



**YOUTH INVESTMENT CLUB (YIC)- SOKOINE  
UNIVERSITY OF AGRICULTURE.**

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

**Sokoine University of Agriculture (SUA)**

**18 November 2025**

**Venue: Mazimba Campus Hall One.**

## **YOUTH INVESTMENT CLUB (YIC)- SOKOINE UNIVERSITY OF AGRICULTURE**

### **THE STUDENT INVESTOR – A GUIDE TO SMART INVESTMENT**

**Date:** 18 November 2025

**Venue:** Mazimba Campus Hall One, Sokoine University of Agriculture (SUA)

#### **1. INTRODUCTION**

This detailed event report provides a comprehensive narrative of the financial literacy training titled “**The Student Investor – A Guide to Smart Investment**” conducted at Mazimba Campus Hall One, Sokoine University of Agriculture (SUA) on 18 November 2025. The event was designed as part of the broader Youth Investment Club (YIC) rollout program implemented by Save Youth Dreams Foundation (SYDF) across Tanzanian universities. The objective of bringing this initiative to SUA was to empower new students—especially first-year entrants— with practical knowledge on financial management, responsible money practices, and early investment awareness.

The program was carefully structured to introduce students to the fundamentals of personal finance, equip them with relevant skills for managing university life responsibly, and expose them to real opportunities that can shape their future economic well-being. The event also provided a platform for institutional collaboration between SYDF, TISEZA, the Dean of Students office, and the broader SUA leadership. The training was critical given the growing demand for financial literacy among young people navigating higher education while preparing for future socio-economic challenges.

This report captures key elements of the event, including planning, stakeholder involvement, presentations, student engagement, challenges encountered, achievements, and strategic recommendations for future initiatives. It reflects the significance of providing financial literacy education at the university level and how such initiatives contribute to student growth, institutional development, and national youth empowerment efforts.

#### **2. EVENT OBJECTIVES**

The primary objectives of the event were:

- To introduce new SUA students to the foundational principles of financial literacy.
- To launch and promote the Youth Investment Club (YIC) at Sokoine University of Agriculture.
- To mobilize and register students for YIC membership and mentorship sessions.

- To build and strengthen institutional partnerships between SYDF, TISEZA, and SUA leadership.
- To expand student exposure to investment, budgeting, saving discipline, and long-term financial planning.
- To provide a platform for students to interact with financial experts and relevant service providers present at the event.
- To encourage early financial responsibility among youth to prepare them for life after university.

### **3. OFFICIAL WELCOME & INSTITUTIONAL ENGAGEMENT WITH SUA LEADERSHIP**

The event commenced with a highly warm and official welcome from the Dean of Students, Madam Hilda, who demonstrated exceptional commitment and enthusiasm toward creating meaningful student-development programs at SUA. In her welcoming remarks, she stressed the importance of equipping young people with strong financial skills early in their academic journey. She highlighted that financial literacy is not only essential for students' academic survival but also plays a crucial role in shaping disciplined citizens capable of contributing to national economic growth.

During the opening session, the Dean of Students extended a special invitation to SYDF leadership to meet the Deputy Vice Chancellor (Academic Affairs). This meeting marked a pivotal moment in the institutional relationship between SUA and SYDF. The Deputy Vice Chancellor welcomed the foundation's efforts and acknowledged the relevance of financial literacy training for students who often struggle to manage finances, especially during their transition to independent university life.

SYDF used this opportunity to present the broader vision of the Youth Investment Club, the organization's national footprint, and the strategic importance of empowering students while they are still in school. The Vice Chancellor commended the initiative, affirming SUA's readiness to support partnerships that enhance student welfare, academic performance, and future readiness. This engagement reinforced SYDF's credibility and opened doors for long-term collaborations including periodic financial seminars, capacity-building programs, and online training sessions accessible to all students.

### **4. STUDENT ENGAGEMENT AND PARTICIPATION DURING THE EVENT**

Upon arrival at the Mazimba Campus Hall One, SYDF and TISEZA teams encountered an auditorium filled with eager and energetic students. The turnout exceeded expectations, with over 300 students physically present and more than 200 joining online from the main campus

via SUA's digital learning infrastructure. This hybrid participation not only showcased the university's advanced technological capacity but also demonstrated high student interest in financial knowledge.

