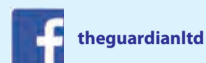




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# Lissu wants new education system

By Guardian Correspondent, Songea

**C**HADEMA presidential candidate Tundu Lissu has promised to overhaul Tanzania's education system so that it produces globally competent manpower.

Addressing a campaign rally here, Lissu said the system currently produces half-baked products since it focuses on passing and not on imparting skills.

"Learners take extra classes from primary school to university yet they struggle when it comes to solving problems in their area of study," he told the rally.

"When parents want to take their children to secondary school for instance, the question they ask first is the pass rate of the institution and not its ability to train students. This is wrong and has to change," he declared.

The candidate said his system will put emphasis on skills and not the mere passing of exams "that is being pursued

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**“Learners take extra classes from primary school to university yet they struggle when it comes to solving problems in their area of study**

## NCCR's top job candidate wants to end oppressive legislation

By Guardian Correspondent, Mara

NCCR Mageuzi presidential candidate Jeremiah Maganja has vowed to repeal all oppressive laws if elected as Union president in Wednesday's general election. Maganja asserted that apart

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A resident of Michungwani in Handeni District (R) presents a cooking pot to Queen Sendiga, the opposition Alliance for Democratic Change candidate for the Tanzanian Presidency, moments after she addressed a campaign rally yesterday. Photo: Correspondent Boniface Gideon.

# Zanzibar back to normal as tourists throng streets

By Guardian Reporter, Zanzibar

THINGS are getting back to normal as groups of tourists begin thronging the streets and sandy beaches of Zanzibar as is ordinarily the case.

This comes after an outstretched low tourism season following the outbreak of the Covid-19 pandemic which saw a sharp decline in visitors in an island which heavily depends on tourism for jobs and hard currency.

Speaking here at the weekend after receiving 215 tourists from Ukraine, the deputy chairman of Zanzibar Commission for Tourism (ZCT), Khamis M'beto, said more visitors are

scheduled to arrive in the Isles.

He said most expected tourists are mainly from Europe and a portion from Asia, with the main interest being to enjoy Zanzibar's sandy beaches and viewing its unique narrow streets at Stone Town.

"This is good news because the arrival of the tourists and those we expect in the near future means more jobs and recovery of the economy," he said.

M'beto said the commission used the low season period to improve key tourist attractions in Zanzibar to make visitors' experience even better.

Zanzibar has a scenic array of tourist

attraction ranging from cultural and historical sites to stunning beaches that attract hundreds of thousands of tourists annually.

The destinations include the House of Wonders or Palace of Wonders—a landmark building in Stone Town built in 1883 for Barghash bin Said, the second Sultan of Zanzibar.

Next to the landmark is the palace museum, the most historic building in Stone Town situated at the waterfront, overlooking the sea. It was also built in the 19th century as a home for the sultan and his family.

After the 1964 revolution the site was used as a government building

and was renamed as the People's Palace, and later converted into a museum, showcasing relics of the past.

The two buildings are adjacent to the Forodhani open-air market, a night-time food market where tourists and locals enjoy freshly grilled fish, meat and vegetables. The seafood options are abundant and most popular.

The still named Prison Island, a sanctuary of large tortoise species, along with Jozani Forest, Nungwi beach, the Old Fort and spice tours are among tourists' favourites

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## COAST FACTORIES

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## BILHARZIA CAMPAIGN

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## NEW INITIATIVE

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# JPM to weed out corrupt elements in second term



By Henry Mwangonde, Manyara

THREE days ahead of the voting on Wednesday, CCM presidential candidate Dr John Magufuli has said that if re-elected he will finish up with corrupt elements that still exist in the civil service and other public agencies.

Addressing a rally at Kwaraa grounds in Babati District, Manyara Region, Dr Magufuli said

despite huge efforts by his government to combat corruption, there are corrupt elements that still exist which need to be totally dealt with.

Dr Magufuli said there is a lot to be done, thus his government has lined up plans to end malpractices in the next five years, looking forward to ending such misconduct.

"We have done a great job in the last five years to fight corrup-

tion but there are elements of graft still existing in the government and in the next five years we have put in place plans to deal with it once and for all," he told the villagers.

"CCM has lined up a number of plans including purchasing 2,220 freight wagons and 800 others for passengers to operate in the revived Dar es Salaam-Arusha railway line," he said, urging voters in the drought-stricken re-

gion of Manyara to choose leaders who will uphold the country's values such as peace, the union and others.

He insisted that CCM has proved to be a qualified party as the last five years the country remained peaceful throughout, noting that up to 2015 there were 77 district hospitals but in the last five years his government

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## NCCR top job candidate wants to end oppressive legislation

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from repealing repressive laws, his government will work to improve the welfare of Tanzanians, enhance economic growth and create a favourable business and investment climate.

Addressing a rally in Tarime-Urban constituency, Mara Region yesterday, the presidential aspirant said his government will amicably work on the remaining contentious Union issues with intent to strengthen the union and facilitate development in the Mainland and in Zanzibar.

Last week, the Union and Zanzibar governments removed five issues from the list of contentious Union issues in efforts to ease the climate of discussion on the strengthening of the union.

Issues removed from the list include the matter of procedure in meetings of the Joint Committee on Union issues and consecration of agreement on oil, gas exploration and exploitation.

Others include recognition of agreements for costs of import cargo from Zanzibar at the port of Dar es Salaam, derogating it as a contentious issue, as well as Zanzibar's participation in the East African Community as (EAC) and wider involvement in international and regional organisations.

"If elected as Union president, I will revive the constitution writing process; a process which will involve citizens at all the levels," he declared, underlining that his sector priorities focus on improvement of education through regular capacity building like seminars for primary and secondary school teachers.

On health, the aspirant pledged to improve the national health insurance system to ensure availability of essential drugs in hospi-

tals and health centres.

Tarime-Urban parliamentary candidate (NCCR Mageuzi), Mary Nyagabona pledged to build a new market to replace the one demolished by the district authorities. Having a market will enable small scale traders to smoothly conduct business, thus contribute to the district's revenue collections.

Nyagabona was concerned that MPs from Chadema and CCM have for years failed to bring development to citizens in the constituency.

"There are many people in the constituency who are still struggling to access clean and safe water. Once elected, I will make sure every resident has access to the precious liquid within their vicinity," the aspirant intoned.

The party's youth wing Deputy Secretary General (Mainland), Ndihaloye Kifu urged the residents to vote for NCCR Mageuzi candidates for the parliamentary and councillorship seats. He said the candidates are likely to bring about the desired development thrust.

Kifu said that NCCR Mageuzi would overhaul the country's education sector to ensure provision of quality education enabling graduates to employ themselves. Students at colleges and higher learning institutions will be imparted with entrepreneurship and other life skills to enable them set up small businesses after graduating.

About 29m people are registered to vote in this year's general election, from 23m in 2015, on the basis of affirmations by the National Electoral Commission (NEC). Voters will elect the Union president, members of Parliament and local councilors on the Mainland.



IPP Director Abdiel Mengi (L) holds a trophy Rotary Club International had just presented posthumously in Moshi municipality at the weekend to IPP Executive Chairman Dr Reginald Abraham Mengi for his contribution to the war on polio in Tanzania. Right is acting Moshi District administrative secretary Nathanael Mshana. Photo: Godfrey Mushi

## Lissu wants new education system

FROM PAGE 1

by learners and parents by all possible means".

Lissu asserted that Tanzanians lag behind people from other African countries when jobs are up for grabs in international organizations or multinational corporations, and the blame goes to the country's education system.

Lissu who has in his rallies suggested that his presidency will focus on

development of the people and not just on things, said that efforts made by previous administrations to increase enrolment in primary and secondary schools have failed to enhance the learning infrastructure, thus hampering teaching effectiveness.

"Guidelines of the Ministry of Education say the number of students should not exceed 45 but if you go to primary schools in urban areas you will find up to 200 pupils," he said in illustration.

The candidate insisted that his

administration will put up more schools and related facilities and improve teachers' welfare to boost their morale.

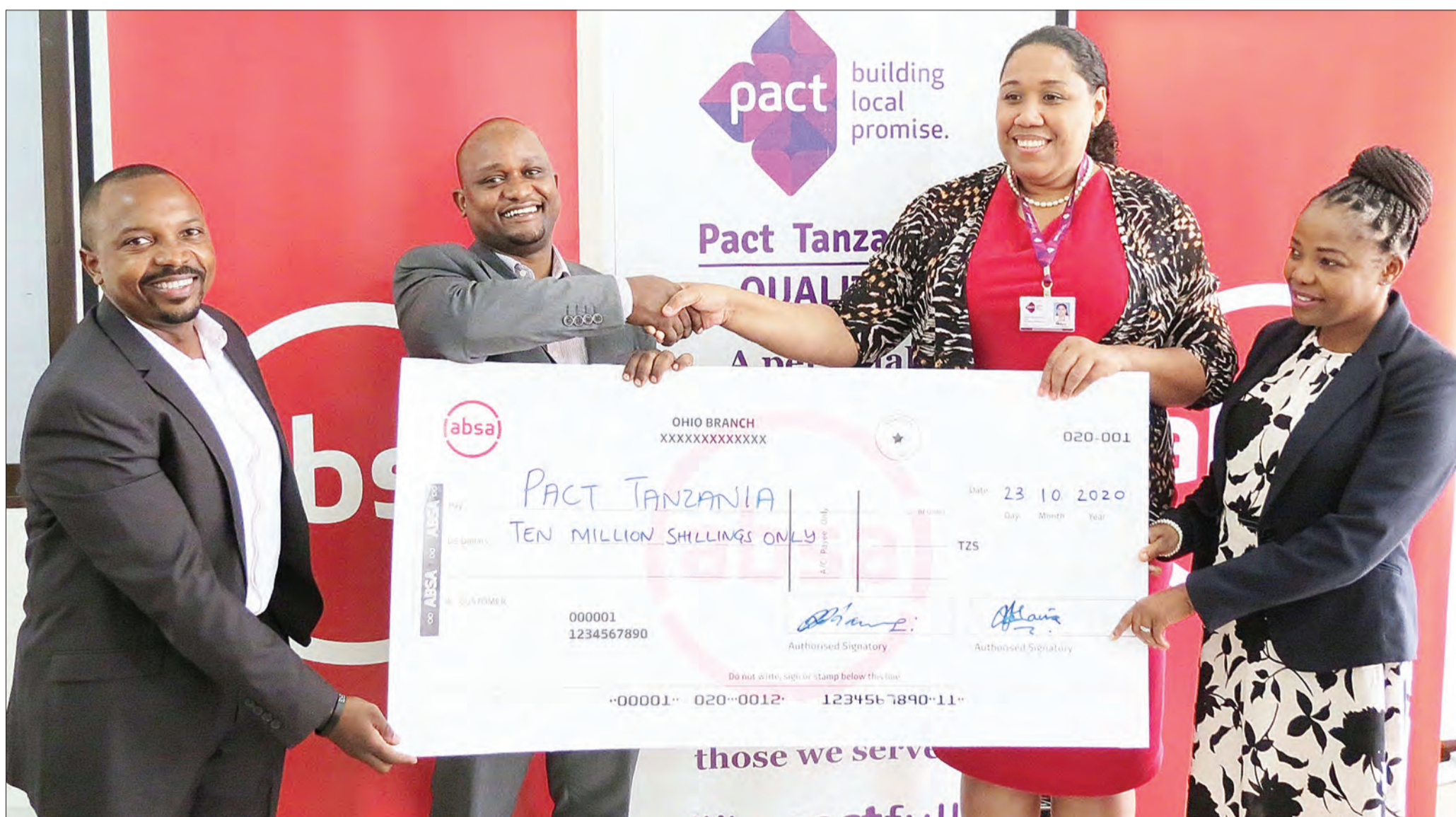
The fiery environmental activist, advocate and former MP said his presidency will give Tanzanians three major improvements, in relation to freedom, justice and development of the people.

Tanzanians go to the polls on Wednesday to elect the Union president, the president of Zanzibar, members of Parliament, members of the Zanzibar

House of Representatives and ward councilors.

Out of the 14 opposition candidates on the ballot paper, Lissu poses the strongest challenge to incumbent president John Magufuli of CCM, seeking reelection for the second and final term.

ACT-Wazalendo's Bernard Membe was initially seen as a force to reckon with but things changed after Lissu took the stage, and his party shifted to back the Chadema flag bearer in a dramatic move.



Obeid Laiser (2nd-L), Absa Bank Tanzania director of finance, presents a dummy cheque for 10 million/- to Pact Tanzania country director Marianna Balampama in Dar es Salaam at the weekend. It was a donation by the bank in support of the NGO's hygiene projects. They are with Absa's head of marketing and corporate relations, Aron Luhanga (L), and acting corporate director Nellyana Mmani. The thrust of the NGO's activities is on improving the lives of orphans and vulnerable children, especially those affected by HIV and AIDS. Photo: Guardian Correspondent

## JPM to weed out corrupt elements in second term

FROM PAGE 1

constructed 99, which is, a landmark achievement.

In the next five years the government will work on finalizing the expansion of ports to ease the movements of goods and improve port services, he said.

"We will finalize the expansion of Tanga port, thus reduce the fuel price in Manyara and neighbouring regions by lowering transport costs, which improves people's lives," he affirmed.

On agriculture, Dr Magufuli said he will improve farmers' lives by facilitating transportation of their produce especially onions, chiefly grown in the region by connecting it to markets through improvement of the transport infrastructure.

Plans are underway to construct an onion processing plant in Mbulu District where the crop is mostly grown, to ensure farmers were assured of markets and the country markets processed export produce in particular for niche markets abroad, he pointed out.

Dr Magufuli is in his final campaign rallies ahead of the voting this Wednesday, October 28.

## 'Lack of enforcement laws a challenge to urban solid waste management in Tanzania'

By Polycarp Machira, Dodoma

LACK of enforcement of environmental laws, regulations, as well as unwillingness of the urban people to pay for the waste management services, are the key challenges of waste management in the country, a new report has shown.

The National Environment Statistics Report (NESR, 2017)-Tanzania mainland states that while cities and towns are generating an ever-increasing volume of waste, the effectiveness of their

solid waste collection, transportation and disposal systems are declining.

According to the report published by the National Bureau of Statistics (NBS), urban local authorities' problems are often considered as problems that need long-term solutions, which cannot be achieved in the short run.

"Currently, waste management is a growing problem in Dar es Salaam City due to increasing urbanization, rural-urban migration, rising standards of living and rapid development associated with population growth, that have

resulted in increased solid and liquid waste generation by industrial, domestic and other activities," reads the report.

It says that solid waste generation has been steadily increasing in Dar es Salaam City from less than 2,000 tonnes per day in 1998 to more than 4,600 tonnes per day in 2017.

The solid waste generation rate is estimated to be about 0.815 kg/day per capita (2012 Population and Housing Census), which is higher than typical values for developing countries, rang-

ing from 0.4 to 0.6 kg/day per capita.

Approximately 50 - 60 percent of the waste, according to the report is readily biodegradable. At least 80 percent of the generated waste can be categorized as municipal waste whereby households constitute 75 percent, institutions 0.5 percent, markets 3.5 percent as street sweeping contribute 0.5 percent respectively.

The other 20 percent is produced by the private sector including industry and commercial. "Therefore, this means that every person in Dar es Sa-

laam produces a daily average of 0.9 kg/day per capita of household waste," says the report.

It further states that improper solid waste management contributes to air pollution, surface and groundwater contamination and public health challenges.

NESR also shows that municipal solid waste (MSW) management is commonly the largest single budget item for communities, and this sector is often one of the largest employers as well.

It recommends that it is imperative

to move towards a green economy in the solid waste sector by prioritizing waste avoidance, minimization and promoting the "Three Rs" (Reduce, Reuse and Recycle).

In addition, moving this important sector towards responsible stewardship will contribute to the main targets of the Sustainable Development Goals (SDGs): end poverty, promote prosperity and well-being for all, protect the environment and address climate change, according to the report.



# RC: We have established more than 1,200 factories since 2015

By Guardian Correspondent, Kibaha

COAST Region has established 1,236 factories in the last five years as compared to 300 factories that existed in 2015.

The remarks were given here at the week-end by the Regional Commissioner, Evarist Ndikilo as he was opening the regional business board meeting organised by Tanzania National Business Council (TNBC) which among others discussed the region's economic achievements and strengthening of the environment for investment.

