



M&E

DEBT COLLECTORS
& AUCTIONEERS

We trade Quality



COMPANY PROFILE

M&E DEBT COLLECTORS AND AUCTIONEERS (T) LIMITED

**ADDRESS: Watumishi House, Magomeni Usalama,
P.O. Box 61689, Makuti "A" Street. DSM - Tanzania**

Email: info@medebtscollectorautctioneer.co.tz

Website: www.medebtscollectorautctioneer.co.tz

Cell: +255 737 000 437

+255 715 631 111



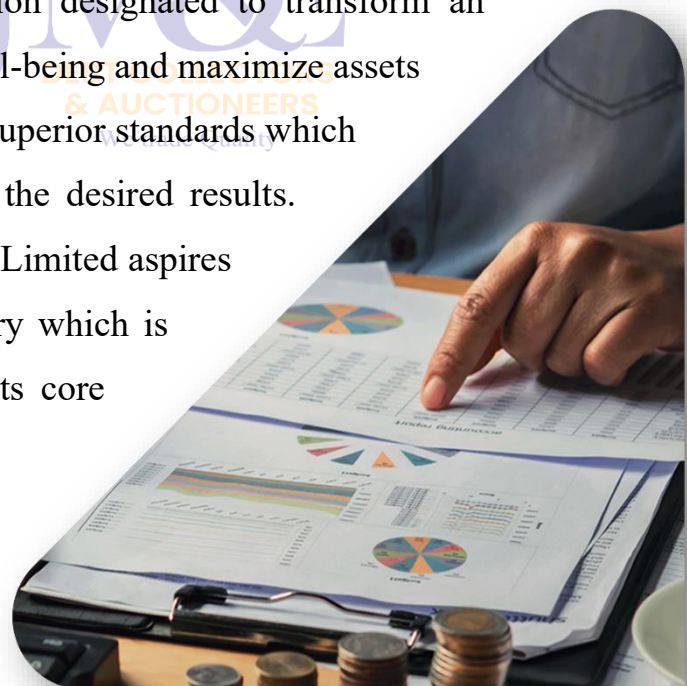
ABOUT M&E DEBT COLLECTORS AND AUCTIONEERS (T) LIMITED

M&E debt collectors and Auctioneers (T) Limited is a company owned by Tanzanian Directors with relevant expertise and experience in the industry. It is licensed by Ministry of finance to undertake debts collection services and public auctioneering.

It is also registered to the High court of Tanzania as a court broker to undertake realization of charged security, execution of court orders and carrying out eviction orders and other forms of execution as instructed by Court of Republic of Tanzania.

In additions to the above services, we execute repossession of lawful owned properties and repossession of chattel Mortgage within Tanzania border. M&E debt Collectors and Auctioneers (T) Limited is an organization designated to transform an auction industry to empower economic well-being and maximize assets potential through modern technology and superior standards which consolidate recovery process and deliver the desired results.

M&E debt Collectors and Auctioneers (T) Limited aspires to be the benchmark in the assets recovery which is extremely committed to high-quality as its core service.





