



**ZANZIBAR INSTITUTE OF  
ACCOUNTANTS, AUDITORS AND  
TAX CONSULTANTS**

**29 NOVEMBER, 2025**

**EXAMINERS' AND PERFORMANCE  
REPORT FOR THE 1<sup>ST</sup> EXAMINATION  
SESSION – NOVEMBER, 2025**



*WE BELIEVE IN BUILDING THE CERTIFIED TAX PROFESSIONALS*

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## ***LIST OF ACCRONYMIES AND ABRREVIATIONS***

CTP	CERTIFIED TAX PROFESSIONAL
CTT	CERTIFIED TAX TECHNICIAN
EAC	EAST AFRICA COMMUNITY
GAAR	GENERAL ANTI-AVOIDANCE RULE
GDP	GROSS DOMESTIC PRODUCT
GNP	GROSS NATIONAL PRODUCT
IAS	INTERNATIONAL ACCOUNTING STANDARDS
IASB	INTERNATIONAL ACCOUNTING STANDARDS BOARD
ICT	INFORMATION COMMUNICATION TECHNOLOGY
IFRS	INTERNATIONAL FINANCIAL REPORTING STANDARDS
IPSAS	INTERNATIONAL PUBLIC SECTOR ACCOUNTING STANDARDS
PL	PROFESSIONAL LEVEL
TL	TECHNICIAN LEVEL
VAT	VALUE ADDED TAX
ZIAAT	ZANZIBAR INSTITUTE OF ACCOUNTANTS, AUDITORS AND TAX CONSULTANTS

## **FOREWORD**

The Zanzibar Institute of Accountants, Auditors and Tax Consultants (ZIAAT) continues to strengthen the professional capacity of tax practitioners through high-quality examinations, regulatory oversight, and continuous learning programs. All examinations were conducted with due regard to integrity, confidentiality, and accountability, in full compliance with the existing examination regulations and guidelines.

This Examiners' and Performance Report for the November 2025 Examination Session provides a comprehensive overview of the administration, marking, moderation, and results of the Certified Tax Technician (CTT) and Certified Tax Professional (CTP) examinations.

The report serves as an important accountability and quality-assurance tool. It highlights key achievements, performance trends, challenges faced by Students, and recommendations for improving examination standards. ZIAAT remains committed to ensuring that its examinations continue to reflect the skills, knowledge, and competencies required in the rapidly evolving fiscal and regulatory environment of Zanzibar and beyond.

We extend our appreciation to examiners, moderators, invigilators, training institutions, and all stakeholders who contributed to the successful delivery of this examination session.



**CPA Ame Burhan Shaadhil**

**Executive Director**

**Zanzibar Institute of Accountants, Auditors and Tax Consultants**

## **EXECUTIVE SUMMARY**

The November 2025 CTT and CTP examinations, administered by ZIAAT from 24 to 27 November, were conducted under established standards and attracted Students from various sectors, reflecting the growing importance of the Institute's qualifications. This report summarizes the key elements of the examination cycle, including administration, Student performance, examiner insights, and overall paper quality. It identifies major trends, challenges, and areas for improvement and provides recommendations aimed at strengthening the effectiveness, fairness, and professional relevance of future examinations.

The examinations were delivered smoothly over four days across CTT and CTP programs, following the official timetable and strict ZIAAT examination standards. The process maintained high integrity through secure logistics, effective invigilation, and structured procedures for setting, moderating, and marking exam papers. All subjects were assessed over a standardized three-hour duration, covering key competencies in taxation, accounting, management, communication, and quantitative skills. No incidents or disruptions were reported, though future timetables should include wider spacing between subjects to better support Student readiness and performance.

Students in CTT Level I and CTP Levels I and II generally performed below expectations, revealing significant gaps in knowledge, practical skills, and exam readiness, although a few topics recorded satisfactory results. Overall attendance was high, with 16 out of 18 registered Students (89%) sitting for the exams. Performance varied widely across subjects: foundational modules such as Tax Administration, Basics of Financial Accounting, Basic Mathematics and Statistics, and Business Management & Company Laws recorded the highest failure rates, while subjects including Basic Communication & ICT Skills, Customs Management, Tax Compliance & Dispute Resolution, and Auditing, Ethics & Professionalism achieved 100% pass rates.

At CTT Level I, Students showed weak conceptual understanding, poor calculation and analytical skills, limited English proficiency, and inadequate preparation, indicating the need for stronger foundational training. CTP Level I Students demonstrated moderate improvement but continued to struggle with accounting applications, legal knowledge, economic and managerial analysis, and problem-solving.

At CTP Level II, Students performed well in tax compliance, auditing ethics, and professionalism; however, advanced taxation, customs management, and application-based topics remained challenging, highlighting the need for enhanced practical exercises, case-based learning, and guided support to strengthen examination outcomes and professional competence.

Overall, this examination session highlighted notable weaknesses. Many Students relied on memorization rather than understanding, leading to poor performance in several subjects. Students often failed to revise the full syllabus or practice sufficiently, especially in numerical topics. Some tutors did not cover the entire syllabus, lacked updated teaching materials, or provided too few practical exercises. Furthermore, certain examination papers contained ambiguous questions, uneven topic coverage, or unclear mark allocation, and peer review processes for exam papers and marking schemes need strengthening to ensure precision and consistency.

To address these challenges, several recommendations are proposed. Students should develop consistent study schedules, focus on conceptual understanding, practice past papers regularly, attend workshops or remedial sessions, and improve communication and writing skills. Training providers are encouraged to ensure full syllabus coverage, adopt learner-centred teaching methods, provide practical exercises, and strengthen support for struggling learners. Examination setters should align questions with syllabus outcomes, ensure clarity and balance in topic coverage, and enhance peer-review and moderation processes. The ZIAAT Secretariat should strengthen internal quality assurance, monitor compliance by training providers, provide updated guidelines, conduct capacity-building workshops, and improve post-examination analyses to inform future improvements.

In conclusion, the November 2025 examination session was successfully conducted with strong coordination among all stakeholders. Student performance varied, reflecting strengths in areas with aligned teaching and weaknesses where conceptual understanding and practical application require improvement. Implementing the recommended actions will enhance exam reliability, strengthen Student competence, and support a robust, credible qualification system.

## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background Information

The Zanzibar Institute of Accountants, Auditors and Tax Consultants (ZIAAT) conducted the November 2025 examination session for CTT and CTP programs from 24 to 27 November 2025. These examinations form a core component of the Institute's mandate to safeguard the quality, integrity, and professional relevance of tax education and certification in Zanzibar.

The November 2025 sitting was administered across the main hall at ZIAAT Office under established examination regulations, ensuring consistency, fairness, and adherence to professional standards. The session attracted Students from different sectors, reflecting the growing recognition of ZIAAT qualifications in strengthening the national tax profession.

This report provides a comprehensive review of the entire examination process, including the planning and administration of the exams, Student participation and performance trends, and the quality and relevance of examination papers. It also consolidates examiners' feedback on question formulation, Student competency levels, and areas of improvement in teaching, learning, and curriculum coverage.

The findings and insights presented in this report are intended to inform continuous improvement of ZIAAT's examination system, enhance transparency and accountability, and support evidence-based decisions for strengthening professional tax training and certification in future examination sessions.

#### 1.2 Objectives

The objectives of this report are to:

- (a) Present overall and subject-wise performance statistics.

- (b) Provide examiners' insights into Student strengths and weaknesses.
- (c) Assess the quality, fairness, and consistency of examination papers.
- (d) Identify challenges affecting performance and examination delivery.
- (e) Recommend improvements for Students, training institutions, and ZIAAT.

### **1.3 Scope**

The scope covers:

- The entire November 2025 examination cycle.
- All subjects under CTT Level I, CTT Level II, CTP Level I, and CTP Level II.
- Examination processes including Student registration, attendance, exam setting, marking, moderation, and reporting.
- Both quantitative (statistics) and qualitative (examiner observations) aspects.

The report does not include multi-year comparative data, examiner identities or confidential moderation details and post-examination appeal outcomes that may occur afterward.

### **1.4 Methodology**

The preparation of this report involved:

- (a) Analysis of Data:** It involved collection of data from Student registration lists, attendance sheets, and marking reports as well as compilation of pass rates per subject, per level, and overall. It also included the review of examiner reports, moderation comments, analysis of common errors, misconceptions, and patterns in Student responses.
- (b) Document Review:** It considered the review from examination timetables, marking schemes, examiner guidelines, and ZIAAT examination regulations.

**(c) Standard Setting & Moderation:** The consultation with subject examiners to validate paper difficulty levels, fairness, and marking consistency was properly performed.

## CHAPTER TWO

### EXAMINATION TIMETABLE AND ADMINISTRATIVE

#### ARRANGEMENTS

##### 2.1 Overview of Examination Delivery

The examinations were conducted over a four-day period and covered a total of eight core subjects across the CTT Level I and CTP Levels I-II programs. Each paper was administered according to the official ZIAAT Examination Timetable, which outlines the sequencing, duration, and sitting arrangements for all subjects. The examination process strictly complied with ZIAAT's established policies on assessment integrity, including rules governing invigilation, Student identification, security of examination materials, and standardized marking procedures.

To ensure fairness and consistency in the administration of the examinations, strict ZIAAT examination regulations and guidelines were fully adopted. This adherence to approved schedules and standards not only safeguarded the credibility of the session but also ensured that all Students were assessed under conditions that reflect ZIAAT's commitment to professionalism, transparency, and quality assurance.