"There are a total of 60 factories, 112 middle, 168 small and 888 mini factories, the numbers that reflect great achievements for the region during the last five years," he said.

He said the achievements were a result of excellent public/private sector relationship that ensured the region's goals were implemented in deeds.

RC Ndikilo also said the region organizes a successful products exhibition aimed at introducing various goods produced in the region to attract both local and external markets.

"I call on Tanzanians to show patriotism

by purchasing home produced goods that would assist in solving the unemployment challenge and increase the country's GDP," he said.

He said the region managed to create 20 per cent of jobs in 2020 compared to 5 per cent in 2015/16 that saw more than 200,000 Tanzanians employed.

TNBC Executive Secretary Dr Godwill Wanga said the government has improved the business environment that saw an increase of investors in the last five years.

"Direct foreign investment increased from USD 850 to 1.1 billion, the increase that enhanced the nation's foreign earnings as well as strengthening the country's GDP," said Dr Wanga.

He said the lowering of interest rates on loans from 20 to 14 per cent and increase of bank loans to seven per cent shows how the government continued to improve the country's environment for doing business.

The Chairman of the Women Empowerment Forum for the Coast Region, Jovita Mavoa thanked the government for allocating funds in the local councils for providing education to small traders to establish busi-



Coast regional commissioner Evarist Ndikilo speaks at a regional business council meeting at which board representatives from the private and public sectors discussed the achievements made and challenges faced by investors in the region in the last five years. Others are Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA) regional chairman Joseph Njile (R), Tanzania National Business Council executive secretary Dr Godwill Wanga (L) and Coast regional administrative secretary Dr Delphine Magere. Photo: Guardian Correspondent

nesses. The TNBC meeting for the Coast Region brought together the region's various business people to discuss on achievements and challenges during the last five years in collaboration with the Tanzania Private Sector Foundation (TPSF) under sponsorship of NMB, CRDB and NBC.

# JK extols the virtues of country's love, unity, peace and solidarity

By Guardian Reporter, Zanzibar

FORMER President Jakaya Kikwete has said despite Tanzania being a country with various tribes and religions, still people maintain unity, love, solidarity and peace.

Kikwete gave the remarks when campaigning for CCM's Parliamentary, House of Representatives and Councillorship candidates in nine Zanzibar West constituencies at Binti Hamrani grounds in Mpendae Constituency at the weekend.

He said some neighbouring countries are beleaguered by tribalism and religion that have divided them up causing breach of the peace.

Citing example of the neighbouring country of Burundi, he said the two large tribes - the Hutu and Tutsi have been at each other's throats resulting in death to many people.

"Some of our neighbours envy us due to our peace, in addition the country has good policies implemented under the CCM election Manifesto that detest tribalism," he said.

He said the earlier leaders, Mwalimu Julius Nyerere and Abeid Amani Karume put in place strong foundations for peace and stability and the leaders who came thereafter, including himself abided by the foundation.

He called on Tanzanians from both parts of the Union to vote for CCM because it has an election manifesto that has policies to solve challenges facing them.

He called on Tanzanians to vote for Dr Hussein Mwinyi as Zanzibar President and John Magufuli as Union President including all other CCM candidates.

He said he knows Dr Mwinyi well to be Zanzibar President because he is a hard working leader.

Kikwete also called on Mpendae constituents to vote for the CCM Parliamentary candidate Tawfiq Salum Turkey to continue with what his late father did for their own development.

Mpendae Parliamentary candidate Tawfiq Salum Turkey said if elected he would ensure to bring development to the people by improving education, health, infrastructures and roads and facilitate the youth to unfree themselves from the unemployment challenges they face.

He said it was shameful for the Mpendae School in the constituency to the last in Form VI National examinations and pledged that he would make sure it does better in future.



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- |                                       |                                    |                             |  |
|---------------------------------------|------------------------------------|-----------------------------|--|
| <b>Basement:</b>                      | <b>Ground Floor</b>                | <b>First Floor (Wing A)</b> | <b>Seventh Floor</b>                         |
| • Lifty Lobby                         | • Lifty Lobby                      | • Lifts Lobby               | • Lifts Lobby                                |
| • Parking lots                        | • Parking lots                     | • Conference Hall           | • Hotel rooms                                |
| • Water tanks                         | • Hotel Reception (part of wing A) | • Restaurant                | • 4Nos. Toilets                              |
| <b>Eighth Floor</b>                   |                                    | • Cocktail                  | • Pantry, electricity control room and store |
| • Lifts Lobby                         |                                    | • 5 Seminar rooms           | <b>Ninth Floor</b>                           |
| • Wing A- Tanks and Pump House space. |                                    | • Modern Kitchen            | • Lifty Lobby                                |
| • Wing B- Comprises                   |                                    | • 2 Gents' toilets          | • Hotel Rooms                                |
| • Swimming Pool, Gym and Bar.         |                                    | • 2 Ladies' toilets         | • 4Nos. Toilets                              |
| • 4Nos. Toilets                       |                                    |                             | • Pantry, electricity control room and store |

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  - The hotel is well-furnished and it has all important hotel facilities.
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- |   |                                |                             |                    |
|---|--------------------------------|-----------------------------|--------------------|
| <b>Basement:</b>  | <b>Ground Floor</b>            | <b>Fifth to Eight floor</b> | <b>Ninth Floor</b> |
| - Parking space with storage tanks space and water pump room. | - Hotel reception              | - 96 Hotel rooms.           | - Laundry spaces   |
|   | - Restaurant and Hotel Kitchen | - Mini lounge               |                    |

### GENERAL LETTING CONDITIONS

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# EAC and French govt sign MoU to bolster regional integration agenda

By Guardian Reporter, Zanzibar

THE East African Community (EAC) and French government have signed a Memorandum of Understanding (MoU) to establish a framework of cooperation and facilitate the parties' strategic partnership to draw on expertise and support collaborative initiatives to sustain regional integration agenda.

The MoU was signed over the weekend at the EAC headquarters in Arusha, by the EAC Secretary General Amb. Liberat Mfumukeko and the ambassador of France to Tanzania accredited at EAC, Frédéric Clavier.

The pact's objective is highlighted in the five-year MoU are the key priority areas of cooperation that the two parties seek to explore. These include Energy, Climate Change and Biodiver-

sity, Industry, Private Sector Development and Investment Promotion, Customs and Trade, Financial Sector, and Capacity Building and Project Development. For the purpose of concretizing cooperation in the earmarked sectors, the Government of France will mobilize different actors and instruments.

Prior to the signing of the MoU, Ambassador of France to Tanzania H.E Frederic Clavier who was accompanied by the French Development Agency (AFD) Regional Director Eastern Africa, Christian Yoka, held in-depth discussions with the EAC Secretary General focused on how both parties could jointly work together to effectively support key sectors with significant impact on the betterment of livelihoods of EAC citizens.



## Parents called upon to address challenges in education sector

By Guardian Correspondent, Shinyanga

PARENTS in the country have been advised to help the government in solving some challenges facing the education sector, including buying of teaching equipment, in a bid to improving the sector.

The advice was issued by the managing director of Magare company based in Mwanza, Mabula Magangila during the form four graduation ceremony at Misagehe Secondary School located in Kahama District, Shinyanga Region.

Speaking at the occasion, Mabula who apart from being the guest of honour is one of the alumni at the same school said that as the government continues struggling to eliminate several challenges in school, it was equally important for parents to help in looking for final solutions facing the sector.

"It is very important to solve challenges facing the education sector because an increment in enrollment of students has pushed for more teaching equipment that need a close collaboration between the government and parents," he noted.

Expounding further, Mabula said six more teachers would be employed by his company at the school to teach science and business subjects in an attempt to solve the challenge of shortage of teachers. "I just came here to help you have extra teachers because those you have are not enough depending on the number of students you have," he said requesting the school head teacher to hunt for teachers with requisite qualifications to fill the positions in business and science.

"My company—Magare, is ready to pay their salaries as we wait for the government to employ more teachers," he said.

Mr Mabula further said his company was ready to build more classes as well as helping to purchase a modern photocopier, printer machines and computers to help students have enough materials to pass for their examinations.

He further paid tribute to different stakeholders including mining companies—Bulyanhulu and Buzwagi which have been for a long time supporting the government in the education sector in Kahama district.



It's just minutes after these 215 tourists from Ukraine landed at Zanzibar's Abeid Amani Karume International Airport yesterday. They were aboard a Sky Up Airline flight. Photo: Correspondent Rahma Suleiman

## Itilima District embarks on campaign against stomach worms and bilharzia

By Guardian Correspondent, Simiyu

ITILIMA District in Simiyu Region is set to conduct a campaign against stomach worms and bilharzia by providing drugs to children between 7 years old to 14 years. The campaign targets a total of 100,000 children

in the entire district.

The move follows findings that the district's population has a big prevalence of the two diseases due to the use of water from ponds that is neither safe nor clean.

This was disclosed the Itilima District Medical Officer Dr Anord

Msiba at a training seminar of officials from the district's more than 100 villages who will be involved in the dispensing of the drugs.

Dr Msiba said the exercise that will begin in November this year will be implemented by the District Council in collaboration

with World Vision through its project in fighting the diseases.

"The exercise will reach a total of 102,000 children and will be conducted at primary and secondary schools, and those who will not be found at the schools we shall follow them at their homes," he said.

He said World Vision has assured that the project will be 100 per cent successful according to the target by the District Council.

World Vision's Coordinator of the project Irene Abushee said apart from their drugs assistance, the institution has also been digging wells for clean and

safe water.

"Under our five-year programme we will drill 11 bore holes for clean and safe water, and we have also established groups to mobilise the community to stop using water that is unsafe and unclean that is the cause of the diseases," she said.

Earlier, when opening the training seminar, Itilima District Commissioner Benson Kilangi appealed to the community to protect themselves against the diseases, and not just wait for the government or other stakeholders to do so for them.



Vodacom Tanzania Plc human resources manager Naiman Moshi pictured in Dar es Salaam at the weekend serving as a facilitator at a 'Women in Data Science Dar es Salaam 2020' seminar for website innovators organised by Tanzania Data Lab. It was sponsored by the mobile phone service provider through the 'Code Like a Girl' programme. Photo: Guardian Correspondent

## Financial institutions called on to channel funding into sectors of investment promotion

By Guardian Reporter

MINISTER of State in the Prime Minister's Office (Investment), Angela Kairuki has called on financial institutions to channel funding to areas that will promote investment in the country.

Kairuki made the call in Dar es Salaam over the weekend when she visited NBC Bank, TPB Bank, NMB Bank and TIB Development Bank. The visit was meant to assess the performance of the financial in areas of investment.

She advised bankers to finance key areas that will rid the country's dependence on foreign good that can easily be produced locally.

She noted that important areas that need financing include the pharmaceutical industry and industrial parks.

"There are over 700 different medicines and related accessories, it is a huge area of investment that we, as a country, need to explore. I don't see why bankers should dilly-dally when it financing projects in that area," she said.

The minister also noted that industrial parks are key to attracting investment, be they public or privately owned.

During the tour, Tanzania Investment Centre (TIC) Acting Director of Investment Facilitation, Revocatus Rasheli, called for more cooperation with the banks in investment promotion and facilitation.

Rasheli noted that it would also be prudent for the banks to expose their brands in various publications by the centre in promoting the country's investment opportunities.

He also invited the institutions to support the centre in bolstering its payment system at the one stop facilitation centre where the centre hosts other government institutions in facilitating investors' needs.

The minister's tour was aimed evaluating the institutions' performance in the past five years and it was noted that the banks have been performing well.

## Govt hands over four outboard engines to fishermen groups in Lake Zone

By Guardian Correspondent, Kagera

THE government has handed over four "Yamaha" outboard engines for boats valued at 35m/- to four fishermen cooperatives in the Lake Zone to enable increase their incomes.

Presenting the engines in Muleba District, Kagera Region, the Permanent Secretary in the Ministry of Livestock and Fisheries (Fisheries Division) Dr Rashid Tamatamah said the boat engines were

part of the Ministry's efforts in ensuring the fishermen get knowledge, financial resources and fishing gear to develop their activities and the country's fishing sector in general.

Dr Tamatamah said to ensure fishermen groups are facilitated, in FY 2020/21 the Ministry has set aside 200m/- to facilitate the groups and the development of marine life.

"My call to the fishermen to use the engines in sustainable fishing and abandon illegal fishing ac-

tivities," Dr Tamatamah said.

"I also advise you to join cooperatives to make easy for them to access loans and fishing gear for their economic advancement," he added.

However, he said the call to join cooperatives was well received and Muleba district was leading in that.

Speaking after receiving a boat engine, representative from Izigo Fishermen Cooperative Muleba District, Naziru Kassanga said the engine

will greatly assist them in modern fishing that would improve their lives.

Agnes Mbasha, the Acting Chairperson of Zilagula Fishermen Cooperative in Buchosa District, thanked the government for the engine that would assist them in patrolling and protecting the nets cast in the Lake against thieves, and appealed to other women to join the cooperatives for their own economic wellbeing.

In regard to cooperatives being accessed to

financial institutions, Dr Tamatamah said the loans applied by cooperatives and approved amount to 2.6bn/- out of which 873.8m/- has been provided while 14 cooperatives were in the final stages of being paid.

"The Ministry has mobilized the Tanzania Postal Bank (TPB) to launch 'Wavuvi Account' for special loans and insurance for fishermen, especially to small fishermen," explained Dr Tamatamah.





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STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPTEMBER, 2020  
(Amounts in Million Shillings)

	GROUP		BANK	
	Current Qtr 30/09/2020	Previous Qtr 30/09/2019	Current Qtr 30/09/2020	Previous Qtr 30/09/2019
<b>A. ASSETS</b>				
1. Cash	305,809	289,569	300,916	282,839
2. Balances with Bank of Tanzania	282,900	274,291	573,843	554,548
3. Investment in Government Securities	1,325,659	1,606,484	1,378,703	1,464,798
4. Balances with Other Banks and financial institutions	212,987	200,608	226,154	219,889
5. Cheques and items for clearing	5,718	10,894	2,139	8,099
6. Interbranch float items	-	-	-	-
7. Bills negotiated	-	-	-	-
8. Customers Liabilities on acceptances	-	-	-	-
9. Interbank Loans Receivables	-	-	-	-
10. Investment in other securities	4,654	4,518	4,654	4,518
11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses)	3,732,094	3,617,179	3,665,497	3,550,909
12. Other Assets	332,931	338,013	326,515	333,495
13. Equity Investments	6,697	7,479	28,987	29,770
14. Underwriting accounts	-	-	-	-
15. Property, Plant and Equipment	361,867	351,682	349,986	338,185
<b>16. TOTAL ASSETS</b>	<b>6,771,216</b>	<b>7,000,288</b>	<b>6,587,042</b>	<b>6,796,850</b>
<b>B. LIABILITIES</b>				
17. Deposits from other banks and financial institutions	111,349	25,833	4,347	5,387
18. Customer deposits	4,875,952	5,425,532	4,798,628	5,268,989
19. Cash letters of credit	-	-	-	-
20. Special deposits	32,688	33,118	32,688	33,118
21. Payment orders / transfers payable	1,903	2,862	1,473	2,007
22. Bankers' cheques and drafts issued	1,444	1,584	654	612
23. Accrued taxes and expenses payable	46,935	30,449	44,887	34,011
24. Acceptances outstanding	-	-	-	-
25. Interbranch float items	-	-	-	-
26. Unearned income and other deferred charges	41,431	36,941	40,420	36,012
27. Other Liabilities	95,928	108,215	97,107	108,766
28. Borrowings	589,947	417,030	589,947	417,030
<b>29. TOTAL LIABILITIES</b>	<b>5,797,587</b>	<b>6,066,564</b>	<b>5,810,131</b>	<b>5,905,932</b>
<b>30. NET ASSETS / (LIABILITIES)</b>	<b>973,729</b>	<b>933,724</b>	<b>947,711</b>	<b>890,918</b>
<b>C. SHAREHOLDERS' FUNDS</b>				
31. Paid up share capital	65,296	65,296	65,296	65,296
32. Capital Reserves	-	-	-	-
33. Retained earnings	574,792	574,769	563,055	563,055
34. Profit/(Loss) account	120,358	70,378	111,977	66,270
35. Other Capital Accounts	213,313	203,261	207,383	196,297
36. Minority Interest	-	-	-	-
<b>37. TOTAL SHAREHOLDERS' FUNDS</b>	<b>973,729</b>	<b>933,724</b>	<b>947,711</b>	<b>890,918</b>
38. Contingent Liabilities	1,870,213	1,863,289	1,869,619	1,862,033
39. Non performing loans & advances	184,085	183,455	179,759	179,030
40. Allowances for probable losses	140,727	138,463	139,307	138,287
41. Other non performing assets	-	-	-	-
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>				
(i) Shareholders Funds to Total assets	14.4%	13.1%	14.5%	13.1%
(ii) Non performing loans to Total gross loans	4.6%	4.7%	4.7%	4.7%
(iii) Gross Loans and advances to Total deposits	78.9%	68.8%	78.8%	69.6%
(iv) Loans and Advances to Total assets	55.1%	55.9%	51.7%	52.2%
(v) Earnings Assets to Total Assets	80.9%	77.6%	80.4%	77.1%
(vi) Deposits Growth	-8.5%	7.5%	-8.9%	7.7%
(vii) Assets growth	-3.3%	6.5%	-3.5%	6.6%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE PERIOD ENDED 30TH SEPTEMBER, 2020  
(Amounts in Million Shillings)

