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Dr Mwinyi sacks 3 top officials



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Denmark supports LSF programme



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Kiwira coal mine project on course



Guardian BUSINESS

Procurements: CAG says loss of 2.5bn/- on cars in fiscal 2019/20 was due to laxity



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ATCL: Govt pays for 3 new planes



By Getrude Mbago, Dodoma

THE government has finalized payment for three new aircraft which are expected to arrive in the country in the next financial year, it has been confirmed.

Prime Minister Kassim Majaliwa made this observation in the National Assembly yesterday while presenting budget estimates for his office for the 2021/22 fiscal year.

The planes now expected are two Airbus A220-300 and a Dash 8-Q400 De-Havilland, which the premier said were needed to further boost the Air Tanzania Corporation (ATCL) fleet and the country's economic growth through a vibrant aviation sector.

The new acquisitions come at a time when there are calls from some quarters for caution on the revival of ATCL which has suffered losses running into billions of shillings for five consecutive years.

"The government will in the forthcoming fiscal year invest heavily in the rehabilitation and expansion of airports so as to facilitate smooth operations and growth of the aviation sector," the premier affirmed, noting that the arrival of the new airplanes bring the number of planes procured by the government to 12.

He hailed ATCL for commencing flights to Guangzhou, a major commercial hub in China, something that will spur investment, increase tourist arrivals and attract investors not only in the aviation industry but in manufacturing, thus propelling the country's industrialisation goal.

Majaliwa underlined that Air Tanzania

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'Renegotiating Bagamoyo port project terms feasible'

By Getrude Mbago, Dodoma

FRESH talks are on the cards with investors for the proposed Bagamoyo Port project, Parliament was told yesterday.

Winding up debate on the 114.8trn/- third Five Year Development Plan (FYDP-III) the Minister of State in the Prime Minister's Office (Investment) Geoffrey Mwambe said the government is willing to proceed with the project if contentious terms are altered.

"If they are able to change some of the conditions, we are ready to move on with implementation of the project," he said.

This means the ball is now in the court of China Merchants Holdings, the Far East company that was



The government must not only think of higher medical care budgets but rather focus on preventive measures to rescue people from exposure to diseases

slated to construct the port and adjoining infrastructure, he said, hinting that if the parties meet and reach an agreement this time round, the multi-billion project would result in the largest deep-water port in Africa.

The project was initially agreed upon in 2013, the year that Chinese President Xi Jinping took office and visited Tanzania as his first itinerary in Africa, but the terms of the agreement remained a point of contention in high government circles and were completely rejected by fifth phase President John Magufuli.

In June 2019 the president suspended the project and opted for expansion of three other ports on the seashore, namely Dar es Salaam, Tanga and Mtwara.

Responding to MPs debating the development plan, the Minister of State in the President's Office (Regional Administration and Local Governments) Umyy Mwalimu said that the government will continue pursuing several strategies to improve the provision of services in education and health sectors.

There is at present a deficit of one million desks in primary and secondary schools countrywide, she stated, affirming that in the next fiscal year the

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This means ATCL has been piling up losses since the government started pumping billions of shillings into its revival in 2016 with new operating systems, staff and a fleet of brand new aircraft

Skin factories: Ministry proposes sharp tax cuts

By Correspondent James Kandoya

POLICY shift is evident at the Ministry of Livestock and Fisheries as it is seeking a 50 per cent tax cut on imported leather processing machines as part of efforts to rescue large parts of 98 per cent of skins that go to waste due to poor quality.

Speaking to The Guardian in an interview yesterday, minister Mashimba Ndaki said the ministry has already reached out to the Treasury to slash the specific taxes by half to enable more Tanzanians to set up skin processing factories.

"There are few such machines in the

country due to tax added costs. It is our hope that by cutting taxes by half many people will afford the machines and improve quality in the skin sub-sector," he said, expressing the hope that the proposal will be examined and included in tax proposals during the ongoing parliamentary budget session.

The livestock sector is predominantly made of smallholder keepers and pastoralists, overly subsistent in character and lacking access to modernised inputs, professional services as well as adequate information on opportunities in the sector and produce markets.

Anna Malongo (25), a shoe maker in Nkunhundu suburb of Dodoma said that high pricing of the machines compels fabric makers to use manual types of tools that consume more energy and time to make a product, underlining that with more skin processing plants shoe makers would do a better business and cut prices of shoes.

Local leather dealers say that leather tanning and processing machines cost is



PM sets priorities in 100bn/- office budget

●Combating corruption, drug trafficking, elevating Kiswahili as key components

By Getrude Mbago, Dodoma

PRIME Minister Kassim Majaliwa yesterday presented the PMO's budget estimates for the 2021/2022, anchored in the fight against corruption, reinforced combating of drug trafficking

and systematic application of Kiswahili in courts across the country.

In setting out PMO expenditure priorities in the next financial year, the premier emphasised the need to strengthen sector strategies intended to transform the livelihoods of

Tanzanians and achieve the country's industrialization drive.

He said that in the next fiscal year, emphasis will be placed on stimulating an industrial and inclusive economy; fighting corruption and embezzlement of public funds, strengthening good governance; improving revenue collections and delivery of social services.

The National Assembly was asked to

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594,998

Job opportunities had been created during the fifth phase, with 314,057 openings in the public sector and 280,941 job opportunities created in the private sector



ATCL: Govt pays for three new planes

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is one of the government's flagship infrastructure development projects, with the purpose of making the country a regional air transport hub. The move to procure new planes will undercut debate on the future of the national carrier in the wake of a CAG annual report focusing on losses.

Last week, the Speaker of the National Assembly underscored the need for MPs to be bold and advise the government on proper measures to take on ATCL in view of its having made losses amounting to billions of shillings, welcoming lawmakers to debate the tabled new five year national development plan.

The Speaker particularly wanted MPs to discuss whether it is wise to continue purchasing airplanes or suspend the exercise in view of the losses incurred.

"The CAG report has revealed massive loss in ATCL, so we should think if we

should continue purchasing more planes or stop and strengthen operations of planes already purchased," he declared.

The latest audit report by the Controller and Auditor General released in Dodoma last week shows that the government had until June 2020 spent a total of 1.028 trn/- on purchasing eight aircraft lent to ATCL. However, the national carrier had recorded a cumulative loss of 153.542bn/- in the past five years with 60.246bn/- suffered in the 2019/20 financial year alone.

"This means ATCL has been piling up losses since the government started pumping billions of shillings into its revival in 2016 with new operating systems, staff and a fleet of brand new aircraft," MPs stated.

A cross-section of experts told The Guardian in an interview last week that ATCL was hastily revived in 2016 without a proper business plan which must be put in place before the national carrier receives any further investments.



Prime Minister Kassim Majaliwa heads for the podium in the National Assembly in Dodoma city yesterday ready to table his Office's Budget estimates for financial year 2021/2022. Photo: PMO

Skin factories: Ministry proposes sharp tax cuts

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about 80m/- per unit, with traders blaming taxes on importing such units, meanwhile as low investment in value addition prunes earnings substantially by exporting raw hides and skins.

Tanzania is the second in livestock numbers in Africa, accounting for 11 per cent of African cattle population, while the contribution of the leather sector to GDP is statistically minimal, experts say.

Critics say low public financing in budget allocation is the problem, but others point at low capitalisation of the sector, anchored in traditional livestock keeping on communal lands hindering credit flows to build factories or acquire modern technology.

Last year, the government launched the Tanzania Livestock Master Plan (TLMP) to address major challenges facing the sector as part of the Tanzania Development Vision (TDV) towards 2025, projecting a livestock sector that is commercially run, modern and sustainable.

It is expected to be using improved and highly productive livestock to ensure food security, improved income for households and the nation while conserving the environment, all of which is inconsistent with current grazing land occupancy and rearing structures.

However, the trend setting Analysis of Public Financing on the Livestock Sector, a study by civil society organizations, shows that for the last six fiscal years, Tanzanian national budget has been increasing at consistently high rates, and thus its capacity to finance various sectors.

It rose by 15bn/- in the fiscal year 2012/13 and over 31bn/- in fiscal 2017/18, where the total budget doubled from fiscal 2012/13 to fiscal 2017/18, while public agricultural sector financing did not exceed seven percent.

Government commitment to the Maputo and Malabo declarations implies it adheres to 10 percent national budget allocation to the agriculture sector to attain annual 6 percent sector net growth, CSOs emphasise

PM sets priorities in 100bn/- office budget

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approve 116.78bn/- out of which 93.30bn/- is for recurrent and 23.48bn/- for development expenditure

The premier also requested MPs to approve 128.87bn/- for Parliament Office, of which 121.86bn/- is for recurrent expenditure and 6.99bn/- for development needs.

Next fiscal year's budget plan focuses on attaining the Third Five-Year Development Plan (2021/2026), directed at promoting industrialisation agenda so as to boost the country's economy, he stated.

"Our focus is to ensure that we invest heavily to stimulate a competitive and inclusive economy which entails improving the trade and business environment to attract investments, strengthen production in factories and delivery of social services," he said.

In implementing the next budget, PMO will heighten supervision to ensure

that priorities aimed at improving the country's economy, stability, establishing industries and improving the country's investment environment are assured, he stated.

PMO targets to invest heavily in improving social services that directly touch the lives of ordinary people, with such sectors as water, electricity, health, education and transport expected to undergo structural alterations to be more accessible to the majority of the people, he stated.

On July 1 the government will embark on the implementation of the 114.8trillion/- Five Year Development Plan (FYDP-III), bent on stimulating a competitive and inclusive economy in line with the 2025 Vision.

The development plan's overall goal is to see the country's economy growing by 8.0 percent annually by 2026, he said, noting that the plan aims to further strengthen cooperation with the private

sector to facilitate creation of millions jobs needed in the medium term.

Experts say the plan seeks to transform the economy from a low productivity agricultural economy to an industrialised model based on modernization of the agricultural sector.

The premier outlined achievements of the fifth phase in this financial year, citing higher employment, high economic growth, wider economic empowerment, stability in defence and security, judiciary reforms, improved international relations and other areas.

As of February 2021, a total of 594,998 job opportunities had been created during the fifth phase, with 314,057 openings in the public sector and 280,941 job opportunities created in the private sector, he stated.

From July 2020 to February 2021, the government arrested 5,374 suspected drug dealers, impounding 67.2 kilos of heroin and 1.96kgs of cocaine, he added.



Benjamin Mkapa Foundation CEO Dr Ellen Mkondya-Senkoro (L) leads other staff in donating blood in Dar es Salaam yesterday as part of the commemoration of the foundation's 15th anniversary. Right is Neema Selemani, an assistant nursing officer with the National Blood Transfusion Service. Photo: Guardian Photographer

By Getrude Mbago

THE Parliamentary Committee on HIV/ AIDS has disclosed that congestion in the country's cells and prisons is fuelling the spread of tuberculosis (TB) infections.

According to the committee, the situation calls for an immediate and strong strategy by the government so as to address it and rescue heaths of prisoners and detainees in the country.

Reading the committee's comments yesterday in the House, chairman Fatuma Toufiq said that the government should also strengthen testing and medical services so as to fight TB in prisons.

He was presenting on the parliamentary committee yesterday in the House on the budget estimates for the Prime Minister's office for the 2021/22 fiscal year. "The government should take immediate and serious measure on this, prisoners' health should be prioritized by ensuring that they stay safe and have access to health services," she said.

According to the government data, the country's prison facilities are still overcrowded by thousands despite various measures by the government to reduce the numbers.

Home Affairs Deputy Minister

'Congestion in country's prisons fuelling spread of tuberculosis'

Khamis Chilo told the National Assembly last week that until March 30 this year, there were a total of 33,473 inmates in the country's jails out of which some 16,735 were prisoners and 16,738 remandees while the country's prisons accommodation capacity is 29,902.

This translates into excess population of 3,671 prisoners and remandees.

Chilo said that the government is aware of overcrowding in prisons and cells and it has been taking various measures to address the problem which include constructing more prisons as well as involving criminal justice agencies to fast-track listening of trials and cases.

In the same vein, Taofiq said that the committee has found that distance to treatment centres had contributed to the majority of HIV/ TB patients to fail to adhere to their doses. "So the government should think on bringing the services closer to people," he said.

Meanwhile, the Parliamentary Committee on Good Governance and Local Government, called on the government through the

Tanzania Investment Centre (TIC) to accelerate the completion of the 'National Investment Guideline' which will provide right direction on investment issues.

Humphrey Polepole, the committee's chairman said that the guideline should be also uploaded online so as to enable investors be aware of the conditions and key things to consider in their investment plans.

The Parliamentary Committee on Constitution and Legal Affairs said its analysis had found that budget of the Prime Minister's Office for the 2021/22 fiscal year has fallen by almost half because the government has reduced dependency on foreign budget support which have largely been not provided on time and thus delaying the implementation of plans. "We (the committee) had advised the Prime Minister's office to reduce dependency on foreign funding in implementing its budget plans but rather strengthen efforts by creating new sources of local collections including increasing revenue collection capacity," said Najma Giga Vice Chairman of the Committee.

Mwinyi sacks top officials over fraud

By Guardian Correspondent, Zanzibar

ZANZIBAR President Dr Hussein Mwinyi has revoked the appointment of three heads of special units after it emerged that there were ghost workers in their departments who occasioned huge losses of public funds.

Those whose appointments had been revoked include the head of department of corrections Ali Abdallah Ali, head of National Service Department (JKU) Col Ali Mtumweni Hamad and the head of the Anti-Smuggling Unit (KMKM) Hassan Mussa Mzee.

In his statement to the media yesterday, Dr Mwinyi said following reports of ghost workers in the departments, he formed a probe team to verify the number of employees and the scales of salaries paid to all units.

He said the report of the probe team said there were 381 people who were being paid salaries without being in employment.

Dr Mwinyi said the money was being received for the entire period they were in the units, adding that what came to light was when the probe team started work - as some of the units including JKU started

to embark on the processes to formalize the existence of the said workers.

He said at one time some officers were nabbed from a privately owned house clad military uniforms and had their photograph taken to prove that they were officially employed. Dr Mwinyi said in his statement that it has been found out that over 2.23bn/- was lost for paying ghost workers.

He said the probe team also verified the payment of allowances in the units and found out that in December last year alone the money paid as allowance was 304,135,939/-, equivalent to 1.82bn/- for the period of six months beginning in July last year.

He said the probe team went further and found out that there were workers who had already retired but were still receiving salaries. He said there were 12 retirees in the Special SMZ units who continued to receive salaries after retiring.

President Mwinyi explained that the situation was caused by senior accounting officers in the Special SMZ units for negligence, intentionally or not, but in the process, he said, the government

'Renegotiating Bagamoyo port project terms feasible'

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government will purchase 700,000 desks to curb the gap and improve the learning and teaching environment.

The government is also examining measures to extend special incentives for teachers and medical staff countrywide in rural areas, to encourage them to deliver best in classes and health centres, she said.

Dr Dorothy Gwajima, the Minister for Health, said that the government will table a bill on Universal Health Coverage (UHC) in the current session.

"We are finalising the draft and will table it in this session," she said, elaborating that it aims at further strengthening the provision of health services by ensuring that every Tanzanian has access to quality and affordable medical services.

Prof Kitila Mkumbo, the Minister for Industry and Trade said the government is working to come up with a business facilitation law so as to stimulate trade and

investment in the country.

Earlier, while debating the bill, MPs urged the government to ensure that the strategic plan priorities are fully implemented to attain intended goals.

Cesilia Paresso (Special Seats, Chadema) urged the government to ensure to form a specialised team to drum up awareness countrywide to change people's mindsets on healthy life styles so as to fight chronic non-communicable diseases (NCDs).

The government must not only think of higher medical care budgets but rather focus on preventive measures to rescue people from exposure to diseases.

Increasing awareness on NCDs and associated risk factors, promoting healthy lifestyles and community involvement, with individuals taking responsibility for own health was the best path, she stated.

Jaffar Chege (Rorya) advised the government to invest heavily in land surveying and planning to add its value and increase revenue collection from it.

suffered a loss of 44,610,280/-.

However, Dr Mwinyi said two among the retirees were called by the probe team for interrogation and later they agreed to return the money which is a total of 10,766,560/-, the money which was paid to the government consolidated fund.

He said when an officer is dismissed from government employment his salary had to stop immediately, but the probe team discovered that the accountants of the Special SMZ units and other salary posting officials delay the process deliberately so as to use the money for their own use.

He also said the probe team discovered that in regard to JKU a total of 771 personnel were deducted money for food allowances without staying in camps and the money found it way in the pockets of a few people. He said 539,700,000/- was misappropriated in this way in the period of ten months beginning in March 2020.

Dr Mwinyi said the probe team did a very good job in uprooting weaknesses in accounting and ordered legal steps taken against all accounting officers involved, some of who, he said had already been suspended.



Denmark's Ambassador to Tanzania, Mette Nørgaard Dissing-Spandet (L), and Legal Services Facility CEO Lulu Ng'wanakilala sign a one-year US\$2.4 million (about 5.6 billion/-) agreement in additional funding for 2021 in support of the implementation of LSF's access to justice programme. Photo: Guardian Correspondent

Denmark supports access by LSF to justice programme across Tanzania

By Guardian Reporter

THE Legal Services Facility (LSF) and the Danish embassy, DANIDA in Tanzania have signed a one-year agreement of 5.6bn (US\$2.4million) as an additional funding for this year to support the implementation of LSF's access to justice programme.

LSF has received the additional grant in order to increase access to justice for Tanzanians. The programme aims at improving the legal empowerment environment, by building and strengthening capacity of organizations providing legal aid- and paralegal services to vulnerable groups in the communities, especially women and children.

The access to justice program aims at building a sustainable foundation for legal aid services in Tanzania by reviewing various discriminative systems, policies, and laws that hinder the social welfare and development of women and children in the communities with the view of improving access to justice systems in the country at all levels.

The program aligns with the Sustainable Development Goals 2030 number 5 and 16 on gender equality and empowerment for women and promotion of access to justice for all. In addition, the program aligns to the Tanzania Development Vision 2025,

which recognizes the need to strive towards creating a sound mechanism for peace and good governance, of which a main attribute is sustainable access to justice system.

Speaking during the signing event, the Danish Ambassador to Tanzania, Mette Nørgaard Dissing-Spandet said that Denmark has decided to commit additional funds to LSF in order to ensure access to justice in Tanzania is upheld. "LSF and the Danish Embassy have been trusted partners for almost 10 years. LSF has been doing a great job showing important results in access to justice within land disputes, matrimonial disputes, inheritance, child maintenance, and gender-based violence practices. Especially for women and children - a Danish priority. I believe, this support will help improving formal and informal justice systems including paralegal services, which help facilitate timely access to justice".

"I believe that this support will facilitate better policies and laws that protect all Tanzanians. This funding is part of our focus on ensuring that all communities in Tanzania benefits from a legal system providing true rule of law that respects everyone regardless of age or gender," said Ambassador Mette Nørgaard Dissing-Spandet.

LSF's Chief Executive Officer, Lulu

Ng'wanakilala said: "This funding will continue to facilitate access to free legal aid and paralegal services for those who need it the most across the country through more than 4000 paralegals. We are very grateful to the Danish Embassy for their continued support in the implementation of our key program countrywide. For almost 10 years now, Denmark has been instrumental in ensuring that our program benefits all citizens, especially women and children".

She further highlighted the results from last year: "In 2020, LSF managed to provide legal aid services to almost 100,000 individuals in different parts of Tanzania and Zanzibar, where more than half (60 percent) were women. Out of all the reported cases to paralegals, almost 60 percent were resolved. LSF has also provided legal education to more than 6 million people across the country", she told the Danish Ambassador during the signing event.

The additional funds come on top of 10 years of support with approx. TZS 65 Billion (USD 28 Million) as well as an extra election grant on TZS 720 million (USD 311,471) to facilitate 31 LSF grantee organizations accredited by National Election Commission (NEC) to conduct voter's education and election observation for the 2020 General election.

TTU faults formation of state Teachers' Professional Board

By Polycarp Machira, Dodoma

TANZANIA Teachers Union (TTU) has vehemently opposed the proposed Tanzania Teachers' Professional Board, terming it a replica of Teachers Service Commission(TSC) and an additional burden to teachers.

Addressing a press conference here yesterday TTU president, Leah Ulaya said formation of the board is a burden to teachers who shall be required to pay a minimum of 50,000 as registration, licence and annual fees to run it.

She added that teachers with grievances shall also be required to pay arbitration fee and teachers shall have to attend annual seminars and training at their own cost. Any teacher who fails to attend refresher course or seminar shall have professional licence nullified.

The president noted that most of the functions on the envisioned board are similar to those of the current Teachers Service Commission(TSC), thus duplication of organs that regulate teachers.

"TTU has maintained its stance on the formation of the Tanzania Teachers' Professional Board which in its totality is a burden to teachers," she said.

Ulaya noted that in 2019, TTU was invited to give views on the establishment of the board of which it rejected the idea after reading the Tanzania Teachers Professional Board Act 2018, which provides for the establishment of the board.

She said TTU leaders were again on 12th April, 2021 invited by the Clerk to the National Assembly to meet the parliamentary Subsidiary Legislations Committee and discuss the regulations on the establishment of the board.

However, she explained that TTU supports strengthening of TSC and not establishment of the board and the government insists on the creation of it, the union shall be forced to react unexpectedly.

Similar sentiments were echoed by the union's vice-president, Dinah Mathamani who argued will be based at a certain place, forcing teachers to travel far distance to get service unlike TSC which has roots up to district level.

She wondered why teachers cannot have commission just like it is with the judiciary. "Let the government have trust in teachers for they are well trained and professionally qualified" she said.

General Secretary, Deus Seif noted that teachers are at this time of the year busy, some preparing students for national examinations and others working hard to improve performance, hence no need to destabilize them.

The late President John Magufuli passed the Tanzania Teachers' Professional Act 2018 in September, 2018, with the aim, among others, to see the formation of the board.

It is also to deal with registration of teachers, regulation of standards, professional conducts and to provide for other related matters.

Other duties of the board include to advise the minister on matters pertaining to the teaching profession, establish and maintain the register of professional teachers.

It is also expected to establish and promote the teaching professional standards, promote and regulate continuing professional development for teachers.

Others are to inquire into complaint, charge or allegation of improper conduct against any registered teacher under the Act, formulate and enforce a comprehensive code of professional conduct and ethics of the teaching profession

It is to undertake and commission appropriate research into teaching and matters related to the teaching profession, issue certificates of registration or licenses for teachers.

The Board shall have powers to caution, censure, suspend from practice or erase from the Register of any professional teacher who has been convicted of a criminal offence and sentenced for a period of not less than six months.

Who fails to observe conditions for registration, has done anything that has lowered the esteem and integrity of the teaching profession in relation to professional ethics and standards as determined by the board has breached professional conduct.

absa

Congratulations for the appointment Dr. Philip Isdor Mpango

The Board of Directors, Management and Staff of Absa Bank Tanzania wishes to congratulate H.E. Dr. Phillip Isdor Mpango on his appointment as the Vice President of The United Republic of Tanzania.

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Strategis Insurance records robust performance in 2020

Dar es Salaam. Strategis Insurance, a leading private insurance company in Tanzania, recorded a strong performance last year despite the impact of Covid-19 which disrupted businesses around the world. The award-winning company which offers medical and other general insurance services is the largest private medical insurer in the country and believes **“Healthy nations are wealthy nations.”**

It grew its gross written premiums by 19 percent in 2020, making it one of the fastest growing insurance companies in Tanzania. The annual gross written premium grew from Sh55 billion in 2019 to Sh65 billion in 2020. The robust growth is well above the average 15 percent growth per year that the company had since 2018.

The year 2020 saw the coronavirus pandemic adding an extra dimension to the usual operational challenges faced by companies and affecting many businesses, including those in the insurance sector. However, Strategis Insurance which has been in the industry for almost two decades now, considered the pandemic a challenge to be overcome and quickly responded with measures that offset the expected impact of the viral disease. While providing support to its internal and external clients, the company reviewed its various operational aspects of the business, properly managed its cost structures and monitored the trend of claims. During 2020, The Company made payment of claims worth Sh44 billion to sup-



Strategis Insurance Ag. Group CEO and CEO - Medical Division, Dr. Flora Minja.

port clients, especially servicing them during their most vulnerable moments. Despite the challenging time for businesses, Strategis insurance still made a profit in 2020. However, the shareholders willingly did not declare dividends as they want the company to sustain more business, remain committed to its stakeholders and remain well capitalised and financially strong.

Looking ahead, Strategis Insurance management is

optimistic that the challenging period will pass and that the firm will continue to remain robust.

We thank our Strategis family and adviser force for their continuous commitment to help us reach our objectives.

The company eyes to become one of the largest insurance companies in the East African region. Currently, it touches the lives of over 65,000 people through its medical Insurance division.

Since its incorporation, the company has been offering only medical insurance services until 2018 when it expanded to other general Insurance services in response to the changing customer preferences and the increased Company's credibility in the market. The growth challenged the company to come up with strategies for expanding the business through ventures that will keep the firm steady and serve more Tanzanians in the future. The company now enables customers to get various Insurance services under one roof.

Strategis offers affordable and appropriate health and general Insurance plans for the Tanzanian industry, with its medical Insurance plans ranging from basic to top-end executive international covers.

