



Building Value Powering Growth



2026 Company Profile



TECHNOLOGY



ENERGIES



AGRIBUSINESS



REAL ESTATE



MICROFINANCE & INSURANCE

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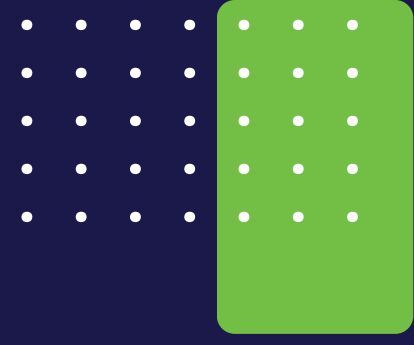
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EXECUTIVE SUMMARY

Building Sustainable, High-Impact Businesses Across Africa

KAPI is a diversified Tanzania business group founded in 2022. It was established with a clear vision to build sustainable-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 a mission of 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 Sta (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



REAL ESTATE DEVELOPMENT



ENERGY



TECHNOLOGY & INNOVATION



FINANCIAL SERVICES & INSURANCE



AGRIBUSINESS



MESSAGE FROM THE FOUNDER AND THE 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 would become a diversified business platform. From the outset, KAPI Africa was positioned with a strong focus on real estate and other long-term value investments, reflecting the Group's commitment to building enduring assets and sustainable growth.

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

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

In addition, KAPI 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 – vision, agility, devotion, and forward movement. These principles 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 leading and trusted African business group that creates lasting value through innovation, excellence, and sustainable growth.



Our Mission

To build sustainable and high-impact businesses across strategic sectors through innovation, disciplined execution, and responsible investment, while creating long-term value for stakeholders and contributing to economic growth.



Our Core Values

Knowledge

We believe informed decisions build strong businesses. We value expertise, continuous learning, data-driven thinking, and deep industry insight as the foundation for sound strategy and execution.

Agility

We operate with adaptability, responsiveness, and a forward-looking mindset. In a dynamic business environment, we remain ready to innovate, respond to change, and seize new opportunities with speed and purpose.

Partnership

We believe lasting success is built through trust, collaboration, and shared ambition. We cultivate strong relationships with stakeholders, investors, clients, employees, and communities to achieve sustainable growth together.

Impact

We are committed to creating meaningful and lasting value. Beyond commercial success, we strive to ensure that our businesses, investments, and initiatives contribute positively to people, industries, and the broader economy.

LEADERSHIP TEAM



Abdul Kondo
Founder & Chairman at
KAPI



Simon Sangawe
Director at
KAPI AFRICA



Mohammed Msingi
Executive Director & CEO
KAPI Energies



Abdallah H Kadori
Executive Director at
KAPI Energies



Yonah C Nkurlu
Executive Director at
KAPI Energies

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.

Businesses Involved

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.

REAL ESTATES

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.



BUILDING AFRICA'S FUTURE

KAPI AFRICA

Smart Real Estate.
Modern Infrastructure.
Trusted Excellence.



PREMIUM DEVELOPMENTS



TRUSTED EXCELLENCE



SUSTAINABLE GROWTH



“

Building more than structures, we build communities, trust and a better future for Africa.



BUILDING TODAY,
INSPIRING TOMORROW.



BUILDING ACROSS AFRICA.
CREATING LASTING VALUE.



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OIL & 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.

POWERING PROGRESS. FUELING POSSIBILITIES.

At KAPI Energies, we are committed to delivering reliable energy solutions that drive industries, empower communities, and build a sustainable future.



SAFETY FIRST

We prioritize safety in every operation.



SUSTAINABLE FUTURE

Innovating for a cleaner, greener tomorrow.



SERVICE EXCELLENCE

Delivering reliable energy with integrity and care.



RELIABLE ENERGY.
RESPONSIBLE SOLUTIONS.
A BETTER FUTURE.



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Building Across Africa.
Creating Lasting Value.

Technology and Innovation

KAPI TECH

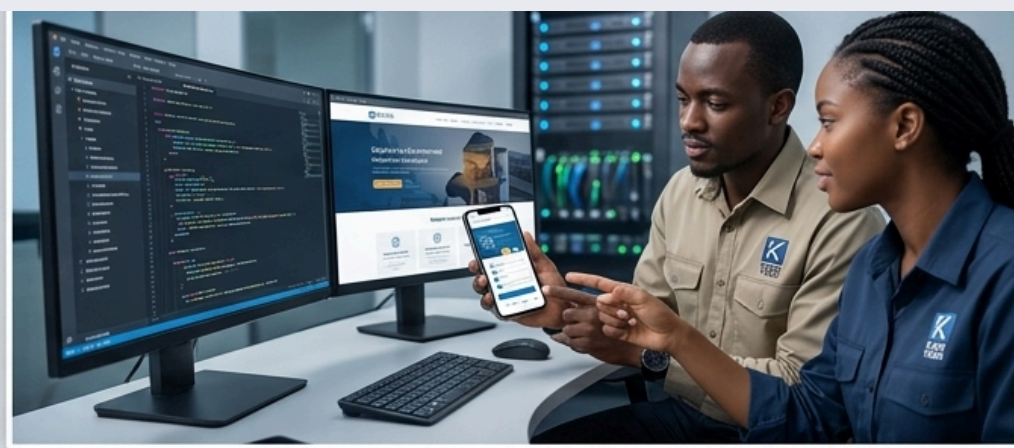
KAPI Tech was established in 2026 as the newest company in the KAPI Group and represents the Group's commitment to the future of business through technology and innovation. As the latest addition to the portfolio, KAPI Tech was created to position the Group at the intersection of digital transformation, 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 TECH: PIONEERING THE FUTURE OF INTELLIGENT SYSTEMS

INNOVATION IN CONNECTIVITY, DATA, AND ENGINEERING

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.

AgriBusiness

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

At KAPI, we believe that true corporate leadership is measured by the legacy we leave in the communities we serve. Our commitment to Impact—the "I" in our name—is not an afterthought; it is the silent engine behind every brick we lay, every seed we plant, and every watt of energy we generate.

Environmental Stewardship :Greening the Future;-

As a leader in Energy and Real Estate, we recognize our responsibility to the planet

- **Carbon Conscious Development:** We prioritize sustainable building materials and energy-efficient designs in all our Real Estate projects to reduce urban footprints.
- **Renewable Transition:** Our Energy division is committed to expanding clean power solutions, reducing reliance on fossil fuels, and promoting a circular economy.
- **Climate-Smart Agriculture:** Through our Agribusiness sector, we champion regenerative farming techniques that restore soil health and protect local biodiversity.

Community Empowerment: Investing in People;-

We don't just operate in communities; we become part of their fabric.

- **Financial Literacy & Inclusion:** Leveraging our Finance & Insurance expertise, we host workshops to empower local entrepreneurs and families with the tools to build and protect their wealth.
- **Tech for Good:** Our Technology division provides digital literacy programs and infrastructure to underserved areas, ensuring that the "digital divide" doesn't stand in the way of opportunity.
- **Local-First Sourcing:** We prioritize local talent and suppliers across all five sectors, ensuring that the economic value we create stays within the community.

"Wealth is only meaningful when it creates wellbeing. At KAPI, our 'Soul' is found in the thriving farms, the powered homes, and the secure futures of the people we serve."

— The KAPI Leadership Team

THE BRIDGE: Connect with KAPI

Your vision deserves a foundation built on **Knowledge, Agility, Partnership, and Impact**. Whether you are looking to develop sustainable real estate, looking for 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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Digital Presence

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