OUR VISION

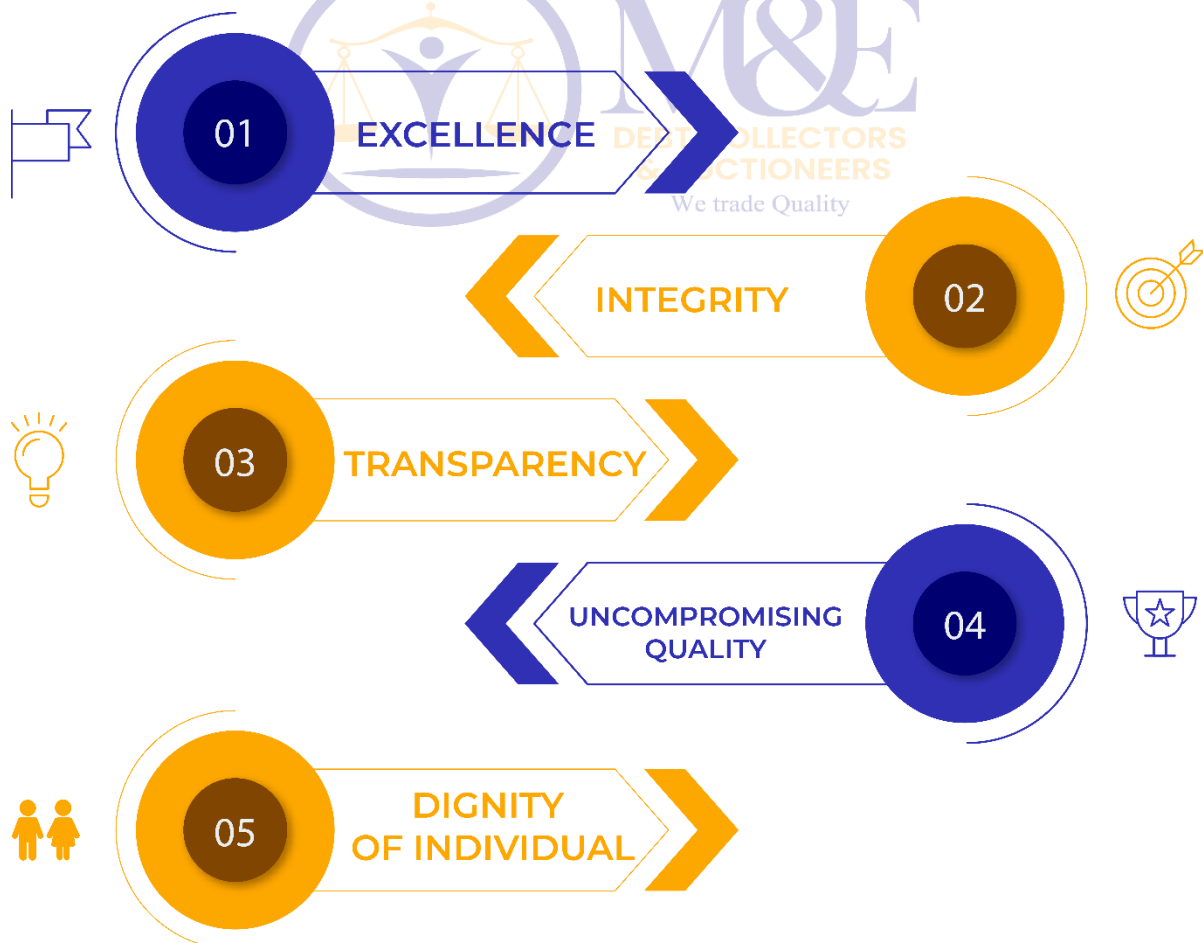
To be the most creative and leading organization in asset recovery through cutting edge-technology, customer-centric approach and high ethical standards.



OUR MISSION

To innovatively execute Asset recovery in a world-class expertise

OUR CORE VALUES



WHY CHOOSE US



Everybody choose **M&E debt collectors and Auctioneers (T) Limited** due to the following reasons:

1. We work on “no success no fee” basis
2. Uncompromising trust and ethical principles.
3. A zero-defect focused service that secure high “high quality services”
4. Sound knowledge of global standards
5. Customized service intended to deliver beyond the desirable results
6. Accustomed to cutting-edge technology to insure efficiency and efficacy services.
7. Cost-effective services resulting to reasonable prices.



OUR SERVICES

Assured quality is what we serve. M&E Debt Collectors and Auctioneers (T) Limited is dedicated to provide an outstanding auctioneer services that envisioned to secure financial stability of our esteemed customers through providing uncompromised world class services at reasonable and affordable prices. We execute customer focused services as follows;





1

DEBT COLLECTION

This is a field where we are proficient in and top-notch. At M&E debt collectors and Auctioneers (T) Limited, your accounts receivable will receive maximum attention. Debt collection is an area where absolute honesty and financial discipline of the collector is of utmost importance. M&E Debt collectors and Auctioneers (T) Limited assure you that all your accounts placed with us will be handled with the highest standards of integrity. Effectiveness and efficiency in the collection process is our most honored virtue. Our main focus is to ensure world class services that is beyond to what our clients expect. Although most clients may have already written demand letters for payments, a letter from us as a

professional third party carries a lot of extra weight and a good percentage of debtors will respond. They appreciate that the warning is no longer an idle threat. Our strong worded and firm collection letters are sent through fax, e-mail as well as personal deliveries to maximize their effect. Our Debt Recovery service pays special attention to case due-diligence process, pre-litigation advice, friendly negotiations and candid analysis of the relative risks and rewards of the litigation. Our approach to debtors is firm but friendly. We understand that your debtor is your client too and therefore we believe in resolving the debts collection matters through friendly negotiations. We efficiently negotiate an amicable settlement keeping in mind of our client's expectations. However, in the event that litigation becomes necessary, we move quickly and effectively having regard to various legal options available, with the client's concurrence approval.