The general Insurance division offers covers of motor insurance, business insurance, engineering insurance, work insurance, marine insurance, travel insurance, professional indemnity Insurance and bond Insurance among many others.

The significant growth of the company is attributed to reforms undertaken by the company to strengthen its position.

These changes include focusing more on customer needs, restructuring the company into the medical and non-medical divisions and partnership with strong re-insurers which gives the company a higher underwriting capacity. Currently, it has managed to secure ties with strong re-insurance companies like Swiss- Re and Strate-

gis also has one of the best claims payment cycles in the market.

One of the major changes being undertaken by the company is the implementation of a new robust IT system for the medical division that will not only create improved operational efficiency and accuracy in terms of customer information management, but also incorporate technological advances in the industry and allow interaction with the various stakeholders in real time. The company strives to stay abreast with new technological advances that helps it ease customer experience and engagement. New products are also introduced targeting not only corporate clients but also specific customer groups like individuals, families and communities, hence increasing the company's footprint and reach demographics.

In serving customers who look for services beyond the Tanzanian borders, over the years, Strategis has established partnerships with reputable international insurance companies like Liberty and Oraclemed that have been

helpful in allowing the company to be able to provide international services. Strategis has also expanded its distribution channels by having more agents, improving relationships with brokers and opening more points of sale with the intention of being closer to customers. Currently, the sales points are in Dar es Salaam City Centre, Zanzibar and Arusha with a plan to expand its footprint to Dodoma and Mwanza in the near future.

Strategis individually and in collaboration with its partners, continues to touch the lives of Tanzanians not only through Insurance but also through its corporate social responsibility initiatives which include supporting cardiac operations to underprivileged children, environmental awareness, supporting people living with disabilities and donation of medical equipment to healthcare providers.

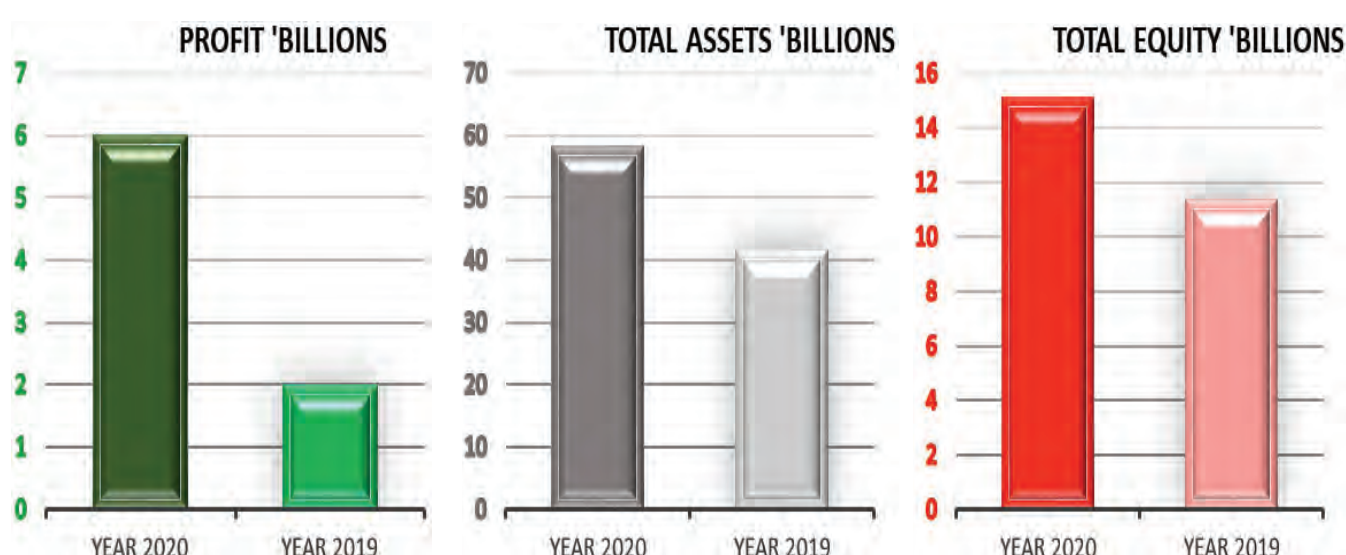
Being a company that cares about the development of the nation, Strategis vows to support the government in its key initiatives like universal health coverage which targets to increase the reach of health Insurance services and enable every Tanzanian, access to medical services. Further, the company is also in preparation of providing agricultural insurance products targeted at addressing the growing needs of farmers countrywide.



Strategis Insurance CEO - Non Medical Division, Jabir Kigoda.

Strategis Insurance Tanzania Limited 2020 Full Year Financial Performance Highlights (Audited)

KEY FINANCIAL PERFORMANCE METRICS TANZANIA SHILLINGS 'BILLIONS'



FINANCIAL YEAR

FOR THE YEAR ENDED DECEMBER 31, 2020



STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	2020 Tshs. '000	2019 Tshs. '000
Gross premiums written	65,506,924	55,230,175
Premiums ceded to reinsurers	(15,805,561)	(13,089,990)
Net premiums written	49,701,363	42,140,185
Net Change in unearned premiums	(1,638,613)	(2,596,437)
Net earned premiums	48,062,750	39,543,748
Commission and Investment Income	7,467,222	5,878,897
Total net income	55,529,972	45,422,645
Claims and policy holders benefits incurred	(43,905,680)	(39,098,923)
Reinsurers' share of claims	9,027,458	8,791,690
Net Claims Incurred	(34,878,222)	(30,307,233)
Acquisition costs-commission expense	(7,312,772)	(5,474,867)
Administrative expenses	(7,281,056)	(6,424,525)
Other Income and Exchange loss	(8,933)	(32,642)
Profit before provision and depreciation	6,048,989	3,183,378
Provision for impairment and depreciation	(484,900)	(405,814)
Profit before taxation	5,564,089	2,777,564
Income tax expense	(1,718,219)	(799,039)
Profit for the year	3,845,871	1,978,525
Other comprehensive income		
Changes in fair value reserve	121,041	(576,332)
Total comprehensive income for the year	3,966,912	1,402,193

STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2020

	2020 Tshs. '000	2019 Tshs. '000
Assets		
Motor vehicles and equipment	541,448	632,783
Intangible assets - computer software	422,877	591,031
Deferred tax assets	788,418	632,252
Deferred acquisition cost	2,395,068	1,895,393
Financial assets at fair value	1,835,793	1,981,361
Financial assets at amortised cost	40,669,025	28,374,340
Reinsurers' share of insurance contract provisions	2,468,668	1,520,462
Insurance and other receivables	5,051,774	3,694,141
Cash and cash equivalents	4,180,225	2,392,009
Total assets	58,353,295	41,713,772
Liabilities		
Insurance contract provision	23,109,478	17,787,678
Other payables	18,052,657	9,178,401
Bank overdraft	1,732,108	3,222,131
Income tax payable	307,235	142,442
Total liabilities	43,201,478	30,330,652
Total net assets	15,151,817	11,383,120
Shareholders' equity		
Share capital	9,098,050	9,098,050
Accumulated losses	(2,280,501)	(3,962,949)
Fair value reserve	(149,622)	(270,663)
Contingency reserve	8,483,890	6,518,682
Total shareholders' equity	15,151,817	11,383,120
.....		
Y. M. Manek	Moremi Marwa	Jabir Kigoda
Director	Director	Principal Officer

STATEMENT OF CHANGE IN EQUITY

	Attributable to equity holders of the Company				
	Share capital Tshs. '000	Fair value reserve Tshs. '000	Accumulated losses Tshs. '000	Contingency reserve Tshs. '000	Total Tshs. '000
Balance at January 01, 2019	9,098,050	305,669	(3,796,059)	4,861,777	10,469,437
Comprehensive Income					
Profit for the year	-	-	1,978,525	-	1,978,525
Prior year expenses	-	-	(488,510)	-	(488,510)
Change in					
- Contingency reserve	-	-	(1,656,905)	1,656,905	-
- Fair value reserve	-	(576,332)	-	-	(576,332)
Total comprehensive income	-	(576,332)	(166,890)	1,656,905	913,683
Balance at December 31, 2019	9,098,050	(270,663)	(3,962,949)	6,518,682	11,383,120
Balance at January 1, 2020	9,098,050	(270,663)	(3,962,949)	6,518,682	11,383,120
Comprehensive Income					
Profit for the year	-	-	3,845,871	-	3,845,871
Prior year expenses	-	-	(198,215)	-	(198,215)
Change in					
- Contingency reserve	-	-	(1,965,208)	1,965,208	-
- Fair value reserve	-	121,041	-	-	121,041
Total comprehensive income	-	121,041	1,682,448	1,965,208	3,768,697
Balance at December 31, 2020	9,098,050	(149,622)	(2,280,501)	8,483,890	15,151,817

STATEMENT OF CASH FLOWS

	2020 Tshs. '000	2019 Tshs. '000
Cash flow from operating activities		
Profit before taxation	5,564,090	2,777,564
Adjustments for:		
Impairment losses and depreciation	311,318	242,655
Amortisation of intangible assets	173,582	163,160
Gain on disposal of asset	-	121,387
Prior year expense paid (adjusted from equity)	(198,215)	(488,510)
Movement in deferred acquisition cost	(499,675)	(790,335)
Movement in outstanding claims including IBNR	2,734,980	695,488
Movement in unearned premium	1,638,614	2,596,436
	9,724,694	5,317,844
Change in insurance and other receivables	(1,357,633)	(1,922,728)
Change in other payables	8,874,256	78,102
Cash generated from operations before tax	17,241,317	3,473,218
Income tax paid	(1,709,592)	(469,321)
Net cash flow from operating activities	15,531,725	3,003,896
Cash flow from investing activities		
Financial assets at amortised cost and at fair value	(12,148,537)	(6,065,610)
Acquisition of items of motor vehicles and equipment	(99,520)	(108,004)
Acquisition of intangible assets - computer software	(5,428)	(204,868)
Proceeds from disposal of items of motor vehicles	-	33,200
Net cash flow from investing activities	3,278,240	(3,341,386)
Total cash movement for the year	3,278,240	(3,341,386)
Cash at the beginning of the year	(830,122)	2,511,265
Total cash at end of the year	2,448,117	(830,122)

STRATEGIS INSURANCE (TANZANIA) LIMITED

"TOTAL INSURANCE SOLUTIONS PROVIDER" MOTOR • MEDICAL • FIRE • MARINE • AVIATION • ACCIDENT • TRAVEL • HOME • ENGINEERING • BONDS • LIABILITIES E.T.C

OFFICES: DAR ES SALAAM HEAD QUATER-MASAKI IKON BUILDING MASAKI AREA, CITY CENTER DSM KISUTU AREA, ZANZIBAR MUZAMMIL CENTER, ARUSHA SUMMIT CENTER

Tanzania imports over 300,000 tons of sugar each year to meet domestic demand, MPs told

By Getrude Mbago, Dodoma

TANZANIA imports over 300,000 tonnes of sugar every year to cater for the country's demand which is about 485,000 tonnes, the House was informed yesterday.

Deputy minister for Industry and Trade Exaud Kigahe said this when responding to a question by Irene Ndyamkama (Special Seats) who sought to know the government's plan to facilitate investment in sugarcane production so as to improve sugar production in the country.

In her basic question, the legislator wanted to know the government plan to support construction of sugar factories in Kalambo and Nkasi as well as facilitate growers to engage in production of quality sugarcane.

Responding, the deputy minister said that the government has been taking durable measures so as to boost production of sugar in the country which include encouraging locals and foreigner investors to increase production and invest in large sugarcane plantations.

He said that due to insufficient local production, the government has been permitting import of over 300,000 tonnes of sugar every year so as to cater home and industrial demand.

"The country's current production of sugar stands at 320,000 tonnes per year while the actual demand is 485,000 tonnes, so we have a gap of

165,000 tonnes of sugar for home consumption and 145,000 tonnes of the sweetener for industrial use," Kigahe explained.

The deputy minister further said: "We will continue investing in new projects including construction of big and small factories so as to boost production of sugar in the country, we have been doing this in close cooperation with the private sector."

He said that the Tanzania Sugar Board (TSB) had also conducted a study to identify potential areas which are favourable for the production of sugarcane in the various parts in the country.

"As per the investment guideline book, Rukwa Region has set aside 20 and 15.6 hectares in Kalambo and Nkasi districts respectively which are potential for sugarcane production," the deputy minister added.

He said that the government will continue to implement various strategies so as to attract more investors in establishing sugarcane plantations and sugar production in the country.

"We will continue investing in new projects including construction of big and small factories so as to boost production of sugar in the country, we have been doing this in close cooperation with the private sector."



TPB Bank Plc communication and marketing manager Grace Majige (2nd-R) and the bank's Pemba Island branch manager, Shomary Rimisho (C), present over 2.6m/- worth of building materials to Mavugwa Primary School headteacher Fadhii Hamad Suleiman (L) on Monday. Photo: Guardian Correspondent

By Getrude Mbago, Dodoma

THE government has directed the State Mining Corporation (STAMICO) and Tanzania Electric Supply Company (TANESCO) to work harder to find funds so as to resume the 200Megawatts Kiwira Coal Mine project.

The operations at the coal mine in Kiwira were shut down in 2012 and all the workers were laid off.

Deputy Minister for energy Prof Shukrani Many made the directive yesterday in the House during the question and answers session.

He was responding to a supplementary question by Kyela MP, Ally Mlaghila who demanded for the government statement on

Stamico, Tanesco urged to work harder for 'revival' of Kiwira coal mine project

the stagnated project.

Prof Many said that the government has been working hard to ensure that it reopen the Kiwira Coal Mine that once offered immense opportunities and benefits to residents in Mbeya.

He said the government was also arranging payments to the 893 former employees, the arrears which reaches 1.02bn/-.

"All former employees with the Kiwira Coal Mine will be paid their dues and the government through the ministry of Finance and Planning has already assessed

the debts before start issuing the payments," he said.

In his basic question the lawmaker queried on the fate of the coal mine that its closure had denied them immense opportunities and benefits.

He also queried on when the government will pay arrears to all the hundreds of workers who were laid off following closure of the mine.

The deputy minister assured the lawmaker and all workers that no one will be left behind once the payment exercise commences.

"We inherited the debts from the former investors of the coal mine, but I assure you that all will be paid," he stressed.

The Minister added that currently some legal procedures between STAMICO and TANESCO are progressing since the coal mine is one of the priority projects for implementation.

"A team of experts from TANESCO and STAMICO has visited the project site and the rehabilitation of some infrastructures at the mine are ongoing so as to commence operations," Prof Many added.



Rev Jonas Singo (C), development director of the Tanzania's Eastern and Central Province of the Seventh Day Adventist Church (SDA), briefs journalists in Dar es Salaam yesterday on the church's planned fundraiser for the construction of Mzizima Centre of Influence in the city. He is flanked by Rev Charles Mjema (L) of the Mzizima SDA Church and the Project Chairman Josiah Mrimi. Services to be offered at the facility will include training young people on fighting unemployment, poverty and disease as well as counselling them on drug abuse and crime. Photo: John Badl

SDA Church putting up centre in Dar to address youth unemployment

By Guardian Reporter

SEVENTH-day Adventist Churches in the Eastern and Central Province of Tanzania (ECT) is building a center of influence in Dar es Salaam in a new drive to address unemployment among the youth.

Briefing journalists in Dar es Salaam yesterday, SDA Eastern and Central Province of Tanzania Development Director Rev. Jonas Singo said that the facility dubbed 'Mzizima Center of Influence' will be built in the central business district (CBD).

He said that the idea came after realizing that youth unemployment is soaring high in urban areas of the country, with Dar es Salaam leading by 28.8 percent with the largest number of the victims being young girls.

In making the project a reality, Rev. Singo said that Mzizima SDA is running a fundraising initiative for the first phase which aims to raise 800m/- which will cover the cost of land purchase and initial construction expenses.

According to him, the project aims at reducing unemployment and poverty among youth by providing training on entrepreneurship skills, life skills and economic opportunities available in various places within and outside the country.

"The center will go further at providing education on financial issues such as savings, proper use of technology and the internet in innovating business opportunities and finding markets at local and foreign levels," he said.

"According to various studies, unemployment in this era of technology and globalization has led to an increase in crime, drug use, accidental pregnancies, non-communicable diseases and an increase in sexually transmitted

diseases among youths in the country," he said.

The center will work on counselling against drug abuse and crime by providing training on the responsibilities, human rights and offer necessary support for overcoming drug addiction.

In the health sector, the center will provide practical training on nutrition and food preparation, education and counseling on infectious diseases such as HIV and other sexually transmitted diseases and tuberculosis, caused by an inappropriate lifestyle. The center will also have a community exercise center that will provide practical training on proper exercise practice for health.

"The center will have a modern community library with friendly environments and a wide range of books for the youth and the community at large for self-education, inspired by changing attitudes and approaches to the community in relation to various issues for the better wellbeing. The center will also provide outreach services to the youths."



The center will go further at providing education on financial issues such as savings, proper use of technology and the internet in innovating business opportunities and finding markets at local and foreign levels

Farm For the Future relishes President Samia's promise

By Guardian Reporter

FARM For the Future, the Iringa-based commercial farm producing seed maize, sunflower, and commercial maize is relishing President Samia Suluhu Hassan's tenacity to restore investor trust and has committed to further invest in Tanzania.

The Farm For the Future chairman, Osmund Ueland said in a statement yesterday that in line with the President's call, his company is actively looking for investors locally and in the European market to expand its equity.

"Our plan is to invest 2.2 million US dollars in high-value crops specifically seed maize and macadamia and associated irrigation systems that will

guarantee our ability to grow sustainably and profitably," he said.

Farm For the Future will be the first in Tanzania to grow macadamia on a large scale commercial investment while giving a large number of farmers opportunities to lift themselves out of poverty through participation in the value chain.

Ueland said macadamia nuts attract a premium price in international markets and would offer an important source of income for producers and foreign exchange earnings for the country. He added that it would support a string of other actors in the value chain from input suppliers to processors.

Ueland said the vast majority of the US\$1.2million invested in the

FFF so far has come from Europe and he would like to see local investors taking advantage of such an opportunity to invest in these highly profitable commodities.

"I would like to see at least 10 percent investment coming from Tanzanians," he said.

Ueland is relishing the support from the government especially the Iringa Regional Commissioner Iringa's office which launched the Iringa Investment Guide recently.

"The government pledge and efforts in welcoming foreign investors are very encouraging. This gives us confidence and it is one of the best ways the government can support us at a time when we are scaling up our operations," he said.

He said the Iringa Investment

Guide serves as a blueprint for facilitating investments and contributing towards the attainment of Tanzania's industrialization dream.

Macadamia remains a niche product for its superior health benefits as well as natural cosmetics while they are also consumed as premium snacks and used as ingredients in cookies and ice cream.

With the farm's investment in irrigation and high-value crops, the number of permanent and casual workers will more than double from today. The number of out-growers will follow and the farm will become a strong motor in community development.

Commercial farming and training in the same arena is the very unique model at FFF.



MILEMBE INSURANCE COMPANY LIMITED

AUDITED FINANCIAL STATEMENT AS AT DECEMBER 31ST, 2020

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2020

	Notes	"2020 Tzs'000"	"2019 Tzs'000"
Assets			
Motor vehicles and equipment	6	102,471	102,421
Right of use asset	7	272,304	303,425
Deferred acquisition cost	8	343,819	263,684
Government securities	9	823,628	556,328
Deposit with bank	10	345,386	364,232
Reinsurers' share of insurance contract provisions		291,672	267,905
Deferred tax asset	11	1,322,711	1,297,134
Insurance and other receivables	12	707,432	848,662
Leasehold land		141,172	141,172
Other investments	13	1,900,434	1,224,534
Bank and cash balances	14	343,354	366,396
Total assets		6,594,383	5,735,893
Liabilities			
Income tax payable		19,607	8,100
Insurance contract provisions	15	2,227,064	1,693,409
Reinsurance payables		1,569,004	1,539,953
Leases	16	293,514	309,346
Other payables	17	1,064,429	1,515,274
Total liabilities		5,173,618	5,066,082
Net assets		1,420,765	669,811
Shareholders' equity			
Share capital	18	3,050,508	3,050,508
Share premium	18	2,040	2,040
Advance towards share capital	18	360,500	360,500
Retained earnings		(3,691,163)	(3,653,290)
Other reserve	19	1,138,400	462,500
Contingency reserve	19	560,480	447,553
Total shareholders' equity		1,420,765	669,811

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 Tzs'000	2019 Tzs'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation and reserves	62,826	383,888
Adjustment for:		
Depreciation	38,276	23,506
Movement in claims provisions	49,356	(212,879)
Movement in unearned premium	460,533	241,569
Movement in deferred acquisition costs	(80,135)	(57,016)
Investment income	(76,049)	(75,507)
Operating profit before working capital changes	454,807	303,561
Changes in:		
insurance and other receivables	141,229	190,935
right of use asset	31,121	-303,425
reinsurance payables	29,050	124,142
other payables	(450,844)	-587,784
lease liability	(15,832)	309,346
Cash generated from operations	189,531	36,775
Income tax paid	(1,842)	(1,800)
Net cash generated from operating activities	187,689	34,975
CASH FLOWS FROM INVESTING ACTIVITIES		
Investment income	76,049	75,507
Change in investment in treasury bills	(267,300)	64,834
Deposit with banks	18,846	(21,323)
Acquisition of items of furniture and equipment	(38,326)	(64,222)
Net cash (used in)/generated from investing activities	(210,731)	54,796
CASH FLOWS FROM FINANCING ACTIVITIES		
Advance toward share capital (note 18)	-	-
Net cash from financing activities	-	-
Net (decrease)/increase in cash and cash equivalents	(23,042)	89,771
Cash and cash equivalents at the beginning of the year	366,396	276,625
Cash and cash equivalents at the end of the year	343,354	366,396

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	"2020 Tzs'000"	"2019 Tzs'000"
Gross premiums written		3,764,228	2,863,544
Written premiums ceded to reinsurers		(606,031)	(483,577)
Net premiums written		3,158,197	2,379,967
Change in the gross provision for unearned premiums		(484,298)	(226,155)
Reinsurers' share of change in the provision for unearned premiums		18,831	5,874
Net earned premiums		2,692,730	2,159,686
Commission income		65,614	68,886
Investment income		76,049	75,507
Other Income	20	438,804	973,651
Net income		3,273,197	3,277,729
Claims and benefits incurred		(810,242)	(603,347)
Reinsurers' share of claims and benefits incurred		88,138	47,451
Net policyholder claims, and benefits incurred		(722,104)	(555,896)
Acquisition costs	21	(553,798)	(415,856)
Administrative expenses		(1,934,468)	(1,922,090)
Profit before taxation and reserve transfers	22	62,826	383,888
Income tax credit/(charge)	23	12,228	(123,539)
Profit for the year		75,054	260,349
Other comprehensive income			
Movement in contingency reserves		(112,927)	(85,906)
Gain/(Loss) on fair value in share investment		675,900	(250,000)
Total comprehensive Income for the year		638,027	(75,557)

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 DECEMBER 2020

	Share capital Tzs'000	Share Premium Tzs'000	Advance toward share capital Tzs'000	Retained earnings Tzs'000	Other Reserve Tzs'000	Contingency reserve Tzs'000	Total Tzs'000
Balance at 31 December 2018	3,050,508	2,040	360,500	(3,827,733)	712,500	361,647	659,462
Other comprehensive income							
- Profit for the year	-	-	-	260,349	-	-	260,349
- Change in contingency reserve	-	-	-	(85,906)	(250,000)	85,906	(250,000)
Total comprehensive income for the year	-	-	-	174,443	(250,000)	85,906	10,349
Balance at 31 December 2019	3,050,508	2,040	360,500	(3,653,290)	462,500	447,553	669,811
Other comprehensive income							
- Profit for the year	-	-	-	75,054	-	-	75,054
- Change in contingency reserve	-	-	-	(112,927)	675,900	112,927	675,900
Total comprehensive income for the year	-	-	-	(37,873)	675,900	112,927	750,954
Balance at 31 December 2020	3,050,508	2,040	360,500	(3,691,163)	1,138,400	560,480	1,420,765

The financial statements on pages 14 to 36 were approved and authorized for issue by the Board of Directors on March 31st, 2021 and signed by:

Salmon Odunga
Chairman

Muganyizi Tibaijuka
Chief Executive Officer



Imeundwa kukupa Uhuru wa kujipatia huduma za bima kwa Uraisi

WEDNESDAY 14 APRIL 2021

Taking A New Look
At The News
ESTABLISHED IN 1995

Sunflower oil producers see brighter days - this is why...

WITH an annual output of around 350,000 tonnes of sunflower oilseeds, corresponding to about 90,000 tonnes of oil, Tanzania is one of the top ten sunflower oilseed producers in the world. Sunflowers are grown all over the country, mostly by small-scale farmers.

The sunflower has many meanings across the world. Different cultures believe it means anything from positivity and strength to admiration and loyalty. In Chinese culture, sunflowers are said to mean good luck and lasting happiness which is why they are often given at graduations and at the start of a new business.

With an annual output of around 350,000 tonnes of sunflower oilseeds, corresponding to about 90,000 tonnes of oil, Tanzania is one of the top ten sunflower oilseed producers in the world. Sunflowers are grown all over the country, mostly by small-scale farmers.