	GROUP		BANK		GROUP		BANK	
	Current Qtr 30/09/2020	Comparative Qtr 30/09/2019	Current Qtr 30/09/2020	Comparative Qtr 30/09/2019	Current Yr Cumulative 30/09/2020	Previous Yr Cumulative 30/09/2019	Current Yr Cumulative 30/09/2020	Previous Yr Cumulative 30/09/2019
<b>1. Interest Income</b>	<b>177,452</b>	<b>162,252</b>	<b>171,204</b>	<b>151,312</b>	<b>1,513,312</b>	<b>1,477,630</b>	<b>1,492,420</b>	<b>1,460,260</b>
2. Interest expense	(27,939)	(30,366)	(28,863)	(28,172)	(87,773)	(87,864)	(82,391)	(81,164)
<b>3. Net interest income</b>	<b>149,513</b>	<b>131,886</b>	<b>142,341</b>	<b>123,140</b>	<b>1,425,539</b>	<b>1,389,766</b>	<b>1,410,029</b>	<b>1,379,096</b>
4. Bad debts written off	-	-	-	-	-	-	-	-
5. Impairment Losses on Loans and Advances	(23,022)	(23,816)	(22,815)	(23,607)	(84,023)	(74,841)	(83,339)	(74,654)
<b>6. Non-Interest Income</b>	<b>75,413</b>	<b>67,427</b>	<b>70,894</b>	<b>61,846</b>	<b>204,159</b>	<b>187,362</b>	<b>195,917</b>	<b>183,361</b>
6.1 Foreign Currency Dealings and Translation Gain / (Loss)	11,868	8,538	9,531	7,658	27,642	29,893	25,300	28,959
6.2 Fees and Commissions	55,629	55,134	53,424	50,533	187,799	150,732	149,127	141,136
6.3 Dividend Income	-	-	23	-	-	-	2,722	6,500
6.4 Other Operating Income	7,916	3,756	7,916	3,756	18,718	6,767	18,718	6,767
<b>7. Non-Interest Expense</b>	<b>(131,828)</b>	<b>(130,401)</b>	<b>(127,107)</b>	<b>(124,879)</b>	<b>(395,367)</b>	<b>(370,472)</b>	<b>(382,640)</b>	<b>(355,944)</b>
7.1 Salaries and Benefits	(71,210)	(82,205)	(89,860)	(80,064)	(219,169)	(189,779)	(212,288)	(183,635)
7.2 Fees and Commissions	(11,175)	(9,078)	(11,164)	(8,066)	(32,546)	(22,725)	(32,500)	(20,526)
7.3 Other Operating Expenses	(49,441)	(59,116)	(47,083)	(56,749)	(143,652)	(157,868)	(137,852)	(151,783)
<b>8. Operating Income/(Loss)</b>	<b>70,078</b>	<b>45,097</b>	<b>65,293</b>	<b>41,459</b>	<b>170,308</b>	<b>131,745</b>	<b>159,987</b>	<b>131,858</b>
9. Income tax provision	(30,099)	(14,019)	(19,588)	(12,438)	(49,909)	(39,580)	(47,990)	(39,557)
<b>10. Net Income (Loss) After Income Tax</b>	<b>49,979</b>	<b>31,082</b>	<b>45,705</b>	<b>29,021</b>	<b>120,398</b>	<b>92,165</b>	<b>111,977</b>	<b>92,301</b>
11. Other Comprehensive Income	11,111	9,827	11,086	7,910	25,190	(10,867)	25,541	(11,019)
Translation-Revaluation Reserve/Shares Traded	11,111	9,827	11,086	7,910	25,190	(10,867)	25,541	(11,019)
<b>12. Total Comprehensive Income/(Loss) for the year</b>	<b>61,090</b>	<b>40,909</b>	<b>56,791</b>	<b>36,931</b>	<b>145,588</b>	<b>81,298</b>	<b>137,518</b>	<b>81,281</b>
13. Number of Employees	3,639	3,393	3,518	3,277	3,639	3,393	3,518	3,277
14. Basic Earnings Per Share	19.1	11.9	17.5	11.1	46.1	38.3	42.9	35.3
15. Number of Branches	244	240	241	237	244	240	241	237
<b>SELECTED PERFORMANCE INDICATORS:</b>								
(i) Return on Average Total Assets	4.1%	2.9%	4.0%	2.8%	3.4%	2.9%	3.3%	2.9%
(ii) Return on Average Shareholders' Funds	20.9%	15.3%	19.6%	14.8%	17.3%	15.4%	16.5%	15.8%
(iii) Non interest Expense to Gross Income	56.4%	65.4%	56.8%	65.7%	60.8%	64.2%	61.1%	63.3%
(iv) Net Interest Income to Average Earning Assets	10.9%	11.0%	10.9%	11.0%	8.0%	10.9%	8.0%	10.9%

## SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30TH SEPTEMBER, 2020

In preparation of the quarterly statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (there were no changes during the quarter to be explained as per IAS 34 and IAS 8)

Mr. Abdulmajid M. Nsekela : Group CEO & Managing Director

Mr. Frederick B. Nshakanabo : Chief Financial Officer

Mr. Godfrey Sigalla : Director of Internal Audit

We the undersigned directors attest to the faithful representation of the above statements. We declare that the statements have been examined by us, and to the best of our knowledge and belief have been prepared in conformance with International Financial Reporting Standards and requirements of the Banking and Financial Institution Act, 2016 and they present a true and fair view.

Dr. Ally H. Laay : Board Chairman

Mr.Hosea E. Kashimba : Board Member

Dated: :21st October, 2020

STATEMENT OF CASH FLOW FOR THE PERIOD ENDED 30TH SEPTEMBER, 2020  
(Amounts in Million Shillings)

	GROUP		BANK		GROUP		BANK	
	Current Quarter 30/09/2020	Previous Quarter 30/09/2019	Current Quarter 30/09/2020	Previous Quarter 30/09/2019	Current Yr Cumulative 30/09/2020	Previous Yr Cumulative 30/09/2019	Current Yr Cumulative 30/09/2020	Previous Yr Cumulative 30/09/2019
<b>i. Cash flow from operating activities:</b>								
Net Income (Loss)	70,078	54,524	65,293	51,185	170,308	131,745	159,987	131,858
<b>Adjustment for:</b>								
- Impairment / Amortization	(42,430)	(34,837)	(41,749)	(34,210)	(118,882)	(127,270)	(116,926)	(125,517)
- Net change in loans and Advances	(110,307)	(121,451)	(108,363)	(128,784)	(626,409)	(691,224)	(617,360)	(694,344)
- Gain / loss on Sale of Assets	23	64	23	64	87	87	87	87
- Net change in Deposits	(472,791)	(375,608)	(481,299)	(377,903)	(2,123,305)	(1,753,306)	(2,444,826)	(1,494,000)
- Net change in Short Term Negotiable Securities	-	-	-	-	-	-	-	-
- Net change in Other Liabilities	5,794	76,167	5,720	77,282	68,609	(7,939)	66,914	57,339
- Net change in Other Assets	85,906	(134,878)	93,075	(134,456)	(87,587)	1,891	(72,159)	(14,078)
- Tax paid	(11,754)	(11,694)	(11,754)	(11,500)	(34,948)	(38,743)	(34,754)	(38,334)
- Others (specify)	(10,968)	(48,762)	(6,714)	(53,599)	(65,431)	-	(37,703)	-
<b>Net cash provided / (used) by operating activities</b>	<b>(401,990)</b>	<b>(224,465)</b>	<b>(402,260)</b>	<b>(212,205)</b>	<b>(2,668,794)</b>	<b>(2,700,699)</b>	<b>(302,908)</b>	<b>(428,278)</b>
<b>ii. Cash flow from investing activities:</b>								
Dividend Received	-	-	23	523	-	-	2,722	-
Purchase of Fixed Assets	(13,008)	(39,991)	(12,097)	(39,309)	(67,094)	(45,884)	(54,592)	(45,350)
Proceeds from Sale of Fixed Assets	-	-	-	-	-	-	-	-
Purchase of Non - Dealing Securities	-	-	-	-	-	-	-	-
Proceeds from Sale Non - Dealing Securities	-	-	-	-	-	-	-	-
Others (Intangible)	(748)	(58)	(558)	(58)	(1,196)	(6,475)	(1,008)	(6,471)
<b>Net cash provided / (used) by investing activities</b>	<b>(14,654)</b>	<b>(40,045)</b>	<b>(12,631)</b>	<b>(38,433)</b>	<b>(68,290)</b>	<b>(60,459)</b>	<b>(52,877)</b>	<b>(49,821)</b>
<b>iii. Cash flow from financing activities:</b>								
Repayment of Long-term Debt	(118,047)	(15,970)	(118,047)	(12,017)	(151,745)	(81,223)	(147,793)	(81,223)
Proceeds from Issuance of Long Term Debt	-	-	-	-	-	-	-	-
Proceeds from Issuance of Share Capital	(2,095)	(41,286)	(2,095)	(41,252)	(43,380)	(20,131)	(43,380)	(20,131)
Proceeds from borrowings and subordinated debt	290,963	46,019	290,963	42,067	412,200	(46,773)	(406,247)	(56,190)
Others (Grant received and refund)	-	-	-	-	-	-	-	-
<b>Net Cash Provided / (used) by Financing activities</b>	<b>170,821</b>	<b>(11,236)</b>	<b>170,821</b>	<b>(11,203)</b>	<b>217,074</b>	<b>(128,127)</b>	<b>217,074</b>	<b>(137,544)</b>
<b>iv. Cash and Cash Equivalents:</b>								
Net Increase/(Decrease in) Cash and Cash Equivalent	(245,824)	(173,180)	(244,069)	(162,261)	(210,010)	(92,112)	(188,711)	(240,911)
Cash and Cash Equivalents at the Beginning of the Quarter / Year	782,512	609,332	782,774	620,513	747,098	703,650	737,416	690,723
<b>Cash and Cash Equivalents at the end of the Quarter / Year</b>	<b>536,688</b>	<b>436,152</b>	<b>538,705</b>	<b>458,252</b>	<b>537,088</b>	<b>705,766</b>	<b>548,705</b>	<b>449,812</b>

STATEMENTS OF CHANGES IN EQUITY AS AT 30TH SEPTEMBER, 2020  
(Amounts in Million Shillings)

GROUP	Share Capital	Share Premium	Retained Earnings	Regulatory Reserves	General Provision Reserves	Others	Total
<b>Balance as at the beginning of the year</b>	65,296	158,314	619,407	-	695	29,357	873,069
Profit for the year	-	-	120,358	-	-	-	120,358
Other Comprehensive Income	-	-	(511)	-	-	25,190	24,679
Transactions with owners	-	-	-	-	-	-	-
Dividend paid	-	-	(44,401)	-	-	-	(44,401)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	(24		



# The Guardian

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Taking A New Look  
At The News  
ESTABLISHED IN 1995

## We must protect intellectual property rights

INTELLECTUAL property (IP) is a category of property that includes intangible creations of the human intellect. There are many types of intellectual property, and some countries recognise more than others. The most well-known types are copyrights, patents, trademarks, and trade secrets. Early precursors to some types of intellectual property existed in societies such as Ancient Rome, but the modern concept of intellectual property developed in England in the 17th and 18th centuries. The term "intellectual property" began to be used in the 19th century, though it was not until the late 20th century that intellectual property became commonplace in the majority of the world's legal systems.

The main purpose of intellectual property law is to encourage the creation of a wide variety of intellectual goods. To achieve this, the law gives people and businesses property rights to the information and intellectual goods they create, usually for a limited period of time. This gives economic incentive for their creation, because it allows people to profit from the information and intellectual goods they create. These economic incentives are expected to stimulate innovation and contribute to the technological progress of countries, which depends on the extent of protection granted to innovators.

The intangible nature of intellectual property presents difficulties when compared with traditional property like land or goods. Unlike traditional property, intellectual property is "indivisible", since an unlimited number of people can "consume" an intellectual good without it being depleted.

Tanzania's Business Registration and Licensing Agency (BRELA) has promised to continue promoting intellectual property rights (IPR) in the country but not limited on the increase of granting of patents and utility models. According to the agency, more efforts have to be done to encourage stakeholders to make sure the number of patent applications is increased from the current 30 applications per year.

The University of Dar es Salaam has introduced Masters of Intellectual Property (MIP) studies in collaboration with BRELA, The Africa Intellectual Property Organisation (ARIPO) and World Intellectual Property (WIPO).

Nyaisa said in the next financial year the agency plans to conduct massive seminars, workshop and outreach programmes through sensitisation to research, development institutions and Small and Medium Enterprises (SMEs).

"MIP will act as an eye opener to start a new chapter for more involvement on protection and promotion of IPR to our stakeholders especially from the College of Science and Technology," he said.

"As we are all aware that the fifth government targets making Tanzania an industrialised nation, IPR has a major role to play in assuring that our products and services are well branded and crossing our boundaries to access international market," he said.

UDSM Vice Chancellor, Prof William Anangisye said introduction of the programme is in line with the university's vision where the college embarks on strengthening its postgraduates programmes with specific emphasis on regional and international dimensions

"As you may be aware the university has already committed significant financial and human resources in support of the MIP. We have renovated students learning facilities and accommodation at the Mikocheni campus where we will host the MIP programme," he said.

Prof Anangisye said UDSM is fully aware of the importance of intellectual property rights in the context of the contemporary global social and economic dynamics.

"We cannot afford to ignore the importance of intellectual property rights in our domestic policies and laws. The commencement of MIP programme at UDSM could not have been timelier," he noted.

He said for so many years UDSM has been in support of IPR initiatives both domestically and regionally adding at local level the university was the first higher learning institution to adopt the institution intellectual property policy in 2008.

## Why partnership is crucial in doing businesses

PARTNERSHIP is an arrangement where parties, known as business partners, agree to cooperate to advance their mutual interests. The partners in a partnership may be individuals, businesses, interest-based organisations, schools, governments or combinations. Organisations may partner to increase the likelihood of each achieving their mission and to amplify their reach. A partnership may result in issuing and holding equity or may be only governed by a contract.

Partnerships have a long history; they were already in use in Medieval times in Europe and in the Middle East. According to a 2006 article, the first partnership was implemented in 1383 by Francesco di Marco Datini, a merchant of Prato and Florence.

In Europe, the partnerships contributed to the Commercial Revolution which started in the 13th century. In the 15th century the cities of the Hanseatic League, would mutually strengthen each other; a ship from Hamburg to Danzig would not only carry its own cargo but was also commissioned to transport freight for other members of the league. This practice not only saved time and money, but also constituted a first step toward partnership. This capacity to join forces in reciprocal services became a distinctive feature, and a long lasting success factor, of the Hanseatic team spirit.

In order to circumvent the usury laws edicted by the Church, other forms of reward were created, in particular through the widespread form of partnership called commenda, very popular with Italian merchant bankers. into account solvency risks. WFP's partnership with UDSM seeks to bring about a broad spectrum of shared advantages for WFP operations as well as for the government and private sector, hence supporting the national economy

through a 'By Tanzanians, For Tanzanians' approach'.