THE KIND OF DEBT WE COLLECT ARE AS FOLLOWS

1. Defaulted Credits.
2. Defaulted loans.
3. Defaulted utility bills.
4. Defaulted government Taxes.
5. Defaulted rent bills.

We hold Public Auctions throughout the Republic of Tanzania. Our services in this field are mostly sort to companies upgrading and modernizing their equipment, financial institutions disposing of securities, Courts disposing of exhibits and forfeited property, Government corporations disposing of old assets, Storage facility companies as well as individuals in need of disposing of old assets including household goods. M&E Debt collectors Auctioneers are expert when it comes to selling through Public Auctions. We will sell the items you no longer need, be it old households, office furniture, company equipment, items that you consider obsolete name it, we shall assist you in their disposal with a financial return to you. We offer these services at a commission agreed upfront between you and us.

REALIZATION OF CHARGED SECURITIES / PROPERTY AUCTIONS;

Charged securities/property are items pledged as security to banks and other financial institutions to act as guarantee that monies advanced to the owners thereof shall be repaid promptly in accordance with the terms of the agreements. The property pledged as security may be movable assets, land and buildings, stock in trade or any other security acceptable to the lender. M&E Debt Collectors and Auctioneers (T) Limited are the expert in providing an excellent service in the field. By placing an assignment with us, you are always assured of speedy desired results. We realize securities in form of land and buildings, Office furniture and equipment, Motor Vehicles, Households assets amongst other securities.



3

CREDIT MANAGEMENT

M&E Debt Collectors and Auctioneers (T) Ltd, provides comprehensive Credit Management Services designed to help businesses eliminate risk, improve cash flow, and maintain healthy customer relationships. Effective credit management is the foundation of financial stability, and we support our clients with structured, professional, and results-driven solutions.

We assist organizations at every stage of the credit lifecycle from pre-credit assessment to final recovery, ensuring that credit is extended responsibly and managed efficiently.

We conduct thorough background checks and financial evaluations to help clients make informed lending decisions. Our risk assessment process reduces exposure to bad debts and strengthens portfolio quality.

We assist businesses in developing and reviewing internal credit policies, procedures, and control systems to enhance efficiency and minimize financial risk.

Our team monitors outstanding accounts, tracks payment schedules, and ensures timely follow-ups to maintain steady cash flow and prevent overdue balances from escalating.

Where accounts fall into arrears, we implement structured recovery strategies that are firm, professional, and compliant with legal standards.

We provide detailed reports, aging analysis, and performance insights to help management make strategic financial decisions.

We are committed to safeguarding your business from unnecessary credit losses while strengthening your revenue cycle. Our credit management services are structured to support long-term financial stability and sustainable growth.



4

REPOSSESSION SERVICES

a. Repossession of lawful owned property

We recover the possession of lawful owned property which is invaded, here we mean repossession of houses and piece of lands to the lawful owner. M&E debt collectors and auctioneer is an expert in the field.

b. Repossession of chattels mortgage

We recover possession of property acquired through hire purchase on behalf of the owners upon being instructed so to do. In the matters of repossessions, we are certified to operate throughout the republic of Tanzania

5

DISTRESS FOR RENT

We are licensed to levy distress for rent in various cities in all urban areas within Tanzania. Distress for rent is the act of seizing or causing goods to be seized from a tenant who owes rent services in arrears with a view of selling them to recover those arrears of rent.

M&E debt collectors and auctioneers offers rent recovery services to property owners and landlords who instruct us through their lawyers, as well as their property managers otherwise known as estate Agents. The landlords may also directly deal with us without passing through third parties. We are lawfully licensed to provide rent recovery services and our organization has a team of experts who serve an outstanding service to deliver results that are beyond to what our esteemed customers expect, as well as to bring new experience in the community.

We seize goods; store them in insured warehouses pending their redemption or sale through public Auctions.