Therefore the development of the sunflower oil sector has a great potential for improving livelihoods and the welfare of relatively poorer households.

The Dodoma Region in the country's central zone is a major producer, accounting for over 20 per cent of national production. About half of the region's farmers are engaged in sunflower oil production, but few small-scale producers have realised the full potential of this sector, either in terms of improved quality or higher volumes. Among the factors contributing to low productivity and quality are

inadequate machinery and limited or no access to value-added services and markets. Since 2012, the United Nations Industrial Development Organisation (UNIDO), in collaboration with Tanzania's Ministry of Industry and Trade, has been working to upgrade and modernise the country's agro-industry and improve the competitiveness of locally processed goods, including sunflower oil, on national and international markets.

Within the framework of the industrial upgrading and modernisation project, a team consisting of UNIDO international experts and trained national consultants have provided enterprises with diagnostics services and assistance with implementing upgrading plans.

Micro- and small-scale oil producers in Dodoma were advised to form a cluster, invest in common facilities to store, clean and refine sunflower seeds, and to take joint marketing actions in order to enhance the productivity and competitiveness of their businesses. To this end, the project is currently helping relocate processors operating in residential areas to the Chamwino industrial park.

The project has also enabled producers to access affordable technology for sunflower oil refining. Recently, UNIDO teamed up with the country's Vocational Education Training Authority (VETA) to help small businesses acquire modern machinery for refining and processing products. This has helped increase the competitiveness of the products and lead to a rise in incomes.

Tackling poverty in sub-Saharan Africa is of vital importance to the continent

CONTRARY to the situation in other parts of the world where the number of poor people has declined, Nigeria and other sub-Saharan African countries currently account for half of the global poor. That is the verdict of the World Bank in a recent report which states that for the last several decades, East Asia and Pacific, South Asia and sub-Saharan Africa have accounted for some 95 per cent of global poverty. However, according to the bank in its policy research note entitled 'Ending Extreme Poverty and Sharing Prosperity: Progress and Policies', the composition of poverty across the three regions has shifted dramatically.

"In 1990, East Asia accounted for half of the global poor, whereas some 15 per cent lived in sub-Saharan Africa; by 2015 forecasts, this is almost exactly reversed: sub-Saharan Africa accounts for half of the global poor, with some 12 per cent living in East Asia. Poverty is declining in all regions but it is becoming deeper and more entrenched in countries that are either conflict-ridden or overly dependent on commodity exports. The growing concentration of global poverty in sub-Saharan Africa is of great concern", said the World Bank in the report.

That poverty has become an ever-present situation in sub-Saharan Africa should be of great concern to our leaders most of whom are used to mouthing the cliché that we have no business being poor. However, what most of them fail to understand is that poverty goes beyond the shortage of common things such as food, clothing, shelter and safe drinking water, all of which determine the quality of life. It is inclusive of educational attainment and

gender inequality, for example. But in the instant case, we are even talking about people for whom food is a challenge.

According to most findings, poverty in sub-Saharan Africa can largely be attributed to the region's venality and impuissant economic and social policies. Others assert that the region's economic woes lie in the lack of well-structured institutions. However, poverty in sub-Saharan Africa could be traceable to a number of factors like lack of democracy, poor management of resource and revenues, high level of corruption, weak rule of law, and lack of infrastructure. Other factors which can also be both causes and after-effects of poverty are overpopulation, crime, war, discrimination, poor access to affordable health care, malnutrition, diseases such as malaria and HIV/AIDS, which overwhelmingly afflict poor sub-Saharan African countries.

The inability of governments to control or effectively manage things like erosion, desertification and overgrazing, geographic factors such as access to fertile land, fresh water, minerals, energy, and other natural resources have continued to contribute to the expanding poverty in the sub-continent. Yet those living in poverty, experts say, suffer lower life expectancy as millions of people die every year due to lower access to quality healthcare induced by poverty.

It is therefore time for leaders in sub-Saharan Africa to muster the political will to deal with poverty which can be eradicated if they promote economic growth, women empowerment, good governance and access to health care rather than depending on development aid from developed countries.

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By Eric Alterman And Carlos Lozada

TRUMP is hardly the first serial liar in the White House. But his deceptions are different. "Do you regret at all, all the lying you've done to the American people?" When a HuffPost reporter posed that query to former President Trump last year, Trump briefly asked for clarification, then, without answering -- or showing much concern -- moved to a different question.

Trump's deceit, with all its variety and compulsiveness, is a shocking element of his time in office, shocking in its regularity and in its seeming lack of political consequences. The Washington Post has catalogued more than 20,000 Trump falsehoods, and multiple volumes with ominous titles such as "The Death of Truth" and "Gaslighting America" have chronicled the phenomenon. CNN even ran a special report with Watergate undertones: "All the President's Lies."

So, to gaze upon the extended dance mix of mendacity that is the Trump presidency and counter but all presidents lie would seem the high point of whataboutism, an indefensible deflection of a practice that is corrosive to public trust and democracy. Except that, well, all presidents do lie.

In "Lying in State," Eric Alterman, an English professor at Brooklyn College and media columnist for the Nation, surveys the history of presidential falsehood from Washington to Trump and finds plenty of misinformation, disinformation, bald-faced lying and plain nonsense past presidents have lied mainly for reasons of national security or to justify ideological or expansionist ambitions, he writes, and they showed some shame when caught. In Trump, however, the public encountered a president "who was an unapologetic, pathological liar and did not care who knew it," a president who lied about his own biography, his election results, his policies, his wealth, his infidelities, even his golf game.

Trump's lies may surpass those of previous presidents in numbers and shamelessness, but he still owes much to his predecessors. Past presidential falsehood has conditioned the public and the news media to expect, accept and in some cases enable White House duplicity, Alterman argues. Trump, he explains, "is the Frankenstein monster of a political system that has not merely tolerated lies from our leaders but has come to demand them." This book is an attack on Trump specifically, but also a broader critique of a press that Alterman sees as complicit, and

Lying in state: Why presidents lie and why Trump was worse

of past presidents whose legacies give Oval Office dishonesty an aggregate force.

Alterman dwells on President Andrew Jackson, whose Indian removal policy was predicated on the falsehood that outlying territories were largely unpopulated or that their inhabitants were less than fully human. While Alterman notes that most of the beliefs Jackson and his supporters held about the Native American population "would not have been judged lies by their contemporaries," he stresses that Jackson was frequently duplicitous about the details of the policy itself, such as his insistence that the relocation from tribal lands was voluntary. And he highlights how the one-term James Polk vastly exaggerated the security threats posed by Mexico to launch the Mexican-American War.

Soon, continental expansionism came to be seen less as a policy choice than as a divinely ordained national imperative -- and dishonesty a minor transgression required to achieve it. "Lying on behalf of a successful war of expansion, however aggressively pursued, came to be viewed as an expression of 'leadership,'" Alterman writes. "In this young, self-confident nation, results were what counted."

Presidents would lie for more self-serving reasons -- Woodrow Wilson, Franklin Roosevelt and John F. Kennedy constantly misled voters about their health, Alterman reminds -- but much of the presidential lying in the 20th century centered on matters of war. Wilson created the nation's first propaganda agency to drum up support for World War I. Harry Truman described Hiroshima as a military base, even though 90 percent of those killed in the bombing were civilians. Dwight Eisenhower's administration lied about the prospects of a communist takeover in Guatemala to justify support for a coup, Alterman writes, and the president himself even created "a fully fictional account" of the coup in his subsequent memoir. (There should be a special punishment for bound, hardcover lies.) And, of course, Ike was caught in his "most personally painful lie," Alterman writes, when he insisted that an American U-2 spy plane shot down by the Soviets was just a weather research aircraft -- only for the Soviets to reveal evidence (including the surviving pilot) that it was indeed on an espionage mission.

But to Alterman, not all lies are created equal, nor are they

equally harmful. FDR prepared for America's entry into World War II even while publicly insisting that he wouldn't, a decision Alterman deems "awfully perspicacious." Lyndon Johnson's lies during the Vietnam War, by contrast, "poisoned not only his presidency and his war but American political life itself." LBJ and his top aides "felt compelled to lie virtually every time" they discussed the war, claiming progress when none existed, until the distance between spin and reality became unbearable. Journalists employed a memorable phrase to describe the president's lies without calling him a liar. The Johnson administration, they explained, suffered from a "credibility gap."

Such euphemisms get to the heart of Alterman's media critique. Journalists give government officials a wide berth on matters of national security, "lest they appear unpatriotic, or somehow find themselves responsible for undermining the nation's safety," he writes. They also tend to show inordinate respect for the office of the presidency, even if that respect declined with the Nixon White House, where lying, Alterman recalls, "was standard operating procedure."

But worst of all, in his estimation, is the "ideology of journalistic objectivity," which supposedly dictates that every issue has two sides and that both must be aired, even if one is untrue. A growing conservative media establishment has long taken advantage of this practice, promoting the lies of favored politicians and accusing thin-skinned journalists of liberal bias should they dare point them out.

This working-the-refs strategy became prevalent in the 1980s, Alterman writes (he calls it "the primary legacy" of Ronald Reagan's presidency, with its incessant lies about the Iran-contra scandal). But it was in the Obama years that Republicans realized "they would rarely pay a price" for lying about President Barack Obama, whether his policies, his politics or even his birth. Which brings us, inevitably, to Trump.

Trump has lied not just about his predecessor's origins and legitimacy, but also about his own initiatives ("it would be difficult to identify a single policy of the Trump White House that was not in some way based on a lie," Alterman asserts) and about his origin story as a self-made businessman. Wed to the ideology of objectivity, the author complains, the press has "normalized" Trump's lies.

"They were so intent on insisting they were not in a fight with the president that they were failing to inform the public of just how serious a threat he posed to its freedoms."

It is by now a widely held criticism -- normalizing Trump is the mortal sin of our time. Yet one should not forget how the same news media has remade the Trump story through major revelations. The most eviscerating attack on the president's businessman narrative came through a New York Times investigation of his family's finances, for instance, while The Washington Post dismantled Trump's pretensions to philanthropic generosity. And multiple news organizations have tackled what Alterman calls Trump's most successful lies, "those told in the service of hiding his 2016 presidential campaign's exploitation of Russian interference on his behalf." Journalists hardly need declare themselves members of the resistance to produce reporting that reveals the threats this president poses.

Journalistically, truth is not simply a declaration of unassailable facts but a painstaking process of inquiry. Journalism's practices and principles merit ongoing scrutiny and rethinking; merely dismissing them as pernicious ideologies does not go far enough. Even so, Alterman's survey is instructive, showing how, in Trump's dishonesty, there is both a stunning break and a cumulative continuity. Alterman also offers the most incisive answer I've read to a running debate of this era: when journalists should call Trump's falsehoods actual lies.

Some news organizations are quite free with the word "lie," whereas others use it only sparingly. Some say the term requires knowledge of a person's individual intent and mind-set. "I am less interested in intent than responsibility," Alterman writes. A lie occurs whenever the president or someone authorized to speak for him purposely misleads the public, and a misstatement revealed as false becomes a lie when not promptly corrected. "If it was the president's professional responsibility to know the truth about something and he did not bother to learn it, or he and his subordinates purposely avoided sharing information in order to establish 'plausible deniability,' I still call it a lie," Alterman writes.

Under this most reasonable yardstick, all the president's lies add up, even if the president's regrets never do.

CRDB BANK PLC AUDITED FINANCIAL STATEMENTS

Issued pursuant to regulations 7 and 8 of the banking and Financial Institutions (Disclosures) Regulations, 2014

STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER, 2020 (Amounts in Million Shillings)

	GROUP		BANK	
	Current Year 31/12/2020	Previous Year 31/12/2019	Current Year 31/12/2020	Previous Year 31/12/2019
A. ASSETS				
1. Cash	307,431	333,796	303,209	329,341
2. Balances with Bank of Tanzania	345,486	430,219	329,999	424,121
3. Investment in Government Securities	1,492,310	1,412,843	1,339,901	1,281,392
4. Balances with Other Banks and financial institutions	357,358	309,807	380,172	333,689
5. Cheques and items for clearing	4,544	13,870	2,035	13,087
6. Interbranch float items	-	-	-	-
7. Bills negotiated	-	-	-	-
8. Customers Liabilities on acceptances	-	-	-	-
9. Interbank Loans Receivables	-	-	-	-
10. Investment in other securities	10,091	4,520	4,520	4,520
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	3,929,096	3,382,024	3,852,158	3,325,613
12. Other Assets	321,561	358,162	319,351	351,669
13. Equity Investments	11,178	8,135	32,725	30,424
14. Underwriting accounts	-	-	-	-
15. Property, Plant and Equipment	391,417	343,872	377,475	331,432
16. TOTAL ASSETS	7,170,472	6,597,248	6,941,445	6,425,288
B. LIABILITIES				
17. Deposits from other banks and financial institutions	7,014	33,011	6,786	14,315
18. Customer deposits	5,394,713	5,150,078	5,194,211	5,016,673
19. Cash letters of credit	-	-	-	-
20. Special deposits	33,708	44,353	33,708	44,353
21. Payment orders / transfers payable	8,933	6,590	8,574	6,521
22. Bankers' cheques and drafts issued	1,382	1,590	498	734
23. Accrued taxes and expenses payable	44,451	48,793	42,880	46,794
24. Acceptances outstanding	-	-	-	-
25. Interbranch float items	-	-	-	-
26. Unearned income and other deferred charges	39,411	29,726	38,656	29,349
27. Other Liabilities	64,011	80,546	64,944	82,738
28. Borrowings	565,885	329,492	565,884	329,492
29. TOTAL LIABILITIES	6,159,508	5,724,179	5,956,141	5,570,969
30. NET ASSETS / (LIABILITIES)	1,010,964	873,069	985,304	854,319
C. SHAREHOLDERS' FUNDS				
31. Paid up share capital	65,296	65,296	65,296	65,296
32. Capital Reserves	-	-	-	-
33. Retained earnings	570,512	499,262	563,481	484,535
34. Profit/(Loss) account	165,185	120,145	152,989	122,646
35. Others Capital Accounts	209,971	188,366	203,538	181,842
36. Minority Interest	-	-	-	-
37. TOTAL SHAREHOLDERS' FUNDS	1,010,964	873,069	985,304	854,319
38. Contingent Liabilities	1,565,243	1,710,053	1,559,855	1,703,513
39. Non performing loans & advances	178,624	200,430	177,990	199,829
40. Allowances for probable losses	146,508	159,071	146,137	158,635
41. Other non performing assets	-	-	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS				
(i) Shareholders Funds to Total assets	14.1%	13.2%	14.2%	13.3%
(ii) Non performing loans to Total gross loans	4.4%	5.5%	4.3%	5.5%
(iii) Gross Loans and advances to Total deposits	75.1%	68.2%	76.5%	68.8%
(iv) Loans and Advances to Total assets	54.8%	51.3%	55.5%	51.8%
(v) Earnings Assets to Total Assets	80.7%	77.4%	80.3%	77.0%
(vi) Deposits Growth	4.0%	11.4%	3.1%	10.6%
(vii) Assets growth	8.7%	9.3%	8.0%	8.5%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31ST DECEMBER, 2020 (Amounts in Million Shillings)

	GROUP		BANK	
	Current Year 31/12/2020	Previous Year 31/12/2019	Current Year 31/12/2020	Previous Year 31/12/2019
1. Interest Income	687,526	638,503	659,575	619,164
2. Interest expense	(118,441)	(116,308)	(111,161)	(111,563)
3. Net interest income	569,085	522,195	548,414	507,601
4. Bad debts written off	-	-	-	-
5. Impairment Losses on Loans and Advances	(74,462)	(91,503)	(74,147)	(91,487)
6. Non-Interest Income	283,987	251,523	273,542	247,254
6.1 Foreign Currency Dealings and Translation Gain / (Loss)	36,721	38,660	34,444	37,860
6.2 Fees and Commissions	222,940	204,418	212,657	194,475
6.3 Dividend Income	2,934	30	5,604	6,530
6.3 Other Operating Income	21,392	8,415	20,837	8,389
7. Non-Interest Expense	(542,440)	(507,530)	(526,227)	(488,431)
7.1 Salaries and Benefits	(293,054)	(260,517)	(283,594)	(252,128)
7.2 Fees and Commissions	(44,372)	(26,048)	(44,368)	(25,704)
7.3 Other Operating Expenses	(205,014)	(220,965)	(198,265)	(210,599)
8. Operating Income/(Loss)	236,170	174,685	221,582	174,937
9. Income tax provision	(70,985)	(54,540)	(68,594)	(52,292)
10. Net Income (Loss) After Income Tax	165,185	120,145	152,988	122,645
11. Other Comprehensive Income	10,254	328	10,614	(833)
Translation+Revaluation Reserve+Shares Traded	10,254	328	10,614	(833)
12. Total Comprehensive income/(loss)for the year	175,439	120,473	163,603	121,812
13. Number of Employees	3,635	3,467	3,509	3,352
14. Basic Earnings Per Share	63.2	46.0	58.6	47.0
15. Number of Branches	244	240	240	237
SELECTED PERFORMANCE INDICATORS:				
(i) Return on Average Total Assets	3.4%	2.8%	3.3%	2.9%
(ii) Return on Average Shareholders' Funds	17.5%	14.7%	16.6%	15.4%
(iii) Non Interest Expense to Gross Income	61.6%	64.4%	62.0%	63.5%
(iv) Net Interest Income to Average Earning Assets	10.5%	10.9%	10.5%	10.8%

The above extracts are from the Financial Statements of the Bank for the year ended December 31, 2020 which have been prepared in accordance with International Financial Reporting Standards, and Companies Act, CAP 212 Act No. 12 of 2002. The Financial Statements were audited by Ernst&Young Certified Public Accountants (T) and received a clean audit report.

The Financial Statements were approved by the Board of Directors and signed on their behalf by:

Dr. Ally H. Laay : Board Chairman
Mr. Abdulmajid M. Nsekela : Group CEO & Managing Director
Mr. Hosea E. Kashimba : Board Member

Dated: :30th March, 2021

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31ST DECEMBER, 2020 (Amounts in Million Shillings)

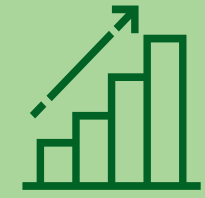
	GROUP		BANK	
	Current Year 31/12/2020	Previous Year 31/12/2019	Current Year 31/12/2020	Previous Year 31/12/2019
I: Cash flow from operating activities:				
Net income (Loss)	236,171	174,685	221,583	174,938
Adjustment for :	-	-	-	-
- Impairment / Amortization	146,805	160,750	145,194	157,400
- Net change in loans and Advances	(577,029)	(341,129)	(587,426)	(334,046)
- Gain / loss on Sale of Assets	581	(388)	517	(362)
- Net change in Deposits	483,207	540,688	443,691	472,960
- Net change in Short Term Negotiable Securities	(69,919)	(173,819)	(27,833)	(101,735)
- Net change in Other Liabilities	3,669	17,378	346	9,432
- Net change in Other Assets	81,481	(83,492)	87,185	(91,027)
- Tax paid	(47,777)	(49,024)	(46,344)	(48,871)
- Others (specify)	16,679	30,413	31,062	40,690
Net cash provided (used) by operating activities	273,868	276,062	267,975	279,379
II: Cash flow from investing activities:				
Dividend Received	2,322	30	2,322	30
Purchase of Fixed Assets	(94,909)	(36,408)	(91,820)	(35,733)
Proceeds from Sale of Fixed Assets	393	1,183	393	1,037
Purchase of Non - Dealing Securities	(7,000)	(880)	(7,000)	(758)
Proceeds from Sale Non - Dealing Securities	-	-	-	-
Others (Intangible)	(3,980)	(4,118)	(3,640)	(4,027)
Net cash provided (used) by investing activities	(103,174)	(40,193)	(99,745)	(39,451)
III: Cash flow from financing activities:				
Repayment of Long-term Debt	(88,534)	(171,527)	(88,519)	(172,340)
Proceeds from Issuance of Long Term Debt	-	-	-	-
Proceeds from Issuance of Share Capital	-	-	-	-
Payment of Cash Dividends	(44,401)	(20,895)	(43,517)	(20,895)
Proceeds from borrowings and subordinated debt	-	-	-	-
Others (Grant received and refund)	-	-	-	-
Net Cash Provided (used) by Financing activities	(132,935)	(192,422)	(132,036)	(193,235)
IV: Cash and Cash Equivalents:				
Net Increase/ (Decrease) in Cash and Cash Equivalent	37,759	43,447	36,194	46,693
Cash and Cash Equivalents at the Beginning of the Year	747,098	703,651	737,415	690,724
Cash and Cash Equivalents at the end of the Year	784,857	747,098	773,609	737,416

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST DECEMBER, 2020 (Amounts in Million Shillings)

GROUP	Share Capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current Year - 31/12/2020							
Balance as at the beginning of the year	65,296	158,314	619,407	3,346	695	26,011	873,069
Profit for the year	-	-	165,185	-	-	-	165,185
Other Comprehensive Income	-	-	-	-	-	10,254	10,254
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(44,401)	-	-	-	(44,401)
Regulatory Reserve	-	-	(564)	-	564	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	(3,930)	-	-	10,787	6,857
Balance as at the end of the current period	65,296	158,314	735,698	3,346	1,259	47,052	1,010,964
Previous Year - 31/12/2019							
Balance as at the beginning of the year	65,296	158,314	489,227	-	31,020	29,764	773,620
Profit for the year (Previous)	-	-	120,145	-	-	-	120,145
Other Comprehensive Income	-	-	-	-	-	328	328
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(20,894)	-	-	-	(20,894)
Regulatory Reserve	-	-	-	3,346	-	(3,346)	-
General Provision Reserve	-	-	30,195	-	(30,325)	-	(130)
Others	-	-	734	-	-	(734)	(0)
Balance as at the end of the previous period	65,296	158,314	619,407	3,346	695	26,011	873,069

STATEMENTS OF CHANGES IN EQUITY AS AT 31ST DECEMBER, 2020 (Amounts in Million Shillings)

BANK	Share Capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
Current Year - 31/12/2020							
Balance as at the beginning of the year	65,296	158,314	607,181	-	-	23,528	854,319
Profit for the year	-	-	152,990	-	-	-	152,990
Other Comprehensive Income	-	-	-	-	-	10,614	10,614
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(44,401)	-	-	-	(44,401)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	701	-	-	11,082	11,783
Balance as at the end of the current period	65,296	158,314	716,470	-	-	45,224	985,304
Previous Year - 31/12/2019							
Balance as at the beginning of the year	65,296	158,314	474,991	-	30,195	24,604	753,400
Profit for the year	-	-	122,646	-	-	-	122,646
Other Comprehensive Income	-	-	-	-	-	(833)	(833)
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(20,894)	-	-	-	(20,894)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	30,195	-	(30,195)	-	-
Others	-	-	243	-	-	(243)	(0)
Balance as at the end of the previous period	65,296	158,314	607,181	-	-	23,528	854,319



Profit Before Tax

'Tanzania's oil and gas sector vital in Africa's industrialisation'

A Special Correspondent had an exclusive interview recently in Dar es Salaam with Olumuyiwa Aladejuna, Country Manager with Sahara Tanzania Limited - itself a subsidiary of the energy conglomerate Sahara Group. The STL executive provides insights on Tanzania's growing prominence in Africa's energy sector, the need for the continent to adopt and implement uniform petroleum products standards to shore up competitiveness, and the company's commitment to contributing to the growth and development of the energy sector in the country. Excerpts:

Q: How would you describe the impact of the energy sector on Tanzania's economy?

The importance of the energy sector in the Tanzanian economy cannot be overemphasized. Tanzania is strategically positioned and seen as the gateway to other East African/Central African and even some Southern African countries. Therefore, the energy requirements of those countries are dependent on Tanzania - and this has attracted substantial investment in the country's energy sector. This portends much more potential for the energy sector to drive economic growth and development in the country.

How long has Sahara been operating in Tanzania and what have been some of your major milestones during the period?

Since the commencement of our Tanzania operations in 2015, Sahara Tanzania has expanded its infrastructure

from ten loading arms and four storage tanks with a combined storage capacity of 36million litres to 20 loading arms with eight storage tanks, with a combined capacity of 72million litres. This has spurred economic development in Tanzania through enhanced availability of petroleum products.

The company has an ongoing expansion project aimed at increasing its storage capacity further to store more automotive gas oil (AGO), premium motor spirit (PMS) and JET A1. The project is expected to make Sahara Tanzania one of the largest storage terminals in the country, providing an avenue for increasing employment opportunities and economic growth in the country.

It is also important to note that our terminal is automated as part of our corporate drive for technological innovation and enhancing access to clean energy in Tanzania itself, Rwanda, Zambia, Malawi, and the Democratic Republic of Congo.

Sahara's market share growth in the region in general and in Tanzania in particular is remarkable, as we serve companies even in Rwanda, Zambia, Malawi, and Congo. We are proud of the progress we have registered thus far and we look forward to doing much more in Tanzania to bring energy to the lives of the good people of this unique nation.

Sahara Tanzania is equally delighted at the opportunity to support the nation's Vision 2025 as a leading player in the oil and gas sector contributing significantly to economic growth and development in Tanzania.