In 2018, WFP and UDSM developed the course aimed to build the capacity of commercial transporters, especially drivers. The course was tailored to the practical needs of the transport sector to address their day-to-day challenges. The modular course covered topics such as sensitization on sexual exploitation and harassment, child abuse, anti-fraud and anti-corruption; Gender and nutrition; Compliance with port regulations, border-crossing points, customs and police, as well as roles and responsibilities of transporters during cargo collection and delivery.

The course was funded by The UPS Foundation so that 200 drivers and operational staff of commercial transport companies directly benefit from it.

To design the course, WFP consulted with several commercial companies and they all believed that such a course was an investment rather than an expense. The course is now being delivered by the University. Truck drivers who had never seen a university, are now attending this course and are proud to receive their certificates. The commercial companies noted a clear improvement in the productivity of drivers. United Nations World Food Programme - saving lives in emergencies and changing lives for millions through sustainable development. WFP works in more than 80 countries around the world, feeding people caught in conflict and disasters, and laying the foundations for a better future. WFP Tanzania's Country Strategic Plan contemplates national capacity building leveraging its capacity and global experience.

WFP's support to the national capacity building is not limited to the government, it also encompasses the private sector given that most of the cargo in Tanzania is moved by commercial trucking companies.

### The Guardian Limited Key Contacts

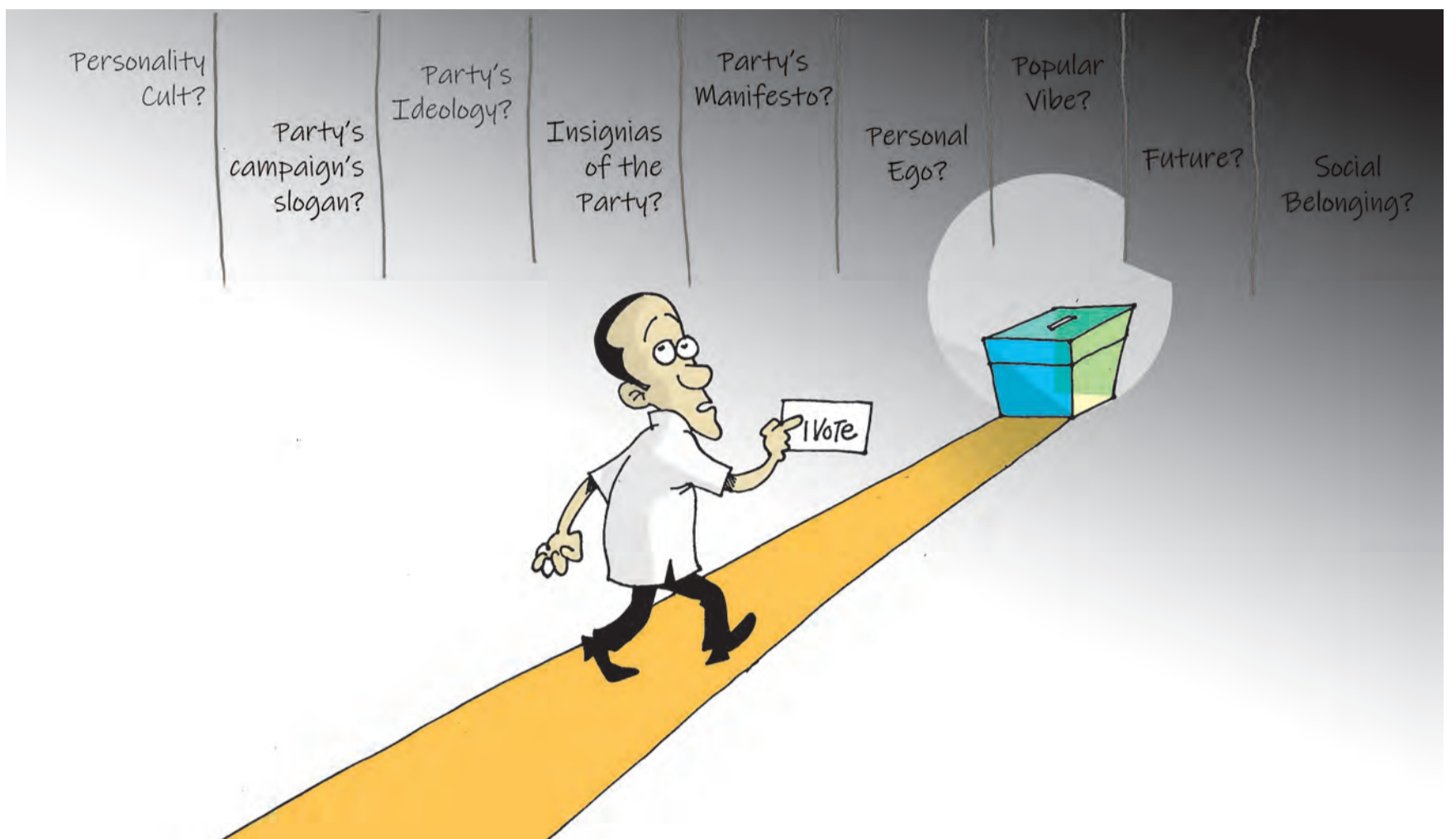
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## Ah, the natives are misbehaving

By Ismail Lagardien

WE did not approach reconciliation in a transactional or utilitarian manner. It was done because it was the right thing to do. We decided that the evils of the past system belonged in the past, but white people are now saying, 'now behave yourself properly' - and don't touch us on our gains from centuries of exploitation, abuse and privilege.

Sometimes, actually, almost always, when I write about race relations in South Africa, I have to remind myself to insert the qualifier, "not all white people". Besides the obvious fact that it is really bad to generalise, it is also true that not all white people are bad, racist, nasty, self-righteous, eternally innocent, don't deny that they benefited from apartheid - even as its generational legatees - and some, actually, sacrificed their lives and livelihood to remain firm in their beliefs in justice and equality.

As it goes, one very senior journalist I have known for the better part of 40 years has refused to get sucked into money machines like The New Age, and the SABC of Christopher Mpofo and of Hlaudi Motsoeneng. Others became wealthy and... What the hell am I wanging on about? Apologies for that. The mind goes where it wants to, from time to time, and anyway, very little of what I write is scripted or even drafted in outline on a piece of paper.

Let me start, then, with what I really wanted to start with. We, black people, did not enter into the bargain or reconciliation with white people on the back of a promise that we would behave like good natives. We did not approach reconciliation in a transactional or utilitarian manner. It was done because it was the right thing to do. In other words, we decided that the evils of the past system belonged in the past, we have to roll back its worst and most enduring effects, but white people are saying, "Now behave yourself properly" - and don't touch us on our gains from centuries of exploitation, abuse and privilege. Let me explain how I got to that.

I recently caught up with the ritual, among white rugby supporters, who shredded their Springbok jerseys because the team's first black captain, Siya Kolisi, supported the Black Lives Matter movement. Then, in a separate incident, a white member of Parliament of the Democratic Alliance (DA), Natasha Mazzone, was pissed off at Pravin Gordhan for some reason, and reminded him (Gordhan), that when the Economic Freedom Fighters (EFF) approached him threateningly at the podium in Parliament, she stood up for him. You would imagine that Mazzone did it because it was a good thing



and the right thing to do, and not in a utilitarian manner in the sense that Gordhan was now eternally indebted to her.

It's almost as if we have to thank whites for not being racist, or if they act like normal citizens in a democratic polity, we have to humble ourselves, and worst, still, we owe them a great debt because, you know, we sold our souls to them, when they wore the Springbok jersey, or when they came to the assistance or stood up for someone's rights. And so, they infantilise us - "here, boys and girls, behave like good natives, and we will like you, because, you know, we showed the grace to let you wear the Springbok jersey, and even tried to defend you from those nasty EFF types, now here's a cookie" - to the point where "reconciliation" once again, rears its ugly snout, as a beast that lacks compunction, humility, and looks more like it was a simple utilitarian or strict transactional agreement. You forgive us for centuries of abuse, and now you have to do as we tell you to...

For the most part, this transactional agreement runs one way. While some of us are trying to improve everyone's living conditions against great odds - and making many great mistakes along the way - it is almost as if they will take back their reconciliation (cutting up their Springbok jersey), or they're surprised that we have lives, beliefs and values that do not include them (Mazzone). Now, these are clearly two different cases, with some overlaps.

In the first instance, Kolisi was not behaving according to the dictates of the people who decided to shred their jersey (as if Kolisi promised: support me and I will abandon all my values). To the shredders, race apparently matters, because Kolisi supported the Black Lives Matter movement. To Maz-

zone of the DA, race "does not matter" - or so it seems, from the party's latest policy positions. We can dismiss the shredders as crude reconciliation transactionalists. Mazzone, but more her party, deserve closer scrutiny.

In fact, with respect to the DA, we have to expose the immanent contradictions in its most recent policy statements. A lot has been said and written about the DA's recently concluded policy conference and its ditching of race-based policies. There's little more that can be added, at this point. What I want to focus on is, precisely, those immanent contradictions.

Let me start with an analogy. To be anti-god - an atheist or in opposition to belief in god - is probably the cynosure of a bewildering antinomy. For instance, to say you are anti-god means you have to accept the existence of a god, to which you are opposed.

Here we are, then, with white people (not all white people) finding reason to complain (often justifiably) about the failures of the black government, because that's not what they signed up for. It's like that guy who bought the Springbok jersey. He did not buy it so Siya Kolisi can behave the way he (the buyer) demands. Mazzone stood by Gordhan not because it was the right thing to do, but because she expected him to be a good native.

So, to say you don't consider race as a factor, is an admission, of sorts, that race actually exists. You can't be opposed to something that does not exist. In Kantian terms (apologies for philosophising), these are two irreconcilable statements. It's like saying, there is water in that pool, but if I jump into it, I will not get wet - or in my case, drown because I can't swim. It is, also, a denial of at least a century of spatial segregation (starting with the Glen Grey Act of 1894, which culminated,

in some ways, in the Land Act of 1913), upon which an iniquitous system (of wickedness, cruelty and immorality) was laid, brick by brick for the next 80 years.

Unless you don't understand contingency (the combination of processes and events that shape uneven development, and especially how racial inequality is linked to gender and reproduced by spatial inequality), intergenerational inequality (that range of material and immaterial privilege that is handed down), or the inheritance of inequality (brilliantly detailed by Pierre Bourdieu and Jean-Claude Passeron in *The Inheritors*) you can be forgiven for thinking that nothing happened in South Africa before 1994. In this scenario, poverty does not have a face, inequality does not adversely affect black people, the contingent outcome of decades of iniquity which is evident from access to opportunities, poor educational outcomes, and even the availability of language with which to express oneself. For an especially good example of how poor educational outcomes limit vocabulary, how it constricts the ability to express oneself, and to explain or understand the world around you, see the video clip below.

So, like the person who is opposed to god, you have to (first) accept that there is a god. For the DA to believe that race and especially racial inequality should not be the basis of policy, you have to accept racial inequality exists.

The best way to understand the DA's position is to lay it at the door of liberalism's economism - a combination of Adam Smith's invisible hand, and David Hume's libertarian separation of facts and values. In this somewhat perverse combination, to work purposefully and deliberately to eliminate racial injustice is considered to be a "value" (and, therefore, not the domain of facts), and "correction" should be left to Smith's invisible hand.

Here we are, then, with white people (not all white people) finding reason to complain (often justifiably) about the failures of the black government, because that's not what they signed up for. It's like that guy who bought the Springbok jersey. He did not buy it so Siya Kolisi can behave the way he (the buyer) demands. Mazzone stood by Gordhan not because it was the right thing to do, but because she expected him to be a good native.

As for the DA... Well, I really do wish we lived in a country where we were all the same colour, spoke the same language and were equally poor. It would be boring as fuck... Oh, and all that homogeneity did not help Somalia from collapsing. What am I wanging on about...



# MINIMUM DISCLOSURE OF BANK FEES AND CHARGES 2020

ITEM/TRANSACTION	FREQUENCY	TZS	USD/EUR	GBP
<b>CURRENT ACCOUNTS</b>				
<b>1: Required minimum opening balance</b>				
Corporate Customers	Per Account	100,000	100	100
SMEs	Per Account	100,000	100	100
Personal Customers	Per Account	100,000	100	100
Financial Institutions (Banks)	Per Account	100,000	100	100
Bidii	Per Account	50,000	n/a	n/a
<b>2: Monthly service fee</b>				
Corporate Customers	Per Month	17700	14.16	9.44
SMEs	Per Month	15340	14.16	9.44
Personal Customers	Per Month	15340	14.16	9.44
Financial Institutions (Banks)	Per Month	236000	14.16	9.44
Bidii	Per Month	3540	n/a	n/a
<b>3: Account Closure</b>				
Current Account	Per Account	23,600	24	12
<b>4: Cheque Book</b>				
Cheque Book order	Per leaf (Stamp Duty inclusive).	500	0.35	0.35
Stop Payment Order	Per cheque	1.2% of the amount min. 59,000 max. 354,000	1.2% of the amount min 35.4 max. 354	1.2% of the amount min 17.7 max. 177
Stop /unlock cheque leaf	Per leaf	23,600 max 47,200	Equivalent	Equivalent
Encashment of third party cheque without checklist	Per cheque	11,800	Equivalent	Equivalent
Unpaid cheque for reason "Refer to Drawer or Effect not Cleared"	Per cheque	1.2% of the amount min. 177,000 max. 354,000	118	118
<b>5: Standing Order</b>				
Within CRDB Bank	Per transaction	Free	Free	Free
to other Bank	Per transaction	17,700	17.7	11.8
<b>6: Balance Inquiry</b>				
Over the counter (OTC)	Per enquiry	2,000	Free	Free
At our ATMs -Customers	Per enquiry	354	0.18	n/a
At our ATMs -Other local banks' customers	Per enquiry	944	0.47	n/a
<b>7: Card Issuance</b>				
TemboCard Fahari	Per Card	5,900	Equivalent	n/a
MasterCard/Visa Electron	Per Card	5,900	Equivalent	n/a
TemboCard Visa Gold	Per Card	5,900	Equivalent	n/a
TemboCard Visa/Mastercard Platinum	Per Card	Free	Free	n/a
TemboCard Visa Infinity/Mastercard World	Per Card	Free	Free	n/a
<b>8: Renewal of Cards/Expiry</b>				
TemboCard Fahari	Per Card	5,900	2.95	n/a
MasterCard/Visa Electron	Per Card	11,799	5.9	n/a
TemboCard Visa Gold	Per Card	11,800	5.9	n/a
TemboCard Visa/Mastercard Platinum	Per Card	23,600	11.8	n/a
TemboCard Visa Infinity/Mastercard World	Per Card	Free	Free	n/a
<b>SAVINGS ACCOUNTS</b>				
<b>1: Required minimum opening balance</b>				
Normal Savings Account	Per Account	20,000	100	100
Salary Account	Per Account	20,000	n/a	n/a
Busara Account	Per Account	20,000	n/a	n/a
Scholar Account	Per Account	5,000	n/a	n/a
Junior Jumbo	Per Account	20,000	20	20
Malkia	Per Account	50,000	50	50
Thamani	Per Account	1,000,000	n/a	n/a
Dhahabu	Per Account	100,000	n/a	n/a
Tanzanite	Per Account	100,000	100	100
<b>2: Monthly service fee</b>				
Normal Savings Account	Per Month	1,888	2.95	2.95
Salary Account	Per Month	1,770	2.95	2.95
Busara Account	Per Month	Free	n/a	n/a
Scholar Account	Per Month	Free	Free	Free
Junior Jumbo	Per Month	Free	Free	Free
Malkia	Per Month	Free	Free	Free
Thamani	Per Month	Free	n/a	n/a
Dhahabu	Per Month	Free	n/a	n/a
Tanzanite	Per Month	1770	2.95	2.95
<b>3: Account Closure</b>				
Savings Account	Per Account	5,900	6	4
<b>STATEMENT OF ACCOUNT</b>				
E-statement monthly	Per Month	Free	Free	Free
Periodic schedule statement	Per Month	Free	Free	Free
Mini statement Over the Counter	Per Statement	2,360	1.18	1.18
Adhoc Statement - All Accounts	Per Statement	1,999	11.8	11.8
ATM Statement	Per Statement	299	Free	Free
<b>CASH WITHDRAWAL OVER THE COUNTER</b>				
Current Account	"Per transaction for amount up to 25mn."	6,000	1.2% min 5.9	1.2% min 5.9

