Neema Mbaga

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Neema is an Associate with over five years' experience in corporate and commercial law, banking and finance, tax, corporate secretarial practice, land, probate and estate administration, and commercial advisory work. She is a practicing advocate of the High Court of Tanzania and courts subordinate thereto, save for primary courts.

She works closely with partners in advising local and international clients on transactions and advisory matters requiring a clear understanding of both the legal framework and the commercial realities within which businesses operate. Her recent experience includes advising on regulated-sector matters, reviewing and structuring commercial arrangements, preparing legal opinions, supporting banking and finance transactions, and advising on tax and regulatory considerations arising in complex business operations.

Neema has developed strong practical experience in legal due diligence, financing and security documentation, company formation and post-incorporation compliance, corporate secretarial matters, and the structuring and implementation of commercial transactions. Her broader experience also extends to land-related matters, probate and estate administration, intellectual property matters, and cross-border advisory work.

Neema is detail-oriented, commercially minded and committed to delivering practical legal solutions that are aligned with clients' strategic objectives. She approaches each engagement with a strong sense of accountability and a clear focus on delivering value, positioning herself as a trusted advisor capable of navigating complex legal and regulatory landscapes while supporting clients in achieving sustainable and well-informed business outcomes.

Related services

Corporate

Finance and Projects

Related sectors

Financial Services

Energy and Natural Resources

Languages spoken

English, Swahili

Experience

Experience has included advising:

- As a team member, advised National Bank of Commerce Limited & Absa Bank Tanzania Limited on a TZS 75 billion unsecured syndicated facility to a leading Tanzanian brewery for working capital financing.
- As a team member, advised Nedbank on lender due diligence for financing to Strandline Resources in relation to the Fungoni Mineral Sands Project, including bankability review of offtake agreements.
- As a team member, Advised AgDevCo on drafting a security sharing agreement governing lender relationships in an agricultural investment structure.

Credentials

Professional Qualifications

- Advocate of the High Court and Subordinate Courts thereto save for Primary Court (2020)

Education

- University of Dar es Salaam, Bachelor of law, LL. B (2018)
- Law School of Tanzania, Post Graduate Diploma in Legal Practice (2020)
- Master of Laws in Taxation, University of Dar es Salaam, LLM (2022)

Memberships

- Member of Tanganyika Law Society (TLS)

Insights

Tanzania's 2026 foreign exchange reforms: Expanding access to capital markets while tightening trade controls

20 August 2026

The Bank of Tanzania has introduced the Foreign Exchange (Amendment) Regulations, 2026, introducing one of the most significant changes to Tanzania's foreign exchange framework since the Foreign Exchange Regulations, 2022. The amendments expand opportunities for non-residents to participate in Tanzania's capital markets while introducing shorter reporting timelines and enhanced monitoring requirements for cross-border trade transactions. Together, the reforms reflect a policy objective of attracting investment while strengthening regulatory oversight of foreign exchange flows.