##### 2.2 Timetable Summary

###### Monday, 24 November 2025

Time	Program	Code	Subject
09:00-12:00	CTT I	TL102	Basics of Financial Accounting
09:00-12:00	CTP I	PL101	Introduction to Taxation
02:00-05:00	CTT I	TL104	Communication & ICT Skills
02:00-05:00	CTP I	PL102	Managerial Economics & Public Finance

###### Tuesday, 25 November 2025

Time	Program	Code	Subject
09:00-12:00	CTT I	TL101	Tax Administration
09:00-12:00	CTP I	PL103	Financial Accounting
02:00-05:00	CTT I	TL103	Basic Mathematics & Statistics

02:00–05:00	CTP I	PL104	Business Management & Company Laws
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### **Wednesday, 26 November 2025**

Time	Program	Code	Subject
09:00–12:00	CTP II	PL202	Customs Management
02:00–05:00	CTP II	PL204	Auditing, Ethics & Professionalism

### **Thursday, 27 November 2025**

Time	Program	Code	Subject
09:00–12:00	CTP II	PL203	Tax Compliance Management & Dispute Resolution
02:00–05:00	CTP II	PL201	Direct & Indirect Taxation

### **2.3 Recommendation for Future Timetables**

Ensure adequate spacing between consecutive subjects in the examination timetable to allow Students sufficient rest and preparation time between sessions, so as to avoid scheduling two subjects for a student on the same day. This will help reduce fatigue, enhance concentration, and improve overall performance.

### **2.4 Timetable Adherence and Incident Report**

All examinations commenced as scheduled, and no delays or logistical disruptions were encountered. Students arrived punctually for most sessions, with only minor late arrivals for only 4 Students in 1<sup>st</sup> Day of examination session that were handled in accordance with examination policies. No cases of misconduct, paper misprints, or material shortages were reported. Overall, the timetable was executed smoothly and without incident.

### **2.5 Examination Coverage and Competency Areas**

The subjects assessed during the session were designed to evaluate theoretical understanding, practical application, analytical reasoning, and professional judgement across core taxation, accounting, management, and quantitative disciplines. Competencies assessed included:

- Foundational knowledge in tax and accounting principles.
- Ability to interpret, apply, and analyse tax laws and regulations.
- Quantitative problem-solving, financial computations, and statistical reasoning.
- Professional communication, ethics, and decision-making skills.
- Understanding of public finance, business management, and legal frameworks.

The distribution of subjects reflects alignment with programme learning outcomes and progressive competency development from Level I to Level II.

## 2.6 Subject Duration and Assessment Design

For the November 2025 session, all examinations were standardized to a uniform duration of three hours, reflecting the cognitive demands and scope of each programme. This approach ensured adequate time for Students to demonstrate both foundational knowledge and higher-order analytical skills across all subjects.

- **CTT Level I:** While previously set at two hours, CTT Level I papers were extended to three hours to allow Students additional time for structured problem-solving, application of concepts, and comprehensive written responses. This adjustment supports mastery of core taxation and accounting principles.
- **CTP Level I and II:** CTP examinations remained three hours in duration to accommodate their analytical and application-intensive nature, including interpretation of complex tax scenarios, financial computations, and professional decision-making exercises.

The three-hour uniform duration was considered appropriate to maintain assessment fairness, reduce time pressure, and ensure consistency across all programmes, while still reflecting the progressive complexity from CTT Level I to CTP Level II.

## **2.7 Setting, Moderation, and Marking of Examinations**

The examinations were designed to ensure fairness, alignment with the syllabus, and robust assessment of Student competencies across all programmes. The process involved three key stages such as setting, moderation, and marking as indicated below:

### **2.7.1 Examination Setting**

- Examination papers were prepared by qualified subject matter experts and examiners appointed by Zanzibar Institute of Accountants, Auditors and Tax Consultants (ZIAAT).
- Each paper was constructed to reflect the programme's learning outcomes, covering both theoretical knowledge and practical application.
- Questions were reviewed to ensure clarity, appropriate cognitive challenge, and balanced coverage across topics.

### **2.7.2 Moderation**

- Draft examination papers underwent internal moderation by senior examiners to verify content accuracy, difficulty level, and alignment with the syllabus.
- Moderation included cross-checking for typographical errors, ambiguous wording, and suitability of marks allocation.
- Feedback from moderators was incorporated into the final version of the papers to enhance quality and fairness.
- Moderation also done after marking process completed to ensure reliability and accuracy of marking scores.

### **2.7.3 Marking**

- Completed scripts were marked by trained examiners following standardized marking schemes.
- Marking was conducted under supervision to ensure consistency, reliability, and adherence to assessment criteria.

- Scripts were double-checked for arithmetic accuracy, completeness, and proper recording of marks.
- In cases where discrepancies arose, a chief marker or/and moderator reviewed the scripts to ensure fairness and accurate grading.

Overall, the setting, moderation, and marking processes were undertaken systematically to safeguard the integrity, transparency, and credibility of the examinations while maintaining high professional standards.

## **2.8 Invigilation and Administrative Arrangements**

The examinations were supervised by a team of trained invigilators assigned to each session in accordance with institutional regulations. Their responsibilities included ensuring compliance with examination rules, verifying Student identities, monitoring the examination environment, and reporting irregularities. A lead invigilator was assigned to coordinate processes and maintain documentation related to attendance, scripts, and incidents. No special-needs accommodations were requested during this session.

## **2.9 Examination Centre Logistics**

All examinations were conducted at ZIAAT Staff Main Hall equipped with appropriate seating arrangements, spacing standards, and Student numbering. The Hall were set up to minimize distractions and support a secure testing environment. Examination materials including scripts, registers, supplementary papers, and authorized stationery were made available ahead of time. Backup power arrangements were in place to ensure uninterrupted delivery. The following images indicate the seating arrangements of the Students who sat for examinations.



## 2.10 Security and Confidentiality Measures

Strong security protocols guided the storage, distribution, and retrieval of examination papers. Question papers were kept in secure storage and issued only immediately before the start of each session. Sealed packets were opened in the presence of invigilators and Students. Completed scripts were counted, sealed, and transported to the marking center following standardized chain-of-custody procedures. No breaches of confidentiality or paper leaks were reported during the session.

## 2.11 Special Considerations and Adjustments

No Students applied for special examination considerations, such as extra time, medical accommodations, or any form of support related to personal circumstances. As a result, all Students sat for the examinations under the same standardized conditions without any adjustments. This ensured uniformity in the administration of the exams and fairness in assessing all Students' performance.

## CHAPTER THREE

### SUBJECT-LEVEL EXAMINERS' REPORT

#### 3.1 Grade Performance of the Examined Subjects

The Institute measures Students' performance holistically across the examination paper as well as separately for each question. This assessment is conducted using the official grading codes and letter grades as outlined in the Examination Regulations and approved curricula. The use of these standardized grading criteria ensures consistency, fairness, and accuracy in interpreting examination results across all subjects and examination sessions. It also provides a clear framework for identifying Students' strengths, areas requiring improvement, and the overall quality of the examination.

In line with these requirements, this chapter applies the approved grading system to present and analyse performance outcomes. The corresponding grading codes and descriptions used in the evaluation process are summarized in the table below:

Percentage	Letter Grade	Designation
80-100	A	Merit
60-79	B	Credit
40-59	C	Pass
0-39	F	Fail

#### 3.2 Certified Tax Technician (CTT) Level I

##### 3.2.1 TL101 – Tax Administration

**(a) Module Description and Aim:** The Tax Administration module deals with the basic tax administration functions and processes within the context of tax administration laws. The aim of the module is to facilitate basic knowledge and skills necessary for effective and efficient tax administration and compliance activities.

**(b) Structure of the Examination Paper:** The paper comprised five questions. Students were required to answer all questions.

**(c) Topics Examined and Students' Performance:** In this examination session, Students were examined on the following topics:

### **QUESTION ONE: OBJECTIVE QUESTIONS**

Students were required to:

- (a) Evaluate each of the provided statements and determine whether it was correct or incorrect.
- (b) Record their responses by writing “**TRUE**” for correct statements and “**FALSE**” for incorrect statements in the answer booklet, following the sequence in which the statements appeared in the question.

Students' performance on this question was unsatisfactory. All 2 Students (100%) who registered for the exams attempted the question, and both failed. This outcome suggests a weak understanding of the topic, inadequate preparation, and limited analytical and examination skills.

### **QUESTION TWO: UNDERSTANDING OF TAX TERMS AND CONCEPTS**

Students were required to:

- (a) Clearly differentiate each pair of tax-related terminologies listed in the question.
- (b) To provide distinct and accurate explanations that highlight the differences between the two concepts.
- (c) Show understanding of definitions, purpose, application, or legal context as appropriate.

Students' performance on this question was not satisfactory. All 2 Students (100%) who registered for the exam attempted the question, and both failed.

### **QUESTION THREE: VOLUNTARY COMPLIANCE AND TAX LAW INTERPRETATION**

Students were required to:

- (a) Identify and explain five tools or methods that can be used to interpret tax laws.
- (b) Show an understanding of how each tool aids in correctly interpreting and applying the relevant tax legislation.

Students' performance on this question was unsatisfactory. All 2 Students (100%) who registered for the exams attempted the question, and both failed.