ITEM/TRANSACTION	FREQUENCY	TZS	USD/EUR	GBP
Bidii Account	"Per transaction for amount up to 20mn."	4,720	1.2% min 5.9 max 150	1.2% min 5.9 max 150
"Savings accounts **except those exempted from charges."	"Per transaction for amount up to 5mn."	4,720	1.2% min 5.9	1.2% min 5.9
<b>ATM CASH WITHDRAWAL</b>				
CRDB Bank ATMs	Per Transaction	1200	Equivalent	n/a
Other local banks' ATMs	Per Transaction	3540	n/a	n/a
Other banks' ATM outside the country	Per Transaction	8850 + 1%	Equivalent	Equivalent
<b>ELECTRONIC BANKING</b>				
<b>1: Internet Banking</b>				
Balance Inquiry	Per Inquiry	Free	Free	Free
Funds Transfer	Per Transaction	899	2.01	2.01
Statement	Per Statement	Free	Free	Free
Bills Payment	Per Transaction	590	0.3	0.3
<b>2: SimBanking</b>				
Balance Inquiry	Per Inquiry	400	n/a	n/a
Transfer Own account	Per Transaction	Free	n/a	n/a
Transfer to 3rd party account	Per Transaction	829	n/a	n/a
Mini Statement	Per Statement	295	n/a	n/a
Top Up	Per Transaction	Free	n/a	n/a
Bills Payment	Per Transaction	Free	n/a	n/a
<b>2.1 Transfer to MNO's</b>				
1,000 - 4,999	Per Transaction	800.00	n/a	n/a
5,000 - 9,999	Per Transaction	1,500.00	n/a	n/a
10,000 - 29,999	Per Transaction	2,600.00	n/a	n/a
30,001 - 49,999	Per Transaction	3,500.00	n/a	n/a
50,000 - 99,999	Per Transaction	4,500.00	n/a	n/a
100,000 - 199,999	Per Transaction	6,000.00	n/a	n/a
200,000 - 299,999	Per Transaction	6,500.00	n/a	n/a
300,000 - 399,999	Per Transaction	7,000.00	n/a	n/a
400,000 - 499,999	Per Transaction	7,500.00	n/a	n/a
500,000 - 699,999	Per Transaction	8,500.00	n/a	n/a
700,000 - 799,999	Per Transaction	9,500.00	n/a	n/a
800,000 - 999,999	Per Transaction	10,500.00	n/a	n/a
1,000,000 - 1,400,000	Per Transaction	12,000.00	n/a	n/a
1,400,001 - 1,700,000	Per Transaction	15,900.00	n/a	n/a
1,700,001 - 2,000,000	Per Transaction	20,000.00	n/a	n/a
<b>FOREIGN FUND TRANSACTION</b>				
Foreign Funds Transfers (Excluding overseas bank charges)	Per Transaction	n/a	59	Equivalent
<b>TISS TRANSFER</b>				
Outward transfers	Per Transaction	11800	USD Equiv	USD Equiv
Inward transfers	Per Transaction	Free	Free	Free
<b>LOANS</b>				
<b>1: Processing/Arrangement/ Appraisal fee</b>				
Personal loan - First application	Per Loan	"1.77% on whole amount "	"1.77% on whole amount "	"1.77% on whole amount "
Personal loan - Refinancing	Per Loan	"1.77% on whole amount "	"1.77% on whole amount "	"1.77% on whole amount "
SME loans - First application	Per Loan	2% min 177,000	2% min 177,000	2% min 177,000
<b>Agribusiness loans</b>				
"(a): Tier 1: Loan < 10Mn Specifically for Cashew nuts/paddy loans appraised in bulk groups)"	Per Loan	1.77% of loan amount, Min 177,000.	n/a	n/a
(b): Tier 2: Loan >10Mn	Per Loan	Normal SME rates and Charges applied		
<b>Corporate</b>				
(a): Cash Secured	Per Loan	0.50%	Free	Free
(b): Secured by other legal mortgage				
New	Per Loan	1.77%	1.77%	1.77%
Renewal	Per Loan	1.48%	1.48%	1.48%
Restructuring	Per Loan	0.59%	0.59%	0.59%
Enhancing	Per Loan	1.48%	1.48%	1.48%
<b>Jijenge</b>	Per Loan	1.2% min 118,000 max 1,180,000	0.6% min USD 118 max USD 1,180	n/a
<b>2: Unpaid Loan Instalment</b>				
Excess over limit and unpaid loan instalments penalty		4%	4%	4%
<b>DEPOSIT RATES</b>				
Deposits upto TZS 1 Billion				
3 Months		1.5% - 3.5%		
6 Months		2% - 4%		
9 Months		2.5% - 4.5%		
12 Months		3% - 5%		
24 Months		4% - 5%		
36 Months ( Thamani )		5%		
<b>LENDING RATES</b>				
Prime lending rate ( Declining )		14.46%		

All Rates and Charges are VAT Inclusive



# OUT don urges employers to contribute in developing universities' curriculums

By Correspondent Vincent Mpepo

EMPLOYERS have been urged to contribute in development of universities' curricular content to enable them prepare graduates who fit in the labour market.

Open University of Tanzania (OUT) Deputy Vice Chancellor for Academic Affairs, Prof Deus Ngaruko was concerned that since employers are directly dealing with the graduates in their day to day activities, they are in a good position to help universities improve their teaching.

Prof Ngaruko was speaking over the weekend during the open day stakeholders' workshop and closure of the EPICA project.

EPICA Project Coordinator, Dr Edeforce Nfuka said the project's findings have revealed a possibility of getting employable people from the university since it involves all stakeholders

in the student's learning processes to ensure they acquire tangible skills that are compatible with the working environment.

He said the process of evaluating student's learning process involves three phases as organizational, academic and professional whereby all stakeholders do their part towards attaining the desired goals.

"OUT is welcoming all higher learning institutions towards adoption and implementation of the programme as it has potential in meeting the employer's needs", said Dr Nfuka.

Director for Undergraduate Studies (OUT) Dr Hellen Kiunsi said the EPICA project has established a clear gap between the graduates, employers and universities thus coming up with the ePortfolio that enable to track student's development in the process of learning towards archiving competent graduates.

"The ePortfolio is a well-designed programme to ensure that universities produce competent graduates who are capable of solving problems in their working environment", said Dr Kiunsi.

OUT Coordinator of Teaching and Learning Services, Dr Yohana Lawi said the EPICA project is in line with the 2014 Education Policy in Tanzania which emphasizes on competency education rather than theories from knowledge based education.

**The ePortfolio is a well-designed programme to ensure that universities produce competent graduates who are capable of solving**



Christopher Dioniz (L), chairman of Dodoma's Tusumuke poultry keeping group, briefs Dodoma regional commissioner Dr Binihith Mahenge (in jacket) at the group's pavilion at an entrepreneurship exhibition held in the city yesterday. Photo: Correspondent Ibrahim Joseph



## MWALIMU COMMERCIAL BANK PLC

### PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2020	Current Quarter 30-Sept-2020	Previous Quarter 30-Jun-2020
<b>A. ASSETS:</b>		
1. Cash	514	141
2. Balances with Bank of Tanzania	5,290	2,621
3. Investments in government securities	-	-
4. Balances with other banks and financial institutions	49	281
5. Cheques and items for clearing	24	-
6. Inter branch float items	268	132
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	-	-
9. Interbank loans receivables	4,000	1,000
10. Investment in other securities	-	-
11. Loans, advances and overdrafts (Net of allowance for probable losses)	15,766	15,347
12. Other assets	4,867	5,213
13. Equity investments	-	-
14. Underwriting accounts	-	-
15. Property, plant and equipment (net)	1,037	1,046
<b>16. TOTAL ASSETS</b>	<b>31,814</b>	<b>25,781</b>
<b>B. LIABILITIES:</b>		
17. Deposits from other banks and financial institutions	-	-
18. Customer deposits	15,802	8,926
19. Cash letters of credit	-	-
20. Special deposits	-	-
21. Payment orders/transfers payable	-	-
22. Bankers' cheques and drafts issued	-	-
23. Accrued taxes and expenses payable	836	616
24. Acceptances outstanding	-	-
25. Interbranch float items	294	421
26. Unearned income and other deferred charges	281	222
27. Other liabilities	1,215	1,165
28. Borrowings	-	-
<b>29. TOTAL LIABILITIES</b>	<b>18,428</b>	<b>11,350</b>
<b>30. NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>13,387</b>	<b>14,431</b>
<b>C. SHAREHOLDERS' FUNDS:</b>		
31. Paid up share capital	30,912	30,912
32. Capital reserves	-	-
33. Retained Earnings	(14,445)	(14,555)
34. Profit (Loss) account	(3,080)	(1,926)
35. Others capital accounts (Provision General Reserve)	-	-
36. Minority interest	-	-
<b>37. TOTAL SHAREHOLDERS' FUNDS</b>	<b>13,387</b>	<b>14,431</b>
<b>38. CONTINGENT LIABILITIES</b>		
39. Non performing loans & advances	296	300
40. Allowances for probable losses	(266)	(266)
41. Other non performing assets	-	-
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
- Shareholders' Funds to Total Assets	42%	56%
- Non Performing Loans to Total Gross Loans	1.8%	1.9%
- Gross Loans and Advances to Total Deposits	98%	169%
- Loans and Advances to Total Assets	49%	58%
- Earning Assets to Total Assets	62%	63%
- Deposits Growth	77%	-15%
- Assets Growth	23%	-10%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2020 (Amounts in million shillings)	Current Quarter 30-Sept-2020	Comparative Quarter 30-Sept-2019	Current Year Cumulative 30-Sept-2020	Comparative Year Cumulative 30-Sept-2019
1. Interest income	639	709	1,958	2,215
2. Interest expense	138	172	360	449
<b>3. Net interest income (1 minus 2)</b>	<b>502</b>	<b>537</b>	<b>1,599</b>	<b>1,766</b>
4. Bad debts written-off	-	-	-	-
5. Impairment losses on loans and advances	(0)	62	(25)	(53)
6. Non-interest income	75	169	196	311
6.1 Foreign currency dealings and translation gains/(loss)	0	12	6	21
6.2 Fees and commissions	69	157	181	289
6.3 Dividend income	-	-	-	-
6.4 Other operating income	6	-	9	1
7. Non interest expenses	1,731	2,161	4,901	6,157
7.1 Salaries and benefits	734	922	2,093	2,629
7.2 Fees and commission	-	-	-	-
7.3 Other operating expenses	997	1,239	2,808	3,528
<b>8. Operating income/(loss)</b>	<b>(1,153)</b>	<b>(1,517)</b>	<b>(3,080)</b>	<b>(4,027)</b>
9. Income tax provision	-	-	-	-
<b>10. Net income/(loss) after income tax</b>	<b>(1,153)</b>	<b>(1,517)</b>	<b>(3,080)</b>	<b>(4,027)</b>
11. Other Comprehensive Income	-	-	-	-
<b>12. Total comprehensive income/(loss) for the year</b>	<b>(1,153)</b>	<b>(1,517)</b>	<b>(3,080)</b>	<b>(4,027)</b>
13. Number of employees	62	56	62	56
14. Basic Earnings Per Share	-19	-25	-50	-65
15. Number of branches	2	2	2	2

CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 30 SEPTEMBER 2020 (Amounts in million shillings)	Current Quarter 30-Sept-2020	Previous Quarter 30-Jun-2020	Current Year Cumulative 30-Sept-2020	Comparative Year Cumulative 30-Sept-2019
<b>I. Cash flow from operating activities:</b>				
Net (loss)/profit before tax	(1,153)	(975)	(3,080)	(4,027)
Adjustment for:	-	-	-	-
- Impairment/amortisation/depreciation	379	319	993	1,346
- Net change in loans and advances	(3,419)	417	(2,614)	(199)
- Net change in deposits	6,876	(1,600)	4,729	3,711
- Net change in short term negotiable securities	-	-	-	-
- Net change in other liabilities	66	(329)	50	121
- Net change in other assets	76	472	1,067	(609)
- Tax paid	-	-	-	-
- Others	-	-	-	-
<b>Net cash provided (used) by operating activities</b>	<b>2,824</b>	<b>(1,696)</b>	<b>1,144</b>	<b>343</b>
<b>II. Cash flow from investing activities:</b>				
Dividend received	-	-	-	-
Purchase of fixed assets	-	-	-	(41)
Proceeds from sale of fixed assets	-	-	-	-
Purchase of non-dealing securities	-	-	-	-
Proceeds from sale of non-dealing securities	-	-	-	946
- Others	-	-	-	-
<b>Net cash provided (used) by investing activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>905</b>
<b>III. Cash flow from financing activities:</b>				
Repayment of long term debt	-	-	-	-
Proceeds from issuance of long term debt	-	-	-	-
Proceeds from issuance of share capital	-	-	-	-
Payment of cash dividends	-	-	-	-
Net change in other borrowings	-	-	-	-
- Others	-	-	-	-
<b>Net cash provided (used) by financing activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Net increase/(decrease) in cash and cash equivalents	2,824	(1,696)	1,144	1,248
Cash and cash equivalents at the beginning of the year	2,957	4,653	1,557	1,557
Cash and cash equivalents at the end of the quarter	5,781	2,957	2,702	2,805

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2020 (Amounts in million shillings)	Share Capital	Retained Earnings	Regulatory Reserve	Bond Revaluation Reserve	Provision General Reserve	Total
Current Year						
Balance as at the beginning of the year	30,912	(14,445)	-	-	-	16,467
Profit for the year	-	(3,080)	-	-	-	(3,080)
Other Comprehensive Income	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Bond Revaluation Reserve	-	-	-	-	-	-
Provision General Reserve	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>Balance as at the end of the current period</b>	<b>30,912</b>	<b>(17,526)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,387</b>
Previous Year						
Balance as at the beginning of the year	30,912	(9,976)	-	179	179	21,294
Other Comprehensive Income	-	(4,827)	-	-	-	(4,827)
Transactions with owners	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-
Bond Revaluation Reserve	-	-	-	-	-	-
Provision General Reserve	-	-	-	-	-	-
Others	-	-	-	-	-	-
<b>Balance as at the end of the previous period</b>	<b>30,912</b>	<b>(14,445)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16,467</b>

Name and Title	Signature	Date
Richard L. Makungwa (Chief Executive Officer)	(signed)	21 October 2020
Selemani Kijori (Head of Finance)	(signed)	21 October 2020
Patrick Mashallah (Head of Internal Audit)	(signed)	21 October 2020

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with international Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signature	Date
1/ Francis Ramadhani	(signed)	21 October 2020
2/ Celestine Muganga	(signed)	21 October 2020

#### MINIMUM DISCLOSURE OF CHARGES AND FEES MADE UNDER REGULATION 11

S/N	ITEM/TRANSACTION	CHARGE/FEE
1	<b>Current Accounts</b>	
(a)	Required minimum opening balance	TZS 50,000
(b)	Monthly service fee	TZS 7,500
(c)	Cheque withdrawal over the counter	TZS 2,500 for amounts less than SMB otherwise 0.1% max TZS 100,000
(d)	Fees per ATM withdrawal	TZS 1,300
(e)	ATM mini statement	TZS 300
(f)	Interim statement per page	TZS 1,500
(g)	Periodic scheduled statement	-
(h)	Cheque book	TZS 500 per leaf
(i)	Dishonoured cheque	TZS 100,000
(j)	Special clearance	TZS 8,000
(k)	Counter cheque	TZS 40,000
(l)	Stop payment	Free
(m)	Standing order (Same bank)	TZS 300
(n)	Balance enquiry	TZS 10,000
(o)	New ATM card issuance	TZS 10,000
(p)	ATM card renewal or replacement (indicate costs for different card types)	TZS 10,000
(q)	Overdrawn account interest charge	20%
(r)	Unarranged overdraft	20%
(s)	Interbank transfer	TZS 10,000
(t)	Bill payments through ATM	n/a
(u)	Deposit fee	n/a
(v)	Other (please specify)	0
2	<b>Savings Accounts (Base rate for product specific types)</b>	
(a)	Required minimum opening balance	TZS 5,000
(b)	Monthly service fee	TZS 1,500
(c)	Interim statement	TZS 1,500
(d)	Account closure	TZS 20,000
3	<b>Electronic Banking</b>	
(a)	Internet banking monthly fee	n/a
(b)	Internet transfers	n/a
(c)	SMS banking	TZS 1700
(d)	Other	n/a
4	<b>Foreign Exchange Transaction</b>	
(a)	Purchase/sale of TCs transactions over the counter	n/a
(b)	Purchase of foreign cheque	n/a
(c)	Sub-purchase of cash passport	n/a
(d)	Telegraphic transfer	n/a
(e)	Telex/SWIFT	n/a
(f)	Transfer from foreign currency denominated account to local current account (within bank and to other bank)	n/a
5	<b>Personal Loans</b>	
(a)	Processing/arrangement/Approval fee	3%
(b)	Personal loans	17%
(c)	Overdrafts	2.0%
(d)	Mortgage finance	n/a
(e)	Asset finance	n/a
(f)	Unpaid loan instalment	20%
(g)	Valuation fees	n/a
(h)	Other	n/a

Fixed Deposit - TZS	3 Months	6 Months	12 Months
1 - 2 Mln	1.5%	2.0%	3.0%
2 - 10 Mln	2.0%	3.0%	4.0%
10 - 50 Mln	2.5%	3.5%	4.5%
50 - 100 Mln	3.0%	4.0%	5.0%
100 - 300 Mln	3.5%	4.5%	5.5%
300 - 500 Mln	4.0%	5.0%	6.0%
500m - 1Bn	4.5%	5.5%	6.5%

**Mwalimu Wakala**  
Weka Pesa Toa Pesa Taarifa Fupi Angalia Salio

Sasa pata huduma za kibenki kupitia Mwalimu wakala popote ulipo nchini

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Mwanza

## Tanzania comes up with initiative to fast track agro-industrialisation

By Guardian Correspondent, Dodoma

THE newly established Tanzania Agro-industries Development Flagship (TAIDF) is set to accelerate agro-industry based inclusive economic growth, characterized by agro-processing for domestic and export markets.