OUR SERVICES ARE MOSTLY SORT TO

1. Real Estate Managers and Agents
2. Advocates acting on behalf of their clients
3. Property owners and landlords



6

SKIP TRACING SERVICES

M&E Debt Collectors and Auctioneers (T) Ltd, we understand that successful debt recovery often depends on accurate, timely information. When debtors relocate, change contact details, or deliberately avoid communication, our professional skip tracing services help bridge the gap, enabling our clients to reconnect, recover, and resolve outstanding matters efficiently.

Skip tracing is a specialized investigative process used to locate individuals or businesses whose whereabouts are unknown. Whether a debtor has changed residence, phone numbers, employment, or business operations, our team utilizes lawful and ethical methods to trace and verify their current location and contact details.

Our skip tracing services are specialized to Banks, lawyers, corporate and individual clients. We trace and ascertain the assets belonging to the runaway debtor.

We combine technology with professional investigative expertise to maximize recovery success while maintaining discretion and professionalism.

We are committed to helping our clients reduce losses, improve recovery rates, and make informed decisions through accurate tracing intelligence.



7

EVICION SERVICES

M&E Debt Collectors and Auctioneers (T) Ltd, provides professional, lawful, and structured Eviction Services to landlords, property owners, financial institutions, and property managers. We understand that eviction processes can be sensitive and complex, which is why we handle every assignment with strict adherence to legal procedures, professionalism, and respect for all parties involved.

Our team ensures that all evictions are carried out efficiently, peacefully, and in full compliance with applicable laws and court directives.

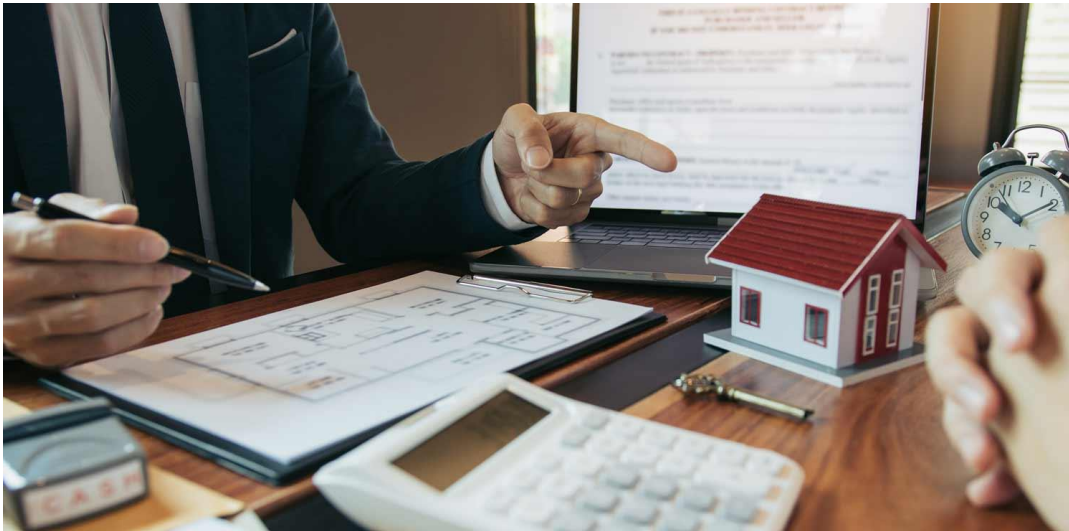
We serve statutory notices to tenants in accordance with legal provisions, maintaining proper documentation and proof of service.

Where tenants fail to comply with lawful notices or court orders, our team facilitates peaceful vacant possession of the premises.

We assist financial institutions and landlords in repossessing properties where default or breach of agreement has occurred.

We prepare detailed inventories of assets found on-site during eviction and ensure proper documentation to protect our clients from disputes or liability.

We are committed to protecting our clients' property rights while ensuring that all eviction processes are conducted lawfully, ethically, and with minimal disruption.



8

DEMOLITION SERVICES

M&E Debt Collectors and Auctioneers (T) Ltd provide professional, controlled, and legally compliant Demolition Services tailored to meet the needs of property owners, developers, financial institutions, and government agencies. Our team ensures that all demolition assignments are executed safely, efficiently, and in strict accordance with regulatory requirements.

We handle demolition projects with careful planning, technical expertise, and strict safety standards to minimize risk and disruption.