#### **QUESTION FOUR: ENFORCEMENT OF TAX PAYMENT BY TAX AUTHORITIES**

Students were required to:

- (a) Identify and discuss five techniques or methods that the Zanzibar Revenue Authority (ZRA) and Tanzania Revenue Authority (TRA) use to collect unpaid taxes.
- (b) Demonstrate an understanding of practical tax collection methods, how each technique is applied, and its role in enforcing compliance.

Students' performance on this question was unsatisfactory. All 2 Students (100%) who registered for the exams attempted the question, and both failed.

#### **QUESTION FIVE: TAX ADMINISTRATION, COMPLIANCE, AND ROLES OF INSTITUTIONS IN TAX GOVERNANCE**

Students were required to:

- (a) Explain five common techniques used by taxpayers to avoid paying taxes.
- (b) Identify and describe the types of taxes administered by the Tanzania Revenue Authority (TRA) in Mainland Tanzania and Zanzibar Revenue Authority (ZRA)
- (c) Explain at least two roles of each of the following institutions in tax administration:

- Ministry of Finance
- Courts
- Parliament

Students' performance on this question was unsatisfactory. All 2 Students (100%) who registered for the exams attempted the question, and both failed.

*The overall performance in the **TL101 – Tax Administration** module was unsatisfactory. All **two (2) Students** who registered and sat for the examination failed to attain the required pass mark. This result indicates significant weaknesses in foundational knowledge of tax administration, limited analytical ability, and inadequate preparation for the examination. Students demonstrated difficulty in understanding core concepts, applying tax administration principles, and interpreting relevant laws and procedures. The uniformly poor performance suggests a need for enhanced instructional support, improved study strategies, and strengthened exam readiness to ensure better outcomes in future sessions.*

### **3.2.2 TL102 – Basics of Financial Accounting**

**(a) Module Description and Aim:** The module seeks to provide learners with the principles and concepts of financial accounting, technical competency in single entry and double-entry bookkeeping, and preparation of financial statements for various types of reporting entities.

**(b) Structure of the Examination Paper:** The paper comprised four questions. Students were required to answer all questions.

**(c) Topics Examined and Students' Performance:** In this examination session, Students were examined on the following topics:

#### **QUESTION ONE: OBJECTIVE QUESTIONS**

Students were required to:

- (a) Read each statement carefully and select the correct answer from the multiple-choice options provided.

(b) Identify the option that best represented the correct interpretation of the statement and record their chosen letter (A, B, C, or D) in the answer sheet, following the sequence in which the questions appeared.

Students' performance on this question was satisfactory. All 2 Students (100%) who registered for exams attempted this question and both passed. Of these, 1 Student (50%) scored a pass mark and 1 Student (50%) awarded a credit mark.

## **QUESTION TWO: INTRODUCTION TO ACCOUNTING**

Students were required to:

- (a) Identify and briefly explain the functions of accounting.
- (b) Differentiate between bookkeeping and accounting in terms of scope, purpose, and activities involved.
- (c) Calculate the missing financial values in the table using the relationships among Sales, Cost of Sales, Gross Profit, Expenses, and Net Profit.
- (d) Briefly explain the meaning of four accounting concepts or assumptions listed in the IASB Framework including Accrual Basis, Business Entity, Prudence, and Comparability.

Students' performance on this question was unsatisfactory. All 2 Students (100%) who registered for the exams attempted the question, and both failed. They demonstrated a lack of understanding of accounting concepts and principles and were unable to differentiate between accounting and bookkeeping.

## **QUESTION THREE: BANK RECONCILIATION AND CASHBOOK ADJUSTMENTS**

Students were required to:

- (a) Write brief notes explaining the meaning of common bank reconciliation terms.
- (b) Prepare the Adjusted Cashbook

(c) Prepare the Bank Reconciliation Statement

Students' performance on this question was satisfactory. All 2 Students (100%) who registered for the exams attempted the question. Fortunately, both passed and awarded pass marks.

#### **QUESTION FOUR: BOOKS OF ORIGINAL ENTRY AND CASH BOOK**

Students were required to:

- (a) Identify all credit purchases and enter them in the Purchases Day Book.
- (b) Identify all credit purchases returns and record them in the Purchases Returns Day Book.
- (c) Prepare Three-Column Cash Book.

Students' performance on this question was unsatisfactory. All 2 Students (100%) who registered for the exams attempted the question, and both failed.

*The overall performance in **TL102 – Basics of Financial Accounting** was mixed but generally weak. All two (2) Students attempted the examination. While both Students performed well in some areas and demonstrated basic competency in objective questions and bank reconciliation, their performance declined significantly in other core areas such as introductory accounting concepts and books of original entry. Ultimately, the inconsistencies in performance and failure in key competency areas resulted in **both Students failing to achieve an overall pass**. This reflects inadequate mastery of foundational accounting principles, limited analytical ability, and the need for improved preparation and learning support.*

#### **3.2.3 TL103 – Basic Mathematics and Statistics**

**(a) Module Description and Aim:** Build basic skills in the collection, processing, presentation and interpretation of simple numerical and statistical data and apply them in accounting and business situations.

**(b) Structure of the Examination Paper:** The paper comprised four questions. Students were required to answer all questions.

**(c) Topics Examined and Students' Performance:** In this examination session, Students were examined on the following topics:

### **QUESTION ONE: CORRELATION AND REGRESSION ANALYSIS IN STATISTICS**

Students were required to:

- (a) Define the terms Correlation and Regression as used in statistics, showing a clear understanding of each concept.
- (b) Differentiate between positive, negative, and zero correlation, and support each type with relevant examples from taxation (e.g., relationship between income and tax payable).
- (c) Students were required to explain the key differences among Linear Regression, Time Series Regression, Logistic Regression and Multiple Regression and illustrate each type with taxation-related examples, such as predicting tax revenue or compliance likelihood.
- (d) Calculate the coefficient of variation (CV) for both Batch 1 and Batch 2 as indicated in a particular question.
- (e) Interpret the calculated coefficients of variation, explaining what the results imply about the variability and reliability of the two batches of invoices.

Students' performance on this question was not satisfactory. All 2 Students (100%) who registered for the exams attempted the question, and both failed. Their poor performance was partly due to difficulties with the English language, which prevented them from clearly explaining even simple terms in the question.

### **QUESTION TWO: REVENUE, COST, PROFIT, AND MARGINAL ANALYSIS**

Students were required to:

- (a) Define clearly the relevant terms in the context of production and revenue.
- (b) Calculate Total Revenue for given units by substituting them into the given revenue function.
- (c) Calculate Total Cost for given units by substituting them into the cost function.
- (d) Derive the Total Profit function and compute profit for given units.
- (e) Differentiate the Total Revenue function to find the Marginal Revenue function.
- (f) Evaluate Marginal Revenue at the given units and interpret the result, explaining what it means in terms of additional revenue generated from producing one more unit.
- (g) Determine the Marginal Profit function by differentiating the profit function.
- (h) Evaluate Marginal Profit and interpret its meaning in terms of additional profit from producing one more unit.
- (i) Determine the production level that maximizes profit, usually by setting Marginal Profit = 0.
- (j) Calculate the maximum profit at that production level and show understanding of profit optimization principles in a production and revenue context.

Students' performance on this question was not satisfactory. All 2 Students (100%) who registered for the exam and attempted the question, both failed. They struggled with the calculations, and difficulties with the English language further affected their ability to respond effectively.

### **QUESTION THREE: MULTIPLE REGRESSION ANALYSIS IN TAX REVENUE PREDICTION**

Students were required to:

- (a) Compute the regression coefficients (slopes) for the independent variables  $X_1$  and  $X_2$ .
- (b) Calculate the intercept term of the regression equation.

- (c) Formulate the full multiple regression equation.
- (d) Interpret the regression coefficients and intercept.

Students' performance on this question was unsatisfactory. All 2 Students (100%) who registered for the exams attempted the question, and both failed. The students did not demonstrate an understanding of what the question required.

#### **QUESTION FOUR: DEPRECIATION, INTEREST CALCULATIONS, AND TRADE DISCOUNTS**

Students were required to:

- (a) Calculate the book value of the server after 5 years using the Reducing (Declining) Balance Method.
- (b) Calculate simple interest using the formula.
- (c) Compute compound interest step by step without using the direct formula.
- (d) Calculate the total payable applying both the 20% and additional 2.5% discounts.

Students' performance on this question was fairly satisfactory. All registered Students (100%) attempted the question. Of these, 1 Student (50%) passed and 1 Student (50%) failed. The Student who passed received a pass mark.

*The overall performance in **TL103 – Basic Mathematics and Statistics** was **unsatisfactory**. All two (2) Students attempted the examination; however, neither demonstrated adequate understanding of the mathematical and statistical concepts required at this level. Students showed significant challenges in computation, interpretation of numerical data, and application of statistical methods to business and accounting contexts. Language difficulties further affected their ability to express and explain key concepts. Although one Student performed fairly well in basic calculation tasks, this was insufficient to improve the overall outcome. Consequently, **both Students failed the module**, indicating a need for*

*strengthened foundational support, improved study strategies, and enhanced instructional interventions.*

### **3.2.4 TL104 – Basic Communication and ICT Skills**

**(a) Module Description and Aim:** Provide the learners with the basic English language and ICT skills and be able to use them for communication and digitalization of business processes.

**(b) Structure of the Examination Paper:** The paper comprised five questions. Students were required to answer all questions.