Prof Riziki Shemdoe, Permanent Secretary, in the Ministry of Industry and Trade made the remarks recently in Dodoma when speaking at the official launch of TAIDF, which is part of the implementation of Agriculture Sector Development Programme (ASDP II), is a framework strategy designed and developed through a public-private partnership process.

The event was attended by Alliance for a Green Revolution in Africa (AGRA) Regional Head (Tanzania, Uganda and Rwanda), Prof Nuhu Hatibu, AGRA Tanzania Country Manager, Vianey Rweyendela, Donald Mizambwa AGRA Program Officer and United Nations Industrial Development Organization (UNIDO) representative, Dr Stephen Kargbo.

Prof Shemdoe, who was speaking on behalf of Permanent Secretary in the Prime Minister's Office, Policy Coordination and Investment, Dr Dorothy Mwaluko, said that the initiative is meant to catalyze earlier and current efforts in agro-industrialization by providing a coherent framework for coordinating actors and resource mobilization in support of agro-industries development in Tanzania.

At the moment, he said that Tanzanian markets most agricultural products in their raw forms due to low levels of agro-processing.

He said the flagship will change the tide, affirming that its focus was strengthening, consolidating and improving agriculture processing, which will create a more reliable market for farmers.

According to Prof Shemdoe, the framework will lead to the enhanced and more coordinated development of the agricultural value chains, with a private sector induced investment in the production of agro-inputs and value addition.

The framework seeks to increase the contribution of the manufacturing sub-sector to Gross Domestic Product (GDP) from 8.1% (MoFP, 2019), to 17.8% (8.1% + 9.7%).

The flagship seeks to increase the total GDP by 5% and add the contribution of the agro-processing to 12% of GDP, create 1 million jobs (mainly women and youth) with new employment opportunities by 2025, which will have a positive impact to over 7 million households directly or indirectly.

This, in essence, will have a direct multiplier effect to the agriculture sector's contribution to GDP, which at the moment stands at 29.1%, contributes over 65% of employment, 65% raw materials used in the manufacturing sector and 30% of gross exports.

Prof Shemdoe noted that the framework strategy was in the making from 2019, involving multiple stakeholders in the public and private sector, as well as development partners.

"I thank Alliance for a Green Revolution in Africa (AGRA) and other development partners that have played a key role in the realization of the framework," he noted.

AGRA provided expertise and funding of the process backed up by its resource partners-Bill & Melinda Gates Foundation (BMGF); Rockefeller Foundation (RF); United States Agency for International Development (USAID), Department for International Development (DFID), and German Federal Ministry for Economic Cooperation and Development (BMZ).

Prof Shemdoe noted that Tanzania was ready for huge investments in agro-processing, thanks to strategic infrastructure projects put up by



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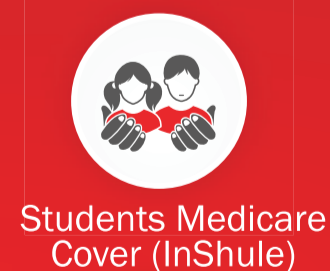
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# What developing countries can teach us about how to respond to a pandemic

By Special Correspondent

NINE months into the pandemic, Europe remains one of the regions worst affected by COVID-19. Ten of the 20 countries with the highest death count per million people are European. The other ten are in the Americas. This includes the US, which has the highest number of confirmed cases and deaths in the world.

Most of Africa and Asia, on the contrary, still seems spared. Of the countries with reported COVID-related deaths, the ten with the lowest death count per million are in these parts of the world. But while mistakes and misjudgements have fuelled sustained criticism of the UK's handling of the pandemic, the success of much of the developing world remains unsung.

Of course, a number of factors may explain lower levels of disease in the developing world: different approaches to recording deaths, Africa's young demographic profile, greater use of outdoor spaces, or possibly even high levels of potentially protective antibodies gained from other infections.

As industrialised countries have struggled, much of the developing world has quietly shown remarkable levels of preparedness and creativity during the pandemic. Yet the developed world is paying little attention.

But statistical uncertainty and favourable biology are not the full story. Some developing countries have clearly fared better by responding earlier and more forcefully against COVID-19. Many have the legacy of Sars, Mers and Ebola in their institutional memory. As industrialised countries have struggled, much of the developing world has quietly shown remarkable levels of preparedness and creativity during the pandemic. Yet the developed world is paying little attention.

When looking at successful strategies, it's the experiences of other developed nations - like Germany and New Zealand - that are predominantly cited by journalists and politicians. There is an apparent unwillingness to learn from developing countries - a blind spot that fails to recognise that "their" local knowledge can be just as relevant to "our" developed world problems.

With infectious outbreaks likely to become more common around the world, this needs to change. There is much to learn from developing countries in terms of leadership, preparedness and innovation. The question is: what's stopping industrialised nations from heeding the developing world's lessons?

Good leadership goes a long way.

When it comes to managing infectious diseases, African countries show that experience is the best teacher. The World Health Organization's weekly bulletin on outbreaks and other emergencies showed that at the end of September, countries in sub-Saharan Africa were dealing with 116 ongoing infectious disease events, 104 outbreaks and 12 humanitarian emergencies.

For African nations, COVID-19 is not a singular problem. It's being managed alongside Lassa fever, yellow fever, cholera, measles and many others. This expertise makes these countries more alert and willing to deploy scarce resources to stop outbreaks before



The Indian government has taken stringent measures to arrest the spread of coronavirus disease 2019 (COVID-19). A complete lockdown of the vast country seems to have been a successful strategy

they become widespread. Their mantra might best be summarised as: act decisively, act together and act now. When resources are limited, containment and prevention are the best strategies.

This is evident in how African countries have responded to COVID-19, from quickly closing borders to showing strong political will to combat the virus. While Britain dithered and allowed itself to sleepwalk into the pandemic, Mauritius (the tenth most densely populated nation in the world) began screening airport arrivals and quarantining visitors from high-risk countries. This was two months before its first case was even detected.

And within ten days of Nigeria's first case being announced on February 28, President Muhammadu Buhari had set up a taskforce to lead the country's containment response and keep both him and the country up to date on the disease. Compare this with the UK, whose first case was on January 31. Its COVID-19 action plan wasn't unveiled until early

March. In the intervening period, the prime minister, Boris Johnson, is said to have missed five emergency meetings about the virus.

African leaders have also shown a strong desire to work together on fighting the virus - a legacy of the 2013-2016 West African Ebola outbreak. This epidemic underlined that infectious diseases don't respect borders, and led to the African Union setting up the Africa Centres for Disease Control and Prevention (CDC).

In April, the Africa CDC launched its Partnership to Accelerate COVID-19 Testing (PACT), which is working to increase testing capacity and train and deploy health workers across the continent. It's already provided laboratory equipment and testing reagents to Nigeria, and has deployed public health workers from the African Health Volunteers Corps across the continent to fight the pandemic, applying knowledge picked up when fighting Ebola.

The Africa Union has also established

a continent-wide platform for procuring laboratory and medical supplies: the Africa Medical Supplies Platform (AMSP). It lets member states buy certified medical equipment - such as diagnostic kits and personal protective equipment - with increased cost effectiveness, through bulk purchasing and improved logistics.

This also increases transparency and equity between members, lowering competition for crucial supplies. Compare this with the underhand tactics used by some developed nations when competing for shipments of medical equipment.

The AMSP isn't unique. The European Union has a similar platform - the Joint Procurement Agreement. However, a bumpy start together with slow and overly bureaucratic processes led some countries to set up parallel alliances in an attempt to secure access to future vaccines.

The AMSP avoided sharing this fate thanks to the African Union handing over its development to the private sec-

tor under the leadership of the Zimbabwean billionaire Strive Masiyiwa. He pulled together the expertise needed to quickly develop a well-functioning platform, drawing on his contacts and businesses across the digital and telecoms sectors.

This contributed to the AMSP's popularity with vendors and created high demand from

member states. There are now plans to expand access to hospitals and local authorities approved by member states, and for additional support to be included from donors (such as the Bill and Melinda Gates Foundation and MasterCard Foundation). Again, a decisive decision, focusing on installing strong leadership, has paid dividends.



## CONSULTANCY POSITION FOR FSSP EDUCATION TECHNICAL SPECIALIST

PricewaterhouseCoopers Limited (PwC) invites eligible candidates to indicate their interest to provide consultancy Services as an **Education Technical Specialist** to the Field Support Services Project (FSSP) Tanzania.

The **Education Technical Specialist** will provide technical support and advice to Global Affairs Canada in the development and implementation of a portfolio of projects and programs in the education sector. This includes, but is not limited to, advice in analysis, planning, management, monitoring and coordination of Canada's education programming and policy dialogue in Tanzania.

Candidates will be evaluated on the following key qualifications and experience:

- A minimum of an undergraduate/Bachelor's degree from a recognized University;
- Fluency in spoken and written English. The ability to work in Kiswahili would be a strong asset;
- A minimum of five (5) years of cumulative, full-time, professional work experience in the education sector in Tanzania, in a non-teaching, non-clerical capacity (e.g. management, administration, advocacy, research, etc.);
- Experience in planning, designing, managing, monitoring and evaluating education projects and programs, using Results Based Management tools and processes, and drafting monitoring/evaluation plans and reports with recommendations; and
- Experience in integrating cross cutting issues such as gender equality and environmental impact assessments;
- Demonstrated experience in providing advisory services in the following areas:
  - Primary education, non-formal education, teacher training, gender equality, or quality of education; and
  - Education sector reviews, donor coordination, or education sector technical and financial reporting.

In addition to the key qualifications above, the incumbent is also expected to demonstrate the following skills and competencies:

- Knowledge of education sector policy priorities and processes in Tanzania, including planning, management and budgeting of public sector resources;
- Excellent research, analytical and writing skills;
- Strong and demonstrated skills in leadership, teamwork, networking, coordination and intercultural communication;
- Previous experience in working with/ and or supporting a bilateral development agency; and
- Previous experience in working with the Ministry of Education, Science and Technology as an advisor, consultant, or technical specialist.

Interested candidates may obtain detailed description of these services by sending a request email to [procurement@fssptz.org](mailto:procurement@fssptz.org). Requests for further information will be received up to three working days prior to the submission deadline. Any request received later than that may not be responded to.

Interested candidates should send their Expressions of Interest (EoIs) ONLY electronically to [procurement@fssptz.org](mailto:procurement@fssptz.org) not later than **06 November 2020 at 23:59 hours**. Late Expressions of Interest shall not be accepted for evaluation, irrespective of the circumstances.

FSSP Manager

215960001

## RAILWAY children

Fighting for street children

### PUBLICATION OF STATEMENTS OF RECEIPTS AND EXPENDITURE FOR THE PERIOD OF ONE YEAR STARTING 1 JUN 2019 TO 31 MAY 2020

Railway Children Africa (RCA) is a subsidiary of Railway Children UK - an international charity that fights for vulnerable children who live alone and at risk on the streets, where they face abuse and exploitation.

They run away or are forced to leave homes where they suffer poverty, violence, abuse and neglect. They find themselves living on the streets because there is nowhere to go and nobody to turn to. However, the problems they face on the streets are often even worse than those they ran from.

We aim to reach the children as they arrive on the streets and intervene before an abuser can, and before they become entrenched in streets life.

This publication is made in accordance with regulation 13 (a) of the Non-Governmental Organizations (Amendments) Regulations of 2018. The below are statements of funds received by Railway Children Africa and its respective expenditures for the year beginning 1 Jun 2019 to 31 May 2020

#### STATEMENT OF RECEIPT AND EXPENDITURE FOR THE PERIOD OF ONE YEAR STARTING 1 JUN 2019 TO 31 MAY 2020

	2020 TZS '000	2019 TZS '000
<b>INCOME &amp; DEFERRED INCOME</b>		
<b>Operating Income</b>		
Opening balance	177,667	973,793
Fund received during the year	4,507,317	3,787,415
<b>Total Income</b>	<b>4,684,984</b>	<b>4,761,208</b>
<b>EXPENDITURE</b>		
<b>Operating expenses</b>		
Staff Costs	1,315,842	1,223,073
Administration & Support Costs	224,519	518,614
Support to Local Partners & CSOs	1,417,446	1,326,222
RCA Direct Programme Activities	592,065	702,878
RCA Direct Project Work	984,337	812,754
<b>Total Expenditure</b>	<b>4,534,208</b>	<b>4,583,541</b>
<b>Surplus (Deficit)</b>	<b>150,776</b>	<b>177,667</b>

#### RECEIPTS FOR THE PERIOD OF ONE YEAR STARTING 1 JUN 2019 TO 31 MAY 2020

Funder Name	2020 TZS '000	2019 TZS '000
PACT - USAID Kizazi Kipya	856,391	756,785
UBSOF Via Railway Children	474,620	60,294
UKAID - UKAID via Railway Children	2,446,120	2,170,578
The Railway Children	730,185	799,758
<b>Total Funds</b>	<b>4,507,317</b>	<b>3,787,415</b>

WE FIGHT FOR CHILDREN  
LIVING ON THE STREETS

RAILWAY children  
Fighting for street children

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## TANZANIA SOCIAL ACTION FUND



Ref. No. CAC.256/297/22

Date: 23rd October, 2020

### CALL FOR INTERVIEW

The Executive Director of Tanzania Social Action Fund (TASAF) would like to inform all the applicants applied for vacancy posts advertised on 10th June, 2020 by TASAF that the interviews are expected to be conducted from 31st October to 11th November, 2020 at The Mwalimu Nyerere Memorial Academy - Kivukoni Campus, Vocational Educational Training Authority (VETA) Headquarters Dar es Salaam, TASAF Offices Old Kilwa Road/ Malindi and Public Service Recruitment Secretariat (PSRS) Offices, Kivukoni Dar es Salaam.