We are fully committed to contributing to the achieve-



ment of this noble target through our operations in the energy sector and interventions by way of sustainable development projects in Tanzania. We commend the government's robust policies and firmly believe that the country is on course to achieving the target and we will continue to collaborate with all stakeholders in this regard.

There has been so much conversation around clean energy globally. How is Sahara Tanzania promoting this in Tanzania?

Sahara Tanzania is an affiliate of Sahara Group, one of the foremost energy conglomerates in Africa that continue to promote the cause of clean energy globally. Drawing from this inspiration from our parent organisation, we continue to promote access to cleaner fuels - this, with a view to providing a healthier option for the Tanzanian people and economy.

We have committed to the construction of two liquefied petroleum gas (LPG) tanks with a total capacity of 6,000 cbm. This is a very courageous step and indeed a brave move, considering due to the current market realities.

We have also taken our campaign for the use of cleaner energy into our daily operational activities as we use eco-friendly operational cars with lower carbon emission. We are continually seeking platforms through advocacy and collaboration to lend our weight to the cause of promoting the use of cleaner fuels. This is a campaign Sahara Tanzania is 100 per cent committed to because we know that we have an obligation to secure our planet for the present and future generations.

How long have you been resident in Tanzania and what key lessons have you learned in the process of immersing yourself into how the business community operates in Tanzania?

I have been in Tanzania for two years now and it has been an insightful journey. The Tanzanian people are very welcoming and hospitable, and the same goes for the market. The energy market is welcoming, while the government has put in place policies that continue to drive growth in the sector in a sustainable manner.

The Tanzanian market further lends credence to the fact that Sahara's commitment to innovation, consistency, determination, integrity, good corporate citizenship and customer-focused business solutions remains central to Sahara Group's success across Africa, Asia, Europe and the Middle East.

How has Sahara Tanzania fared in seeking to promote human capital development in Tanzania?

Sahara places a huge premium on transformational human capital policy that facilitates hitch-free learning and development opportunities for employees across-the-board. Accordingly, we encourage continuous learning and keep our employees nimble and agile through programmes that empower them to take on take on challenges innovatively and adapt to constantly changing business terrains to promote productivity. We have seen our people grow phenomenally both professionally and in their personal lives, and this has contributed to the successes we continue to record in Tanzania.

Sahara Tanzania's parent organisation, Sahara Group is this year celebrating 25 years of operations as a leading energy conglomerate. How has your affiliation with the conglomerate influenced your operations in the country?

Firstly, we are hugely proud of this massive achievement which has been quite phenomenal for an organisation that began business as a trading company. Sahara Tanzania's affiliation to Sahara Group has given us the foundation to excel in the Tanzanian market, as we enjoy seamless access to the knowledge, experience and ethical disposition of the foremost energy conglomerate.

We have been able to harness this knowledge as well as take advantage of the wealth of experience, and are applying these to our operations in Tanzania to achieve our objectives - in line with the demands of the uniqueness of the Tanzanian market.

How long have you been with Sahara and what would you cite as the driving force behind the organisation's success these past 25 years?

I have been with Sahara for seven amazing years and, during the period I have been here I can easily attribute the success of the organisation to the desire to do more and do it better. This is even as we are constantly pioneering ideas and remain innovative with the application of new technology in our daily activities. Sahara's business model is focused on sustainability, and this is one of the key elements in our success.

How can the energy sector in Africa enhance capacity within the continent and make the sector more competitive in global markets?

Africa continues to play a major role in the global energy market, but it needs to do more in the aspect of shoring up intra-African transactions to grow our capacity and competitiveness. African countries need to harmonise their product specifications, as this will in turn facilitate an easy flow of products across all the continent's regions and thus make them more competitive.

As the East African region develops, the energy sector in Tanzania will continue to grow and flourish. We believe that, with greater collaboration in the region as is already witnessed, huge growth will be witnessed.

We believe that the Tanzanian energy market will continue to thrive and become quite competitive on the continental stage and beyond. I am eagerly looking forward to a future of enhanced capacity and competitiveness on the continent, driven by intra-African investment across the energy value chain.

What level of interaction have you had with the culture, food and people of Tanzania?

I am fond of exploring and trying out new things, and it is safe to say that I have settled into Tanzania. The people are very welcoming, helpful and willing to help. There's an impressive communal culture that is I find especially interesting and worth emulating. This cuts across the different parts of Tanzania - right from Dar es Salaam and onwards to the Lake Victoria zone regions. With the plentiful and hugely popular items on typically Tanzanian menus such as 'ugali' with 'mbuzi makange' and 'ugali' with 'kismvu', I have my appetite fully satisfied - and all set to continue striving to serve and develop the oil and gas sector not only in Tanzania with Sahara but across Africa and well beyond.



International Commercial Bank (Tanzania) Limited.

PUBLICATION OF AUDITED FINANCIAL STATEMENTS

REPORT OF CONDITION OF BANK PURSUANT TO SECTION 32(3) OF BANKING AND FINANCIAL INSTITUTIONS ACT, 2006.

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31st DEC 2020 (All Amounts in millions of Tanzanian shillings)

	31.12.2020	31.12.2019
A. ASSETS		
1 Cash	1,035	2,996
2 Balances with Bank of Tanzania	4,200	4,987
3 Investments in Government securities	9,964	11,282
4 Balances with other banks and financial institutions	5,161	3,036
5 Cheques and items for clearing	723	605
6 Inter branch float items	-	-
7 Bills negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loans Receivables	-	-
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	35,732	50,905
12 Other assets	9,808	5,180
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	434	556
16 TOTAL ASSETS	67,055	79,546
B. LIABILITIES		
17 Deposits from other banks and financial institutions	3,489	18,274
18 Customer deposits	33,882	36,154
19 Cash letters of credit	-	-
20 Special deposits	162	216
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	77	121
23 Accrued taxes and expenses payable	1,111	146
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	61.62	-
27 Other liabilities	3,197	4,558
28 Borrowings	-	-
29 TOTAL LIABILITIES	41,980	59,468
30 NET ASSETS (LIABILITIES) (16 minus 29)	25,076	20,079
C. SHARE HOLDERS' FUND		
31 Paid up share capital	28,940	20,025
32 Capital reserves	7,455	4,140
33 Retained earnings	(7,511)	(2,998)
34 Profit (Loss) accounts	(3,809)	(1,089)
35 Other capital accounts	-	-
36 Minority interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	25,076	20,079
38 Contingent liabilities	1,558	2,537
39 Non performing loans and advances	18,195	11,550
40 Allowance for Probable Losses	2,499	1,227
41 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(I) Shareholders Funds to total assets	37%	25%
(II) Non performing loans to total gross loans	45%	22%
(III) Gross loans and advances to total deposits	143%	95%
(IV) Loans and advances to total assets	61%	64%
(V) Earning Assets to Total Assets	76%	82%
(VI) Deposits Growth	-10%	-40%
(VII) Assets Growth	-0.3%	-29%

CONDENSED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31st DEC 2020 (All Amounts in millions of Tanzanian shillings)

	31.12.2020	31.12.2019
1 Interest income	5,658	7,260
2 Interest Expense	2,615	3,384
3 Net Interest Income (1 minus 2)	3,042	3,876
4 Bad debts Written-off	1,808	400
5 Impairment Losses on Loans and Advances	2,468	584
6.1 Non interest income	1,299	1,329
6.1 Foreign Currency Dealings and Translation Gains/(losses)	128	70
6.2 Fees and Commissions	178	542
6.3 Dividend Income	-	-
6.4 Other Operating Income	993	718
7.1 Non Interest Expense	5,261	5,653
7.1 Salaries and Benefits	2,122	2,019
7.2 Fees and Commission	136	267
7.3 Other operating Expenses	3,003	3,368
8 Operating Income/(Losses)	(5,195)	(1,432)
9 Income Tax Provision	1,386	343
10 Net Income/(Losses) After Income Tax	(3,809)	(1,089)
11 Other Comprehensive Income	-	-
12 Total Comprehensive	(3,809)	(1,089)
13 Number of employees	60	65
14 Basic Earnings Per Share	(190)	(54)
15 Dilute Earnings Per Share	(190)	(54)
16 Number of Branches	5	5
SELECTED PERFORMANCE INDICATORS		
(i) Return on Average Total Assets	-15.51%	-1.37%
(ii) Return on Average Shareholders' Fund	-22.67%	-5.42%
(iii) Non Interest Expenses to Gross Income	75.62%	65.82%
(iv) Net Interest Income to Average Earning Assets	5.24%	5.94%

CONDENSED STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31st DEC 2020 (All Amounts in millions of Tanzanian shillings)

	31.12.2020	31.12.2019
I Cash flow from operating activities		
Net Income (Loss)	(5,195)	(1,432)
Adjustments for:-		
-Impairment/Amortization	4,719	1,332
-Net change in Loans and Advances	10,897	1,336
-Gain/Loss on Sale of Assets	-	-
-Net change in Deposits	(16,261)	(36,517)
-Net change in Short Term Negotiable Securities	-	-
-Net change in Other Liabilities	(918)	1,152
-Net change in Other Assets	(3,439)	(3,973)
-Tax Paid	-	-
-SMR	1,592	1,640
-Other	(21)	219
Net cash provided (used) by operating activities	(8,627)	(36,242)
II Cash flow from investing activities		
Dividend Receivable	-	-
Purchase of Fixed Assets	(13)	(83)
Proceeds from sale of Fixed Assets	-	-
Purchase of Non-Dealing Securities	-	-
Proceeds from Sale of Non-Dealing Securities	-	-
Others (T-bill/bond/Placement)	(2,817)	-
Net cash provided (used) by investing activities	(2,830)	(83)
III Cash flow from financing activities		
Repayment of Long-term Debt	-	-
Proceeds from Insurance of Long-term Debt	-	-
Proceeds from Insurance of Share Capital	8,915	-
Payment of Cash Dividends	-	-
Net Change in Other Borrowings	-	-
Other	-	-
Net cash provided (used) by Financing activities	8,915	-
IV Cash and Cash Equivalents:		
Net Increase/(Decrease) in Cash and Cash equivalent	(2,542)	(36,324)
Cash and Cash Equivalents at the Beginning of the year	11,430	47,754
Cash and Cash Equivalents at the end of the year	8,888	11,430

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31st DEC 2020 (All Amounts in millions of Tanzanian shillings)

	Share capital	Share premium	Retained Earnings	Regulatory reserve	General Provision Reserve	Others	Total
Balance as at the beginning of the year 2020	20,025	-	(4,086)	4,140	-	-	20,079
Prior year adjustments	-	-	(109)	-	-	-	(109)
Profit for the year	-	-	(3,809)	-	-	-	(3,809)
Other Comprehensive	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(3,315)	3,315	-	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Issued Share Capital	8,915	-	-	-	-	-	8,915
Balance as at the end of the period 31.12.2020	28,940	-	(11,320)	7,455	-	-	25,076
Previous Year							
Balance as at the beginning of the year 2019	20,025	-	(1,825)	2,445	396	-	21,041
Prior year adjustments	-	-	126	-	-	-	126
Profit for the year	-	-	(1,089)	-	-	-	(1,089)
Other Comprehensive	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(1,299)	1,695	(396)	-	-
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Balance as at the end of the period 31.12.2019	20,025	-	(4,086)	4,140	-	-	20,079

The extract from audited financial statements of the Bank for the year ended 31 December, 2020 which has been prepared in accordance with International Financial Reporting Standards (IFRSs), Financial Statements were audited by Baker Tilly DGP & Co. and received a clean audit report.

The financial were approved by Board of Directors on 31st March, 2021 and signed by:-

Mr. Charles Rwechungura Director Signed 31.03.2021

Mr. Alfred Mkombo Director Signed 31.03.2021

Kilombero Sugar ends season with record-breaking performance

By Guardian Reporter, Kilombero

AS sugar factories across the country go on hiatus for the mandatory annual maintenance, Kilombero Sugar Company Limited (KSCL) has concluded the 2020/2021 season with an outstanding record by crushing a total of 1,409,995 tonnes of cane.

The amount is about 290,000 tonnes more compared to the previous season. Out of crushed cane, 48 percent was sourced from small-scale cane growers within the Kilombero valley.

By contrast, the company crushed 1,120,059 tonnes of cane in the 2019/2020 season.

Last season's performance was affected by heavy rains that started in October 2019 causing floods in the cane fields, the company's low level bridge and poor infrastructure which hindered supply of cane to the factories.

During the 2020/2021 season which just concluded, KSCL—the country's largest sugar producer, produced a total of 123,167,5398 tonnes of sugar, which was close to the original target of sugar production for the season which was 127,871 tons.

"This is the first time our factories were able to crush that huge amount of cane in one season. The last time that we came closer to this figure was in 2014 where we crushed 1,356,549 tonnes," said Joseph Rugaimukamu, KSCL Head of Corporate Affairs.

Rugaimukamu attributed the success of the record-breaking cane crush to the dry season and delayed season closure.

He further explained that, despite having crushed more cane than ever, the quantity of sugar produced doesn't correspond with the amount of cane crushed due to low quality and low sucrose content from most of the cane that was carried over from the previous season.

"Although we haven't reached our target for sugar production this season, we are pleased that we were able to crush even more cane from out growers and reduce carry over cane for next season.

This will put us in a better position to begin the season with quality cane, and hopefully more sugar," he added.

For next season, which is expected to commence in May this year, the sugar Company is projecting to produce 125,096 tonnes of sugar.

Meanwhile, KSCL Management is working hard to finalize acquisition of approvals from shareholders to implement the much-anticipated expansion project of the sugar factory.

Upon expansion, KSCL will have capacity to more than double both its sugar production and cane crushing capacity, and ultimately cater to the national sugar gap.

During his visit at KSCL in February this year, Minister for Agriculture Prof Adolf Mkenda said the coun-



try is importing 40,000 metric tonnes of sugar from outside. He said from next year the government has no plan to issue import permits

instead it will work out the challenges including attracting more small, and medium factories that can produce between five to ten metric

tonnes of sugar to bridge the sugar gap but also create competition for the traditional factories that want to monopolize sugarcane markets.

Tamwa calls for public to change mindset on women in leadership

By Guardian Reporter

TANZANIA Media Women's Association (TAMWA) Executive Director Rose Reuben has said that it's high time the community had a mindset change and saw that a woman's leadership position is not a fortune but is a right.

She made the remarks Dar es Salaam, during a three-day training for 30 journalists from various media outlets in Tanzania aimed at empowering journalists on gender issues and the importance of leadership for women.

Rose (pictured) said women in the community still do not seem to be the right people to be leaders and that's why President Samia Suluhu Hassan in power.

"That's why there are people who are still in surprise because they



aren't aware that a woman can be a leader at any post," she said.

Due to that notion, Rose said that journalists are responsible to ensure that the community changes its mindset and views a woman that can be a leader at any post.

She said that since journalists have a greater voice than other people or institutions then they should make good use of the opportunities they have to change the Tanzanian society on women leadership.

UN Women Representative for

Tanzania, Hodan Addou vowed that her organisation will continue to work with TAMWA on both sides with the aim of bringing about equality in society.

Addou said: "I believe that equality needs to be there if we're to build a strong nation that brings on board all people without one side of the gender being seen as stronger and the other weaker."

Unesco program manager Information and Communication unit, Nancy Kaizilege media practitioners have a responsibility to get more women's voices through their daily reports knowing that women are people who need to be heard more.

She also urged the journalists not to stop raising their voices on issues of humiliation in various fields including political where so far there have been various reports of abuse of women through politics.



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**CALL FOR EXPRESSION OF INTEREST - EoI
A CONSULTANCY WORK ON IDENTIFICATION OF
STAKEHOLDER'S CAPACITY ON NATURE BASED SOLUTIONS
(NBS) – RUVUMA LANDSCAPE AREA**

TERMS OF REFERENCE

1.0 Background: The World-Wide Fund for Nature (WWF) Tanzania Office is implementing the Voices for Diversity (VfD) project aiming at safeguarding ecosystems for Nature and People. The VfD is a policy and advocacy programme which puts, participation, voices and inclusion of the Indigenous People and Local Communities (IPCLs) at the centre of its implementation. The VfD will conduct policy advocacy initiatives at national, regional, and global levels to include Inclusive Conservation (ICs) and rights-based principles in Nature based Solution (NbS) design and implementation. Nature Based Solutions provide opportunity to conserve and restore biodiversity by applying innovations using functioning ecological systems. There is a need for NRM policies mainstream NbS for climate resilient people and nature. Despite their importance, there is scanty information on NbS inclusion and promotion in NRM policies in Tanzania. On the other hand, despite the importance of the NbS in the conservation of biodiversity, communities, CSOs, CBOs and INGOs are less informed of NbS potentials, inclusion and best practices in NRM policies. The program will create awareness on NbS issues, increase community adoption of NbS to tackle the acute loss and degradation of biodiversity and climate change effects. This study therefore aims to collate and synthesize information on NbS and best practices in Tanzania and propose how best NbS can inform NRM decisions and benefit local communities in the WWF Ruvuma Landscape.

2.0 Consultancy: WWF is wishing to engage the service of a consultant with the specific objectives to identify stakeholder's capacity on NbS issues and review relevant natural resources management policies to assess NbS inclusivity and document NbS best practices in the management of natural resources with a focus on key sectors ministries and develop a market-driven model to harness NbS uptake in Tanzania.

3.0 Core responsibilities:

- Identify the capacity of Local Communities (LC), CSOs, CBOs and INGOs in the Ruvuma Landscape on understanding and using NbS to offset biodiversity loss and mitigate climate change.
- Review key policies and strategies in Tanzania that are closely linked to conservation activities such as Forest Policy (1998) and Forest Act of 2002, Wildlife Policy 1998, National Fisheries policy 2015, Village and National Land use Policy (1997) and Land use Act (1999), the National Environmental Policy (1997), Energy Policy (2003), Agriculture Policy, Water Policy, Livestock Policy, Bioenergy Policy and Guideline (2009), and National Water Policy (2002) and strategies such as NAPA, Climate Change Strategy for Tanzania, and REDD+ Readiness, to mention a few, to assess NbS inclusivity and analyze its potentials for promoting NbS in Tanzania.
- Document NbS best practices in the management of natural resources with a focus on key sectors ministries and develop a market-driven model to harness NbS uptake in Tanzania.
- Organise and facilitate one day workshop to share findings of the results with VfD stakeholders

4.0 Applicant Requirement

- Higher University degree MSc and/or PhD in social science, natural resource management, anthropology, socioeconomics or rural development, Monitoring and Evaluation & evidence of relevant performed similar assignments for the past 5 years

5.0 Application Procedure:

The FULL TORs is accessible on WWF website http://wwf.panda.org/who_we_are/jobs/ Please send a 1-page application letter outlining your expertise and relevant experience about this consultancy.

Submit a concise 5 – 10-page technical proposal highlighting the proposed approach, methodologies, brief work schedule, team composition, and timings of the process.

A brief financial proposal, clearly specifying the time, professional fees, and proposed implementation costs. A 2 – 3-page CV of lead should also be attached.

6.0 Submission of Applications:

Interested applicants are required to submit their electronic copies of application to the procurement email; procurement@wwftz.org, the detailed ToR also is accessible through the website provided

7.0 Deadline for submission is 10:00 am Friday, 30th April 2021. Please, direct all your applications to:

**Secretary: Procurement Committee,
World Wide Fund for Nature - Tanzania Country Office,
email: procurement@wwftz.org
Full & Detailed Terms of Reference is accessible through
http://wwf.panda.org/who_we_are/jobs/**



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REQUEST FOR PROPOSALS – RFP

Consultant to undertake the final evaluation of the: Thriving Environment and wellbeing of people. WWF Finland Partnership Programme 2018 – 2021.

Background: The WorldWide Fund for Nature (WWF) is an international non-government organization that deals with conservation of nature through environmental management and conservation programmes. Its mission is to stop the degradation of planet's natural environment and to build a future which in which humans live in harmony with nature. WWF Tanzania Country Office through The Eastern Africa Sustainable Forest Programme seeks to strengthen Sustainable Forests Management (SFM) and scale-up regional interventions by working more closely with Regional Economic Commissions (RECs) in order to address illegal trade in timber and other forest products and to embrace regional collaboration among East African countries to improve forest governance particularly going beyond things that are bilateral and regional in nature.

Consultancy Purpose: The purpose of this End of Term/Final Evaluation is to assess the performance of the programme and capture its achievements, strengths, challenges, lessons and best practises to inform future similar programming. This includes information on how and why the results were achieved or not to inform decisions such as whether to continue the intervention, to improve it, to scale it up or replicate it elsewhere. The evaluation will also identify key lessons learned, challenges and the flexibility of the programme to adapt and respond to the changes and sustainability of the Sustainable East Africa Forest Programme. Final Evaluation is part of the project design and reporting requirements. The main objective of the Final Evaluation is to provide WWF and stakeholders with an independent assessment of the progress made towards the set targets as per programme Results Framework in order to ensure its delivery.

Consultancy Team: The team may comprise a Lead consultant who will be the team leader and will have responsibility for the evaluation report. He/she will be a highly qualified senior evaluation/review specialist with extensive experience from evaluations and ideally also the subject matter in question as well as experience and understanding of implementation arrangements for Civil society organisations. This assignment can be done by a single consultant or a team of consultants of which the Lead consultant needs to fulfil the criteria set herein.

Application Requirements:

- Letter of interest
- Detailed technical proposal indicating methodology, data collection procedures and analysis and timeline
- Financial proposal
- A detailed CV describing the consultant's expertise, experience in similar projects and at least 3 referees.

Interested candidates should send their application to procurement@wwf.panda.org before close of office, Friday 30th April 2021. **Please address your application to:**

**Secretary: Procurement Committee
World Wide Fund- Tanzania Country Office**

**Detailed Terms of Reference can be accessed through WWF Website at
http://wwf.panda.org/who_we_are/jobs/ deadline is 30th April, 2021**

New report calls for improved eating habits in world of extremes

BULAWAYO

WITH the two extremes of global hunger and obesity on the increase, a new report suggests a radical reset for food and nutrition to ensure the long-term sustainability of livelihoods and the environment.

According to a new Barilla Center for Food & Nutrition Foundation (BCFN) report, 690 million people globally lack sufficient food. COVID-19 has worsened these conditions, and it's projected that between 83 and 132 million more people will join the ranks of the undernourished because of interrupted livelihoods caused by the pandemic.

A BCFN report, "A one health approach to food - The Double Pyramid connecting food culture, health and climate", raises concerns that in some African countries, the consumption of cheap sources of high-quality protein, vitamins, and minerals - such as eggs - remains low. The report will be launched on Wednesday, April 14, 2021.

The Double Pyramid combines a health and climate pyramid that "serves as a guideline for daily food choices in enhancing people's awareness and enriching their knowledge about the impacts of food choices to encourage dietary patterns that are healthy for humans and more sustainable for the planet."

According to aid agencies, the model will resonate with the needs of perennially food stressed countries in the Global South, where climate change and food security have affected the livelihoods of millions who have only one meal a day.

"The African Double Pyramid attempts to illustrate that it is possible to respect local traditions and preferences while rec-

ommending a frequency with which foods should be consumed to promote improved health and a low impact on the environment," says the report.

The experimental African Double Pyramid covered five countries - Nigeria, the Democratic Republic of Congo, South Africa, Tanzania, and Ethiopia. Researchers noted that while the African continent was diverse, "generally, some common traits can also be found, such as the single-course meal based on a starchy ingredient."

But as Marta Antonelli, the Barilla Foundation's head of research, told IPS, food politics have become a matter of different strokes for different folks.

"Different areas of the world have different priorities to look at. The principles of a sustainable and healthy diet can be applied in all contexts and inform a new approach towards food," she said.

"Today, food systems fail to provide adequate and equitable food for all and pose an unsustainable burden on the environment. Health and the environment need to be considered together when addressing food systems, which are an extremely powerful leverage to improve both," Antonelli.

The report comes when the Food and Agriculture Organisation (FAO) says more than 3 billion people worldwide cannot afford a healthy diet. This is a paradox the Barilla Foundation has tackled in its past reports where it showed malnutrition in all of its forms - undernutrition, micronutrient deficiencies and overweight/obesity was increasing. Its Global Nutrition Report showed that 88% of countries face a serious burden of either two or three forms of malnutrition, namely undernutrition, micronutrient deficiency or overweight or obesity. Recent findings include that child and adult obesity have increased in almost

all countries, burdening already struggling global health care systems.

Still, some African countries present immediate challenges to meeting the Double Pyramid model.

In a news release dated March 29, the World Food Programme's Zimbabwe country director Francesca Erdelmann said more than 2.4 million people in urban areas struggled to meet their basic food needs.

"Reduced access to nutritious food has resulted in negative impacts for many. Families will find it difficult to put food on the table. The fortunate ones will skip meals while those without will have to go to bed with an empty stomach," Erdelmann said, adding that "for the most vulnerable people, hunger will have a lasting effect on their lives."

The Barilla report notes that healthy diets' affordability is "compromised especially in low- and middle-income countries" while also calling for the reduction in the cost of nutritious foods. It also calls for a reorientation of agriculture priorities towards more nutrition-sensitive food and agricultural production.

The call could prove difficult for African countries that include Zimbabwe, where agriculture remains underfunded. The government has long struggled to convince smaller holders to plant more nutritious and drought-resistant crop varieties.