We execute demolition orders issued by courts or authorized regulatory bodies, ensuring full legal compliance and proper documentation.

We are dedicated to delivering demolition services that are lawful, structured, and professionally managed. Our approach prioritizes safety, compliance, and client satisfaction while ensuring projects are completed efficiently and responsibly.



9

COURT WARRANTS EXECUTIONS

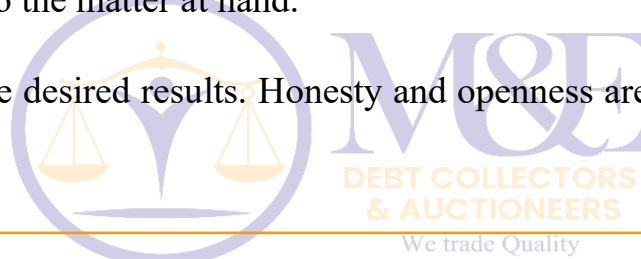
This is the seizure of assets pursuant to Court warrants of attachment issued by the commercial courts following litigations in civil matters, demolition, eviction, arrest and detention as civil prison and garnishee as instructed by court orders. Here the Courts award the successful litigant amounts of money and repossession of property in form of judgement against the losing litigant in a commercial dispute. In the event the party against whom the judgement has been made fails to pay the claim, the Court may cause execution of its decree by ordering attachment of the assets, eviction, demolition, arrest and detention as civil prison or garnishee of the defaulting Judgement debtor upon application by the decree holder.



M&E Debt Collectors and Auctioneers are experts in court order execution. We have professional court broker approved and certified by Institute of Judicial Administrating (IJA). We offer speedy and diligent services which ensure the Decree holder

enjoys the fruits of his litigation at the earliest time possible. We frequently and correctly update our clients what is happening on the matters placed with us and at the same time give utmost attention to the matter at hand.

We strive to deliver the desired results. Honesty and openness are our strongest virtue in our undertakings.



OUR SUCCESSFUL SERVICE PILLARS

M&E debt Collectors and Auctioneers has got eight integral pillars as follows;

OUR SUCCESSFUL SERVICE PILLARS

1. Practical mission statement.
2. Superior leadership
3. Outstanding research and development
4. Great team
5. Optimal resource exploitation and exploration
6. Effective communication
7. Successful legal compliance



OUR TEAM

M&E debt collectors and auctioneers (T) Limited is an energetic, professional, experienced and astute individuals who create a composed, meticulous and acute team that are dedicated to high quality of assets recovery in all services we provide. We are the superior leadership centered team who prioritizes mental health and wellbeing of an individual to ensure best version of people all the time and who strive to perform the exceptionally in auctioneer services. Our focal point is to revolutionize dynamic properties recovery in an ethical and innovative manner to foster trust, excellence and quality. We pioneer modern standards which deliver results to clients and communities alike.

BOARD MEMBERS

The following are the board members of M&E debt collectors and Auctioneers (T) Limited

S/N	NAME	IMAGE	POSITION & QUALIFICATION
1	ERNEST K. MERADY		Founder, Board Chairman and Chief executive officer. An expert in business administrations and international service leadership
2	ELIAS J. MASANJA		Chief operations officer. An expert in security, investigation and intelligence.
3	ROLLAND M. JOSEPH		Chief product officer. Expert in international economy. and professional court broker