All shortlisted candidates are instructed to consider/observe the following general conditions:-

- An Aptitude test (written interview) will be conducted on **Saturday** 31st October, 2020 at The Mwalimu Nyerere Memorial Academy - Kivukoni Campus;
- Practical interview for Driver and Motor Vehicle Mechanic will be conducted on **Saturday** 31st October, 2020 at VETA Headquarters Dar es Salaam;
- Oral Interview will be conducted from 3rd to 11th November, 2020 at PSRS Offices, Kivukoni Dar es Salaam;
- All applicants must come along with an identity card. The acceptable identity cards are among the following; Citizen Identity Card, Driving License, Voters Registration Card, Passport, Resident Identity Card or Office Identity Card;
- Applicants must bring original certificates of the following depending on the required qualification in respective cadre applied for:-
  - Postgraduate/degree/Advanced Diploma/Diploma/Certificates;
  - Postgraduate/Degree/Advanced Diploma/Diploma Transcripts;
  - Form IV and form VI National Examination Certificates;
  - Professional Registration and Training Certificates from respective registration or regulatory bodies, (where applicable); and
  - Birth certificate;
- PHOTO COPIES OF THE FOLLOWING CERTIFICATES IS STRICTLY NOT ACCEPTED:-**
  - Form IV and form VI results slips;
  - Testimonials and all partial transcripts;
- Certificate of verification from the National Examination Council of Tanzania (NECTA) for those candidates whose certificates are from foreign examination bodies for ordinary or advanced level education;
- Certificate of verification from the Tanzania Commission for Universities (TCU) and National Council for Technical Education (NACTE) for professional certificates from foreign universities and other training institutions;
- Presentation of forged certificates and other information will necessitate to legal action;
- TASAF will not bear any cost for candidates participation in the interview;
- For all candidates whose names do not appear on this list should consider themselves not successful.

More details are available in TASAF Website: [www.tasaf.go.tz](http://www.tasaf.go.tz)

*Ladislaus J. Mwamanga*  
Ladislaus J. Mwamanga  
EXECUTIVE DIRECTOR

215960001



## BUSINESS

## GENEROSITY

## Bank donates medical kits to Iringa, Kagera regions worth 9m/-

By Guardian Reporter

NMB Bank Plc has donated medical equipment to public health facilities in Iringa and Kagera Regions worth 9m/- last week.

The bank donated labour ward beds, mattresses and sheet beds to Iringa Regional Hospital while in Kagera six beds with mattresses and sheets were donated. Speaking during a hand over ceremony, NMB's Head of Customer Service, Abella Tarimo said the bank is committed in improving education and health sectors in the country.

"We understand that some sectors have a lot of challenges and they include the health sector hence as a bank feel obliged to support government efforts to improve services," Tarimo said adding that through its corporate social responsibility, NMB allocates resources for such purposes annually.

She said as a responsible corporate citizen, NMB has an obligation to plough back part of its profit in community projects because a health and educated public is important for growth. "We as NMB understand that there are many challenges which pregnant women face when going to deliver hence decided to assist with some medical equipment," she added.

Iringa Regional Medical Officer, Dr Robert Salim thanked NMB's leader-

ship for the support saying the regional hospital is overwhelmed with increasing numbers of referral cases both from within the region and other neighbouring regions.

"As a regional hospital we are facing shortages of almost everything ranging from beds, mattresses and sheets because of increasing cases of patients being admitted," Dr Salim said while urging other corporate entities to emulate NMB's generosity.

Meanwhile in Kagera where the bank donated medical equipment worth 5m/- to Rubale Health Centre in Bukoba Rural District, NMB's Lake Zone Manager, Baraka Ladislaus said so far the bank has donated 25m/- in health services since January this year. "Our contribution in Kagera Region is in support of government efforts to improve delivery of health services to the public," Ladislaus said noting that annually the bank allocates funds to invest in community services.

In a vote of thanks, Bukoba District Medical Officer, Dr Bandiati Gangole said the donation will help reduce shortages of beds and mattresses plus sheets needed by admitted patients. "Before this donation, our labour ward had no bed at all," Dr Gangole said while thanking NMB management for timely contribution.



Barrick Gold Corporation's President and CEO, Mark Bristow, addresses the media in Dar es Salaam at the weekend on the achievements made by Twiga Minerals Corporation. Photo: Guardian Correspondent

## BLUE CHIP

## Twiga Minerals starts minting money for shareholders as it posts 579.3bn/-

By Francis Kajubi

**J**UST over a year after starting operations, Twiga Minerals Corporation has declared an interim dividend of US\$250 million (579.3bn/-) to be paid to its shareholders including Treasury in its third quarter of this year.

Announcing the new in Dar es Salaam on Friday, Barrick Gold Corporation's President and CEO, Mark Bristow said within a short period Twiga Minerals has demonstrated the capacity to generate super

profit for its shareholders.

Bristow said in the last business agreement that Barrick signed with the government, the miner accepted to pay Treasury US\$300 million to settle past backlog of payments owed by the defunct Acacia Mining Plc.

"In addition to the first US\$100 million tranche of the settlement, Barrick's assets in Tanzania have since paid more than US\$200 million to the government in taxes and royalties," he said adding that the fact that so much value has been delivered in such a short time is a tribute

to the power of what he believes is the first partnership of its kind in Africa.

"With the framework agreement now fully implemented, we have settled most of the landowner disputes and are well on our way to ensure that we are fully compliant with environmental permits as well as with local content legislation," the Barrick chief added.

He revealed that a rehabilitated and re-energized North Mara is ahead of plan in the year to date and Bulyanhulu has resumed underground mining operations and is

scheduled to restart processing of underground ore by the end of 2020.

"We are gearing up to potentially make North Mara and Bulyanhulu into a combined tier one complex, capable of producing at least 500,000 ounces of gold annually for more than 10 years in the lower half of the industry's cost profile," Bristow explained while noting that the Canadian based miner will also be looking to expand the life of operations as well as other new Tanzanian opportunities within the Twiga framework.

Twiga is a joint venture between Barrick and the government of Tanzania, and oversees the management of Barrick's assets in the country as well as the implementation of the economic benefit-sharing agreement.

It was formed when Barrick took over the operations of the defunct Acacia Mining in September last year and subsequently entered into a framework agreement with the government to settle disputes over payments and ownership. Treasury has a 16 percent stake at Twiga Minerals.



## Invitation For Provision Of Leadership Training

The Association of Tanzania Insurers (ATI) is Inviting proposals from established Colleges /Universities/ Institutes to submit their proposals for providing Leadership trainings to the Senior Insurance Managers. The training should include preparation work, Leadership course Development and delivering activities, key output and expected outcome. Duration for the training should be set between 6-9 months.

Interested Colleges /Universities /Institutes are invited to obtain Request for Proposal (RFP) document from Secretariat of the Association of Tanzania Insurers by paying a Fee of USD 100 / TZS 250,000/= before 6th November 2020. Completed proposals are to be received by the Secretariat before the 20th November 2020.

SECRETARIAT  
ASSOCIATION OF TANZANIA INSURERS (ATI)  
P O BOX 63230, 4TH FLOOR, TAN RE HOUSE,  
LONGIDO STREET  
DAR ES SALAAM, TANZANIA.

275958307



## INSTITUTE OF TAX ADMINISTRATION

### 13<sup>TH</sup> GRADUATION CEREMONY AND ALUMNI CONVOCATION

The Institute of Tax Administration (ITA) is pleased to inform all ITA graduands for 2019/2020 academic year and the public in general that the Institute's **13th graduation ceremony** will be held at the Institute's Multipurpose Hall on **Friday November 27th 2020**.

All graduands wishing to attend the ceremony are advised to observe the following:-

1. Confirm participation in writing or email to the Deputy Rector Planning, Finance and Administration before **20th November 2020**.
2. Postgraduate and Bachelor Degree graduands to pay **Tsh. 50,000** for hiring the graduation gown and submit evidence of such payment to the Deputy Rector Planning, Finance and Administration before **20th November 2020**.
3. Payment to be made through **CRDB ITA fee collection account, number 0150303205600**.
4. Rehearsal and collection of graduation gowns (for those who have paid) will be on **25th November 2020 from 15.00hrs**.
5. Graduands wishing to participate shall make their own travel and accommodation arrangements.

The graduation ceremony will be preceded by the ITA Alumni Convocation on **25th November 2020**. All Alumni are invited to attend the convocation at the Institute starting from 09.00 hrs.

**YOU ARE ALL WELCOME!**

For further information please contact:

Rector  
Institute of Tax Administration  
P.O. Box 9321, Dar es Salaam  
Tel: 022 216800/1 or 0783081348  
Email: [ita@tra.go.tz](mailto:ita@tra.go.tz)

275958507



## CHARITABLE

# Absa Tanzania donates 10m/- to Pact Tanzania targeting Dodoma schools

By Francis Kajubi

In a bid to ensure that a culture of washing hands to curb contamination by disease germs among school going children, Absa Bank Tanzania has donated 10m/- to Pact Tanzania to help it procure facilities and other hygienic materials to be given to primary schools in City of Dodoma.

Speaking at a special event to hand over a dummy cheque for the purpose to Pact Tanzania in Dar es Salaam last week, Absa Tanzania's Finance Director, Obedi Laiser said they have realized the importance of protecting children from being vulnerable to communicable diseases by creating clean and safe learning environments.

"This has been the most difficult time for most of our communities and

businesses whose financial means have been negatively affected by the coronavirus outbreak and as such, being responsible financial partners, we are happy to support public schools through Pact Tanzania," Laiser said.

The bank's Head of Marketing and Corporate Relations, Aron Luhanga seconded his boss by saying that the passion for communities is as strong as ever and that Absa Tanzania's com-

mitment is to serve and protect them. "This is why we continue to invest in their wellbeing as we adhere to guidelines and protocols set out by Ministry of Health," Luhanga said.

In a vote of thanks, Pact Tanzania Country Director, Mariana Balampama said the donation will be invested in creating clean environments in some 72 public primary schools in the new capital city.

"Our clean environment initiative in primary schools targets to protect children from being vulnerable to diseases as we approach the rainy seasons. We are grateful to Absa for the donation and expect to receive more from our other partners," Balampama said.

Meanwhile, Absa Tanzania's acting Corporate Director, Nellyana Mmanyi said apart from the donation, the bank

also gave its customers a debt repayment grace period to accommodate business slowdown during the Covid-19 outbreak.

"The comprehensive debt relief program was a three months' loan repayment holiday which comes alongside other efforts initiated by the bank to support its customers amidst short-comings brought by covid-19 outbreak," Mmanyi said.



Tigo acting chief commercial officer David Umoh (L) briefs journalists in Dar es Salaam at the weekend at the launch of 'Jaza TukuJaze Tena' campaign, under which lucky customers buying internet packages could end up with free airtime or smartphones. With him are Tigo head of marketing services William Mpinga (R) and the campaign's brand "ambassador", artiste Lucas Mhuvile alias Joti. Photo: Guardian Correspondent

## MARKETING

## Telco launches 'Jaza TukuJaze Tena' campaign for rewarding customers

By Guardian Reporter

A campaign dubbed, 'JazaTukuJazeTena' by Tigo Tanzania has been launched in Dar es Salaam last week aimed at awarding subscribers during the end of year festive season.

The leading digital lifestyle telecommunications company's acting Chief Commercial Officer, David Umoh said the ninety days nationwide campaign will see winners rewarded with an instant bonus upon subscribing to any of the daily, weekly, or monthly package.

Umoh said Tigo subscribers will receive instant bonus in terms of megabytes, minutes or text messages for every package bought. In addition to free instant bonus for all package subscribers, there are also over 1,200 smartphones to be won during the 90 days of promotion.

"We always look for new ways to reward our customers and retail channel partners, and as we enter the final months of 2020, we believe this campaign will resonate with the

end of the year festivities," he said.

Umoh further noted that the campaign which is in appreciation of the telco's customers and retail channel partners for their continued loyalty, will see almost everyone awarded. The Tigo acting CCO re-affirmed the telco's commitment to continue innovating for customers and bringing to the market the most needed change.

"It is very important to us when we come up with a campaign that touches Tigo's customers directly, because they use our products and services on a daily basis. Tigo is passionate and committed to creating a loyal customer base and we aim to achieve that through this campaign," Umoh added.

"We believe that our customers will enjoy the extra minutes, SMS and internet rewarded to them to enhance their daily lives," Umoh noted while warning customers to be careful to avoid falling in the traps of fraudsters.



### Procurement Opportunities

#### Tender for Framework Agreements

Medical Teams International is Non-Government Organization (NGO) which was founded in 1979, providing life-saving medical care for people in crisis, such as survivors of natural disasters and refugees.

Medical Teams International, Kasulu Tanzania is inviting interested suppliers to express their interest to supply MTI with items per description below. All interested parties are invited to participate.

<b>Procuring Entity:</b>	Medical Teams International
<b>Tender No:</b>	MTI20/GEN PROC/001
<b>Tender Name</b>	Invitation to Tender for Framework Agreements
<b>Reference Number</b>	<b>CATEGORY A: SUPPLY OF GOODS</b>
PP/MTI-TAN/01/2020	Supply of general stationery.
PP/MTI-TAN/02/2020	Supply of office supplies.
PP/MTI-TAN/03/2020	Supply and maintenance of photocopiers, scanners, computers, printers, Uninterruptible Power Supply (UPS), laptops, software, toners and other ICT accessories.
PP/MTI-TAN/04/2020	Supply of branded items and promotional materials.
PP/MTI-TAN/05/2020	Supply, installation and maintenance of fire and security alarms equipment and security systems.
PP/MTI-TAN/06/2020	Supply of Fuel (Diesel & Petrol)
PP/MTI-TAN/07/2020	Supply of bottled water, dispensing machines and maintenance.
PP/MTI-TAN/08/2020	Supply of motor vehicle/cycle parts and accessories.
PP/MTI-TAN/09/2020	Supply of airtime and scratch cards.
PP/MTI-TAN/010/2020	Supply of office furniture's and fixtures.
PP/MTI-TAN/011/2020	Medicines
PP/MTI-TAN/012/2020	Medical Consumables
PP/MTI-TAN/013/2020	Medical Equipments
<b>Reference Number</b>	<b>CATEGORY B: PROVISION OF SERVICES</b>
PP/MTI-TAN/014/2020	Provision of catering services.
PP/MTI-TAN/015/2020	Provision of air travel, reservations and ticketing services.
PP/MTI-TAN/016/2020	Provision of sanitary, fumigation, pest control and cleaning services.
PP/MTI-TAN/017/2020	Provision of internet services.
PP/MTI-TAN/018/2020	Provision of hotel accommodation and conference facilities.
PP/MTI-TAN/019/2020	Provision of security services (guards, dog patrols and security survey).
PP/MTI-TAN/020/2020	Servicing, repair and maintenance of vehicles and motorcycles
PP/MTI-TAN/021/2020	Vehicle Hire-minibus, pickups, hardtop Landcruiser's
PP/MTI-TAN/022/2020	Provision of printing services
<b>Source of Fund</b>	Bureau of Population, Refugees and Migration & UNHCR
<b>Eligible Firms</b>	National (Registered in Tanzania)
<b>Method of Procurement</b>	National Competitive Bidding
<b>Mode Application</b>	Via Email; procurement@medicalteams.org (Please send an introduction email for document inquiry)
<b>Deadline</b>	11 <sup>th</sup> November 2020 4:30PM
<b>Bids Submission</b>	Effective 12 <sup>th</sup> October to 11 <sup>th</sup> November 2020

"Daring to love like Jesus, we boldly break barriers to health and restore wholeness in a hurting world"



### PCI Tanzania

#### REQUEST FOR LETTER OF INTENTS

#### Scope of Work: FFE III Program Video Documentaries

##### Overview

PCI began operations in Tanzania in 2008 and has consistently expanded its programming portfolio which currently includes integrated school feeding programs, women's empowerment groups, early child development and utilizing technology innovations in development. PCI's community-focused programming approaches include partnership and coordination with national ministries, regional administrations, district councils, wards and communities. We collaborate closely with other technical implementors as well as private sector partners to enable communities to empower themselves

**Detailed Scope of Work** – To produce high-quality video documentaries about exciting components of the FFE III program. These videos will be approximately 10-15 minutes in length and will be a thoughtful combination of video footage of program sites, interviews, narration data infographics.