"Our children do not like food prepared with small grains. They are used to maize meal. That is why we continue growing maize," Fanyana Jamela, a smallholder in Bulawayo, Zimbabwe's second-largest city, told IPS.

Nathan Hayes, a senior Africa analyst at the Economist Intelligence Unit, says more needs to be done if countries, such as Zimba-



Barilla Center for Food & Nutrition Foundation (BCFN) has pioneered the food pyramid, which recommends both nutritious and good food for the planet. In its latest report, it makes recommendations for Africa. (File photo)

bwe, are to meet the recommendations of international agencies regarding food and nutrition.

"Over the long-term, Zimbabwe must increase the volumes of domestic food production and improve the distribution of food to improve food availability and to allow Zimbabweans to meet their

nutritional needs," Hayes told IPS.

"Even with a good harvest this year, food insecurity will remain significant in Zimbabwe, and the country is a long way from achieving agricultural self-sufficiency," he said.

Among other policy recommendations to promote the Dou-

ble Pyramid's success, the Barilla report says there is a need to "promote training and education programs to support smallholder farmers to grow sustainably and access markets for nutritious food," which was found lacking in many countries surveyed for the report. **IPS**



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TAARIFA KWA UMMA

Mamlaka ya Mawasiliano Tanzania (TCRA) ilisitisha kwa muda upokeaji wa maombi mapya na utoaji wa leseni za huduma za maudhui mtandaoni (Online Content Services) kuanzia tarehe 28 Januari, 2021 hadi tarehe 30 Juni, 2021

TCRA inapenda kutoa taarifa kuwa usitishawaji huo wa kupokea maombi mapya umeondolewa na maombi ya leseni za maudhui mtandao yataendelea kupokelewa kupitia tovuti ya TCRA <https://clams.tcra.go.tz/frontend/web/user/sign-in/login> na yale yatakayokidhi vigezo kwa mujibu wa kanuni, wahusika watapelewa leseni.

IMETOLEWA NA

**DKT. JABIRI KUWE BAKARI MKURUGENZI MKUU
MAMLAKA YA MAWASILIANO TANZANIA (TCRA)
TAREHE 09 APRILI, 2021**

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PUBLIC NOTICE

APPLICATION FOR LICENCES UNDER THE CONVERGED
LICENSING FRAMEWORK

NOTICE is hereby given to the public that the Tanzania Communications Regulatory Authority has received an application for content services (Radio Broadcasting) Licence from the following applicant: -

NAME OF APPLICANT	AREA OF OPERATION	SHAREHOLDERS /NATIONALITY	SHARES %
Nanyumbu FM Radio	District (Nayumbu)	Nanyumbu District Council	100

Pursuant to Section 8 of the Electronic and Postal Communications Act, Cap 306 of The Laws of Tanzania, written comments are hereby invited from any interested person in respect of the grant of licence to the applicant to reach the Authority, within 14 days of publication of this notice. Such comments will be taken into consideration when the Authority considers the application.

Comments should be addressed to:

**Director General
Tanzania Communications Regulatory Authority
P. O Bo 474
14414 DAR ES SALAAM
Tel: +255 22 241 2011-2
Fax: +255 22 2412009
E-mail: dg@tcra.go.tz**

CENSURE

Procurements: CAG says loss of 2.5bn/- on cars in fiscal 2019/20 was due to laxity

By Francis Kajubi

SHORTFALLS in management of procurement of state cars by Government Procurement Services Agency (GPSA) led to loss of 2.5bn/- in 2019/20 fiscal year, Controller and Auditor General Charles Kichere has said.

The CAG said in the Performance Audit Report on Management of Bulk Procurement of Government Vehicles and Distribution of Fuel as implemented by GPSA that the loss was due to weakness in the course of business negotiation processes.

The CAG said GPSA was also weak in conducting bulk procurement of vehicles directly from manufacturers hence occasioning the loss through third party services.

"Despite the fact that GPSA secured a discount of four percent for the procured vehicles, the discount did not apply while it procured vehicles throughout the year. As a result of the termination of the discount, GPSA didn't save 2.5bn/- out of 468 procured vehicles worth 67.3bn/-," stated the report.

For the last four years covering 2016/17 to 2019/20, GPSA procured

963 vehicles worth 197bn/- from seven agents and dealers, contrary to the requirements of circular No.3 of 2014 which wanted the agency to procure motor vehicles on behalf of procuring entities directly from manufacturers.

The CAG also noted that despite the fact that GPSA had negotiated prices with vehicles suppliers, vehicles were procured at a price higher than the negotiated price. The reason behind this was that GPSA did not review the framework contract which was valid for only one year starting from December 2017 to December 2018.

"As a result, procuring entities and GPSA lost the opportunity to save a significant amount of money for a number of vehicles procured between 2017/18 and 2019/20," the CAG explained while saying that GPSA had limited bargaining power to negotiate prices of vehicles with manufacturers due to the fact that the market for motor vehicle is characterized by lack of competition. Despite the loss caused, GPSA imposed a service charge of one percent on any motor vehicle's price that procuring entities ordered contrary to the requirements of Public Procurement Act of 2011.



CAG Charles Kichere.

"As a result, for the last four financial years, GPSA collected a total of 2.47bn/- as motor vehicles' service charge from procuring entities, contrary to the requirement of Section 105(2) (j) of Public Procurement Act of 2011 that mandates the same task to the Minister of Finance and Planning," the CAG

noted. In addition, the audit found out that the system for managing and distribution of fuel did not provide best price for procuring entities as expected. Despite the fact that, GPSA does not incur other business costs such as corporate tax and staff salaries unlike oil marketing companies, it sold fuel at the

maximum Ewura's indicative retail prices as OMCs.

The CAG among other things, recommend establishment of a web-based fuel management system which will easily manage and control supply of fuel and deny any loopholes for mismanagement of the product to reach non-intended

users.

"Design a monitoring framework that will be employed to monitor the progress made by GPSA in bulk procurement of vehicles that will enable the Ministry to have real time information and intervene for improvement timely," the CAG concluded.




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Requests the submission of Expressions of Interest from qualifying parties wanting to participate in the below services at Bulyanhulu Gold Mine

Bulyanhulu Gold Mine Limited (BGML) is a fully owned subsidiary of Twiga Minerals Corporation. Bulyanhulu Gold Mine Site is located 45km south of Lake Victoria, in the Kahama District of Shinyanga Region, northern Tanzania. There are road accesses to the mine from Mwanza, 127km to the northeast and from the town of Kahama, 84km to the south.

BGML, therefore, invites "Expressions of Interest" from reputable, experienced and certified companies interested in pre-qualifying for inclusion in a tender process for the provision of the below goods/service packages.

No.	Reference no.	Description of work/goods to be procured	Pre-Qualification Criteria
1	BUL-21-04-12	Raise Boring of One (1) Underground Ventilation Shaft and Three (3) Surface Ventilation Shafts	<ul style="list-style-type: none"> Available to commence drilling of the first 2 shafts from October 2021 and complete them within 8 months. Available to commence drilling of the second 2 shafts from October 2023 and complete them within 8 months. Able to provide a raise bore rig which can fit in a 5.0mW x 5.5mH drives. Able to provide a rig which can run on either 1,000v or 525v. Able to drill to target diameter and depth within hole deviation tolerances specified in the scope of works in a 150MPa rock strength. Able to comply with Barrick's Safety standards and management systems. Able to supply a raise bore rig together with all necessary associated equipment for the performance of works. Able to install, operate, test and maintain all the equipment in good workable condition in accordance with good drilling practice. Able to supply mechanised rod handling on the drill rig. Able to submit an acceptable localisation plan and obtain an approval from relevant government authorities.


The above Services/goods are intended to be awarded through a competitive tendering process in which a restricted number of suitable pre-qualified and experienced contractors shall be invited to receive the tender documents. Please submit an "Expression of Interest" on your company's letterhead referencing the work package reference number should your company qualify as per the pre-qualification criteria together with the following additional information and/or documentation:

- Full company profile;
- Company registration documents i.e. Certificate of incorporation, business licence, TIN, VRN, Tax Clearance Certificate etc.;
- BRELA – Register of Companies detailed information certificate
- Applicable certification, accreditation and affiliated registration
- Years' service and experience of key personnel to be assigned to project
- Required equipment availability to perform the specific work

Kindly send your response by email: to_bulytender@barrick.com by latest close of business on the **16 April 2021**. Any responses received after this date shall not be considered. Please quote reference number in the subject line of your email.

Pre-qualification of any company submitting an "Expression of Interest" shall be at the sole discretion of BGML.

For and on behalf of **BULYANHULU GOLD MINE LIMITED**



WWF for a living planet®

VACANCY: FISHERIES OFFICER

WWF is seeking to hire a competent and motivated Fisheries Officer for its office in Tanzania, based in Mafia Island.

Main Tasks
The Fisheries officer, supports formation and capacity building of BMUs, CFMAs and associated networks including fish resources monitoring. S/he facilitates Catch Assessment Survey (CAS) data collection, analysis and reporting. S/he closely supports the project and programme to develop Local Area Management Strategy for Priority Fisheries (Prawns, Octopus and the Small pelagic), develop local area management plan at village (BMUs) and CFMA levels as well as supports development and updating fisheries community by-laws (BMU patrols) that advance sustainable fisheries resource management in their respective village waters.

S/he supports collection of fish catches (CAS) and analysis in the project area, data monitoring, assessment and supports BAF Project Executant to prepare technical reports. S/he liaises with Local Government Authorities in the project area, Fisheries related NGOs and district and grassroot partner organizations on all coastal related events such as fisherman's day, farmers day, mangrove day, whale shark day and global ocean day. S/he supports and advocates the establishment of Man and Biosphere reserve in the project area as well as implementation of Ocean Practice ACALs, SWIO Region plans, Coral Reef Rescue Initiatives, SDG 14 targets, Spatial Planning and Sustainable Blue Economy on related ocean sectors. S/he supports advancing and innovating ideas on Community Based Natural Resources Management (CBNRM), climate-smart, ICT4Fisheries and integrated fisheries management approaches and linking those ideas with other marine projects components including livelihoods;

Duties & Responsibilities

- Development of project work plans, activity plans, field budgets, fund advance request and concept notes
- Ensure smooth cooperation with other project staff and parties to accomplish project activities and goals.
- Financial responsibility may include working within available budgets, managing field budget and allowances for local communities and other project partners.
- Creation of high-quality field stories and data base for pictures in collaboration with Project/ Programme Monitoring and Evaluation Officer
- Ensure compliance with WWF internal policies and external requirements.
- Under minimal supervision, makes independent decisions based on analysis, experience and judgment.
- May work in variable weather conditions, at remote locations, on difficult demanding circumstances.
- Frequent travels within the Seascope area, Dar es salaam WWF office and other parts of the country
- Responsible for his/her project performance management, through training and career development with the help from the BAF Project Lead and Marine Programme Coordinator.
- Identifies and aligns with the core values of the WWF organization: Courage, Integrity, Respect and Collaboration.

Required Knowledge and Skills:

- MSc or BSc degree in Marine Ecology, Fisheries Management or Aquaculture and 5 years' experience in fisheries resource management or equivalent combination of education and experience.
- Experience in Tanzanian Fisheries legislations, fisheries policy and other NR related policies and proven experience of working with local resource users and management institutions such as Beach Management Units (BMUs), Local Government Authorities and Fisheries Division/Department.
- Experience in community mobilization, coordinating and conducting trainings for local people
- Experience in working in remote rural areas and with diversity group of people including women, youth, elderly and differently abled people.

Additional information, including Terms of Reference, can be obtained through web address: http://wwf.panda.org/who_we_are/jobs/. Applications must include a complete Cover Letter & CV with full contact details of three referees and should be addressed to the People & Culture Manager, via email to: resources@wwftz.org by **Thursday, 29th April 2021 at 4:30 pm**. Only the shortlisted candidates will be contacted and the interviews will take place in Dar es Salaam or via zoom video conferencing. WWF is an equal opportunity organization.

EXPANSION

Airtel Money to pay 1.8 billion/- as quarterly 'dividend' to subscribers

By Guardian Reporter

AIRTEL Money subscribers will share 1.8bn/- in profits accrued during the last quarter of 2020 (October to December) as the telecommunications company posted good results during the period.

Airtel Tanzania's Director for Airtel Money, Isack Nchunda said in Dar es Salaam this week that the money which comes from profits made through transactions done on the mobile money platform, will be paid as interest to subscribers.

"Airtel Money is now paying interest on quarterly basis and for last 2020 quarter, a total of 1.8bn/- will be distributed to all customers and agents who transacted on the platform," Nchunda said adding that the telco has been sharing profits with its customers and

agents since 2015.

The interest money that each agent or subscriber gets is dependent on the amount of balance one has on Airtel Money account on daily basis during the period under review. "We urge customers to continue using Airtel Money platform to pay for bills, buy goods and services easily," he noted.

Seconding his boss, Airtel Tanzania's Public Relations Manager, Jackson Mmbando said starting today, every Airtel Money subscriber will receive their payment as 'dividend' through their mobile phone wallets.

"Airtel Money agents will also receive their interests through their mobile phone accounts as usual and would therefore, like to call on them to continue providing the best service to our customers coun-



Airtel Tanzania's director of Airtel Money, Isack Nchunda (L), addresses journalists in Dar es Salaam yesterday when announcing payment of 1.8bn/- 'dividend' to subscribers. He is with Airtel Tanzania's public relations manager, Jackson Mmbando. Photo courtesy of Airtel

trywide in the coming quarter to continue enjoying handsome quarterly payments," Mmbando said.

He said Airtel Tanzania through its popular mobile money platform is committed to offer the most affordable

mobile money services to businesses and individuals in the market. "Currently, Airtel Money is also ranked as

the fastest growing mobile money platform as per the latest TCRA report," he added while stressing that the telco will continue to invest in affordable and innovative solution for its clients and the general public.

Among other things, Airtel Money allows customers to send, receive and withdraw money when using the platform's application free of charge while also benefiting from instant unsecured Airtel Timiza loans to cater for their short-term emergency needs.

The platform has also been integrated with more than 400 businesses (Airtel Money branch) and over 40 banks for easy payment solutions model and instant cash transfer activities. Customers can also make government payments for utilities, fines and fees as it is integrated with Government Electronic Payment Gateway.

PROGRESSIVE

Cannabis bill to be law by 2023 in South Africa

JOHANNESBURG

THE legalisation of the private and commercial use of cannabis forms part of the country's plan to revive its ailing economy which has been further battered by Covid-19. Decriminalising cannabis has previously been touted by Finance Minister Tito Mboweni as one of the ways the country could plug in the hole in dwindling tax revenues.

Once legalised, South Africa will join other countries such as Australia, Canada, Chile, Colombia, Croatia, Cyprus, Finland, Germany, Greece, Israel and Italy which all have legalised the medical use of cannabis.

Medical use only

Use of cannabis in South Africa is regulated by the Medicine and Related Substances Act, the Drugs and Trafficking Act and various other international laws prohibiting the use of the substance.

The draft cannabis master plan, seen by Moneyweb, foresees the Cannabis for Private Purposes Bill (which is currently before the National Assembly) to be made into law by 2023. The bill gives effect to the Constitutional Court judgment which was handed down in 2018. The apex court ruled that adults may use, cultivate and possess cannabis in private for their consumption and any prohibition of cannabis for private use limits the rights to individual privacy.



SA Finance minister Tito Mboweni

The master plan sets out various deadlines for the gradual implementation of the legal use of cannabis in South Africa including the legislative, agricultural and commercial requirements. By 2023, the country ought to have declared hemp as an agricultural crop, made amendments to the Drugs and Drug Trafficking Act, and developed a

new policy and legislation for the commercialisation of cannabis.

This will be overseen by an executive oversight committee (comprising manufacturers, farmer associations and various government departments including Trade, Industry and Competition, Justice and Correctional Services, and Agriculture, Land Reform and Rural Development), task teams and provincial cannabis committees.

opment), task teams and provincial cannabis committees.

Big market

The cannabis industry in the country is estimated to be worth R27 billion by 2023 according to the Cannabis Development Council of South Africa. Globally, the industry is estimated to be worth \$30 billion, increasing to \$100 billion by 2030.

The draft plan, citing research from Interpol, says South Africa is the fourth-largest producer of dagga in the world with 3.5 million users. Most of the users of the substance do it for recreational purposes although "medicinal marijuana is gaining traction both within the medical fraternity and with the general population."

Since the Constitutional Court ruling, the small scale farmers have raised concerns that private use and cultivation of cannabis will lead to massive profit losses brought on by the decrease in the number of buyers. Once decriminalised, there is also a risk that small scale farmers lose out on business to big corporations that have the financial and structural muscle to weed out smaller players.

"It will be important for [the] government to use competition laws to deal with this challenge to create an inclusive cannabis industry. Legalising cannabis will open opportunities to all interested stakeholders, including big business," the draft plan says. Farmers also face challenges related to the unregulated supply of seeds because the substance is an illegal commodity.

"Seed is currently obtained via informal markets and networks. This creates a regulatory challenge in that it is virtually impossible for [the] government to regulate and guarantee the quality of seed that is traded. The farmers are therefore at risk of being sold poor quality seed with low germination percentages," the plan reads.

DIVESTURE

MTN valuing mobile-money arm at R75bn, considers IPO

JOHANNESBURG

MTN Group values its mobile-money arm at about \$5 billion and will consider a listing of the division, joining African wireless carriers trying to monetise a service that is particularly popular on the continent. The move comes after Mastercard and TPG Holdings invested \$300 million in Airtel Africa's mobile-money business at a \$2.65 billion value.

"With similar valuations to that of Airtel, our valuation would sit at R75 billion, or about \$5 billion," said MTN chief executive officer Ralph Mupita. "No decision has been made as yet, but listing will be an option considered if that will be the best approach to unlock value."

Johannesburg-listed MTN has previously said it was looking to spin off its entire fintech business, which includes mobile money. That has been valued by Nedbank Group at R87 billion, according to a March 26 note, adding the process could take as much as a year. MTN shares traded 1.7% higher at the close in South Africa's commercial capital, and have gained 48% in the year to date.

Mobile money, where users store and manage cash in an account linked to a mobile phone, is one of the fastest-growing sources of income for wireless-network companies operating in sub-Saharan Africa, such as MTN and Vodafone Group-controlled Vodacom Group and Safaricom.

The region, which struggles with limited banking infrastructure, has more mobile-money accounts than anywhere else in the world, with about 548 million at the end of 2020, or 54% of all customers, according to the GSMA, the global industry group.

Safaricom, based in Nairobi, is the largest mobile-money provider in the region through its M-Pesa service. Potential exists for further growth, with the two most-populous countries, Nigeria and Ethiopia, yet to roll out of the service. MTN's valuation was reported earlier by the Financial Times.

OFFER

Zantel declares major price cuts to grace holy month of Ramadhan

By Guardian Reporter

IN a bid to enable its customers communicate cheaply and recite Islamic teachings online during the holy month of Ramadhan, Zantel has announced major price cuts for its services covering all aspects including voice, text messaging and internet.

Head of Zantel in Zanzibar, Mohammed Mussa and Brand Manager, Rukia Mtingwa said in Zanzibar yesterday that the offer gives customers extreme freedom to communicate at affordable tariffs with additional Islamic contents that will help them navigate the Ramadhan which is marked largely by fasting.

"At the onset of the month of spiritual cleansing and fasting, Zantel wishes the Muslim community a Ramadhan Mubarak. We understand that Ramadhan is a period to build good relationships with family and friends that is why we introduced this offer to keep customers connected with their loved ones," Mussa said.

He said the offer provides the Muslim community and general public, with a variety of Islamic content that is relevant to the holy month of Ramadhan such prayers, Iftar and Quran phrases. "We understand that internet is also important during this session as many might need to live stream, learn online and share different information about Ramadhan," he added.

Commenting on the offer, Brand Manager of Zantel in Zanzibar, Rukia Mtingwa explained that the offer targets all pre-paid subscribers who will purchase enhanced daily, weekly and monthly packages.

"This offer is one of its kind and it provides our customers with high value services at affordable rates. Customers who will buy daily package worth 1,000/- and weekly bundle of 2,000/- or a monthly pack of 10,000/- will get Zantel to other networks minutes, SMS bundles and free Islamic content," Mtingwa said.

"This offer will also give five prayers alert in all the prayer timings from salat Fajr, Dhuhur, Asr,

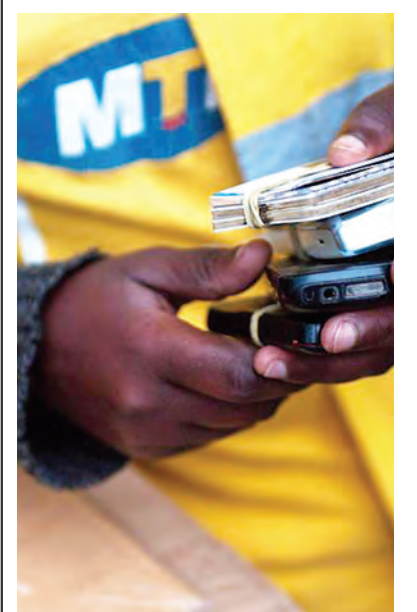


Zantel's brand manager for Zanzibar, Rukia Mtingwa, speaks during the launch of a Ramadhan offer for the mobile phone service provider at a media briefing held in Zanzibar yesterday. Left is Zantel's head in Zanzibar, Mohammed Mussa. Photo courtesy of Zantel

Maghrib and Ishaalftar and Suhr alerts will come in form of a phone call and daily Quran phrases based on the day of the holy month," she noted.

Recently, Zantel unveiled Pasua Anga Ki Zantel 4G

campaign which among other things, empowers people to go beyond limits by educating them on the proper use of 4G internet for socio-economic benefits.



NATIONAL BANK OF COMMERCE LTD

REPORT OF CONDITION OF BANK PURSUANT TO SECTION 32 (3) OF THE BANKING AND FINANCIAL INSTITUTIONS ACT, 2006.

