responsible operations, and a clear regional growth vision.



KAPI ENERGIES

PMS | AGO | LPG
LUBRICANTS

KAPI
ENERGIES

KAPI
ENERGIES



KAPI ENERGIES

 PMS

 AGO

 LPG

 LUBRICANTS

Reliable Energy.
Sustainable Future.

POWERING
INDUSTRY.
DRIVING
PROGRESS.

Technology and Innovation

KAPI Tech

KAPI Tech was established in 2026 as the newest company in the KAPI Group and represents the Group's commitment to the future of business through technology and innovation. As the latest addition to the portfolio, KAPI Tech was created to position the Group at the intersection of digital transformation, operational efficiency, and emerging opportunities in the technology space.

KAPI Tech is founded on the belief that technology is no longer a support function, but a core driver of competitiveness, growth, and long-term relevance. Its purpose is to identify, develop, and support solutions that improve the way businesses operate, make decisions, serve customers, and respond to changing market demands.

The company focuses on technology-driven solutions that enhance efficiency, strengthen decision-making, improve customer experience, and unlock new business opportunities across sectors. Its scope includes digital systems, process automation, data-driven tools, business platforms, and innovative service models that can support both KAPI's internal businesses and external market opportunities.

As part of the Group's broader vision, KAPI Tech is expected to play an enabling role across the portfolio by helping businesses modernize operations, adopt smarter systems, and embrace innovation as a strategic advantage.

Whether through automation, digital platforms, analytics, or new technology ventures, KAPI Tech is intended to be a catalyst for transformation and future growth.

Beyond supporting the Group, KAPI Tech also reflects KAPI's long-term ambition to participate directly in the technology economy by developing scalable solutions and partnerships that respond to real business and market needs. The company is therefore positioned not only as an internal innovation engine, but also as a platform for new ideas, new capabilities, and new value creation.

As the newest member of the KAPI family, KAPI Tech symbolizes the Group's forward-looking mindset and its readiness to invest in the tools, systems, and innovations that will define the next generation of business.



KAPI

BUILDING SMARTER
DIGITAL SOLUTIONS

Financial Services & Insurance

AEL Financial Services Limited

In 2025, KAPI expanded into the financial services and insurance sector through a strategic shareholding partnership in AEL Limited, an established business with a solid track record in microfinance and insurance. This marked an important step in the Group's diversification journey and reflected its commitment to participating in sectors that directly support economic empowerment, financial resilience, and inclusive growth.

This partnership was formed with a clear strategic purpose: to position KAPI within a sector that plays a vital role in supporting individuals, entrepreneurs, and growing businesses with access to finance and practical risk protection solutions. Through AEL Limited, KAPI is able to participate in a business that is already rooted in the market and aligned with the Group's broader ambition of building high-impact businesses across essential sectors.

The investment reflects KAPI's strong belief in the importance of financial inclusion and the need for accessible, responsive, and sustainable financial solutions. Microfinance continues to play a critical role in supporting small businesses, emerging entrepreneurs, and underserved communities by providing access to funding that can stimulate business growth, income generation, and long-term economic participation. In the same way, insurance provides an essential layer of protection that helps individuals and businesses manage uncertainty, preserve assets, and build resilience.

KAPI views financial services and insurance not only as a commercial opportunity, but also as a strategic platform for impact. By participating in this sector, the Group contributes to broader goals of enterprise development, financial access, and economic stability. The partnership with AEL Limited therefore represents both a sound investment and a meaningful extension of KAPI's purpose-driven growth strategy.



HUDUMA ZETU



Mikopo



Bima



Akiba



Pamoja Tunasonga
Mbele



Bima ya
Maisha



Infinity Star (T) Limited

In 2023, KAPI entered the agribusiness sector through a strategic partnership with Infinity Star (T) Limited. This partnership marked an important step in the Group's diversification journey and reflects its long-term interest in productive sectors that combine commercial value with sustainable impact.

Through this partnership, KAPI has extended its portfolio into large-scale agribusiness with a strong focus on sisal estates, sisal cultivation, and the production of sisal fibre. The investment is anchored in the belief that agriculture remains one of the most important sectors for economic growth, job creation, industrial development, and export potential in Tanzania and across the region.

The partnership with Infinity Star is particularly significant because of its focus on sisal, a crop with both economic and environmental relevance. Sisal fibre is a durable, natural, and biodegradable product with growing importance as industries and markets look for more sustainable alternatives to synthetic and plastic-based materials. Through this venture, KAPI is supporting the development of a value chain that is aligned with global trends toward sustainability, responsible production, and green industrial materials.

KAPI views agribusiness not only as an investment opportunity, but also as a strategic platform for long-term value creation. The partnership is designed to support the growth of a scalable and impactful business in the agricultural sector, while contributing to land productivity, industrial processing, and the development of sustainable products with regional and international market potential.

Through its partnership with Infinity Star (T) Limited, KAPI is building a meaningful presence in agribusiness and reinforcing its commitment to sectors that create both economic returns and lasting value for future generations.



CORPORATE SOCIAL RESPONSIBILITY



Corporate Social Responsibility

At KAPI, we believe business should create value beyond profit. Our commitment to Impact, the "I" in our name, guides how we build, invest, operate, and work with the communities around us. As a Group with interests in real estate, energy, agribusiness, technology, and financial services, we understand the importance of growing responsibly and creating long-term value.

Environmental Stewardship: Growing Responsibly

- **Responsible Development:** In our real estate projects, we promote practical planning, efficient use of materials, proper waste management, and energy-conscious designs where possible.
- **Safe Energy Operations:** Through our energy business, we focus on safe handling of petroleum products, compliance with industry standards, and responsible operations that protect people, assets, and the environment.
- **Sustainable Agribusiness:** Through our agribusiness interests, we support opportunities in sisal cultivation and natural fibre production, which can promote local employment and provide alternatives to plastic-based materials.

We do not just operate in communities; we aim to be responsible members of those communities.

Community Empowerment: Investing in People

- **Financial Inclusion:** Through our financial services interests, we support access to finance for SMEs, women, and individuals looking to grow their businesses and improve their livelihoods.
- **Technology for Progress:** Through our technology interests, we aim to support practical digital solutions that help businesses and communities work more efficiently.
- **Local-First Approach:** Across our businesses, we prioritize local talent, local suppliers, and local partnerships where possible, ensuring that the value we create also benefits the communities we serve.

THE BRIDGE

Connect with Us

Your vision deserves a foundation built on Knowledge, Agility, Partnership, and Impact. Whether you are looking to develop sustainable real estate, looking for an energy partner, secure your financial future, or pioneer the next tech frontier, KAPI Group is ready to lead the way with you.

Let's Build Your Legacy Together

We invite partners and clients to reach out. Our sectoral experts are available for consultations to explore how the KAPI ecosystem can accelerate your goals.





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