**(c) Topics Examined and Students' Performance:** In this examination session, Students were examined on the following topics:

#### **QUESTION ONE: OBJECTIVE QUESTIONS**

Students were required to:

- (a) Read each statement carefully and select the correct answer from the multiple-choice options provided.
- (b) Identify the option that best represented the correct interpretation of the statement and record their chosen letter (A, B, C, or D) in the answer sheet, following the sequence in which the questions appeared.

Students' performance on this question was satisfactory. All 2 Students (100%) who registered for exams attempted the question, and both passed with credit marks.

#### **QUESTION TWO: DIGITAL TAX SERVICE DELIVERY AND TAXPAYER INTERACTION TECHNOLOGIES**

Students were required to:

- (a) Describe how electronic filing of tax returns improves efficiency, convenience, accuracy, and compliance for taxpayers and tax authorities.

(b) Explain the significance of a single, unique TIN in identifying taxpayers, simplifying tax administration, preventing duplication, and enhancing record-keeping and enforcement.

Students' performance on this question was not satisfactory. All 2 Students (100%) who registered for exams attempted the question, and both failed. The failure was attributed to a lack of understanding of the question and inadequate preparation.

### **QUESTION THREE: COMMUNICATION AND ICT IN TAX ADMINISTRATION**

Students were required to:

- (a) Explain situations in which sending an email is more appropriate than calling or having a face-to-face meeting.
- (b) Describe the primary role of Information and Communication Technology (ICT) in modern tax administration.

Students' performance on this question was not satisfactory. All 2 Students (100%) who registered for exams attempted the question, and both failed.

### **QUESTION FOUR: BARRIERS TO EFFECTIVE COMMUNICATION AND THEIR SOLUTIONS**

Students were required to:

- (a) Identify and describe the common obstacles that prevent effective communication.
- (b) Suggest practical strategies or solutions to address and minimize the identified communication barriers.

Students' performance on this question was not satisfactory. All 2 Students (100%) who registered for exams attempted the question, and both failed.

### **QUESTION FIVE: BUSINESS COMMUNICATION SKILLS, REPORT WRITING, AND EXCEL DATA MANAGEMENT**

Students were required to:

- (a) Analyze four ways to continuously improve their business communication skills.
- (b) Differentiate between problem definition and developing the purpose statement in the context of writing an analytical report.
- (c) Calculate total sales, VAT, and Grand Total, add “Performance Column” and apply a table style using excel skills.

Students' performance on this question was satisfactory. All 2 Students (100%) who registered for exams attempted the question, and both passed.

*The overall performance in **TL104 – Basic Communication and ICT Skills** was **fairly satisfactory**. All **two (2) Students** who sat for the examination demonstrated adequate understanding of the essential communication and ICT concepts assessed across the paper. Although their performance varied across specific sections, the combined results show that **both Students achieved an overall average pass mark**, resulting in a **100% overall pass rate** for the module. This reflects a reasonable level of competence in basic communication skills and ICT applications required at this level.*

### **3.3 Certified Tax Professional (CTP) Level I**

#### **3.3.1 PL101 – Introduction to Taxation**

- (a) Module Description and Aim:** Equip the learner with knowledge of taxation, covering principles of taxation and the impact of taxation as a vital source of public revenue in directing the national, regional and international economies' fiscal performances.
- (b) Structure of the Examination Paper:** The paper comprised five questions. Students were required to answer all questions.
- (c) Topics Examined and Students' Performance:** In this examination session, Students were examined on the following topics:

## **QUESTION ONE: RESIDENTIAL STATUS AND TAXATION**

Students were required to:

- (a) Define or explain what is meant by the residential status of a taxpayer, showing an understanding of how tax liability depends on whether an individual is considered resident or non-resident.
- (b) Identify and explain at least two differences between residential status and citizenship status.
- (c) Explain the conditions or rules under which an individual is considered a tax resident in the United Republic of Tanzania.

Students' performance in this question was not satisfactory. All 11 Students (100%) who registered for exams attempted the question, 1 Student (9%) passed and 10 Students (91%) failed. The one who passed scored a pass mark.

## **QUESTION TWO: VALUE ADDED TAX (VAT) PROVISIONS IN ZANZIBAR**

Students were required to explain the key provisions governing the imposition of Value Added Tax (VAT) in Zanzibar.

Students' performance on this question was satisfactory. All 11 registered Students attempted the question. Of these, 9 Students (82%) passed and 2 Students (18%) failed. Among those who passed, 6 Students (67%) obtained pass marks, while 3 Students (33%) achieved a credit.

## **QUESTION THREE: WITHHOLDING PAYMENTS AND TAX TREATMENT OF EMPLOYEE BENEFITS**

Students were required to:

- (a) Define or explain the concept of withholding payments, showing understanding that it is a mechanism where tax is deducted at source before payment to the recipient.
- (b) Compare final and non-final withholding payments.

(c) Explain the general rules under which certain employee benefits are excluded from tax.

Students' performance on this question was not satisfactory. 11 Students (100%) who registered for exams attempted the question and all failed.

#### **QUESTION FOUR: APPLICATION OF STAMP DUTY IN ZANZIBAR**

Students were required to:

- (a) Analyze the advantages and disadvantages of the current scenario where small and medium enterprises (SMEs), particularly sole proprietors, often pay stamp duty instead of income tax.
- (b) Evaluate the extent to which the differential treatment of SMEs where VAT-registered businesses comply with the Income Tax Act while non-VAT-registered entities mainly pay fixed stamp duty violates the principle of horizontal equity.

Students' performance on this question was not satisfactory. Of the 11 Students who registered for the exams and attempted the question, 5 Students (45%) passed and 6 Students (55%) failed. Among those who passed, 4 Students (80%) obtained pass marks and 1 Student (20%) achieved a credit.

#### **QUESTION FIVE: COMPARATIVE ANALYSIS OF STAMP DUTY, HOTEL LEVY, AND RESTAURANT LEVY IN ZANZIBAR**

Students were required to:

- (a) Assess and explain the main differences in how stamp duty is applied in Mainland Tanzania versus Zanzibar.
- (b) Assess the main differences between Hotel Levy and Restaurant Levy in Zanzibar.
- (c) Calculate total sales, VAT, and Grand Total, add "Performance Column" and apply a table style using excel skills.

Students' performance on this question was unsatisfactory. Out of 11 Students (100%) who registered for exams and attempted the question, only 3 Students (27%) passed and the remaining 8 Students (73%) failed. Among those who passed, 1 Student (33%) achieved a pass mark and 2 Students (67%) earned credit marks.

*The overall performance in **PL101 – Introduction to Taxation** was unsatisfactory. All **eleven (11)** Students attempted the examination; however, only a small proportion demonstrated adequate understanding of the core taxation concepts assessed across the paper. While some Students showed competence in selected areas such as VAT provisions and certain analytical aspects of stamp duty, the majority struggled with fundamental principles including residential status, withholding payments, and comparative tax treatment. As a result, the overall pass rate remained **low**, indicating widespread gaps in knowledge, analytical ability, and examination preparedness. This highlights the need for strengthened instructional support and improved Student preparation to enhance future performance in this module.*

### **3.3.2 PL102 – Managerial Economics & Public Finance**

**(a) Module Description and Aim:** This module provides an understanding of key economic theories and their application in business management, along with the role of company laws. Students will explore micro and macroeconomic concepts, market structures, taxation, and public finance, gaining insights into how economic and legal factors influence business decisions and resource allocation.

**(b) Structure of the Examination Paper:** The paper comprised five questions. Students were required to answer all questions.

**(c) Topics Examined and Students' Performance:** In this examination session, Students were examined on the following topics:

#### **QUESTION ONE: NATIONAL INCOME AND MACROECONOMIC CONCEPTS**

Students were required to:

- (a) Define the term “Great Depression” and how it was a severe worldwide economic crisis during the 1930s.
- (b) Explain how it led to the rise of Keynesian economics.
- (c) Differentiate between Gross National Product (GNP) and Gross Domestic Product (GDP).
- (d) Explain which of (GNP) and (GNP) is higher in developing countries and state the reasons by validating the correct answer.
- (e) Explain the three conceptual approaches to measuring national income.

Students' performance on this question was not satisfactory. Out of 11 Students who registered for exams and attempted this question, only 5 Students (45%) passed and the remaining 6 Students (55%) failed. Out of those who passed, 1 Student (20%) scored a pass mark and 4 Students (80%) scored credit marks.

## **QUESTION TWO: MACROECONOMICS: INFLATION, NATIONAL BUDGET, AND PUBLIC FINANCE**

Students were required to

- (a) Discuss how inflation influences the daily functioning of businesses and the decisions managers must make.
- (b) Explain why the national budget and effective public finance management are essential for building economic stability, and business confidence.

Students' performance on this question was satisfactory. Out of 11 Students who registered for exams and attempted this question, 8 Students (73%) passed and the remaining 3 Students (27%) failed. Of those who passed, 2 Students (25%) scored pass marks and 6 Students (75%) scored credit marks.

Few of the students who failed in this question lacked familiarities of general concepts form the question asked.

### **QUESTION THREE: INTERNATIONAL TRADE**

Students were required to:

- (a) Provide a clear and concise definition of international trade.
- (b) Briefly explain several ways in which international trade promotes economic growth.
- (c) Differentiate between comparative advantage and absolute advantage.
- (d) Explain why governments still impose trade tariffs despite trade liberalization policies.
- (e) Distinguish between favourable and unfavourable balance of trade.