EXTRACTS FROM AUDITED FINANCIAL STATEMENTS

www.nbc.co.tz

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2020

(AMOUNT IN MILLION SHILLINGS)

	Position as at 31-Dec-2020	Position as at 31-Dec-2019
A ASSETS		
1 Cash and balances at central banks	304,551	314,788
2 Loans and advances to banks	120,741	118,676
3 Trading portfolio assets	47,591	25,815
4 Derivative financial instruments	2,028	1,138
5 Financial assets at fair value through OCI	376,275	381,126
6 Loans and advances to customers	1,105,863	984,049
7 Other receivables	99,285	66,693
8 Current tax assets	9,782	21,606
9 Property, plant and equipment	48,910	49,005
10 Intangible assets	2,765	2,753
11 Deferred tax assets	17,989	24,702
TOTAL ASSETS	2,135,780	1,990,351
B LIABILITIES		
1 Deposits from banks	189,913	67,326
2 Customer accounts	1,504,480	1,502,082
3 Derivative financial liabilities	2,666	576
4 Subordinated debt loan	31,997	32,298
5 Provisions	4,659	2,976
6 Trade and other payables	137,893	100,754
TOTAL LIABILITIES	1,871,608	1,706,012
NET ASSETS/(LIABILITIES)	264,172	284,339
C CAPITAL AND RESERVES		
1 Share capital	15,700	15,700
2 Share premium	71,300	71,300
3 Fair value reserves	5,417	3,124
4 Specific regulatory reserve	-	4,329
5 Retained income	171,755	189,886
TOTAL SHAREHOLDERS' FUNDS	264,172	284,339
TOTAL SHAREHOLDERS' FUNDS	2,135,780	1,990,351
1 Contingent Liabilities	249,771	379,312
2 Non performing loans & advances	44,025	75,055
3 Allowance for probable losses	38,836	50,035
4 Other non performing assets	-	-
D PERFORMANCE INDICATORS		
(i) Shareholders Funds to Total Assets	12.4%	14.3%
(ii) Non performing Loans to Total Gross Loans	3.8%	7.2%
(iii) Gross Loans and Advances to Total Deposits	68.0%	66.4%
(iv) Loans and Advances to Total Assets	53.9%	52.3%
(v) Earnings Assets to Total Assets	75.8%	75.8%
(vi) Deposits Growth	0.2%	6.2%
(vii) Assets Growth	7.3%	2.1%

STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 DECEMBER 2020

(AMOUNT IN MILLION SHILLINGS)

	Current year 31-Dec-2020	Previous Year 31-Dec-2019
I Cash flow from operating activities:		
Profit after tax	(22,460)	22,652
Adjustments for:		
Depreciation of plant property and equipment's	9,345	8,160
Amortisation of Intangibles	1,602	2,118
Loss on disposal of property and equipment	1,504	106
Impairment on loans and advances	32,755	5,903
Impairment on investments at FVOCI	751	443
Finance cost on subordinated loan	703	2,278
Tax expenses	29,942	16,056
Dividends on equity securities at FVOCI	(12)	(17)
	54,130	57,700
Changes in:		
Financial Assets at Fair Value through OCI	7,972	(29,841)
Derivative Financial Assets	(890)	97
Loans and advances to customers	(154,570)	(42,535)
Other receivable	(32,592)	(26,737)
Deposit from Bank	122,588	(86,748)
Deposit from Customer	2,398	8,786
Derivative Financial Liabilities	2,090	513
Provisions and liabilities	1,683	(87)
Trade and other payables	41,408	13,635
Statutory minimum reserve	4,024	3,468
Trading Portfolio	(21,776)	6,658
	26,466	(16,015)
Interest paid	(941)	(1,229)
Tax paid	(12,972)	(17,100)
Net cash used in operating activities	12,553	(34,344)
II Cash flow from investing activities		
Purchase of property and equipment	(10,754)	(4,380)
Proceeds from sale of equipment	-	(845)
Purchase of intangible assets	(1,614)	(1,881)
Net cash used in investing activities	(12,368)	(7,106)
III Cash flow from financing activities		
Proceeds from subordinated debt	-	31,250
Subordinated debt repayment	(1,004)	(33,404)
Dividend paid	-	(5,100)
Payment of lease liabilities	(3,328)	(4,341)
Net cash used in financing activities	(4,332)	(11,595)
IV Net decrease in cash and cash equivalents	(4,148)	(53,045)
Cash and cash equivalents at the beginning of the year	321,324	374,369
Cash and cash equivalents at the end of the year	317,176	321,324

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020

(AMOUNT IN MILLION SHILLINGS)

	Current year 31-Dec-2020	Previous Year 31-Dec-2019
1 Interest income	163,616	156,117
2 Interest expense	(30,916)	(29,452)
3 Net Interest Income	132,700	126,665
4 Fee and commission income	43,595	44,011
5 Net trading income	21,627	26,141
6 Dividend received	12	17
7 Total income	197,934	196,834
8 Impairment losses on loans and advances	(32,755)	(5,903)
9 Net operating income	165,179	190,931
10 Staff costs	(85,465)	(81,421)
11 Infrastructure costs	(22,585)	(24,319)
12 Administration and general expenses	(46,647)	(46,482)
13 Operating expenses	(157,697)	(152,222)
14 Profit before tax	7,482	38,709
15 Income tax expense	(29,942)	(16,057)
16 Profit for the year	(22,460)	22,652
17 Other comprehensive income		
(i) Fair value movement	3,276	(1,607)
(ii) Deferred tax	(983)	482
(iii) Total other comprehensive (loss)/gain for the year, net of tax	2,293	(1,125)
Total comprehensive (loss)/gain for the year, net of tax	(20,167)	21,527
(i) Number Of Employees	1,005	1,155
(ii) Basic Earnings Per Share	(14,306)	14,428
(iii) Diluted Earnings Per Share	(14,306)	14,428
(iv) Number of Branches	47	49
PERFORMANCE INDICATORS		
(i) Return on Average Total Assets	-1.1%	1.2%
(ii) Return on Ordinary Shareholders' Funds	-7.9%	8.4%
(iii) Non Interest Expense to Gross Income	79.7%	77.3%
(iv) Interest Margin to Average Interest Earning Assets	8.8%	8.3%

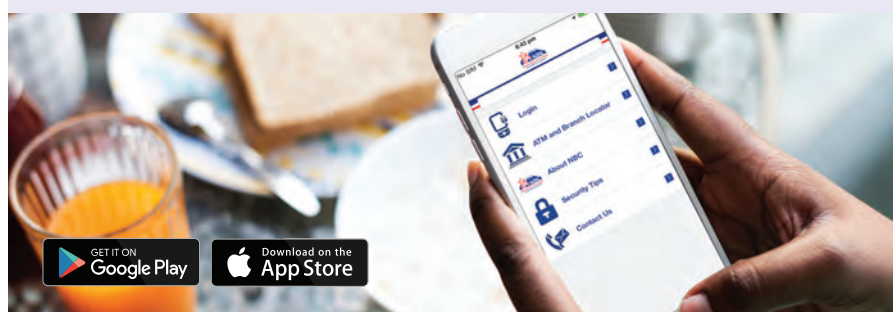
CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31st DECEMBER 2020

	Share Capital	Share premium	Fair value reserves	Retained income	Specific Regulatory Reserve	General Regulatory reserve	Total equity
	Tzs million	Tzs million	Tzs million	Tzs million	Tzs million	Tzs million	Tzs million
Previous Year							
Balance at 1 January 2019	15,700	71,300	4,249	164,165	528	12,141	268,083
Profit for the year	-	-	-	22,652	-	-	22,652
Increase(decrease) resulting from adopting of IFRS16	-	-	-	(171)	-	-	(171)
Other comprehensive income for the year	-	-	(1,125)	-	-	-	(1,125)
Total comprehensive income for the year	-	-	(1,125)	22,481	-	-	21,356
Dividend provided for	-	-	-	(5,100)	-	-	(5,100)
Transfer to/from retained income	-	-	-	8,340	3,801	(12,141)	-
Balance at 31 December 2018	15,700	71,300	3,124	189,886	4,329	-	284,339
Current Year							
Balance at 1 January 2020	15,700	71,300	3,124	189,886	4,329	-	284,339
Increase(decrease) resulting from adopting of IFRS16	-	-	-	-	-	-	-
Profit for the year	-	-	-	(22,460)	-	-	(22,460)
Other comprehensive income for the year	-	-	2,293	-	-	-	2,293
Total comprehensive income for the year	-	-	2,293	(22,460)	-	-	(20,167)
Dividend paid	-	-	-	-	-	-	-
Transfer to/from retained income	-	-	-	4,329	(4,329)	-	-
Balance at 31 December 2019	15,700	71,300	5,417	171,755	-	-	264,172

The above extracts are from the Financial Statements of the Bank for the year ended December 31, 2020 which have been prepared in accordance with International Financial Reporting Standards (IFRS). The Financial Statements were audited by Ernst & Young Certified Public Accountants and received an unqualified audit report.

These financial statements were approved and authorised for issue by the Board of Directors and signed on its behalf by:

Theobald Sabi Executive Director and CEO 31/03/2021
Godfrey Malekano Ag. Board Chairman 31/03/2021



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WORLD

‘AstraZeneca shot is good if safety issues can be overcome’

LONDON

U.S. infectious disease official Anthony Fauci said AstraZeneca's COVID-19 vaccine had good efficacy, but safety concerns needed to be straightened out and it might not be needed for Americans because of supplies of other shots.

"I think that the AstraZeneca vaccine from a standpoint of efficacy is a good vaccine, and if the safety issue gets straightened out in the European Union ... the efficacy of that vaccine is really quite good," he told BBC radio on Tuesday.

"Whether or not we ever use AZ is unclear but it looks right now at this point in time that we will not need it. It's not a negative indictment of AZ, it is just pos-

sible that given the supply that we have from other companies that we may not need to use an AZ vaccine."

As the United States loosens its COVID-19 restrictions, Fauci also said there was a "really risky situation" when bars and restaurants were reopening in some places where the use of masks was not being enforced.

He said the vaccine rollout would blunt "a real explosion of a surge" but it would not stop a moderate increase in cases.

"This is not a time to prematurely declare victory because we have such a successful rollout," he said.

The AstraZeneca vaccine is being investigated by European regulators over concerns about rare cases of blood



Anthony Fauci

clots. It has not yet been approved in the United States.

European regulators have found possible links between the shot, which has been given to tens of millions of people, and blood clots but they have reaffirmed the vaccine's importance in protecting people against COVID-19.

More than a dozen countries have at one time suspended use of the vaccine, but most have resumed, with some, including France, the Nether-

lands and Germany, recommending a minimum age.

Officials in Britain, where the vaccine was first approved, have advised that those aged under 30 should be offered an alternative.

AstraZeneca's vaccine is by far the cheapest and most high-volume shot launched so far, and has none of the extreme refrigeration requirements of some others, making it the planned mainstay of many inoculation programmes.

Diplomat slams CNN for palming off TV clip of Ukrainian tanks as Russia 'readying' for war

MOSCOW

RUSSIAN Foreign Ministry Spokeswoman Maria Zakharova has castigated CNN's ploy to spread disinformation about Russia's alleged preparations for war with Ukraine by pointing to the footage featuring Ukrainian tanks in the TV channel's report which was purported to be 'Russian'.

"Dear CNN TV channel and its friendly staff, we understand that you have no time for fact-checking. You are so deeply absorbed in the ideological struggle in the name of the triumph of liberalism, but not to the same extent when you palm off Ukrainian tanks at a Ukrainian railway station against the background of Ukrainian rail cars as Russia's preparations for war," she wrote on her Facebook page.

In her post, the diplomat provided a snippet from CNN's video footage of allegedly Russian armored vehicles being pulled up to the Ukrainian border.

Given this, Zakharova recommended that CNN correspondents in Moscow "take their minds off participating in Russia's public life and devote a little more time to their profession." "Because this is just inappropriate," she insisted.

Agencies

British barrister disputes false allegations against Hong Kong

HONG KONG

IN Hong Kong, few expatriates know the global financial hub better than British barrister Grenville Cross.

A career prosecutor, Cross started working in Hong Kong in 1978 and served as Hong Kong's first Director of Public Prosecutions (DPP) after its return to the motherland. He witnessed how Hong Kong maintained judiciary independence and made headway in democracy since 1997 and also experienced the disturbances caused by anti-China forces.

Cross stood out against Western slanders on Hong Kong. "As a false narrative is being spread, that is being done in order to try to harm Hong Kong, which I won't sit back and tolerate," he told Xinhua in an interview.

CRITICISM FOR CRITICISM'S SAKE

"This is mindless criticism, which is criticism for criticism's sake and takes no account of the actual situation," Cross said when talking about recent false allegations from the West against the improvement to Hong Kong's electoral system.

Cross pointed out that the move to improve the electoral system has become "obviously necessary," as Hong Kong has been recovering from the social unrest in 2019 and battling plots of anti-China forces to take control of the governance of Hong Kong through electoral loopholes.

Those activities would be "intolerable in any country, in any part of the world" and the people involved "can have no role in Hong Kong's governance," he said.

"Patriots administering Hong Kong" is hardly uncommon, he said. "This is the case in countries around the world. People have to have the best interests of their country at heart. Otherwise, there's no future for them in democratic politics. And so why should Hong Kong be any different?" he said.

As to foreign interference, Cross believes that by jeopardizing Hong Kong's stability and prosperity and undermining "one country, two systems," external forces attempted to contain China's development. "This is why they've adopted all sorts of measures to try and harm Hong Kong."

"It's very important, I think, for people like me, instead of hiding under the table, which many people do, to speak out, let the world know what is actually going on here," he said.

HUGE STRIDES IN DEMOCRATIZATION

As a prosecutor working in Hong Kong under both the British colonial rule and "one country, two systems," Cross said "huge strides have been made" in democratization since China resumed the exercise of sovereignty over Hong Kong in 1997.

"In 1984, when the Sino-British Joint Declaration was signed, there was no democracy at all in Hong Kong," Cross said, citing that there were only official members and unofficial members appointed by the governor of Hong Kong in the local legislature.

"That all changed radically after 1997 and the process of gradual democratization under the Basic Law was embarked upon."

Xinhua

Reports on Xinjiang suspected as plotted anti-China attack

By Prime Sarmiento and Jan Yumul in Hong Kong

WESTERN media's one-sided reports on China's Xinjiang Uygur autonomous region are prompting suspicions of an "orchestrated attack", international relations experts and peace activists said, blaming the misreporting for stoking anti-China sentiments in some parts of the world.

By leveling accusations of forced labor and genocide in Xinjiang without offering any hard evidence, the big media appears to have taken on the task of furthering the interests of Western powers, the observers said.

"When the mainstream media has pumped out an almost uniform position on Xinjiang ... with virtually no content that offers a different perspective or nuance, it's hard to believe this is not an orchestrated attack," said Sameena Rahman, a Los Angeles-based peace activist and member of the Act Now to Stop War and End Racism Coalition, or ANSWER, protest group.

Rahman said the Western media's reporting of Xinjiang is not only one-sided but also has a "clear agenda of furthering the interests of the United

States and other governments against China".

"These Western interests include balkanizing China, promoting civil unrest through separatist sentiments and disrupting China's Belt and Road Initiative which passes through Xinjiang to the Global South," she said.

Dina Yulianti Sulaeman, director of the Indonesia Center for Middle East Studies, said the allegations against Xinjiang are part of an "economic war" being waged by the US against China.

Early this year, the administration of then-US president Donald Trump banned the import of cotton, as well as related products, from Xinjiang over allegations of forced labor in the industry. China has repeatedly refuted those accusations, noting that cotton production in Xinjiang is highly mechanized and does not require a large number of cotton pickers.

Rahman said no one has found any hard evidence of forced labor in Xinjiang.

Mustafa Izzuddin, visiting professor at the international relations department of the Islamic University of Indonesia, a private university located in Yogyakarta, Indonesia, questioned the calls for boycott

against Xinjiang cotton.

"Boycotts could result in a loss of jobs and a slowdown in the provincial economy of Xinjiang," he said.

Dina Yulianti Sulaeman cited US President Joe Biden's remarks at a press briefing last month as indicative of the current mindset among policymakers in Washington.

On March 25, Biden, in his first news conference since taking office in January, told reporters at the White House that "China has an overall goal ... to become the leading country in the world, the wealthiest country in the world, and the most powerful country in the world. That's not going to happen on my watch because the United States is going to continue to grow."

"I think the US only uses the issue of Xinjiang Muslims to increase anti-Chinese sentiment in the world," Dina said, noting that the US has never been "a defender of Muslims and has even dropped bombs on (Muslim-majority) countries".

"Why does the US, which over the past 20 years has dropped at least 326,000 bombs and missiles on countries in the Middle East and North Africa region, mostly Muslim-majority countries, suddenly become

the defender of Muslims in Xinjiang?" she said.

Dina cited Washington's "disinformation" campaign against Syria and how that campaign had provoked Muslim youth worldwide to join jihadist groups, as they felt there was a "massacre against Sunni-Muslims".

Rene Pattiradjawane, chairman of the Indonesia-based Center for Chinese Studies and associate fellow at The Habibie Center in Jakarta, said the boycott of Xinjiang cotton will not resolve anything as "history tells us any sanction will certainly create other sanctions".

Also, he questioned the allegations of genocide on the Uyghurs. "I don't believe (that there is) genocide in Xinjiang since any kind of genocide will be very difficult to conceal," he said. Rahman of ANSWER said the Western media need to do fact-checking before publishing reports on "genocide" in Xinjiang.

"One only needs to look at the statistical data to see that the population in (Xinjiang), and among Uygur people, is not only growing, but is growing at a disproportionately faster pace (than that) in the rest of China," she said. The Uygur population in Xinjiang has been growing

steadily for the past few years.

From 2010 to 2018, the Uygur population in Xinjiang rose from 10.17 million to 12.72 million, Xinhua News Agency has pointed out in a report. Also, the growth rate of the Uygur population - 25 percent - was higher than the 13.99 percent growth rate recorded by the total Xinjiang population during the same period. Rahman said reports on the alleged genocide in Xinjiang "trivialize the historical issue of genocide".

"The US government and the media are trying to invoke the images of the Nazi genocide against Jewish people and the death camps and apply that label falsely to China. I'm actually disgusted," she said.

Meanwhile, the United States itself has a long history of forced labor and slavery, Rahman said, pointing out that the US uses prison labor, in some cases, to pick cotton.

The activist cited the example of the Louisiana State Penitentiary which paid its inmates "abysmal wages" to pick cotton.

"They (prisoners) were paid 4 US cents an hour in 2016," she said, noting that the rate is significantly lower than the US\$7.25 per hour minimum wage that has been enforced in the US since 2009. Xinhua

European CEOs, lawmakers push Biden to hike climate target

BRUSSELS

EUROPEAN politicians, companies and trade unions on Tuesday called on the United States to slash its greenhouse gas emissions by at least 50 percent this decade, adding to mounting pressure on the Biden administration ahead of a climate summit next week.

The world's biggest econ-

omy is expected to unveil its emissions-cutting target at a US-hosted virtual gathering of global leaders on April 22 - a move that could spur other large emitters to make the steep emissions cuts needed to avoid catastrophic climate change.

"We, European political decision makers, CEOs, business organisations, trade unions and think tanks, call the United

States to fulfill its ambitions by adopting a climate goal of reducing by at least 50 percent GHG emissions by 2030 compared to 2005 levels," 107 European signatories said in a joint statement.

Signatories included around



20 EU lawmakers and 50 chief executives, including Unilever's Alan Jope, H&M's Helena Helmersson plus Matt Brittin, head of Google's EMEA Business & Operations.

They called for greater transatlantic cooperation as the EU pursues its own plan to eliminate net emissions by 2050 and cut them at least 55 percent by 2030, from 1990 levels - com-

mitments that have so far outstripped the ambition of other large economies.

Hitting those goals will require mammoth investments in renewable energy, carbon-cutting industrial technologies and zero-emission transport by 2030, from 1990 levels - commitments that have so far outstripped the ambition of other large economies. Agencies

WHO report on the joint WHO-China study of COVID-19 origins published

ON March 30, the World Health Organization (WHO) reported on the joint WHO-China study of COVID-19 origins in Geneva, Switzerland, and released a report: WHO-convened Global Study of Origins of SARS-CoV-2: China Part. The report said that the lab-leak theory is "extremely unlikely."

A joint study was conducted from 14 January to 10 February 2021 in the city of Wuhan, China. The joint international team comprised 17 Chinese and 17 international experts from other countries.

They made studies in the areas of the following three parts, epidemiology, animals and environment,

and the molecular epidemiology and bioinformatics.

The 120-page document, composed after the team's 28-day field study in Wuhan, the capital city of China's Hubei Province earlier this year, shed light on the likelihood of different pathways for the origins of COVID-19.

They concluded that it's a "likely to very likely pathway" for the virus to infect humans through an intermediate host, while introduction of the virus through a laboratory incident was "extremely unlikely." And in between, direct zoonotic spillover is considered to be a possible-to-likely pathway, while cold food chain products are

a possible pathway.

The report also mentioned that "some of the suspected positive samples were detected even earlier than the first case in Wuhan, suggesting the possibility of missed circulation in other countries," adding that "Nonetheless, it is important to investigate these potential early events."

The report also raised recommendations for further study from the joint international team, including continuing to develop an integrated global database, sequencing early cases or samples collected in future SARS-CoV-2-global tracing studies, establishing a global expert group to sup-

port joint traceability research on the suspected origin of the epidemic, and analyzing the different role of the cold chain in the possible introduction of the virus in a market and the possible spread within a market following the introduction of the virus in a market by an infected human.

A Member State Briefing on the report of the international team studying the origins of SARS-CoV-2 is held on the same day. Peter K. Ben Embarek, leader of the international team of experts to Wuhan, introduced the field work and research results of the team, extending the team's collective sincere thanks to Wuhan locals for their

cooperation during their research. Liang Wannian, leader of the Chinese team of experts, said that the report is the joint efforts of Chinese and foreign experts.

He emphasized that the team adhered to scientific method in the research cooperation based on evidence. It is part of the global tracing study. All the conclusions and recommendations of the report are based on a global perspective, and future research will not be limited to a certain region.

Chen Xu, head of the Chinese Mission to the United Nations in Geneva, said that the international experts from China and the WHO had demonstrated a scientific and

open spirit and the Chinese government at all levels had provided necessary assistance for their work in Wuhan, which fully reflected the open, transparent and responsible attitude of China, and was highly appreciated by experts from both sides.

The traceability research is a scientific work that should be carried out by global scientists. It is also a global task.

The China-WHO joint research will play a good role in promoting traceability in other countries and regions around the world, and provide positive and useful guidance for better understanding the virus.

People's Daily

Japan moves to dump radioactive waste water into sea amid domestic, int'l outcry

TOKYO
JAPANESE Prime Minister Yoshihide Suga said yesterday that his government has decided to discharge contaminated radioactive wastewater in Fukushima Prefecture into the sea amid domestic and international opposition.

Suga made the announcement after convening a meeting of relevant ministers to formalize plans to release the radioactive water accumulated at the plant into the Pacific Ocean. Struck by a magnitude-9.0 earthquake and ensuing tsunami that hit Japan's northeast on March 11, 2011, the No. 1-3 reactors at the Fukushima Daiichi nuclear plant suffered core meltdowns.

The plant has been generating massive amount of radiation-tainted water since the accident happened as it needs water to cool the reactors.

The plant's operator Tokyo Electric Power Company Holdings Inc. said it will take around two years for the release to start.

The water, according to reports, has been treated using an advanced liquid processing system, or ALPS, to remove most contaminants.

However, things like tritium, a radioactive byproduct of nuclear reactors, are hard to filter out. The plant has been struggling to store the contaminated water in tanks at the facility where more than 1.25 million tons of contaminated water are currently stored in huge tanks, and the space is expected to reach capacity next year.

Xinhua

Iran's Zarif: Israel made 'very bad gamble' in Natanz sabotage

DUBAI



IRAN'S top diplomat said yesterday that an attack on its Natanz nuclear facility which it blames on Israel was a "very bad gamble" that would strengthen Tehran's hand in talks to revive a 2015 nuclear deal with major powers.

Tehran has said an explosion on Sunday at its key nuclear site was an act of sabotage by arch-foe Israel and vowed revenge for an attack that appeared to be latest episode in a long-running covert war. Israel, which the Islamic Republic does not recognise, has not formally commented on the incident.

"Israel played a very bad gamble if it thought that the attack will weaken Iran's hand in the nuclear talks," Iranian Foreign Minister Mohammad Javad Zarif told a joint news conference with his Russian counterpart in Tehran.

"On the contrary, it will strengthen our position."

Iran and the global powers held what they described as constructive talks last week to salvage the 2015 nuclear accord, which Israel fiercely opposed.

Former US president Donald Trump abandoned the deal, which lifted economic sanctions on Iran in return for curbs to its nuclear program. He reimposed US sanctions, prompting Iran in turn to violate the accord's atomic limits.

US President Joe Biden has said Tehran must resume full compliance with restrictions on its nuclear activity under the deal before Washington can rejoin the pact. Iran and remaining parties to the deal will resume talks in Vienna today.

Washington has suggested that it might be willing to ease some sanctions on Iran beyond those whose removal was mandated by the original nuclear deal. But Iran insists that all sanctions should be lifted at once.

"The United States should know that neither sanctions nor sabotage will give them the means to negotiate, and that they will only make the situation more difficult for them," Zarif said.

The White House said on Monday the United States was not involved in Sunday's attack and had no comment on speculation about the cause of the incident.

"Sunday's sabotage occurred in a power cable duct leading to the centrifuge machines. This was not an external attack and the location of the sabotage has been clearly determined," Iranian government spokesman Ali Rabiei was quoted by state media as saying.

Putin views restricting access to advanced technologies as cyber threat

MOSCOW



RUSSIA considers as threats in the field of international information security the use of IT capabilities by terrorists and extremists, undermining sovereignty, monopolizing and restricting access to advanced cyber technologies, according to the foundations of the state policy in the sphere of international information security approved by Russian President Vladimir Putin.

"The key threats to international information security are <-> the use by individual states of technological dominance in the global information space to monopolize the market of information and communication technologies, to restrict access of other states to advanced information and communication technologies, as well as to strengthen their technological dependence on the states dominating in the sphere of information technologies and information inequality," the document says.

Among major threats to international information security is the use of cyber technologies in the military and political and other fields with the goal of undermining sovereignty and violating territorial integrity of states and carrying out other steps obstructing international peace, security and stability.

Besides, other key threats in this field include using cyber technologies for terrorism, extremism and criminal goals, for meddling in domestic affairs of sovereign states as well as for carrying out hacker attacks on information resources of states, including against critical information infrastructure.

Agencies

China to join hands with other countries to defeat pandemic

BEIJING

CHINESE State Councilor and Foreign Minister Wang Yi said here Monday that China will stick to solidarity and mutual assistance and join hands with other countries to eventually defeat the COVID-19 pandemic.

Wang made the remarks at the special event of the Foreign Ministry to present Hubei Province to the world, with the theme -- Heroic Hubei: Reborn for New Glories.

The anti-epidemic efforts in Hubei is an epitome of China's anti-epidemic efforts and a display of Chinese spirit and strength, Wang said.

Noting that April 8 marked the first anniversary of the COVID-19 lockdown lifting in Wuhan, Wang said as the first place to report the epidemic and the first to control it, the first anniversary of ending the lockdown in Wuhan is commemorated and celebrated by the Chinese people and attracts a lot of attention all over the world.

Hubei and provincial capital Wuhan had been the frontline and main battlefield in the fight against the epidemic, and people there had not only made great sacrifices for China to overcome the epidemic, but also made important contributions to the global fight against COVID-19, Wang said.

After the epidemic was brought under control, he said, the people in Hubei immediately embarked on a new journey of restoring economic and social development, and achieved fruitful results in promoting post-epidemic recovery as well as stable economic and social development.

"It is expected that economic growth will reach more than 10 percent in Hubei this year," Wang added.

In the fight against the epidemic in Hubei and Wuhan, China received support and help from many countries, he said, adding that after the pandemic spread globally, China also extended a helping hand to other nations.

"This unprecedented epidemic has made us realize deeply that the world is indeed a community with a shared future," he said.

Noting that the COVID-19 pandemic is still spreading globally and the global economy is still facing the risk of recession, Wang called on countries to join hands together and combat "vaccine nationalism".

Wang said that China has provided anti-epidemic materials to more than 160 countries and international organizations around the world so far and is providing urgently needed vaccines to more than 100 countries



Chinese State Councilor and Foreign Minister Wang Yi speaks at a special event of the Ministry of Foreign Affairs to present Hubei Province to the world, in Beijing on Monday. (Xinhua)

and international organizations.