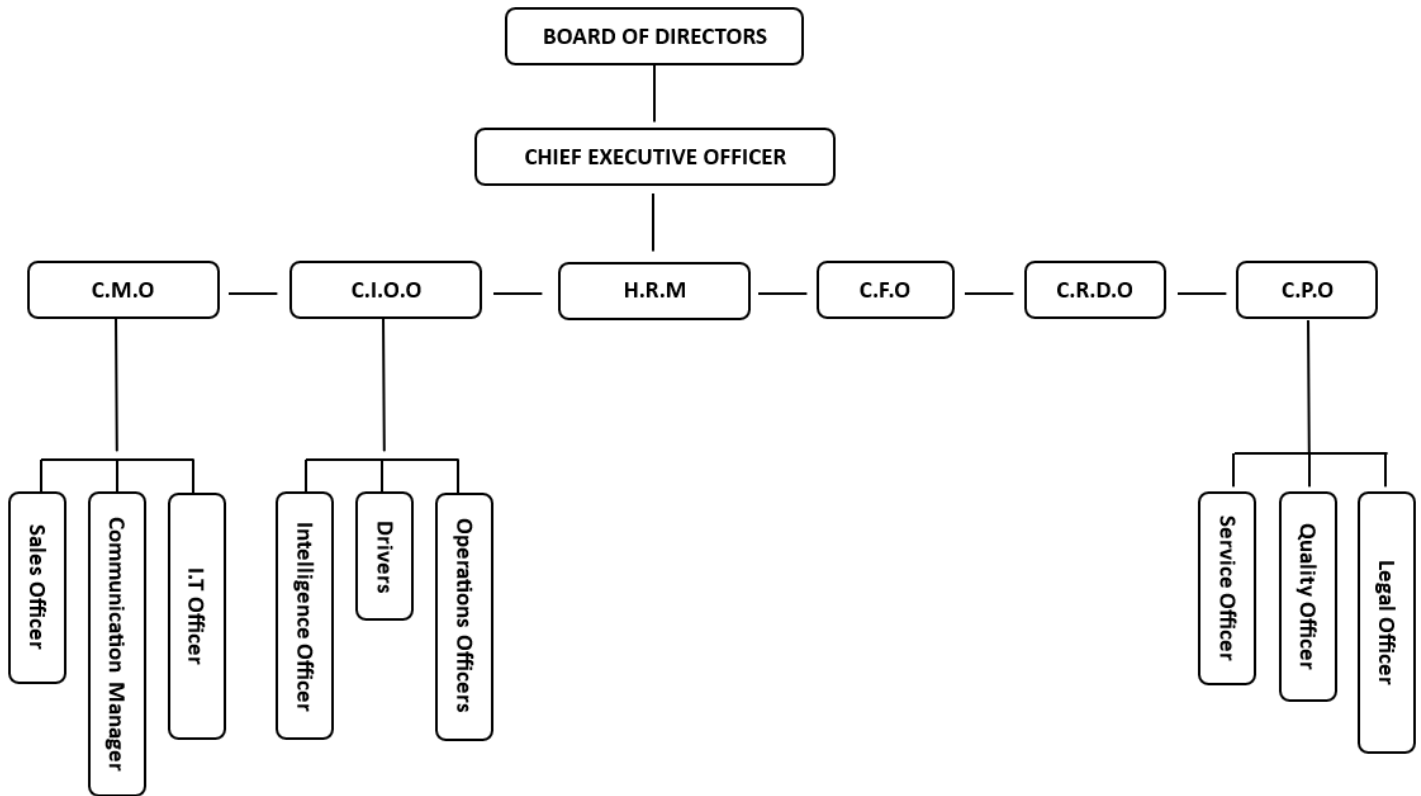
Key Staff Composition and Task



S/N	NAME	POSITION	EXPERTISE
1	Ernest M. Kanane	Chief executive officer	Expert in international service and leadership
2	Merard Roland J.	Chief product officer	Expert in international economy and professional court broker
3	Elias J. Masanja	Chief Intelligence & Operations officer	Expert in security and intelligence
4	Method C. Emmanuel	Chief finance officer	Accounts and financial management
5	Gosbert R. Rensus	Chief research and development officer	Expert in Social and economic development
6	Eva M. Joseph	Chief human resource and Administrations officer	Human resource management
7	Alban Chankwa	Chief marketing officer	Marketing and public relation
8	Dorica Kamando	Sales and marketing officer	Marketing public relation
9	Vaileth M. Ernest	Sales and marketing officer	Expert in Sales
10	Grace Marwa	Sales and marketing officer	Expert in Sales
11	Tumainiel P. Samson	Legal officer	Expert in international and local legal matter
12	Charles Naftary	I.T Manager	Information technology



ORGANIZATION CHART



OUR CERTIFICATES



TANZANIA



C.1

Certificate of Incorporation of a Company

Section 15

No: 175651861

I HEREBY CERTIFY THAT

**M & E DEBT COLLECTORS AND AUCTIONEERS (T)
LIMITED**

is this day incorporated under the Companies Act, 2002
and that the Company is Limited.

GIVEN under my hand at Dar es Salaam this **20th** day of **JUNE**
TWO THOUSAND AND TWENTY FOUR.