Students' performance on this question was outstanding satisfactory. Out of 11 Students who registered for exams and attempted this question, 10 Students (91%) passed and the remaining 1 (9%) Student failed. Among those who passed, only 3 Students (30%) scored pass marks and 7 Students (70%) scored credit marks.

Most Students failed to express the important points which result to have lower grades.

### **QUESTION FOUR: NATIONAL INCOME ACCOUNTING**

Students were required to:

- (a) Explain why estimating national income is important.
- (b) Discuss the difficulties encountered when estimating national income, especially in developing countries.
- (c) use the provided numerical data to compute different national income aggregates.
- (d) Derive National Income (NI) by adjusting GNP at market price to factor cost, subtracting depreciation (capital consumption), and handling indirect taxes/subsidies appropriately.
- (e) Explain why national income figures alone are not reliable for comparing standard of living over time,

Students' performance on this question was not satisfactory. 11 Students (100%) who registered for exams and attempted this question, all failed. The major weakness is mathematical skills of calculating national income concepts including lack of understanding of connecting the formulas and given figures of the national income concepts & terms

## **QUESTION FIVE: EXCISE TAXATION AND ITS ECONOMIC EFFECTS**

Students were required to:

- (a) Analyze how a given rate of excise tax on soft drinks affects market equilibrium.
- (b) Explain the impact on consumer surplus and producer surplus.
- (c) Evaluate the effect of the excise tax on overall social welfare, considering both consumer and producer losses.
- (d) Explain the concept of deadweight loss and use diagrams to illustrate deadweight loss and welfare changes.
- (e) Assess the likely effectiveness of the tax in achieving Public health objective and Revenue objective.

Students' performance on this question was not satisfactory. Out of 11 Students (100%) who registered for exams, only 10 Students (90%) attempted the question, and all failed. It seems that question failure is typically caused by a number of combination of factors related to preparation, study strategies, and a lack of effort and motivation.

*The overall performance in **PL102 – Managerial Economics & Public Finance** was **moderately satisfactory**. All eleven (11) Students attempted the examination, and while performance varied across different areas of the syllabus, the general outcome shows that a majority of Students demonstrated an acceptable grasp of key economic and public finance concepts. Several Students performed strongly in macroeconomic topics and international trade, contributing to an overall **average pass rate** for the module. However, persistent weaknesses were observed in numerically*

oriented areas such as national income accounting and excise tax analysis. Despite these gaps, the collective results indicate that **most Students achieved an overall average pass mark**, reflecting a reasonable level of competency in managerial economics and public finance at this level.

### **3.3.3 PL103 – Financial Accounting**

**(a) Module Description and Aim:** Apply knowledge and skills in recording financial transactions and preparing statements for entries including not for profit entries in accordance with IFRSs and IPSASs.

**(b) Structure of the Examination Paper:** The paper comprised five questions. Students were required to answer all questions.

**(c) Topics Examined and Students' Performance:** In this examination session, Students were examined on the following topics:

#### **QUESTION ONE: ACCOUNTING FOR PARTNERSHIPS AND COMPANY**

Students were required to:

- (a) Prepare Partnership Appropriation Account.
- (b) Prepare Partners' Current Accounts.
- (c) Record Journal Entries of the company.
- (d) Prepare Statement of Financial Position.

Students' performance on this question was satisfactory. Out of 13 Students who registered for the exams, 12 Students (92%) attempted this question. Of those who attempted the question, 6 Students (55%) passed and the remaining 5 Students (45%) failed. Among those who passed, 5 (83%) scored pass marks and 1 Student (17%) scored a credit mark.

Most of the Students who failed, they can't differentiate the appropriate side of entry of salary, interest on drawing and drawing. In addition, they don't understand on call in arrears and premium issue.

#### **QUESTION TWO: IAS 38: INTANGIBLE ASSETS, IAS 40: INVESTMENT PROPERTY AND IAS 16: PROPERTY, PLANT AND EQUIPMENT**

Students were required to

- (a) Reconcile the carrying amount of intangible assets and  
Include all relevant events and adjustments
- (b) Present a note to the financial statements.
- (c) Account for the change in use of the property from an office  
building (PPE) to investment property in accordance with IAS  
40: Investment Property.
- (d) Calculate or explain the fair value adjustments and provide  
journal entries.

Students' performance on this question was not satisfactory. Out of 13 Students (100%) who registered for the exams, 12 Students attempted this question, but unfortunately all failed. The question was standard according to their level; however, the question contains limited transactions according to the nature of the standard. This makes the student to lose a lot of marks.

### **QUESTION THREE: APPLICATION OF IAS 2 AND IAS 1 IN FINANCIAL REPORTING**

Students were required to:

- (a) Provide a clear definition of inventory as per IAS 2, e.g., assets held for sale, in production, or in the form of materials/consumables.
- (b) Define net realizable value (NRV): the estimated selling price in the ordinary course of business, less estimated costs to complete and sell the inventory.
- (c) Provide understanding of how NRV is applied in valuing inventory at the lower of cost and NRV.
- (d) Compute the net realizable value for each item.
- (e) Compare cost per unit and NRV per unit to determine the lower value.
- (f) Identify at least four components of financial statements as required by IAS 1.

Students' performance on this question was satisfactory. Out of 13 Students who registered for exams, 12 Students attempted this question. Of those who attempted the question, 8 Students (67%) passed and the remaining 4 (33%) failed. Among those who passed, 5 Students (63%) scored pass marks and 3 Students (37%) scored credit marks.

Of those who failed, they don't understand on NRV. It is difficult to calculate closing stock and some of the Students don't understand the Components of Financial statements.

#### **QUESTION FOUR: APPLICATION OF IAS 7, IASB CONCEPTUAL FRAMEWORK, AND IAS 10 IN FINANCIAL REPORTING**

Students were required to:

- (a) Differentiate between Direct and Indirect Methods.
- (b) Prepare Operating Activities Section Using Direct Method.
- (c) Prepare Operating Activities Section Using Indirect Method.
- (d) Explain Fundamental Qualitative Characteristics as indicated in IASB Conceptual Framework.
- (e) Determine whether the event is an adjusting event or non-adjusting event per IAS 10.

Students' performance on this question was satisfactory. Out of 13 Students who registered for the exams, 12 Students attempted this question. Among those who attempted the question, 7 Students (58%) passed and the remaining 5 Students (42%) failed. Of those who passed, only 3 Students (43%) scored pass marks and 4 Students (57%) scored credit marks.

#### **QUESTION FIVE: IAS 23 BORROWING COSTS AND IAS 36 IMPAIRMENT OF ASSETS**

Students were required to:

- (a) Define borrowing costs as per IAS 23: interest and other costs incurred by an entity in connection with the borrowing of funds.
- (b) Explain that borrowing costs directly attributable to the acquisition, construction, or production of a qualifying asset should be capitalized as part of the cost of the asset.
- (c) Calculate weighted average borrowings relevant to the construction expenditures.
- (d) Determine the amount of interest that should be capitalized to the cost of the manufacturing plant.
- (e) Use the given general borrowings and expenditures over the year to arrive at the capitalizable borrowing cost.
- (f) Define impairment loss as per IAS 36: the amount by which the carrying amount of an asset exceeds its recoverable amount.
- (g) Explain that impairment losses are recognized immediately in profit or loss unless the asset is carried at a revalued amount under another standard.
- (h) Calculate the carrying amount of the plant after depreciation and impairment.
- (i) Prepare extracts for the statement of financial position showing the plant's carrying amount and extracts for the statement of profit or loss showing impairment loss recognized.

Students' performance on this question was not satisfactory. Out of 13 Students (100%) who registered for exams, 10 Students (78%) attempted the question and all failed. The failure came from lack of clear understanding of the topics examined. They don't understand about the borrowing cost and its treatments in books of accounts. In addition, they don't understand about the impairment loss and its treatment.

*The overall performance in PL103 – Financial Accounting was **moderately satisfactory**. Out of the **thirteen (13) Students** who sat for the examination, a majority demonstrated acceptable understanding and*

application of financial accounting principles in certain areas, particularly in accounting for partnerships, inventory valuation, and financial reporting concepts. However, significant weaknesses were observed in applying IAS standards on intangible assets, investment property, borrowing costs, and impairment of assets. Despite these gaps, the collective results indicate that **enough Students achieved an overall average pass mark**, reflecting a reasonable level of competency in core financial accounting skills at this level.

### **3.3.4 PL104 – Business Management & Company Laws**

**(a) Module Description and Aim:** Equip the learner with knowledge and skills essential for application of legal principles governing the management environment in Zanzibar.

**(b) Structure of the Examination Paper:** The paper comprised five questions. Students were required to answer all questions.

**(c) Topics Examined and Students' Performance:** In this examination session, Students were examined on the following topics:

#### **QUESTION ONE: FACTORS AFFECTING VALIDITY OF CONTRACTS AND LEGAL DISTINCTIONS BETWEEN COMPANIES AND PARTNERSHIPS**

Students were required to:

- (a) Identify and analyze the factors that can prevent a contract from being legally binding, even if offer, acceptance, consideration, and intention exist.
- (b) Define a company and a partnership using relevant legal authorities and explain their differences.

Students' performance on this question was not satisfactory. Out of 9 Students who registered for the exams, 7 Students (100%) attempted the question and all failed.