China will continue to make its efforts to maintain the stability of the global anti-epidemic materials supply chain and provide support to countries in need, he said.

"China will stick to solidarity and mutual assistance and join hands with other countries to eventually defeat the COVID-19 pandemic," Wang said.

China will adhere to opening-up and cooperation, and work with other countries to promote the recovery of the world economy, he said. "China, which continues to open wider to the outside world, will further deepen mutually

beneficial cooperation with other countries and inject more impetus into the recovery of the global economy," Wang said.

Noting that China will uphold multilateralism, Wang said the country will hold high the banner of a community with a shared future for humanity, adhere to the principle of extensive consultation, joint contribution and shared benefits, safeguard the international order based on the UN Charter, and improve the global governance system.

Xinhua

North China's Hebei province brings better life to citizens by promoting green transformation of traditional mines

"NOW who can imagine this place was full of waste residues and discarded materials from iron and steel company," said Kong Chao, head of the greening department of Hebei Xinjin Iron & Steel Co., Ltd., referring to an ecological park in Wu'an, a county-level city under Handan city, north China's Hebei province.

The site of the ecological park covering an area of more than 500 mu (about 33.33 hectares) was originally idle ground and barren mountains. In 2018, Hebei Xinjin Iron & Steel Co., Ltd. started to tame and landscape mountains, build cofferdams and farmland, and gradually created the ecological park featuring idyllic scenery and sea of flowers.

"The 100-meter-long passage was built with waste steel tubes from our company; the source of the water system for the aquatic plant garden is treated industrial wastewater; and the fruits and vegetables in the ecological park can be supplied to the canteens of our company. We have realized organic cyclic utilization of resources in various links of our company," Kong said.

As one of the old industrial bases of China, Handan city has seen its number of mines exceed 3,000 for a time. Long-term and high-intensity mining activities have caused many problems for the city, including land occupation by steel slag and ground surface subsidence.

Since 2016, Handan city has unsparingly promoted management and ecological restoration of mines, and has so far closed 240 solid mines and restored ecology in 250 mines.

The city's endeavor to advance transformation through environmental protection has boosted improvement and upgrading of traditional industries.

In June 2019, Handan's iron and steel industry and coking industry took the lead in Hebei province in completing organized ultra-low emission transformation, and the transformation of other industries, including cement industry and ceramics industry, was all completed by the end of 2019.

Last year, the number of good air quality days in Handan increased significantly.

"In the past, there were large pits everywhere in this area, and those mountains of waste rocks smelled



Photo shows part of an ecological park built by Hebei Xinjin Iron & Steel Co., Ltd. in Wu'an, a county-level city under Handan city, north China's Hebei province. (File Photo)

very bad. Now the dirty and disorderly diggings have become a scenic spot," said Li Shuang'an, a worker who prunes plants for Jiulongshan scenic spot in Wu'an.

Thanks to an ecological restoration project kicked off in 2019, abandoned mines were replaced by lucid waters and lush mountains, and the newly created Jiulongshan ecological restoration park built on the sites of those mines has not only attracted numerous visitors from all over the country, but provided jobs for residents in a nearby village named Kangdong village. Li is right one of the villagers who found jobs in the scenic spot.

During the National Day and Mid-autumn Festival holiday last year, the scenic spot received 50,000 to 60,000 tourists every day.

In Fengfeng Mining Area in Handan, many residents in Zhangjialou village, Pengcheng township of the area, have benefited from the development of cultural tourism ahead of others.

As many young people went out to bigger cities to work, old residences and buildings in Zhangjialou village gradually decayed and were left unattended. After the situation attracted the attention of Zhao Lichun, a local scholar in the cultural field, Zhao suggested to the local government that the old village should get protection.

Zhao proposed that the protection for Zhangjialou village, which

has the typical features of that of traditional villages in northern China where many people made a living in the parceling industry, should not only focus on old buildings, but also the well-established kiln culture.

The unique culture heritage has attracted many artists to the village. While preserving the original charm of the old village, these artists have established studios and exhibition rooms in the old residences of Zhangjialou village, and local villagers have started to run various businesses, such as tea shop, ceramics store, and homestay hotels, injecting vitality into the old village.

Today, the village sees an endless stream of visitors coming to see and feel the charm of the ancient village. The number of visitors to Zhangjialou village reaches 300,000 person-times a year, bringing the village more than 3 million yuan (\$456,300) in tourism revenue.

Hebei's efforts to prioritize ecological protection and green development have been proven successful. Such efforts have enabled the province to advance ecological restoration, improvement in rural residents' living environment, and construction of tourism infrastructure in a well-coordinated manner, and facilitate the boom in cultural tourism and other emerging industries.

People's Daily

Africa struggles with 2% of world's vaccine doses

By Otiato Opali

COVID-19 vaccines remain out of reach for most Africans, with the continent accounting for less than 2 percent of the doses given out worldwide, data from the World Health Organization shows.

The WHO data indicates that 45 African countries have received vaccines, with 43 of them having begun carrying out the jabs. Almost 13 million of the 31.6 million doses delivered so far have been administered. And just 10 countries have received 93 percent of the continent's supplied doses in an uneven rollout.

Most of the African countries that have received supplies gained them only in the past five weeks, in small quantities.

"Although progress is being made, many African countries have barely moved beyond the starting line," Matshidiso Moeti, the WHO Regional Director for Africa, said on Friday.

"Limited stocks and supply bottlenecks are putting COVID-19 vaccines out of reach of many people in this region. Fair access to vaccines must be a reality if we are to collectively make a dent on this pandemic."

She said Africa is playing catchup with vaccinations, and the gap with wealthier regions is widening. "While we acknowledge the immense burden placed by the global demand for vaccines, inequity can only worsen scarcity," Moeti said. "More than a billion Africans remain on the margins of this historic march to overcome the pandemic."

According to the WHO, programs to train health-care workers and the prelisting of people in priority groups have helped some African countries to quickly reach a large proportion of the targeted groups.

The 10 countries that have vaccinated the most have used at least 65 percent of their supplies.

The vaccine rollout in some countries has been hampered by operational and financial hurdles or logistical difficulties.

The WHO said it is supporting countries to tackle the challenges by reinforcing planning and coordination, advocating more financial resources as well as setting up communications strategies to counter so-called vaccine hesitancy and misinformation.



A man receives a dose of the Oxford-AstraZeneca COVID-19 vaccine at the Jabra Hospital for Emergency and Injuries in Sudan's capital Khartoum on March 9, 2021. (AFP)

SPORT



Confederation of African Football (CAF) president, Patrice Motsepe.

Motsepe should uplift football administration in Africa

By Correspondent Nassir Nchimbi

FOR the first time in its 64-year history, the Confederation of African Football (CAF), the continent's administrative body for the sport, has an Anglophone president.

Patrice Motsepe, a 59-year-old South African businessman and former lawyer, was elected unopposed to be come CAF's eighth president on March 12 in Rabat, Morocco, in a FIFA-brokered deal (CAF is one of the six confederations which make up FIFA, football's world governing body).

Motsepe is highly respected for his decades of work transforming South Africa's mining sector into a more equitable space, becoming Africa's first Black billionaire in the process.

Now, he faces the herculean task of transforming African football into a more level playing field, and addressing some of the challenges plaguing Caf since its previous president, Ahmad Ahmad, took charge in four years ago.

Motsepe's March 12 election lacked the drama of his predecessor's four years ago.

In 2017, Ahmad had uprooted CAF's longest-serving president, Issa Hayatou, who had ruled the confederation with an iron fist for 29 years.

This time, other contenders for the top job—Jacques Anouma of Ivory Coast, Senegal's Augustin Senghor, and Ahmed Yahya of Mauritania— withdrew their candidacies to pave the way for Motsepe's win, with encouragement from FIFA president Gianni Infantino.

Motsepe has been entrusted with lifting the sports body from its current shambolic state of affairs.

He will have to do it with five vice presidents, and FIFA's oversight.

"The expectations are quite high, given the qualities that Motsepe will bring to the position," seasoned football analyst Chuka Onwumehill said.

He noted: "His business success 'is quite important, because at least he does not depend on his position at CAF to become wealthy."

The mess Motsepe is inheriting Ahmad became the leader of African football in the wake of a global corruption crisis that had engulfed the sport since 2015.

Promising financial transparency and accountability, he was supposed to herald a new dawn for CAF. That dawn quickly turned to dusk.

The challenges facing the organization were exemplified during the final of the 2018-2019 CAF Champion's League, Africa's elite football club competition, held at Tunisia's Stade Olympique de Radès in June 2019.

Sixty thousand football fans watched in dismay as the game between Tunisia's Espérance de Tunis and Morocco's Wydad Casablanca was abandoned due to a row between the finalists.

With just one hour left in play, the match was halted when Wydad protested that a video assistant referee was unavailable to judge a rejected goal.

Ahmad was seen on the field discussing the contention with match officials for over 30 minutes.

The CAF ultimately decided to hand over the trophy to Espérance Tunis, but later asked the outfit to hand back the trophy and medals, and demanded the two teams replay the final.

In response, ES Tunis filed a complaint to the Court of Arbitration for Sport (the highest judicial body for global sport disputes), which annulled the CAF decision.

So, ES Tunis were handed the trophy for the second time.

This was not the first time in the elite competition's 55 years that a final had been interrupted.

And it certainly was not the first time Ahmad's shortcomings as leader of the soccer federation would be exposed.

By Correspondent Lloyd Elipokea

In the at times unrewarding and inspirationally glorious history of Africa's showings at the Olympic Games, it is rather striking to note that the continent has often failed to triumphantly claim medals in the martial arts-cum-sports on the grandest and most exalted sporting stage of all.

Indeed, despite that bold statement, there are always exceptions to the rule in such circumstances.

That notwithstanding though, it is nonetheless still fair to assert that the continent's mighty haul of medals in Olympic Games history has been chiefly drawn from boxing, athletics, football and now and then, the long jump.

These reminiscences give rise to a sobering question hovering in the air, which is, why has it proven

to be frustratingly beyond the grasp of African administrators to successfully steer the continent's sportsmen and sportswomen towards the longed-for glory-land of medal-winning displays in the martial arts-cum-sports like Karate, and Judo among others at the Olympic Games?

Indeed, one reason for our deeply dissatisfying record in the martial arts at the Olympics could be that such sports have been tellingly neglected in terms of investment across the vast expanse of the continent.

In this, the Information Age, countries the world over have recognized that sports is today a thriving, dynamic and flourishing industry, which can also be hugely financially rewarding for sportsmen and sportswomen.

Naturally, given the weighty

importance attached to sports these days, it is doubtlessly unsurprising that competition across the extensive spectrum of various sports has dramatically intensified.

Hence, as per the new status quo, the continent would do well to bear in mind that greater investment in the martial arts is indisputably not a fool's errand but actually, it could potentially turn out to be one of the most sagacious measures ever undertaken by Africa's stewards of sports, which could enormously increase the likelihood of the continent bagging more medals at the prestigious Olympic Games.

Let us now segue neatly to ponder upon President Samia Suluhu Hassan's call to sports administrators in which she urged them to address the hindrances


which are impeding domestic sports, adding that such remedial measures are sorely needed as the domestic sports sector offers promising employment prospects for our country's youth.

Indeed, this writer couldn't agree more with our honorable President's insightful remarks.

It is hoped then that domestic sports administrators will heed President Samia Suluhu Hassan's remarks and hopefully, we can now expect the adoption of swift moves to positively impact upon various nagging headaches like the need for wider inclusion of people with disabilities (PWAs) in sports and the realization of the long sought-after goal of the provision of greater funds for women's sports among other urgent and pressing sporting concerns.

SPORTS

Africa must invest more in the martial arts



BANK OF BARODA (TANZANIA) LIMITED

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♦ For detailed information for lodging complaint with BOT please visit BOT website <https://www.bot.tz>
♦ Resolving all consumer complaints within 21 working days from the date of lodging the complaint.

3. INTERNAL COMPLAINT RESOLUTION MECHANISM (MCHAKATO WA KUTAFUTA UFUMBUZI WA MALALAMIKO)
We through our internal complaint resolution mechanism shall resolve your complaints within 21 working days from the date of lodging the complaint. The Internal Complaint handling mechanism in our Bank is as under:
♦ Receiving and timely processing consumers' complaints.
♦ Keeping complaints updated throughout the process.
♦ Keeping a record of all complaints and submit it to the Bank of Tanzania on quarterly basis.
♦ Resolving all consumer complaints within 21 working days from the date of lodging the complaint.

4. HOW TO LODGE A COMPLAINT WITH THE DESK AT BANK OF TANZANIA (JINSI YA KUWASILISHA MALALAMIKO KWA DAWATI LA BOT)
If you are dissatisfied with the decision of our bank in respect of your complaint or do not receive a response from our bank within 21 working days from the date of lodging your complaint, you may within 14 working days lodge your complaint with the Desk of BOT. However, before lodging your complaint with the Desk of BOT, you are required to exhaust the Internal Complaints resolution mechanism of our Bank first.

The complaint with Complaints Resolution Desk of Bank of Tanzania shall be lodged in the prescribed form (Schedule A), duly signed by the complainant and shall be submitted in any of the following ways:
a) By hand or by post to: Complaint Resolution Desk, Office of the Secretary to the Bank of Tanzania, 11 Mlimbaizi Street, Dar es Salaam.
b) By electronic mail: complaints-desk@bot.tz
c) By facsimile to fax no: +255 22 2234067
d) By phone: +255 22 2233265 / +255 22 2233246

5. PRIORITY JURISDICTION OF THE BOT DESK (MAMLAKA ZA KIFEDHA ZA DAWATI)
The desk shall handle complaints whose total monetary value in respect of both the claim amount and remedy to be awarded does not exceed Fifteen Million Tanzania Shillings (TZS 15,000,000/-).

6. ELIGIBLE COMPLAINTS (MALALAMIKO YA HAKI)
Only the following categories of complaints are eligible for submission to the Desk:
a) A complaint against a banking institution which is either a member of the Tanzania Bankers Association or regulated by the Bank.
b) A complaint which is lodged within 14 days after a banking institution has delivered its decision or has failed to respond.
c) A complaint in respect of an incident which occurred less than two (2) years ago.

7. INELIGIBLE COMPLAINTS (MALALAMIKO YASIYO WA HAKI)
In terms of the Guidelines issued, the Desk considers the following complaints as ineligible:
a) A complaint which has been the subject of legal proceedings before a Court or Tribunal.

8. HOW TO LODGE A COMPLAINT WITH THE DESK AT BANK OF TANZANIA
In exceptional circumstances if we are unable to resolve the complaint within 21 working days, we will immediately inform the complainant of our inability and reason for the inability and what measures are being taken to resolve the matter urgently and in any case not more than 14 working days thereafter.

9. WITHDRAWAL OF THE COMPLAINT (KUFUTA MALAMIKO)
A complainant may, at any time before the Desk's determination, withdraw his complaint in writing from the Desk, and the matter shall be closed by the Desk.

10. FREE SERVICE (HUDUMA ZA BURE)
Resolution of banking consumers' complaints is free of charge as the Desk does not charge any fee whatsoever.

11. MEDIUM OF COMMUNICATION (JINA YA MAWASILIANO)
The medium of communication is both English and Kiswahili.

12. REMEDIES AWARDED (SULUHISHO LILUOPATIKANA)
The function performed by the Desk is different from that performed by courts. The Desk is enjoined not to have regard to technicality and legal form but resolve complaints using criteria that would not usually be used by courts; for instance whether an explanation for the conduct was not given when it should have been given. A banking institution may be required to issue an apology, change its practices, effect payment or compensation as the case may be. The Desk is not bound by the legal principles of handling complaints such as rules of evidence but adheres to the general principles of natural justice.

When Aggrieved by Desk decision
Either party may request the Desk to reconsider any of its decision. Each party also has a right to seek redress before a competent court when it is not satisfied with the decision given by the Desk.

DISCLOSURE UNDER REGULATION 11 OF BANKING & FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS 2014
MINIMUM DISCLOSURE OF CHARGES/FEEES/PRODUCTS AND SERVICES

DESCRIPTION	Revised Charges	
	In TZS	In USD
Remittances (Outward)	TSHS	USD/GBP/EUR
Outward Remittances (Rapid Fund to India)	BOB to BOB	BOB to Other Bank
Up to USD 5000	12.00	18
USD 5001 to 10000	24.00	30.00
Above USD 10000	0.24% maximum USD 180	@ 0.30% maximum USD 200
REVISED CHARGES (TANZANIA)		
	INDIVIDUAL	CORPORATE
Remittances (Outward) TT	Up to USD or equivalent upto USD2000+USD 13.20 USD5000+USD 20.00 USD10000+USD 33.00 Above USD 10000+USD 65 Flat + USD 35 Swift Charges	Up to USD or equivalent 10000+USD 20.00 50000+USD 33.00 >50000+USD 5 + USD 35 Swift Charges
Remittances (Inward) TT for Acct. Holders only	From Tanzania	No Charges
Outside Tanzania	No Charges	No Charges
Current Acct./Overdraft	N.A.	0.30% Min 12 and Max. USD 70
Saving Bank Acct.	N.A.	Flat USD 18
FBC-C	Current Acct./Overdraft	0.30 % min 12 and Max. USD 70 + Postage USD 90
Saving Bank Acct.	N.A.	Flat USD 18 + Postage USD 90
FBC-P	Current Acct./Overdraft	0.30 % min 12 and Max. USD 70 + Postage USD 90
Saving Bank Acct.	N.A.	Flat USD 18 + Postage USD 90
TISS (Only for Acct. Holders)	11800	Equivalent to TZS.10000+VAT
Outward remittances		
Issue of Bankers Cheque Bankers	30000	24.00
Special charges (DSM only)		
Within City Centre	72000	42.00
Outside City Centre	90000	60.00
Inward Cheque charges in clearing per instrument	150	Equivalent to Tsh.150
Outgoing EFT charges	100	Equivalent to Tsh.100
Balance Confirmation	Current/OD Acct 18000 Saving Acct 12000	18.00 12.00
Reference/Identity Letter		
Current/OD Acct	25000	25.00
Saving Bank	12000	12.00
Cost of cheque per leaf	Current/ OD Acct 850 Saving Bank	0.55 0.55
Ledger Folio Charges		
Current /Overdraft Account	6000 per folio Min 6000 p.m.	USD 4 per folio Min USD 4 p.m.
Ledger Charges for Savings Bank ac	9000 H/Yearly	9.00 H/Yearly.
For purpose of Current Account/Overdraft 30 entries will constitute one ledger folio.		
Minimum Balance Charges		
Charges for not maintaining minimum balance in Current account	18000 p.m.	15.00 p.m.
Charges for not maintaining minimum balance in Savings Bank account.	7500 p.m.	7.50 p.m.
Acct. maintenance charges for Saving and Current account.	Current Acct 18000 H/Yearly Saving Acct 9000 H/Yearly	18.00 H/Yearly 9.00 H/Yearly

DESCRIPTION	Once in a month no Charge (Regular)	6.50
Interim Acct. statement	6500	6.50
Account Closure	Saving Bank 25,000 Current Account 40,000	25.00 40.00
Account Chasing Service	18,000	18.00
Overdraft Acct	Saving Bank 3000.00 H. Yearly Current Account 6000.00 H. Yearly	2.50 H. Yearly 5.00 H. Yearly
Upcoming Collection of cheques	0.65% of value (Min Commission 10000 + Postage TZS 9000) Up to 25 Mtn 0.00 upto 50 Mtn 120000 upto 100 Mtn 180000 upto 150 Mtn 240000 upto 200 Mtn 280000 upto 250 Mtn 350000	0.30% above USD 10000 per day. 0.28% above USD 5000 per day.
Cash Deposit Charges	Current Acct. Up to 25.00 Mtn no charges above 25.00 Mtn 0.12% of withdrawal. Saving Acct. Up to 25.00 Mtn no charges above 25.00 Mtn 0.12% of withdrawal.	0.30% above USD 10000 per day. 0.28% above USD 5000 per day.
Cash withdrawal Charges	Current Acct. Up to 25.00 Mtn no charges above 25.00 Mtn 0.12% of withdrawal. Saving Acct. Up to 25.00 Mtn no charges above 25.00 Mtn 0.12% of withdrawal.	0.30% above USD 10000 per day. 0.28% above USD 5000 per day.
ADVANCES		
ADVANCES PROCESSING CHARGES		
	TZS	FCY
Up to 10 Mtn	10000	20.00
10 Mtn to 200 Mtn	USD 10000 to USD 200000	2.45% 2.45%
Above 200 Mtn	1.50% (Minimum 5.30 Mtn)	1.50 (Minimum 5300)
Loan/Overdraft against deposit of our Bank (in / Hold Party) - Waiver of Processing and documentation charges.		
DOCUMENTATION CHGS		
Up to 10 Mtn	10000	18
10 Mtn to 200 Mtn	USD 10000 to USD 200000	0.30% (Minimum 0.60 Mtn)
Above 200 Mtn	0.80% (Minimum 1.18 Mtn)	0.18 % Min 600
Resubmission Charges	1.20% Max 1.00 Mtn	1.20% Max USD 600.00
Inspection	Up to 100 Mtn or USD 0.50 Mtn	35000
Above 100 Mtn or USD 0.50 Mtn	65000	USD 65
Balance/Interest Certificate		
Prepayment	Up to 200 Mtn or 200000	2.40% p.a.
Charges Principle	USD 200000	1.20% Subject to Min. 120000
Outstanding for 90 days or 200 residual Period	800 or USD 200000	1.20% Subject to Min. USD 120
Bankers opinion /Confidential Report	30000	30
Registration of Loan Agreement with Bank of Tanzania	N.A.	Up to 1 Mtn USD 120 USD 1 Mtn to 2 Mtn 300 USD 2 Mtn to 5 Mtn 600 USD
Commitment Charges	1.32 of undrawn portion in case 30% average limit not utilized per quarter.	0.66 of undrawn portion in case 60% average limit not utilized per quarter.
Modification Charges	0.12% Sanctioned Limit. Minimum 120000	0.12% sanctioned limit Minimum USD 60.
Interchangeability	Up to 100 Mtn 60000 p.a. Above 100 Mtn 120000 p.a.	Up to USD 50000 USD 60 p.a. Above USD 50000 USD 120 p.a.
BANK GUARANTEE		
Financial/Performance per Quarter-Part of quarter treated as full quarter.	Financial 1.35% Minimum per quarter or part thereof Min TZS 18000	Performance 1.35% minimum per quarter or part thereof Min USD 15
Extension of BG	Above commission for change in period. amt.	Above commission for change in period. amt.
1.35% of BG amt for residual period of guarantee subject to min 18000 in case of any other parameter amended.		1.35% of BG amt for residual period of guarantee subject to min USD 15 in case of any other parameter amended.
50% of above charges		50% of above charges
BG against 100 Cash Margin		
Bank Guarantee Confirmation	75% applicable charges + USD 42 Swift Charges	
Documentary Credit	IN FCY ONLY	
Issuance of LC/Credit	1.35% per quarter or part thereof in case of Usance LC's + USD 42 or equivalent swift charges.	
LC against 100 Cash Margin	1.35% per quarter or part thereof in case of Usance LC's + USD 42 or equivalent swift charges.	
Advising LC	USD 130 and or equivalent + USD 42 or equivalent swift charges.	
LC Confirmation	1.00% per quarter or part thereof of This period includes the Usance period in case of Usance LC's + USD 42	
IMPOUND EXPOSURE BILL		
Inward Bill (Under-LC)	0.35% + Swift Charges 42 subject to Minimum charges USD 120	
Inward Bill (Non-LC)	0.65% + USD 20.00 Handling Charges + 35 Swift Charges	
Export Bill (Under-LC)	0.35% + 42 Swift Charges + USD 42 Insurance Charges - Minimum USD 120.	
Export Bill (Non-LC)	0.65% + 42 Swift Charges + USD 65 courier Charges subject to Minimum USD 120.	

DESCRIPTION	Nil	TZS.35000
Security charges (T Bill and T Bonds)	Nil	TZS.35000
Bidding	Nil	TZS.65000
Transfer	Nil	TZS.65000
Loan Creation	Nil	TZS.65000
Loan Release	Nil	TZS.65000
SALARY PROCESSING		
Change of Operational Instruction	C. ACCTT	USD 30.00
Failure CHGS	SACCTT	USD 2.40
	SACCTT	USD 1.20

DESCRIPTION	Baroda Premium Current account	Waka Hata Kiani Kidogo Kinachopatikana	Short & Fixed Deposit
Saving Deposit	0.25% p.a. for minimum 100000 (in int of 10000) above 100000	Rate of interest is equivalent to FRB rates for the relevant periods	Period % per annum
Current Deposit	0.25% p.a. for minimum 100000 (in int of 10000) above 100000		-7 to 30 days 3%
Time Deposits	0.25% p.a. for minimum 100000 (in int of 10000) above 100000		-31 to 90 days 5%
			-91 to 180 days 6%
			-181 to less than year 7%
			-1 year to less than 3 years 8%
			-3 years and above 9%
INTEREST RATES ON DEPOSITS			
			For deposits to Foreign Currency
			Period (1% per annum)
			EUR
			31-180 1.00 1.50 0.50
			181-360 1.50 2.00 1.00
			361-720 2.00 2.00 1.50
			721 & above 1.00 1.00 1.50

(i) HIGHER DEPOSITS ABOVE 500000 ARE WELCOME AT MUTUALLY NEGOTIABLE RATE OF INTEREST
(ii) 0.50% ADDITIONAL RATE OF INTEREST ON CHARITABLE AND COMMUNITY DEPOSITS.