PRINC ASST. REGISTRAR OF COMPANIES

CTIN: 1183607



TANZANIA REVENUE AUTHORITY

CERTIFICATE OF REGISTRATION FOR TAXPAYER IDENTIFICATION NUMBER (TIN)

(ISSUED UNDER SECTION 23 OF THE TAX ADMINISTRATION ACT 2015)

THIS IS TO CERTIFY THAT

M & E DEBT COLLECTORS AND AUCTIONEERS (T) LIMITED

HAS BEEN REGISTERED WITH THE TANZANIA REVENUE AUTHORITY
AND ASSIGNED THE TAXPAYER IDENTIFICATION NUMBER

175-651-861

WITH EFFECT FROM: **20 JUNE 2024**

TRA LOCATION: **KINONDONI**

TAX OFFICE: **MANZESE**

PHYSICAL LOCATION: **PLOT No. 0 BLOCK No. 0**

STREET / AREA: **MAKUTI A**



ALFRED T. MREGI
COMMISSIONER FOR DOMESTIC REVENUE

NOTE: THE REQUIREMENTS UNDER WHICH THIS CERTIFICATE IS ISSUED ARE STATED OVERLEAF



TANZANIA REVENUE AUTHORITY

Certificate of Registration for Value Added Tax (VAT)

(ISSUED UNDER SECTION 32(4) OF THE VALUE ADDED TAX ACT NO. 10 OF 2014)

THIS IS TO CERTIFY THAT

**M & E DEBT COLLECTORS AND
AUCTIONEERS (T) LIMITED**

**WHOSE TAXPAYER IDENTIFICATION NUMBER (TIN) IS
175-651-861**

**HAS BEEN REGISTERED FOR VALUE ADDED TAX (VAT)
AND ASSIGNED VAT REGISTRATION NUMBER (VRN)
40-323432-I**

FOR BUSINESS LOCATED AT MAKUTIA DAR ES SALAAM

WITH EFFECT FROM 18TH SEPTEMBER 2025

GIVEN UNDER MY HAND

THIS 18TH DAY OF SEPTEMBER 2025




ALFRED T. MREGI

COMMISSIONER FOR VAT



FOR NATIONAL DEVELOPMENT

NOTE: THE REQUIREMENTS UNDER WHICH THIS CERTIFICATE IS ISSUED ARE STATED OVERLEAF



FOR NATIONAL DEVELOPMENT



THE UNITED REPUBLIC OF TANZANIA
BUSINESS LICENSE

B.L. NO : BL01396912025-2600003234

The Business Licensing Act (Act No. 25 of 1972)

License Details

Issuing Office: KINONDONI MUNICIPAL COUNCIL
Tax Identification No: 175-651-861
License Issued To: M & E DEBT COLLECTORS AND AUCTIONEERS (T) LIMITED
For the Business of: AUCTIONEERS
Business Licensing: RENEWED LICENSE
Date of Issue: 2025-06-23
Expiring Date: 2026-06-22
Principal/Branch: PRINCIPAL

Business Location

Region: Dar es Salaam
Ward: Magomeni
Street: Makuti A

Payment Details

Amount of Fee Paid: 150,000.00



This digital copy does not require a signature of authority

CONDITIONS & NOTES:

1. This license shall be conspicuously displayed at the place of business
2. Renewal applications must be submitted within 21 days of the license expiry; Otherwise, penalties begin at 25 % of the license fee and rise by 2 % for each additional month, up to 47 %.

RF. No. 93



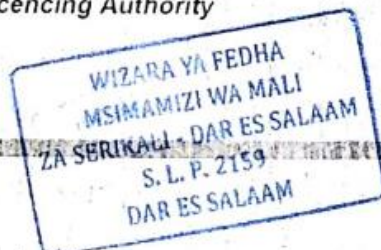
THE UNITED REPUBLIC OF TANZANIA

Auctioneer's General Licence (Auctioneers' Ordinance, 1928)

A licence is hereby granted to carry on the business of an auctioneer subject to the provisions of the Auctioneers' Ordinance 1928, CAP 228.