#### **QUESTION TWO: LEGAL IDENTITY OF COMPANIES AND COMPLIANCE WITH AMLPOCA**

Students were required to

- (a) Explain the legal principle of corporate personality.
- (b) Discuss the landmark cases of *Salomon v Salomon & Co. Ltd* (1897) and *Lee v Lee's Air Farming Co. Ltd* (1960).
- (c) Define money laundering and identify reporting persons under The Anti-Money Laundering Proceeds of Crime Act (AMLPOCA), No. 10 of 2009, e.g., financial institutions, accountants, auditors, lawyers, and other regulated entities.
- (d) Briefly explain the obligation of reporting persons to detect and report suspicious transactions to relevant authorities.

Students' performance on this question was not satisfactory. Out of 9 Students who registered for the exams, 7 Students (78%) attempted the question. Of those who attempted the question, 3 Students (43%) scored pass marks while the remaining 4 Students (57%) failed.

Most Students failed because they did not clearly understand the question and lacked adequate reference materials to support their revision.

### **QUESTION THREE: COMPANY INSOLVENCY AND WINDING UP: LEGAL AND FINANCIAL PERSPECTIVES**

Students were required to:

- (a) Identify the main issue of the case on whether PRIDE Tanzania Limited should be wound up due to insolvency or not.
- (b) Explain the ground of the case of insolvency demonstrated by liabilities exceeding assets, supported by the Controller and Auditor General (CAG) special audit report.
- (c) Provide a brief understanding of the case by recognizing that the court relied on financial evidence to confirm the company's inability to pay its debts, justifying liquidation.
- (d) Identify the type of insolvency and explain that this type of insolvency demonstrates the company is financially unable to meet its obligations and justifies winding up.

- (e) Explain that insolvency is a financial condition (inability to pay debts, assets < liabilities) without necessarily ending the company.
- (f) Explain that winding up (liquidation) is a legal process that terminates the company, sells assets, and distributes proceeds to creditors.

Students' performance on this question was not satisfactory. Out of 9 Students who registered for the exams, 7 Students (78%) attempted the question. Among those who attempted the question, only 2 Students (29%) passed and scored pass marks while the remaining 5 Students (71%) failed.

Most Students failed because they had difficulty in analysing cases and applying relevant case laws

#### **QUESTION FOUR: FORMATION OF PARTNERSHIPS AND DRAFTING OF PARTNERSHIP DEEDS**

Students were required to:

- (a) Explain the steps Mzee Jafari and Bi Fatuma must follow to legally form a partnership.
- (b) Identify the key details needed to draft a proper partnership deed.
- (c) Explain the distinction between a partnership deed (agreement creating and governing a partnership) and a sale deed (document evidencing transfer of ownership of property).
- (d) Highlight that the partnership deed governs the relationship between partners and their business, whereas a sale deed relates to property transactions.

Students' performance on this question was not satisfactory. Out of 9 Students (100%) who registered for the exams, 7 Students (78%) attempted the question, and all failed.

#### **QUESTION FIVE: DIRECTORS' ROLES, DUTIES, AND LIABILITIES IN A PRIVATE LIMITED COMPANY**

Students were required to:

- (a) Explain the legal position of directors in a private limited company, specifically for Mr. Saidi and Mr. Adnaan, once they are appointed as directors.
- (b) Explain the duties and liabilities of directors.
- (c) Cite relevant legal authorities supporting the duties and liabilities of directors under company law.

Students' performance on this question was not satisfactory. Out of 9 Students (100%) who registered for the exams, 7 Students (78%) attempted the question, and all failed.

*The overall performance in **PL104 – Business Management & Company Laws** was **unsatisfactory**. All **nine (9) Students** attempted the examination; however, the majority demonstrated inadequate understanding of key business management principles and company law concepts. Overall, only a small fraction of Students achieved a pass mark in a few areas, while most struggled with legal analysis, application of case laws, and comprehension of corporate governance principles. Consequently, the **overall pass rate for the module was low**, reflecting widespread gaps in knowledge, analytical ability, and examination preparedness.*

### **3.4 Certified Tax Professional (CTP) Level II**

#### **3.4.1 PL201 – Direct & Indirect Taxation**

**(a) Module Description and Aim:** The Direct and Indirect Taxation module is designed to facilitate the acquisition of competencies in the core areas of technical tax work. The aim is to equip students with the key knowledge and skills needed to navigate the Zanzibar Tax system effectively. The course will provide students with a comprehensive understanding of direct and indirect tax in Zanzibar.

**(b) Structure of the Examination Paper:** The paper comprised five questions. Students were required to answer all questions.

**(c) Topics Examined and Students' Performance:** In this examination session, Students were examined on the following topics:

## **QUESTION ONE: BUSINESS INCOME AND ALLOWABLE DEDUCTIONS**

Students were required to:

- (c) Explain the meaning of business assets in the context of Section 8(2)(c) of the Income Tax Act (i.e., assets used in the production of business income).
- (d) Give at least two relevant examples of business assets (e.g., machinery, vehicles, buildings, etc.).
- (e) Briefly define the meaning of the “wholly and exclusively” rule under Section 11(b) of the Income Tax Act.
- (f) State the correct application of the Income Tax Act by identifying which tax rule applies and explaining whether the treatment is allowable or disallowable under the law.
- (g) Identify whether stamp duty is a deductible or non-deductible expense.
- (h) Apply the correct withholding tax rule for dividends paid to non-residents.

Students' performance on this question was outstanding satisfactory. Out of 3 Students who registered for the exams and attempted the question, 2 Students (67%) passed and both scored pass marks while the remaining 1 Student (33%) failed.

The poor performance resulted from weak understanding of key concepts, limited ability to apply knowledge, ineffective study habits, and inadequate examination skills.

## **QUESTION TWO: INCOME TAX COMPUTATION FOR COMPANIES**

Students were required to

- (a) Define the concept of deductibility of interest under the Income Tax Act.
- (b) Explain the conditions under which interest is allowable as a deduction (e.g., incurred wholly and exclusively in producing

taxable income; not exceeding thin capitalization limits; incurred on actual debt obligations).

- (c) Determine which income amounts are taxable and which are exempt or non-taxable.
- (d) Correctly treat gains (e.g., gain on land used for agriculture, machine realization, dividends from non-resident companies, recovered bad debts).
- (e) Determine which expenses are allowable or disallowable for tax purposes.
- (f) Compute capital allowances.
- (g) Apply transfer pricing considerations.

Students' performance on this question was not satisfactory. 3 Students (100%) who registered for the exams and attempted this question, all failed.

### **QUESTION THREE: VALUE ADDED TAX (VAT) COMPUTATION**

Students were required to:

- (a) Separate sales (outputs) by VAT treatment and compute Output VAT.
- (b) Compute Input VAT from purchases and expenses, and identify non-recoverable input VAT.
- (c) Compute Net VAT payable (or refundable).

Students' performance on this question was not satisfactory. Out of 3 Students who registered for the exams and attempted this question, only 1 Student (33%) passed and the remaining 2 Students (67%) failed. The one who passed, scored a credit mark.

Students displayed weak understanding and application of concepts, with two showing major found timely gaps and one showing moderate learning challenge despite passing.

## **QUESTION FOUR: STRUCTURE AND APPLICATION OF STAMP DUTY UNDER THE ZANZIBAR STAMP DUTY ACT.**

Students were required to:

- (a) Explain the structure of stamp duty in Zanzibar by showing how stamp duty is imposed, on what, to whom, and under what rules, as provided under the Stamp Duty Act of Zanzibar.
- (b) Explain that stamp duty applies to a wide range of written and legal instruments, not to the transaction itself.
- (c) Explain that stamp duty is not imposed directly on goods or services, but on the documents that record or certify the goods/services transaction.
- (d) Explain the imposition of stamp duty on vat-registered taxpayers.

Students' performance on this question was not satisfactory. Out of 3 Students who registered for the exams and attempted this question, only 1 Student (33%) passed and the remaining 2 Students (67%) failed. The one who passed, scored a pass mark.

## **QUESTION FIVE: EXCISE TAXATION ON GOODS AND SERVICES IN ZANZIBAR**

Students were required to:

- (a) Provide a clear definition of excise duty.
- (b) Mention key features such as being selective, indirect, and often used for revenue generation and regulation of consumption (e.g., alcohol, soft drinks, fuel).
- (c) Explain the structure and the imposition of excise duty on goods and services in Zanzibar.

Students' performance on this question was outstanding satisfactory. 3 Students (100%) who registered for the exams and attempted this

question, all passed. Of those who passed 1 Student (33%) scored a pass mark while the remaining 2 Students (67%) scored credit marks.

*The overall performance in **PL201 – Direct & Indirect Taxation** was moderately satisfactory. All **three (3) Students** attempted the examination, and while performance varied across different topics, a majority demonstrated an acceptable understanding of certain key taxation areas, particularly in business income, excise taxation, and stamp duty. Some weaknesses were noted in income tax computation for companies and VAT computation, reflecting gaps in the application of technical tax rules. Despite these challenges, **enough Students achieved an overall average pass mark**, indicating a reasonable level of competency in direct and indirect taxation at this level.*

### **3.4.2 PL202 – Customs Management**

**(a) Module Description and Aim:** The Customs Management Module deals with key aspects of customs administration. The aim is to equip the learner with knowledge, skills and expertise essential for handling customs related operations that have a great impact on the public revenue of the country.

**(b) Structure of the Examination Paper:** The paper comprised five questions. Students were required to answer all questions.