Throughout the presentations, students showed deep engagement by taking notes, responding to questions, and actively participating in discussions. Many students expressed that it was their first time receiving structured and practical guidance on money management. Their enthusiasm proved that financial literacy is a critical topic that resonates deeply with students who often face financial instability, budget constraints, and challenges in financial decision-making.

The Q&A session was especially interactive as students asked questions about how to start investing with small amounts, how to save effectively on limited income, how to manage loans responsibly, and how to establish financial discipline while navigating the pressures of campus life. The strong student response also reflected the growing interest in joining the Youth Investment Club, with dozens enrolling immediately after the session and many others requesting follow-up mentorship programs.

## **5. PARTICIPATION OF OTHER SERVICE PROVIDERS & THEIR CONTRIBUTIONS**

The event also benefited from the involvement of various campus service providers who had been invited earlier in the day to offer student support sessions. These included the National Health Insurance Fund (NHIF), the Higher Education Students' Loans Board (HELSB), the Gender Desk team, and Golden Starlink Consultants.

NHIF representatives sensitized students on the importance of health insurance, registration procedures, and the benefits accessible under the student health policy. HELSB provided clarification on loan disbursement, eligibility criteria, responsible utilization of funds, and post-graduation repayment procedures. The Gender Desk team educated students on mechanisms for reporting cases of harassment, discrimination, or violence, ensuring they know where to seek support. Golden Starlink Consultants offered general guidance on academic success, personal development, and adapting effectively to university life.

Their contributions added great value to the event by addressing essential aspects of student welfare. By the time SYDF began its presentation, students were already well-informed about the institutional and social support structures available to them. This created a smooth transition and alignment between welfare issues and the financial empowerment themes introduced later in the training.

## 6. SYDF PRESENTATION ON FINANCIAL LITERACY & YOUTH INVESTMENT CLUB (YIC)

The SYDF session was led by Ms. Winny Kaaya, who delivered a powerful and deeply informative presentation focused on the importance of financial literacy in modern society. She began by introducing SYDF as a youth-centered organization dedicated to empowering young people through leadership, entrepreneurship training, mentorship programs, scholarships, health advocacy, and financial literacy initiatives.

She explained that financial literacy is not simply about understanding money; it is about cultivating skills that determine one's long-term stability, self-reliance, and capacity for opportunity creation. Ms. Winny emphasized that poor financial decisions during university years often have long-term consequences, including debt accumulation, poor savings culture, and limited wealth-building opportunities. She encouraged students to begin forming good financial habits early, even with small amounts of money.

A key component of her presentation was the introduction of the Youth Investment Club (YIC), a platform designed to offer continuous financial education, investment training, mentorship, and exposure to real economic opportunities. She elaborated on how YIC operates in universities across Tanzania, providing students with access to training workshops, investment groups, internship pathways, scholarships, and career guidance resources. Students expressed overwhelming interest in joining the club, recognizing its value for personal development and future success.





*Some photos of students attentively listening to lessons of Financial literacy and how to connect with Fursa Connect.*

## 7. TISEZA'S EXPERT SESSION ON INVESTMENT OPPORTUNITIES

Following the SYDF presentation, Mr. Filex from TISEZA delivered a detailed and engaging investment training designed to make financial concepts simple and practical for students. He defined investment in clear terms, explained why investing early is important, and provided real-life scenarios demonstrating how students can start with minimal financial resources.

He introduced students to essential concepts such as compound interest, long-term investment planning, risk and return, liquidity, and the importance of diversifying investments. He stressed that investment is not a practice reserved for adults with high incomes; rather, it is a skill that anyone—regardless of age or financial background—can begin developing. His dynamic teaching style made the session lively and highly engaging, sparking thoughtful conversations among students.

Mr. Filex concluded with actionable steps students could take immediately, such as tracking expenses, setting savings goals, identifying reliable investment channels, and seeking mentorship from experienced financial practitioners.



*A photo of Mr. Filex from TISEZA as he explained to the students the Various Opportunities that comes from Investment Sector.*

## **8. EVENT SUCCESSES**

The event achieved significant milestones, including:

- Over 500 total participants (online + physical).
- SYDF became the only NGO granted official clearance to offer training during the event.
- High student engagement and immediate enrollment into YIC.
- Strong collaboration with Dean of Students and DVC Academic Affairs.
- Strengthened institutional trust and partnership for future programs.
- Effective integration of digital learning through hybrid participation.