Licence Number: 000005100
Name of Auctioneer: M & E DEBT COLLECTORS AND AUCTIONEERS
(T) LIMITED
Address: P.O.Box 61689 Dar es salaam
Amount Paid: 150,000.00
Receipt Number: 020260417112745
Issued At: Dodoma Region
Licence Date: 24-April-2026
Expiry Date: 31-December-2026
Issued By: Ministry of Finance
Issued On: 24-April-2026


For Licencing Authority





ISO 9001: 2015 CERTIFIED

TAX CLEARANCE CERTIFICATE

(Issued Under Regulation 103 of Tax Administration (General) Regulations, 2016)

Tax Certificate Number:

DMC20260000978331

TO: TIN : 101-301-885
PERMANENT SECRETARY MINISTRY OF FINANCE AND
PLANNING
P.O. Box 9111, DAR ES SALAAM
12101 ILALA
ILALA DAR ES SALAAM

Issuing Office: KINONDONI TAX
REGION
Telephone: 022-2771841
Date of issue: 14/04/2026
Expiry Date: 31/12/2026

Date of Issue: 14/04/2026

Taxpayer Name	M & E DEBT COLLECTORS AND AUCTIONEERS (T) LIMITED		
Trading Name			
TIN	175-651-861	VRN	403234321
Company Registration Number			
Region	DAR ES SALAAM	District	KINONDONI
Street	MAKUTIA		

This is to certify that the above registered Taxpayer has complied with tax laws and has been granted Tax Clearance Certificate with respect to the following business(es):

1	Warehousing and storage
2	Service activities incidental to water transportation
3	Other personal service activities n.e.c.

This Certificate should be tendered in its original form and is valid only if it is embossed with the QR Code.

COMMISSIONER FOR DOMESTIC REVENUE

Disclaimer : This Tax Clearance Certificate shall not preclude the Commissioner General from demanding and recovering taxes established after issuance of this Certificate.

THIS CERTIFICATE IS ISSUED FREE OF CHARGE

- * The authenticity of this certificate can be verified by using the reference number on the "Certificate Verification" of the IDRAS or by scanning the barcode at the bottom of the document.
- Reference number : DMC20260000978331
- * This certificate is issued through the online services of the IDRAS.



Authenticity



TANZANIA REVENUE AUTHORITY

ISO 9001: 2015 CERTIFIED

TAX CLEARANCE CERTIFICATE

(Issued Under Regulation 103 of Tax Administration (General) Regulations, 2016)

Tax Certificate Number:

DMC20260000977451

TO: TIN : 133-591-451
HALMASHAURI YA MANISPAA YA UBUNGO
P.O. Box 55068, DAR ES SALAAM

14101 MAGOMENI
KINONDONI DAR ES SALAAM

Issuing Office: KINONDONI TAX
REGION
Telephone: 022-2771841
Date of issue: 14/04/2026
Expiry Date: 31/12/2026

Date of Issue: 14/04/2026

Taxpayer Name	M & E DEBT COLLECTORS AND AUCTIONEERS (T) LIMITED		
Trading Name			
TIN	175-651-861	VRN	403234321
Company Registration Number			
Region	DAR ES SALAAM	District	KINONDONI
Street	MAKUTI A		

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Authenticity



**JAMUHURI YA MUUNGANO WA TANZANIA
MFUKO WA TAIFA WA HIFADHI YA JAMII**



CHETI CHA USAJILI

NAMBA YA USAJILI 1068992

Hii ni kuthibitisha kwamba

M & E DEBT COLLECTORS AND AUCTIONEERS (T) LIMITED

Amesajiliwa na Mfuko wa Taifa wa Hifadhi ya Jamii kama mwajiri kulingana na kifungu cha 91 cha Sheria ya Mfuko wa Taifa wa Hifadhi ya Jamii namba 50 ya mwaka 2018.

Imeidhinishwa kwa maandishi na kuwekwa lakiri ya Mfuko wa Taifa wa Hifadhi ya Jamii.

Tarehe 06/05/2026

**Masha J. Mshomba
Director General - NSSF**

INSTITUTE OF JUDICIAL ADMINISTRATION LUSHOTO



Certificate of competency

This is to certify that

ROLAND J MERARD

*Has successfully completed the training and passed the
Examination on Basic Skills on Duties of*

Court Brokers

Held at Law School of Tanzania

From 23rd September 2024 to 07th October, 2024

*Chairman of the
Governing council*



Principal

CB. 0478

This is a mere certificate of competency and therefore it shall not give the holder an automatic right of practice as a Court Broker

OUR CLIENTS





M&E
DEBT COLLECTORS
& AUCTIONEERS
We trade Quality