**(c) Topics Examined and Students' Performance:** In this examination session, Students were examined on the following topics:

#### **QUESTION ONE: CUSTOMS PROCEDURES AND WAREHOUSING**

Students were required to:

- (a) List five clear procedures or steps that must be followed when selling goods stored in a government/customs warehouse.
- (b) Identify five key conditions that must be met for a legal/customs auction sale.
- (c) Define duty drawback and explain four (4) conditions for duty drawback.

(d) Define the basic terminologies used in customs management.

Student's performance on this question was outstanding satisfactory. 1 Student (100%) who registered for the exam and attempted this question, passed and scored a pass mark.

## **QUESTION TWO: CUSTOMS VALUATION AND IMPORT TAXES**

Students were required to

- (a) With examples, explain prohibited and restricted goods.
- (b) Determine and calculate total customs value, import duty, excise duty, value added tax, and total taxes payable.

Student's performance on this question was satisfactory. 1 Student (100%) who registered for the exam and attempted this question, passed and scored a pass mark.

## **QUESTION THREE: DUTY DRAWBACK AND CUSTOMS TRANSIT PROCEDURES**

Students were required to:

- (a) Explain the concept of Duty Drawback and its purpose in export promotion.
- (b) Calculate the maximum amount claimable and state the key condition to receive the drawback.
- (c) Differentiate between Customs Transit and Customs Transhipment.
- (d) Briefly explain 3 measures to ensure integrity and security of the shipment.

Student's performance on this question was satisfactory. 1 Student (100%) who registered for the exam and attempted this question, passed and fortunately scored a credit mark.

## **QUESTION FOUR: DUTY EXEMPTIONS, REMISSIONS, AND TEMPORARY IMPORTATION PROCEDURES**

Students were required to:

- (a) Differentiate between Remission of Duty and Duty Exemption.
- (b) Identify specific customs regime or procedure for Temporary Import.
- (c) Explain key mechanism Customs will use to secure duty/tax liability.
- (d) Explain the imposition of stamp duty on vat-registered taxpayers.

Student's performance on this question was not satisfactory. 1 Student (100%) who registered for the exam and attempted this question, failed.

## **QUESTION FIVE: RULES OF ORIGIN AND CUSTOMS DUTY REFUNDS UNDER THE EAC CUSTOMS UNION**

Students were required to:

- (a) Explain the meaning of "rules of origin" and its importance under the EAC Customs Union.
- (b) State critical time limit for submission of refund application.
- (c) Identify specific legal mechanism to recover the overpaid duty.
- (d) Explain administrative step if the refund is rejected.

Student's performance on this question was outstanding satisfactory. 1 Student (100%) who registered for the exam and attempted this question, passed and fortunately scored a distinction mark.

*The overall performance in **PL202 – Customs Management** was **satisfactory**. The single Student who sat for the examination demonstrated a reasonable understanding of customs management concepts, including procedures, valuation, duty drawback, and rules of origin. While there was a minor weakness in the area of duty exemptions and temporary*

*importation procedures, the Student's performance across the majority of topics was strong, resulting in an **overall pass** for the module.*

### **3.4.3 PL203 – Tax Compliance Management & Dispute Resolution**

**(a) Module Description and Aim:** The "Tax Compliance Management and Dispute Resolution Procedures" module covers key concepts and legal frameworks related to tax objections and appeals. Students will learn to analyze causes and rationales for disputes, understand the legal provisions governing them, and apply relevant laws in various tax scenarios, enhancing their ability to manage tax compliance effectively.

**(b) Structure of the Examination Paper:** The paper comprised five questions. Students were required to answer all questions.

**(c) Topics Examined and Students' Performance:** In this examination session, Students were examined on the following topics:

#### **QUESTION ONE: TAX CONCEPTS AND DISPUTE RESOLUTION**

Students were required to:

- (a) Differentiate between Tax Planning and Tax Avoidance.
- (b) Differentiate between Tax Objection and Tax Appeal.
- (c) Differentiate between Practice Notes and Tax Rulings.
- (d) Differentiate between General Anti-Avoidance Rules (GAAR) and Aggressive Tax Planning.

Students' performance on this question was outstanding satisfactory. 3 Students who registered for the exam and attempted this question, all passed. Among those who passed, fortunately 2 Students (67%) scored credit marks while the remaining 1 Student (33%) scored a distinction mark.

#### **QUESTION TWO: TAX DISPUTE RESOLUTION AND FAIR TRIAL PRINCIPLES**

Students were required to

- (a) Identify the key issues related to fair trial.
- (b) Apply fair trial principles
- (c) Draw conclusions / evaluation points on strengths and weaknesses or violations of fair trial process.

Students' performance on this question was satisfactory. Out of 3 Students who registered for the exam and attempted the question, 2 Students (67%) passed and the remaining 1 Student (33%) failed. Of those who passed, 1 Student (33%) scored a pass mark and 1 Student (33%) scored a credit mark.

### **QUESTION THREE: ADMINISTRATIVE REVIEW OF TAX ASSESSMENTS: CRITERIA FOR OBJECTION AND COMMISSIONER GENERAL'S POWERS UNDER THE ZANZIBAR TAX APPEAL ACT**

Students were required to:

- (a) Assess the criteria for a valid objection under Section 16 of the Zanzibar Tax Appeal Act.
- (b) Assess the powers of the Commissioner General upon receiving the notice of objection.

Students' performance on this question was not satisfactory. Out of 03 Students who answered the question only 1 Student (33%) failed while the remaining 2 Students (67%) scored pass marks.

### **QUESTION FOUR: TAX ADMINISTRATION AND REVENUE COLLECTION SYSTEMS**

Students were required to:

- (a) Identify and describe the methods or systems currently in use for tax collection in Zanzibar.
- (b) Explain how the integration of digital systems and electronic payment channels improves reliability, reduces errors, and ensures timely collection of revenue.

(c) Discuss how existing approaches of tax collection support effective administration, transparency, and accountability.

Students' performance on this question was outstanding satisfactory. 3 Students who registered for the exam and attempted this question, all passed. Out of those who passed, 1 Student (33%) scored a pass mark, 1 Student (33%) scored a credit mark and the remaining 1 Student (33%) scored a distinction mark.

#### **QUESTION FIVE: TAX AMNESTY: BENEFITS AND DRAWBACKS FOR TAXPAYERS**

Students were required to:

- (a) Define tax amnesty as a temporary relief or waiver of penalties, interest, or part of taxes owed, granted by the tax authority to encourage compliance.
- (b) Evaluate the reasons in favour of tax amnesty (for taxpayers)
- (c) Evaluate the reasons against tax amnesty (from taxpayers' perspective).

Students' performance on this question was satisfactory. 3 Students who registered for the exams and attempted this question, all passed and scored pass marks. The results indicate good performance, though below their scores are below 59% indicating weak understanding, poor application of knowledge and inconsistent performance.

*The overall performance in **PL203 – Tax Compliance Management & Dispute Resolution** was **satisfactory**. All three Students who sat for the examination demonstrated a general understanding of tax compliance management and dispute resolution, resulting in an **overall pass** for the module, with performance ranging from pass to distinction.*

### **3.4.4 PL204 – Auditing, Ethics & Professionalism**

**(a) Module Description and Aim:** Auditing, Ethics and Professionalism addresses the key principles and concepts underlying auditing associated with ethical issues and what is needed to become tax professional in terms of understanding fundamental principles of professional code of ethics and conduct in taxation field. The aim of the module is to develop the knowledge and understanding of the values, ethics, and attitudes that an aspiring Tax Professional needs to become a holistic Certified Tax Professional in Zanzibar. Thus, the module provides a foundation for developing an independent mindset to compare and question different ethical perspectives; skills that will be further developed and integrated into the other modules in the Professional Programme.

**(b) Structure of the Examination Paper:** The paper comprised five questions. Students were required to answer all questions.

**(c) Topics Examined and Students' Performance:** In this examination session, Students were examined on the following topics:

#### **QUESTION ONE: AUDITING AND PROFESSIONAL ETHICS**

Students were required to:

- (a) Explain what is meant by confidential information.
- (b) explain why auditors must not disclose such information without proper authority or reason.
- (c) Explain the situations where an auditor may disclose confidential information about the client.
- (d) Briefly explain the importance of internal controls and why should Auditor consider it in an audit of financial statements.

Student's performance on this question was satisfactory. 1 Student (100%) who registered for the exam and attempted the question, passed and achieved a pass mark.

## **QUESTION TWO: TAX DISPUTE RESOLUTION AND FAIR TRIAL PRINCIPLES**

Students were required to

- (a) Identify relevant ethical principles and the main professional ethics pillars applicable to tax professionals.
- (b) Translate these principles into concrete, enforceable rules or standards for tax professionals in Zanzibar.

Student's performance on this question was not satisfactory. 1 Student (100%) who registered for the exam and attempted the question, unfortunately failed. The question was very narrow despite carrying the full 15 marks, which restricted Students to a single topic and likely contributed to their inability to attempt it successfully.

## **QUESTION THREE: AUDIT ENGAGEMENT AND AUDIT PLANNING**

Students were required to:

- (a) Describe the steps that an audit firm should take prior to accepting an audit engagement.
- (b) Explain the importance of planning in audit of financial statements.
- (c) Describe procedures to undertake during the audit of wages due to increased risk of fraud.

Student's performance on this question was not satisfactory. 1 Student (100%) who registered for the exam and attempted the question, unfortunately failed.