## **9. CHALLENGES & LESSONS LEARNED**

The primary challenge encountered was limited time. Given the complexity and importance of financial literacy, a few hours were not sufficient to cover all necessary modules deeply. The interest shown by students indicated the need for lengthier and more structured sessions. SYDF observed that future programs should be designed as full-day workshops or multi-session seminars.

Another challenge was the overwhelming number of questions from students, indicating high curiosity but limited prior exposure. The team learned that follow-up digital materials, FAQs, and mentorship groups should accompany future physical trainings.

## **11. ACKNOWLEDGMENT (EXPANDED & IN-DEPTH)**

### **Sokoine University of Agriculture (SUA) Leadership**

SYDF extends its deepest appreciation to the overarching leadership of Sokoine University of Agriculture for the exceptional support and openness demonstrated throughout the planning and execution of this event. The willingness of SUA leadership to embrace youth-centered initiatives, particularly those focused on financial literacy, demonstrates a strong commitment to equipping students with relevant life skills that go beyond academic achievement. SUA's leadership has shown exemplary dedication to student empowerment and has created an environment where external partners such as SYDF are able to collaborate meaningfully for the long-term benefit of the student community. The institution's readiness to welcome innovation, mentorship, and capacity-building programs reflects a visionary leadership approach that aligns with national and global priorities in youth development.

### **Deputy Vice Chancellor**

SYDF expresses heartfelt gratitude to the Deputy Vice Chancellor who offered both intellectual and institutional support by taking time to meet with the SYDF team. His engagement was not only encouraging but also strategically important in strengthening the foundation for future collaboration. Through his insights, guidance, and positive reception of the Youth Investment Club initiative, the DVC demonstrated a keen understanding of the importance of financial literacy in shaping well-rounded, future-ready graduates. His endorsement reinforced the credibility of the program and opened doors for SYDF to explore broader, long-term partnerships with SUA. His leadership reflects a compassionate, student-centered philosophy that values preparing students for life beyond university.

### **Dean of Students – Mazimba Campus**

The organization extends its sincere appreciation to Madam Hilda, the Dean of Students, whose exceptional leadership, coordination, and hospitality played a central role in the success of the entire event. Her heartfelt welcome, support during logistical arrangements, and deep commitment to student welfare created a safe, supportive, and engaging environment that made the training impactful. Her initiative to connect SYDF with top university leadership reflects her proactive and visionary character. She understands deeply the day-to-day challenges students face, and her dedication to seeking practical solutions—such as financial literacy training—shows her sincere passion for empowering students holistically. SYDF acknowledges and celebrates her as a transformative leader at SUA.

### **TISEZA Team**

The organization also extends special recognition to the TISEZA team, whose professional expertise and commitment added great value to the event. Their ability to simplify investment concepts, engage students with practical examples, and inspire young people to think critically about financial independence was remarkable. SYDF appreciates their partnership, shared vision, and dedication to creating a generation of financially conscious youth. The insights provided by TISEZA during the session have left a long-lasting impact on students and have strengthened the foundation of the Youth Investment Club at SUA. Their technical knowledge, combined with an approachable teaching style, contributed significantly to the overall success of the event.

### **SUASO Leadership (SUA Students' Organization)**

SYDF appreciates the leadership of SUASO for their support, coordination, and assistance in mobilizing students to participate in the program. The dedication of SUASO leaders to ensuring that the voices and needs of students are heard contributed greatly to the high turnout during the event. Their collaboration, communication efforts, and engagement during preparations

reflect their commitment to uplifting and empowering fellow students. SUASO continues to be a crucial bridge between students and institutional stakeholders, and SYDF values the shared goal of promoting youth development, financial education, and leadership transformation.

### **Mazimba Campus & Main Campus Students**

Above all, SYDF extends profound appreciation to the students of Sokoine University of Agriculture—both those from Mazimba Campus who filled the auditorium physically, and those from the Main Campus who joined virtually. Their enthusiasm, curiosity, and active participation gave meaning to the entire program. The questions they asked, the discussions they initiated, and the eagerness they displayed to learn about financial discipline showed a remarkable level of maturity and willingness to grow. SYDF believes that students are the heart and purpose of every empowerment initiative, and the SUA students showcased the energy, potential, and determination needed to build a financially literate generation. Their commitment to joining the Youth Investment Club marks the beginning of a long journey of learning, discipline, and transformation.