INT. RATE ON LOANS ADVANCES.

TANZANIAN SHILLING	UNITED STATES DOLLARS
PRIME LENDING RATE - 13% MAX SPREAD-60%	4.5% OVER 3 MONTHS LIBOR MAXIMUM 12%

We, the undersigned have examined the above information and hereby declare that the information is true and correct to the best of our knowledge and information.

PRODUCTS AND SERVICES

Deposit Products	For Banks	Loan Products (Fund Based)
Current Deposits	For Ordinary - Others	Finance for Corporate
Savings Deposit	Premium Account	Loan for Small and Medium Borrowers
Time Deposits	Ordinary/Other Account	Home Loan (Purchase and Renovation)
Treasury Function	Baroda Shule Account	Loan for Professionals
	No Frills Account	Personal Loan to Individual Salaried Employees
	Short Deposits Scheme	Loan to Retail Traders
	Fixed Deposits Scheme	Loan for Self-Employed persons
	Waka Hata Kiani Kidogo Kinachopatikana Deposit Scheme	Education Loans for Specialized Courses and University Students
	Money Market Producting such as Deposits and Investment in Government Securities, Dealing in Currencies (Foreign Exchanges), Import and Export Bills	Education Loans for student going abroad
	Advance Against Property	Advance Against Property
	Loan against shares listed in stock exchange for individuals/joint Borrowers	Loan against shares listed in stock exchange
	Loan for companies against shares listed in stock exchange	Personal / Car Loan to staff
	Loan against future Key Receivables	Loan against future Key Receivables
	Loan against Bank's own Deposit	Loan against Bank's own Deposit
	Insurance Premium Financing	Insurance Premium Financing
	Loan Products - (Non - Fund Based)	Loan Products - (Non - Fund Based)
	Insurance of Letter of Credit and Bank Guarantees	Insurance of Letter of Credit and Bank Guarantees

MOBILE BANKING CHARGES FOR BOB

DESCRIPTION	Free
Sign Up	Free
Balance Inquiry	300
Mini statement	300
PIN/FORWARD RESET	Free
BOB TO BOB ACCOUNT	Free
TO OTHER BANK	Free

BALANCE SHEET
As at 31 Dec 2020

	Position as at 31 Dec 2020	Position as at 31 Dec 2019
A. ASSETS		
1. Cash	19,792	29,104
2. Balances With Bank of Tanzania	39,400	42,095
3. Investment in Government Securities	119,241	77,689
4. Balances with Other Banks and Financial Institutions	17,093	33,943
5. Cheques and Items for Clearing	16,723	24,825
6. Interbranch Float Items	-	-
7. Bills Negotiated	-	-
8. Customers' Liabilities for Acceptances	-	-
9. Intebank Loans Receivables	25,116	25,170
10. Investment in Other Securities	-	-
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	256,119	274,951
12. Other Assets	20,753	23,440
13. Equity Investments	1,401	1,200
14. Underwriting Accounts	-	-
15. Right of use of asset	10,136	11,408
16. Property, Plant and Equipment	16,650	20,707
16. TOTAL ASSETS	542,424	564,532
B. LIABILITIES		
17. Deposits from Other Banks and Financial institutions	152	159
18. Customer Deposits	354,950	381,048
19. Cash Letters of Credit	-	-
20. Special Deposits	8,769	8,373
21. Payment Orders/ Transfers, Payables	-	-
22. Bankers Cheques and Drafts Issued	23	12
23. Accrued Taxes and Expenses Payable	1,643	1,747
23. Lease Liabilities	10,711	10,947
24. Acceptances Outstanding	-	-
25. Interbranch Float Items	-	-
26. Unearned Income and Other Deferred Charges	2,048	3,856
27. Other Liabilities	8,514	4,941
28. Borrowings	77,997	79,514
29. TOTAL LIABILITIES	464,806	490,598
30. NETS ASSETS/(LIABILITIES) (16 minus 29)	77,617	73,934
C. SHAREHOLDERS' FUNDS		
31. Paid Up Share Capital	50,500	50,500
32. Share premium	22,242	22,242
33. Retained earnings	(6)	11,930
34. Profit or Loss Account	3,223	(11,936)
35. Other Capital Accounts	-	-
36. Revaluation reserve	1,658	1,198
37. Minority Interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	77,617	73,934
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	14.3%	13.1%
(ii) Non Performing Loans & Advances to Total Advances	7.5%	9.2%
(iii) Gross Loans & Advances to Total Deposits	74.9%	76.7%
(iv) Loans & Advances to Total Assets	47.2%	48.7%
(v) Earning Assets to total assets	73.8%	66.9%
(vi) Deposit Growth	-6.6%	16.9%
(vii) Assets Growth	-3.9%	22.9%

INCOME STATEMENT
FOR THE YEAR ENDED 31ST DECEMBER 2020

	Current year ended 31-Dec-20	Comparative year (Previous year) 31-Dec-19
1. Interest Income	47,087	42,929
2. Interest Expense	(16,547)	(15,394)
3. Net Interest Income	30,540	27,534
4. Bad Debts Written off	-	-
5. Impairment Losses on Loans and Advances	(2,722)	(14,012)
6. Non Interest Income	22,045	17,791
6.1 Foreign exchange profit/(loss)	5,071	4,297
6.2 Fees and Commissions	13,041	12,230
6.3 Dividend Income	-	-
6.4 Other Operating Income	3,933	1,264
7. Non Interest Expenses	(43,820)	(47,402)
7.1 Salaries and Benefits	(16,264)	(17,950)
7.2 Fees and Commission	(3,676)	(3,393)
7.3 Other Operating Expenses	(23,880)	(26,058)
8. Operating Income/(Loss)	6,043	(16,088)
9. Income Tax Provision	(2,819)	4,152
10. Net Income/(Loss) After Income Tax	3,223	(11,936)
Other comprehensive Income		
Net Gain on revaluation of financial asset held at FVOCI	657	(112)
Income tax thereon	-197	34
Total other comprehensive Income	460	(79)
Total comprehensive (Loss)/Income for the year	3,683	(12,015)
11. Number of Employees	286	334
12. Basic Earnings Per Share	63,829	-322,420
14. Number of Branches	20	25
SELECTED PERFORMANCE INDICATORS		
Returns on Average Total Assets	0.6%	-2.1%
Return on Ordinary Shareholders' Funds	4.2%	-16.1%
Non Interest Expense to Gross Income	63.4%	78.1%
Interest Margin to Average Earning Assets	7.8%	7.3%

The above extracts are from the Financial statements of the bank for the year ended 31 December 2020 which have been prepared in accordance with International Financial Reporting Standard (IFRS). The Financial Statements were audited by PricewaterhouseCoopers Certified Public Accountants and received a clean report.

Name	Signature	Date
Dr. Nyamajeje Calleb Weggoro Chairman		30/03/2021
Moremi Marwa Director		30/03/2021

CASH FLOW STATEMENT
For the year 31 Dec 2020 (Amount in million shillings)

	Current Year Cumulative 31st Dec 2020	Previous year Comparative 31st Dec 2019
I. Cash flow from operating activities		
Net income/(Loss) Before tax	6,043	(16,088)
- Impairment/Amortization	11,184	23,349
- Net Change in Loans and Advances	15,367	(24,265)
- Net Change in Deposit	(25,703)	56,184
- Net change in Short Term Negotiable Securities	(41,096)	(31,565)
- Net change in Other Liabilities	8,102	32,388
- Net change in Other Assets	753	635
- Tax Paid	(341)	(838)
Change in SMR	4,284	(1,458)
Net Cash Provided/(used) by Operating Activities	(21,407)	38,343
II. Cash Flow From Investing Activities:		
Dividend Received	-	-
Purchase of Fixed Assets & Intangible assets	(819)	(2,675)
Proceed from Sale of Fixed Assets	20	-
Purchase of Non-Dealing Securities	-	-
Proceeds from sale of Non-Dealing Securities	-	-
Others	-	-
Net Cash Provided/(used) by Investing Activities	(799)	(2,675)
III. Cash flow from financing activities:		
Repayment of Long Term Debt	(7,860)	(4,773)
Proceeds from Issuance of Long Term Debt	-	-
Proceeds from Issuance of Share Capital	-	22,941
Lease Payment	(2,664)	-4,414
Payment of Cash Dividends	-	-
Net Change in Other Borrowings	-	-
Others	-	-
Net Cash Provided (Used) By Financing Activities	(10,524)	13,754
IV. Cash and Cash Equivalents		
Net Increase (Decrease) in Cash and Cash Equivalents	(32,731)	49,422
Cash and cash equivalents at the beginning of the quarter	130,282	80,860
Cash and cash equivalents at the end of the quarter	97,551	130,282

CONDENSED STATEMENT OF CHANGES IN EQUITY
As at 31 Dec 2020 (Amount in million shillings)

	Share Capital	Share Premium	Retained Earnings	Revaluation reserve	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2020								
Balance as at 01 January 2020	50,500	22,242	-6	1,198	-	-	-	73,934
Profit for the year	-	-	3,223	-	-	-	-	3,223
Transactions with owners (Issued share capital)	-	-	-	460	-	-	-	460
Fair Value changes of Investment-net of Tax	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
Balance as at 31st December 2020	50,500	22,242	3,217	1,658	-	-	-	77,617
Previous Year 2019								
Balance as at 01 January 2019	37,021	12,780	9,474	1,276	-	2,457	-	63,008
Loss for the year to date	-	-	(11,936)	-	-	-	-	(11,936)
Fair Value changes of Investment-net of Tax	-	-	-	(79)	-	-	-	(79)
Transactions with owners (Issued share capital)	13,479	9,462	-	-	-	-	-	22,941
Transfer to General Provision Reserve	-	-	-	-	-	(2,457)	-	(2,457)
Others	-	-	-	-	-	-	-	-
Balance as at 31st December 2019	50,500	22,242	-6	1,198	-	-	-	73,934

Tariff Guide

TARIFF DESCRIPTION	BANK'S TARIFF GENERAL					
	CORPORATE		SME		PERSONAL	
	TZS	FCY	TZS	FCY	TZS	FCY
Current Account						
Opening Balance			100,000.00	100.00	100,000.00	50.00
Corporate	250,000.00	500.00				
MSME/CLM	200,000.00	1,000.00				
Minimum Balance			20,000.00	20.00	20,000.00	20.00
Corporate	100,000.00	200.00				
MSME/CLM	100,000.00	200.00				
Current Account Banker's Note	4,000.00	Equivalent			3,000.00	3.00
Invoice Fee			15,000.00	10.00	10,000.00	10.00
Corporate	30,000.00	Equivalent				
MSME/CLM	N/A	N/A				
Minimum Fee			N/A	N/A	N/A	N/A
Corporate	30,000.00	Equivalent				
Bank Account Maintenance Fee	N/A	1.2% of total balance per annum @ 1/12				
Financial Institutions			N/A	N/A	N/A	N/A
Invoice Fee	50,000.00	Equivalent				
Bank Cash Withdrawal Fee	1.5% of the total amount	1.7% of the total amount				
Bank Cash Deposit Fee	0.5% of the total amount	0.5% of the total amount				
Withdrawal Charges						
Over the counter						
ATM 15 million	2,000.00	1.2% max 5	2,000.00	1x1,000		
ATM 12 million	1,500.00	1.0% max 5	1,500.00	0.8x1,000		
ATM 10 million	1,000.00	0.8% max 5	1,000.00	0.6x1,000		
ATM 5 million	500.00	0.4% max 5	500.00	0.3x1,000		
ATM 15 million	2,000.00	1.2% max 5	2,000.00	1x1,000		
ATM 12 million	1,500.00	1.0% max 5	1,500.00	0.8x1,000		
Cash deposit charges						
Cash deposit charges	N/A	N/A	N/A	N/A	N/A	N/A
MSME/CLM GMP 50	N/A	N/A	N/A	N/A	N/A	N/A
FCY Cash	N/A	N/A	N/A	N/A	N/A	N/A
Risk						
Reading of interest	Interest balance	Interest balance	Interest balance	Interest balance	Interest balance	Interest balance
Cash deposit						
Small Deposits (1 to 10 million TZS)	N/A	0% max of total amount	N/A	0% of the total amount	N/A	0% of the total amount
Charges						
Cash withdrawal - 1000000	67,500.00	Equivalent	67,500.00	Equivalent		
Cash withdrawal - 500000	34,000.00	Equivalent	34,000.00	Equivalent		
Cash withdrawal - 250000	34,000.00	15,000/150K/150K	34,000.00	15,000/150K/150K	300 per fee	Equivalent
Customer Account Fee	18,000.00	14.00	18,000.00	14.00	20,000.00	Equivalent
Stop Payment Local Charge	15,000.00	15,000.00	25.00	20,000.00	Equivalent	
International Cheque Book (after 3 months)	21,000.00	21.00	21,000.00	21.00	20,000.00	10.00
Business Charge						
Business Charge - Customer	54,000.00	Equivalent	54,000.00	Equivalent	30,000.00	15.00
Business Charge - Repurchase	28,000.00	Equivalent	28,000.00	Equivalent	30,000.00	15.00
Stop Payment Local Banker	41,000.00	Equivalent	41,000.00	Equivalent	41,000.00	30.00
Clearing Charges						
Bank/Post Office - Local	154,200.00	Equivalent	154,200.00	Equivalent	100,000.00	Equivalent
Bank/Post Office - International	12,000.00	Equivalent	12,000.00	Equivalent	10,000.00	Equivalent
Credit Clearing (MTI) Fee	Free	Free	Free	Free	Free	Free
Credit Clearing (MTI) Domestic	Free	Free	Free	Free	Free	Free
Account Holder	4,000.00	Equivalent	3,000.00	Equivalent	3,000.00	Equivalent
1 Year - Account Holder	3,000.00	Equivalent	4,500.00	Equivalent	4,500.00	Equivalent
Business Charge	4%	2%	N/A	N/A	N/A	N/A
Foreign Debt Registration	0.25% of 15,000	Equivalent	N/A	N/A	N/A	N/A
Standing Order						
To other banks		4,000 + fee charges		15,000.00		15.00
To other banks (BFI)	15,000.00/15,000.00	Equivalent				
Within the bank	4,000.00	3.00	4,000.00	3.00	3,000.00	3.00
Standing order - automatic	4,000.00	3.00	4,000.00	3.00	4,500.00	7.00
Standing Order - Manual	30,000.00	Equivalent	N/A	N/A	3,000.00	Equivalent
Biometric Transfer						
MS Charge (standing transfer)	N/A	N/A	N/A	N/A	N/A	N/A
MS Charge (standing transfer)	10,000.00	Equivalent	10,000.00	Equivalent	10,000.00	Equivalent
Customer ID Card	Equivalent	5.00 on Bank, 5.00 on other Bank	Equivalent	5.00 on Bank, 5.00 on other Bank	Equivalent	5.00 on Bank, 5.00 on other Bank

TARIFF DESCRIPTION	Corporate	SME	Personal
Current Account			
Opening Balance			
Corporate	250,000.00	500.00	
MSME/CLM	200,000.00	1,000.00	
Minimum Balance			
Corporate	100,000.00	200.00	
MSME/CLM	100,000.00	200.00	
Current Account Banker's Note	4,000.00	Equivalent	
Invoice Fee			
Corporate	30,000.00	Equivalent	
MSME/CLM	N/A	N/A	
Minimum Fee			
Corporate	30,000.00	Equivalent	
Bank Account Maintenance Fee	N/A	1.2% of total balance per annum @ 1/12	
Financial Institutions			
Invoice Fee	50,000.00	Equivalent	
Bank Cash Withdrawal Fee	1.5% of the total amount	1.7% of the total amount	

SPORT

Klinsmann: Haaland's future decision is about risk calculation

COMPREHENSIVE REPORT, PAGE 19



The TCA Women outfit's all-rounder, Mwanaidi Ibrahim, put solid performance and catapulted the team to victory over Dar Combine in this season's Dar es Salaam Cricket (DC) Kazim Nasser Memorial League (KNML)'s Division C match, which took place in Dar es Salaam last weekend.

TCA Women clobber Dar Combine in Kazim Nasser Memorial League

By Guardian Reporter

TANZANIA Cricket Association (TCA) Women side picked their first win in this season's Dar es Salaam Cricket (DC) Kazim Nasser Memorial League (KNML)'s Division C, commanding an emphatic 27-run victory over Dar Combine team in Dar es Salaam last weekend.

The TCA Women outfit went in to bat first in the tie, which took place at University of Dares Salaam ground, registering 101 runs for the loss of eight wickets in 20 overs.

Experienced all-rounder Mwanaidi Ibrahim had the best innings when the team took the crease, given she recorded 30 runs which consisted four fours.

She was by far the batter with meaningful contribution, with the outfit's up-and-coming player, Neema Justine, chipping in with good showing against the largely inexperienced Dar Combine youngsters.

After facing an early blow following opener Nasra Hamza's early dismissal, fellow opener Neema showcased her resilience and scored 19 runs.

Nasra was two runs short of two-digit score during her short stint, clearing the boundary once.

They thereafter experienced a drawback, as one of the team's key batters, Irene Ramadhan, also had a short spell as she was four runs short of two-digit figure.

Skipper Mwanaidi then took the crease to help TCA Women team stay in control, once the side had endured Monica Paschal's early exit, as the former scored the 30 runs, which included four fours.

In Monica's short spell in the innings, she scored one run before she was dismissed by Dar Combine's Abdulqadir Jivajee.

The TCA Women side's experienced all-rounder, Saida Hamisi, deployed as middle order batter, ended three runs short of two-digit figure.

Dar Combine's bowlers Juma Adinani and Jivajee ended with two wickets apiece, seeking to frustrate TCA Women side's efforts to end their innings with an imposing total.

Adinani gave away 20 runs in four overs whereas Jivajee gave away nine runs in four overs.

The youthful Dar Combine cricketers found the going tough during the chase, managing 74 runs, dropping two wickets in 20 overs.

Spirited batting by Dar Combine's openers, Ayaan Ashik Shariff and Abdallah Hassani, had the team showing an encouraging start to the chase.

Hassani was their eventual top run getter, given he scored 32 runs, whereas fellow opener Shariff ended with bat in hand, posting 27 runs not out.

They were dealt a blow as top order batsman, Jivajee, deployed at number three, was sent back to the pavilion early with two runs to his name.

Givin Abdallah formed solid stand with Shariff, with the former posting three runs not out.

Their efforts nevertheless hardly helped their outfit get down to successful chase.

The DC organizes the annual tournament under the auspices of Tanzania Cricket Association (TCA) with a view to boosting the game's promotion in the country.

Harab Motors Company, Shamsu Pharmacy, and Swepac Imports International are the tournament's sponsors.

Boxer Zulfa Macho wins UBO Female World Super Flyweight title

By Correspondent Nassir Nchimbi

TANZANIA'S female professional boxer, Zulfa Macho, emerged victorious in her first professional title fight, defeating compatriot, Halima Vunjabei, by points in Dar es Salaam last weekend.

Zulfa won the bout in the 10th round to be crowned Universal Boxing Organization (UBO) Female World Super Flyweight champion after a wonderful performance at Ubungo Plaza in the city on Sunday.

In a rematch of what was both boxers pro debut more than seven years ago, won by Zulfa by majority decision, she again out-scored local rival Halima Vunjabei.

This time, with much higher stakes, it was more conclusive and unanimous.

The high-paced fight saw Zulfa, who after their first encounter didn't fight again until making a comeback last summer, simply showcase impressive showing.

She was able to slug it out successfully with Halima, and befuddle the latter with quick combinations from the outside when the former chose.

Switch-hitting, jabbing and countering with accuracy, Zulfa was a notch above the otherwise game and determined Halima, so after ten heated rounds it was just a matter of how wide the scores would be in her favor.

Judge Sakwe Mtulya and Liu Shaojie both scored the fight 97-93 in favour of Zulfa, while Judge Pembe Ndava had it one round closer at 96-94 also in favour of Zulfa.

At only 25 years, the sky appears to be the limit for Zulfa, nicknamed 'Zulu The Conqueror', who improved her professional record to 5-0 (0).

Halima (26 years), a former World Boxing Federation (WBF) world title-challenger at Light Flyweight, drops to 9-6-1 (5) but she has plenty of time to come again.

The fight, nicknamed 'Queen of the Ring', promoted by PeakTime Media, was televised live on ITV Tanzania and Global TVOnline.

Organized by Peaktime Media under Selemani Semunyu, it is the first time women have fought for the belt.

Speaking after winning the title, Zulfa stated she is currently looking for the biggest boxers as she is tired of beating Halima Vunjabei.

"I am grateful for the support of all my fans, family and my coach, but at the moment I am no longer Halima's status, I am tired of beating her," she stated.

In contrast to the other bout, there was another preliminary bouts where Sarafina Julius beat Mwanne Haji from Mbeya by points, Edna Kayage beat Maimuna Hashim by K.O in the first round in a four-round bout.

Tanzanian boxer, Abdallah Luanjo, defeated Italian Gianluca Franco by K.O, in the fourth round in a 10-round preliminary bout on the night of 'Queen of the Ring' between Zulfa Macho and Halima.

Despite the Italian's fitness in the first three rounds, Luanjo's fourth round heavy punches made his opponent submit.

Another intense men's fight, George Bonabucha won by K.O against Chiddi Mbishi in the second round.

Ismail Galiatano emerged victorious through K.O against Nassoro Madimbo in the fifth round of an eight-round bout, while Charles Tondo won by K.O against Sunday Kiwale in the fifth round.

Others are Lolen Japhet beating Hamisi Suleiman by points and Ramadhani Iddi hit Fadhili Chamile

Others are Jesca Mfinanga who beat Lulu Kayage by points While Leila Yazidu defeated Happy Daudi.

Fatuma Yazidu defeated Dorothea Muhoza, while Zawadi Kutaka defeated Martha Kimaro, all winning by points in four-round fights.

Simba SC aims to close in on Yanga in 2020/21 VPL



Simba SC players participate in training in Dar es Salaam recently to shape up for the Vodacom Premier League and CAF Champions League fixtures. PHOTO: COURTESY OF SIMBA SC

By Correspondent Michael Mwebe

SIMBA SC'S hectic fixture schedule for April continues when they play their third of seven games this month, a Vodacom Premier League (VPL) clash at home to Mtibwa Sugar.

The match will take place at the Benjamin Mkapa Stadium in Dar es Salaam at 7pm tonight.

The VPL defending champions, who are third on the table, have an opportunity to close the gap to the top of the league to two points with four games in hand after leaders Yanga could only manage another frustrating draw against Kinondoni Municipal Council (KMC) FC in the city on Saturday.

Simba SC comes into this game on the back of a 1-0 away loss to Al Ahly in a CAF Champions League's Group A game played in Cairo, Egypt on Friday.

Both Simba and Al Ahly had already confirmed their spot in the CAF Champions League quarterfinals, rendering the results irrelevant.

That defeat was a first in 14 games in all competitions for Simba and just their fourth loss of the campaign since losing to FC Platinum in the CAF Champions League preliminary round late last year.

Simba's head coach Didier Gomes da Rosa said they are now shifting focus to the league as they seek to win their fourth title in a row.

He disclosed: "After the first target of reaching the quarterfinals of the Champions League was achieved, we need to keep pushing to achieve other goals set for the season. We are back in the hunt for the league title so we have to win all matches to be assured of retaining the crown."

He stated: "We are preparing for all matches, both at home and away. We are ready to do well and achieve our targets."

Meanwhile, Mtibwa Sugar are struggling in the relegation zone after winning only one of their last eight league outings.

They are still without a head coach after the resignation of Burundian Thierry Hitimana over what he cited as interference and poor relationship with his assistant Vincent Barnabas.

In 21 previous games between the teams, Mtibwa Sugar have won only twice, while there have been six draws and 13 wins for Simba.

The last time Mtibwa Sugar clashed with Simba, the former were able to hold the defending champions to a 1-1 draw at Jamhuri Stadium in Morogoro.

TONIGHT @ 7:00

EATV SAA 1

EATV WEDNESDAY

- 11:00 DADAZ LIVE
- 12:00 Weekend Movie (r)
- 13:30 Kali Za Wana
- 14:00 Planet Bongo (r)
- 14:30 Bongo Hits
- 15:00 Funguka
- 15:30 Nirvana (r)
- 16:00 Skonga (r)
- 16:30 #HASHTAG
- 17:00 SSELEKT
- 17:55 Kurasa
- 18:00 eNewz
- 18:30 Music/Soap
- 19:00 EATV SAA 1
- 19:45 MJADALA
- 20:00 DADAZ (r)
- 21:00 Kibiashara Zaidi

EATV SAA 1
Coverage of the days current events accompanied by interviews with prominent people on diverse topics ranging from national to social interests.

eastafrika RADIO

- 06:00 Supa Breakfast
- 10:00 MAMAMIA
- 12:00 Kipenga Xtra
- 13:00 Planet Bongo
- 16:00 EA Drive
- 20:00 Kipenga
- 21:00 The Cruise

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