## **QUESTION FOUR: AUDIT OF REVENUE, INTERNAL CONTROLS, AND INTERNAL AUDIT FUNCTION**

Students were required to:

- (a) Write a report to management on the sales system to identify deficiencies in the sales system.

- (b) Provide recommendations for each deficiency propose a practical solution.
- (c) Describe substantive procedures to confirm Ndege Co's revenue.
- (d) Describe factors to consider before establishing an internal audit department.

Student's performance on this question was satisfactory. 1 Student (100%) who registered for the exam and attempted the question, passed and achieved a pass mark. Though, the performance was fair, the Student struggled to mention the required substantive procedures and to explain the considerations for establishing an internal audit department.

## **QUESTION FIVE: PROFESSIONAL ETHICS AND AUDIT REPORTING**

Students were required to:

- (a) Demonstrate understanding of professional ethics in the context of tax practice.
- (b) Describe actions to comply with ethical principles.
- (c) Assess the impact of unresolved audit issues on the audit report.

Student's performance on this question was satisfactory. 1 Student (100%) who registered for the exam and attempted the question, passed and fortunately achieved a credit mark.

*The overall performance in **PL204 – Auditing, Ethics & Professionalism** was **satisfactory**. The Student demonstrated general understanding of auditing, ethics, and professionalism, resulting in an **overall pass** for the module, with performance ranging from pass to credit.*

## CHAPTER FOUR

### OVERALL EXAMINATION PERFORMANCE

#### 4.1 Overall Student Registration and Attendance

Category	Number			
	CTT Level I	CTP Level I	CTP Level II	Total
Registered	2	13	3	18
Sat	2	11	3	16
Absent	-	2	-	2
Attendance Rate (%)	100%	85%	100%	89%

A total of 18 Students were registered for the examination, of whom 16 attended and successfully sat for the paper, resulting in a high attendance rate of 89 percent. Only two students were absent, and the absence was attributed to personal reasons. The missing Students were from the modules PL103 – Financial Accounting and PL104 – Business Management and Company Law, and this isolated case did not affect the overall conduct or administration of the examination session, which proceeded smoothly and as planned.

#### 4.2 Students Registered for Exams by Subject

CERTIFIED TECHNICIAN LEVEL 1		
Module Code	Module Name	No. of Students
TL101	Tax Administration	2
TL102	Basics of Financial Accounting	2
TL103	Basic Mathematics and Statistics	2
TL104	Basic Communication and ICT Skills	2
CERTIFIED PROFESSIONAL LEVEL I		
Module Code	Module Name	No. of Students
PL101	Introduction to Taxation	11
PL102	Managerial Economics and Public Finance	11
PL103	Financial Accounting	13

PL104	Business Management and Company Laws	9
<b>CERTIFIED PROFESSIONAL LEVEL II</b>		
<b>Module Code</b>	<b>Module Name</b>	<b>No. of Students</b>
PL201	Direct and Indirect Taxation	3
PL202	Customs Management	1
PL203	Tax Compliance Management and Dispute Resolution Procedures	3
PL204	Auditing, Ethics and Professionalism	1

#### 4.3 Students Performance by Subject

MODULE CODE	MODULE NAME	NO. OF STUDENTS REGISTERED	PASS	%	FAILED	%
TL101	Tax Administration	2	0	0	2	100
TL102	Basics of Financial Accounting	2	0	0	2	100
TL103	Basic Mathematics and Statistics	2	0	0	2	100
TL104	Basic Communication and ICT Skills	2	2	100	0	0
PL101	Introduction to Taxation	11	3	27	8	77
PL102	Managerial Economics and Public Finance	11	1	9	10	91
PL103	Financial Accounting	12	1	8	11	92
PL104	Business Management and Company Laws	7	0	0	7	100

PL201	Direct and Indirect Taxation	3	1	33	2	67
PL202	Customs Management	1	1	100	0	0
PL203	Tax Compliance Management and Dispute Resolution Procedures	3	3	100	0	0
PL204	Auditing, Ethics and Professionalism	1	1	100	0	0

Based on the above table, the examination results reveal significant variation in Student performance across subjects. The lowest performing subjects include TL101 (Tax Administration), TL102 (Basics of Financial Accounting), TL103 (Basic Mathematics and Statistics), and PL104 (Business Management and Company Laws), where most Students recorded a 100% failure rate.

Additionally, PL102 (Managerial Economics & Public Finance) and PL103 (Financial Accounting) recorded pass rates of only 9% and 8%, respectively, highlighting serious gaps in conceptual understanding, practical application skills, and overall preparation. Moderate performance was observed in PL101 (Introduction to Taxation) and PL201 (Direct and Indirect Taxation), with pass rates of 27% and 33%, indicating that while some Students grasp basic concepts, they struggle with advanced application and integration of knowledge.

Conversely, the best performing subjects are TL104 (Basic Communication & ICT Skills), PL202 (Customs Management), PL203 (Tax Compliance & Dispute Resolution), and PL204 (Auditing, Ethics & Professionalism) that achieved a 100% pass rate, suggesting that these areas either align with Students' inherent strengths or are comparatively easier to understand and apply.

#### 4.4 Students required to repeat failed subjects

CERTIFIED TECHNICIAN LEVEL 1		
Module Code	Module Name	No. of Students
TL101	Tax Administration	2
TL102	Basics of Financial Accounting	2
TL103	Basic Mathematics and Statistics	2
TL104	Basic Communication and ICT Skills	0
CERTIFIED PROFESSIONAL LEVEL I		
Module Code	Module Name	No. of Students
PL101	Introduction to Taxation	9
PL102	Managerial Economics and Public Finance	10
PL103	Financial Accounting	11
PL104	Business Management and Company Laws	12
CERTIFIED PROFESSIONAL LEVEL II		
Module Code	Module Name	No. of Students
PL201	Direct and Indirect Taxation	2
PL202	Customs Management	0
PL203	Tax Compliance Management and Dispute Resolution Procedures	0
PL204	Auditing, Ethics and Professionalism	0

#### 4.5 Performance Analysis by Level

##### ♦ CTT Level I:

Performance at this foundational level was largely unsatisfactory. Most Students demonstrated a very limited understanding of basic concepts in taxation, accounting, mathematics, and communication. Core issues observed included:

- **Weak conceptual understanding:** Students struggled to grasp fundamental principles of tax administration, bookkeeping, and basic mathematics.
- **Poor calculation and analytical skills:** Many students failed to perform even simple computations correctly, particularly in accounting and statistical questions.
- **Limited English proficiency:** Some Students had difficulty comprehending examination questions, affecting their ability to respond accurately.
- **Inadequate preparation:** The majority of students appeared underprepared, with little evidence of practice or application of learned concepts.

Overall, performance indicates a need for stronger foundational training and support before progressing to higher levels.

♣ **CTP Level I:**

Performance at this intermediate level ranged from unsatisfactory to fairly satisfactory. While some improvement over Level I was noted, significant weaknesses remained:

- **Accounting applications:** Students often struggled with partnership accounting, IFRS/IPSAS standards, and financial reporting tasks.
- **Legal knowledge:** Many students lacked understanding of company laws, business regulations, and compliance requirements, which affected their ability to answer case-study and application questions.
- **Economic and managerial analysis:** Students demonstrated weak application of economic theories, public finance concepts, and managerial principles, particularly in numerical and scenario-based questions.

- **Mathematical and analytical skills:** Poor problem-solving skills persisted, especially when calculations, computations, or logical reasoning were required.

While some students achieved credit-level performance in selected areas such as VAT and macroeconomic concepts, overall performance indicates the need for improved training, exercises, and practical application before moving to advanced topics.

♣ **CTP Level II:**

Performance at this advanced level was mixed, showing some improvements in conceptual understanding but continued challenges in practical application:

- **Strengths:** Tax compliance, auditing ethics, and professionalism topics showed relatively better performance, with Students demonstrating understanding of rules, procedures, and ethical considerations.
- **Weaknesses:** Direct and indirect taxation, customs management, and advanced accounting topics continued to record high failure rates. Students often struggled with computation-intensive questions, complex case studies, and the application of advanced principles.
- **Analytical application:** While conceptual knowledge improved, translating this knowledge into calculations, tax returns, or practical reporting remained a challenge for many students.

The overall trend suggests that while Students at this level can grasp theory, they require additional guidance, practical exercises, and case-based training to perform successfully in examinations and professional practice.

## 4.6 Overall Progression Table

Level	Module-level status	Progression eligibility to next Level (per Rules 3.9.2–3.9.5)
<b>CTT Level I</b>	1 fully passed (TL104); 3 fully failed (TL101–TL103)	<ul style="list-style-type: none"> <li>• <b>✗ No Student may progress to Level II.</b> Students have 3 Level I modules outstanding. The “two-remaining” exception (Rule 3.9.4) <b>does not apply</b>.</li> </ul>
<b>CTP Level I</b>	3 mixed (PL101–PL103); 1 fully failed (PL104)	<ul style="list-style-type: none"> <li>• <b>✗ Even though some Students passed Level II modules, no one is eligible to be considered as progressing to Level III</b> because Level II is not yet completed. Rule 3.9.5 requires <b>full completion of Level I &amp; II</b> before Level III.</li> </ul>
<b>CTP Level II</b>	3 fully passed (PL202, PL203, PL204); 1 mixed (PL201)	<ul style="list-style-type: none"> <li>• <b>✗ No Student may be admitted to Level III as a progression step</b> because pre-requisite Levels are incomplete. Existing Level III results stand for record, but do not imply eligible progression.</li> </ul>