##### Documentaries to Produce:

##### Final Video Product:

- High-quality video of project sites and interviews with program participants, PCI staff, and government representatives.
- Narration in Swahili.
- Swahili audio to be translated into English subtitles inserted. (Except for AfriFarm training that does not require English subtitles.)
- Length of videos: 10 minutes, except for Sustainable School Feeding Approach, 15 minutes.
- Explicit content:
  - A clear explanation of the technical program approach, problem solved, change experienced
  - Interviews with program participants, local government officials, and PCI staff
  - Development of powerful infographics to present program data
  - Provide PCI contact information.
  - Branding: Adhere to PCI branding guidance

##### SUBMISSION REQUIREMENTS

PCI is requesting interested firms/individuals to provide the following:

- Capability Statement:** Not to exceed one-page narrative on the firm's/individual's capabilities to perform the scope of work indicating experience in video documentary making. The firm should include in an annex with brief descriptions of previous projects implemented by the firm and video links
- References:** A minimum of three (3) client references worked with in the past two years on an activity like this Scope of Work. Include the contact information (names, company or organization, phone number, and email).
- Staffing:** Names of staff who will work on this project and their CVs, including their experience in this type of work.
- Cost Proposal:** The cost proposal will be based on the scope of work indicated above. Staff/consultant fees, travel, and other logistical expenses should be aggregated into fixed price amounts per deliverable.

##### REQUEST FOR LETTERS OF INTENT RESPONSE INFORMATION

The critical dates for this Request for letters of the intent process are shown below:

26/10/2020	: Issuing Date
27/10/2020	: Submission of questions and requests for detailed Scope of Work in writing via email to Aika Lema at <a href="mailto:alema@pciglobal.org">alema@pciglobal.org</a>
06/11/2020	: Submission of proposal due by 0500HRS EAT via email to Aika Lema at <a href="mailto:alema@pciglobal.org">alema@pciglobal.org</a>
16/11/2020	: Anticipated contract start date.

Please note that inquiries and answers to inquiries will be shared with all applicants. Please do not contact any PCI employees regarding this Request for letters of intent. **Contacting individual employees may be cause for disqualification. No Telephone Inquiries Will Be Answered.**





# We're looking for you.

We are proud to introduce the CRDB Bank Graduate Development Program (GDP) - a transformative career and professional development opportunity for qualifying university and college graduates. The program targets to equip young graduates with knowledge and skills in banking and empower them to make a positive impact in the sector. CRDB Bank GDP is more than a job opportunity; it is a transformative program that has been fashioned to create excellence. So, get ready to embark on a thrilling career journey to grow your skills, develop your career, and unlock your full potential!

## A 3-YEAR COURSE PROGRAM

CRDB Bank GDP comprises three (3) years of skills training, specially devised to create and nurture future leaders for the Banking sector. The program offers all-round experience, complemented by holistic mentorship and leadership coaching. Participants will benefit from rigorous on-the-job training, whilst earning a salary. At the end of the three years, successful graduates will be transitioned into permanent roles within the CRDB Bank Group.

## A STRUCTURED PATHWAY WITH TWO (2) DISTINCT PHASES

- Induction - A three-month robust induction process in our branch offices where selected graduates will obtain hands-on experience on the day-to-day operations and core activities of the bank.
- Immersion - Comprises role rotation in four (4) different functions to broaden their knowledge and skillsets. The graduate will benefit from a broad network of managers to learn from and participate in projects that will shape his/her mindset towards becoming an all-round leader.

## REQUIREMENTS

- Fresh graduate with a GPA of 3.5 and above from an accredited university
- Must have graduated between 2019/ 2020
- Must be 28 years of age or younger
- Additional Professional Qualifications will be an added

advantage (This is applicable for functions that require specific professional qualifications, for example, Finance-CPA (T), ACCA, and RISK - CISA)

## THE QUALITIES WE ARE LOOKING FOR:

- Innovative, hungry for knowledge, ambitious and aggressive
- Dynamic, adaptable and tech-savvy
- Excellent communication and interpersonal skills
- Leadership skills, creativity, critical thinking, and versatility.

Application opens from October 21st, 2020, and closes on October 31st, 2020.

## HOW TO APPLY

- Log on to [www.niajiri.co.tz/crdbgraduate](http://www.niajiri.co.tz/crdbgraduate)
- Register or Sign in (you can opt to sign in with your Google/ LinkedIn or social media account).
- Upload your detailed CV and attach your academic transcripts,
- Click on Apply for job,
- Draft your cover letter,
- Submit your application
- Check your email for a confirmation on your submission and details on next steps.

## FIELDS OF STUDY

Data Science, Actuarial Science, Data Warehouse Engineer, Statistics, Accounts, Finance, Business Administration, Marketing, Computer Science, IT, Computer Engineering, Public Relations, Marketing, Human Resource .

Powered by  
**Niajiri**

**Graduate  
Program**

**CRDB  
BANK**  
The bank that listens



# CRDB's top brass take time off to serve customers during 2020 Customer Week

CRDB Bank Plc's managing director, Abdulmajid Nsekela serving a customer with snacks during commemoration of this year's Customer Service Week at Tazara Branch in Dar es Salaam.

CRDB Bank joined the world in marking this year's Customer Service Week by celebrating its relationship with customers in all across its network. The Bank engaged customers and staff in a variety of exciting activities as part of its efforts in embracing this year's Customer Service Week theme of "Dream Team".

The annual week-long event was marked from 5th to 9th October, 2020. This is an international celebration of the importance of customer service and of the people who serve and support customers on a daily basis.

The week was filled with pomp and glamour for both external and internal customers where customers enjoyed goodies and fun-filled games in our branches. The Bank took the opportunity to celebrate its customers and appreciate them for journeying with us and for their support over the years.

In a bid to interact and get feedback from customers, CRDB Bank's most senior officials including Board Chairman, Dr. Ally Laay, his Deputy, Professor Neema Mori and Managing Director cum CEO, Abdulmajid Nsekela took time off from their busy schedules to serve customers.

"We are constantly looking for new ways to serve customers better, provide a delightful experience, deliver excellent financial services and inspire growth among our customers," said Dr. Laay while kicking off the week-long commemoration of the global Customers Service Week 2020.

Dr Laay said over the years CRDB Bank has been investing heavily in its employees seeking to develop more flexible, adaptive, and valuable workers. The Board Chairman proudly stated the important role that the Bank's corporate values play at the firm delivering exciting customer experience.

Among the values that the market's largest bank embraces include professionalism among its staff who cherish integrity and team work. "In line with the customer service global theme 'Dream Team' at CRDB Bank we always work as a team to better serve our customers," said Dr. Laay.

Speaking on the importance of service delivery, the Bank's Managing Director cum CEO, Abdulmajid Nsekela commended the bank's staff who continue to work to satisfy the bank's esteemed customers while also appreciating customers for their loyalty over the years.

Nsekela said in order to serve customers well with efficiency and accuracy, CRDB has invested heavily in innovative technologies to offer the best services and products to customers. "As our slogans says, we are 'the bank that listens' hence we value a lot customer feedback," Nsekela added noting that through its QR

Code digital feedback platform which was launched recently, action has been taken to address clients' needs.

March this year the Bank unveiled a customer feedback digital platform aimed at simplifying receiving of suggestions and comments from customers, has said the public received the online system well.

"Since March when we unveiled this digital platform, customer response has been overwhelming and so far we have received more than 1,000 submission from both local and foreign based clients," the CRDB chief added.

The Bank Head of Customer Experience, Yolanda Uriyo said they will continue improving services both in terms of quality and outreach saying customers should expect better banking services. "We are promising to continue providing better services while reinforcing the bank's commitment to serve its clientele with utmost dedication," she said.

One of the bank's long term customers, Dr. Judith Mhina of PMM Estate (2001) in Dar es Salaam who also had an opportunity to interact with CRDB's top brass, said through this year's customer services week, the bank has proved to be a customer centric bank, with dedicated staff who are committed to provide excellent customer service.

"I thank CRDB Bank's management for ensuring that they work closely together with us by addressing challenges that we face as business owners and individuals," Dr. Mhina said.

She commended the bank's management and staff for the good services while urging them to stay the course and ensuring that banking remains convenient to customer at all levels of the market. "We as customers are particularly impressed with how you have handled the loans issue and promise you that we are doing everything possible to repay so that others can also borrow," she noted.

The bank's performance has been improving year on year with net profit of over 120bn/- and has so far this year posted 70.4bn/- net profit during the first half, a 15 percent increase compared to last year's 61.1bn/-.

CRDB Bank is the first bank in Tanzania to be rated amongst the top ten stable and safer to invest in Africa by the world's most respected rating agency, Moody's Investors Services. Moody's rated CRDB Bank with a "B1 stable outlook" which is the highest rating to have been acquired by banks or financial institutions in Sub Saharan Africa.

In 2019, CRDB Bank became the first Bank in East and Central Africa to receive the United Nations Green Climate Fund (GCF) Accreditation which enables the Bank to finance different vital green projects.

The Tier 1 with its subsidiary in Burundi serves more than three million customers with a large footprint of over 250 branches, over 14,000 CRDB Wakalas, 551 ATMs, over 1,200 merchants and a 24/7 Call Centre.



CRDB Bank Plc's managing director, Abdulmajid Nsekela serving a customer with snacks during commemoration of this year's Customer Service Week at Tazara Branch in Dar es Salaam.



CRDB Bank Board Chairman, Dr. Ally Laay (Center), Deputy Board Chairman, Prof. Neema Mori (4th R) and Managing Director, Abdulmajid Nsekela in a group photo with customers during inauguration of Customer Service Week 2020.



CRDB Bank employees in a Service Talk session during Customer Service Week. The session brought together Management and staff of the bank to discuss innovative ways of providing excellent customer service with professionalism and integrity.



Mtwara Regional Commissioner, Gelasis Byakanwa receiving a gift from CRDB Bank Director of Retail Banking, Boma Rabala when he visited his office during Customer Service Week. Rabala assured the Regional Commissioner on Bank's continued support to government's development initiatives.





CRDB Bank UDOM Branch in a group during Customer Service Week ready to serve customers.



CRDB Bank Southern Highland Zone Manager, Denis Mwoleka posing for a photo with Tanzania Breweries Ltd Plant Manager Mbeya, Emmanuel Sawe when he visited TBL's offices in Mbeya. Others in the picture are the Bank's Senior Manager responsible for customer service, Belinda Kivuyo and Mbeya Branch Manager, Cornelius Msigwa.



CRDB Bank Chief Commercial Officers, Fredrick Nshakanabo (center) cut a cake with other staff to staff to celebrate culture day during Customer Service Week celebrations.



CRDB Bank Board Chairmn, Dr. Ally Laay, Deputy Board Chairman, Prof. Neema Mori participating in pane cake challenge during the launch of Customer Service Week. The challenge aimed at showcasing this year's customer service theme 'Dream Team'.



CRDB Bank Azikiwe Premier branch staff in one of the exercises that emphasize on the importance of team work in achieving the set goals. The exercise involved branches and departments across the country.



CRDB Bank Deputy Board Chairman, Prof. Neema Mori (1st left) and Azam Group CEO, Abubakar Bakhresa in a group photo with CRDB Bank and Azam Senior Management when the Bank visited Azam premises in Dar es Salaam during Customer Service Week.



CRDB Bank Managing Director and Group CEO, Abdulmajid Nsekela delivering a speech during the inauguration of Customer Service Week celebration on 5th October, 2020 at CRDB Bank TAZARA Branch.



CRDB Bank Head of Customer Experience, Yolanda Uriyo, presenting a gift to the Director of Therry Investment one of the bank's agents, Michael Yona, when the Bank visited his premise at Tegeta in Dar es Salaam during the Customer Service Week.



CRDB Bank Managing Director and Group CEO, Abdulmajid Nsekela delivering a speech during the inauguration of Customer Service Week celebration on 5th October, 2020 at CRDB Bank TAZARA Branch.





This image released by PBS shows activist and Black Lives Matter co-founder Patrisse Cullors during the filming of the documentary "Not Done: Women Remaking America," debuting Tuesday on PBS stations. (PBS via AP)

## Film depicts Black Lives Matter, #MeToo as new feminist wave

LOS ANGELES

THE documentary genre's power of immediacy is evident in "Not Done: Women Remaking America," which includes the still-unfolding possibility of the first Black female vice president and the loss of Breonna Taylor.

The film depicts a powerful female-driven advocacy, one represented by Black Lives Matter, #MeToo and other 21st-century movements that have built on and transcended past efforts.

"There is a newfound language around who gets to claim feminism," Black Lives Matter co-founder Patrisse Cullors says in the film debuting Tuesday on PBS (check local stations for time).

Or as Gloria Steinem puts it: "Now it's a majority and it's unapologetic. Now we know it's a revolution."

While the enduring feminist leader provides context, this era's activists are center stage. Among the voices: a Native American who's in her teens but already a veteran activist with a global perspective – and gender confidence. "If I'm not fighting against the climate crisis, I'm fighting for Indigenous rights," Tokata Iron Eyes says in the film. "If I'm not fighting for Indigenous rights, I'm still a brown person. And then I'm still a woman, which is also like a superpower at the same time."

"Not Done" is an extension of 2013's "Makers: Women Who Make America," about the late 20th-century quest for female equality, and a 2014 follow-up series. There's also an ongoing Makers initiative to advance the cause.

"Part of what was becoming obvious about the period we were living through was that women were back in the streets" after settling into complacency, said Sara Wolitzky, the film's director. There's an "awakening that sexism, racism and transphobia are entrenched" and collective action is required.

Women leading the charge is nothing new, although their work often has gone uncredited, Cullors said in an interview.

In America's civil rights movement, "the most visible have always been men.... I think there was an unfortunate perspective that women were to contribute, but not receive any accolades for the contribution that we've given," she said.

There's a who's who of activists in "Not Done," which moves briskly from historical prologue through the roller coaster ride the country has been on since Democratic presidential contender Hillary Clinton failed to shatter what she called the highest, hardest glass ceiling.

Her 2016 loss to Donald Trump fueled the nationwide women's march, which quickly

revealed the fractures that haunted the "second wave" feminism of the 1960s and '70s: what critics saw as a blinkered focus on white women's issues.

Before thousands of pink hats bobbed down America's streets, the initially white-organized event was called out by women of color who were giving it "kind of side-eye," Linda Sarsour recounts in the film.

"I'm supposed to go follow, like, a bunch of white ladies who never marched with us before?" was the reaction, she said. When Sarsour pointed out the need for others to be included, including Muslims, she was among those invited to join as leaders.

When "Not Done" pivots to the issue of sexual abuse, it calls on Jodi Kantor and Megan Twohey of The New York Times to detail their reporting that toppled Hollywood powerbroker Harvey Weinstein and propelled the #MeToo crusade originated years before by Tarana Burke.

America Ferrera, Natalie Portman and other celebrities got involved (leading to creation of the Time's Up initiative) and found an unlikely ally: the National Women's Farm Workers Association, which offered its support over a shared problem.

"It was such a revolutionary act of love," Ferrera says in the film. "They saw past vast things that divide our experiences in this world, and chose to stand in solidarity."

There's a retelling of how Black Lives Matter was launched by Cullors, Opal Tometi and Alicia Garza after Florida jurors acquitted the man who killed teenager Trayvon Martin. The three founders insisted on melding feminism and racial justice.

"Patrisse and I and Opal have been very clear from the beginning that it's all of us or none of us. Black women, black queer and trans folks are disproportionately impacted by the criminal justice system, by policing, by issues of safety, violence, and harm," Garza says in the film.

"Not Done" also recounts the rancorous confirmation hearing for Supreme Court nominee Brett Kavanaugh and the rise of female lawmakers. It concludes with footage of Democratic vice presidential contender Kamala Harris expressing her gratitude to "the heroic and ambitious women before me," and a portrait of Kentucky police shooting victim Taylor gracing the expanse of an outdoor sports court.

While equality and justice are very much works in progress there is reason for optimism, Wolitzky said.

"The one thing you know for sure is that all of the women that we see in the film are incredibly brilliant, courageous and determined. Women are not going to be giving up," she said.

AP

## Tshishimbi inks one-year contract with AS Vita Club

BY CORRESPONDENT ADAM FUNGAM-WANGO

FORMER Yanga midfielder, Congolese Papy Tshishimbi, officially joined Democratic Republic of Congo (DRC) football giants, AS Vita Club, last week after signing a one-year contract with the outfit.

In a recent interview with one of Tanzania's radio stations, Tshishimbi stated he has decided to seal the one-year contract as he does not like to play in his home country for many years.

"It is true I have inked a contract with AS Vita Club, they were looking for a two-year contract with me but I refused, I told them I will sign for one year," he stated.

"I do not like to play at home for many years, because once you play at home you kind of lose your worth, you are viewed as just another domestic player, fans will not respect you," he disclosed.

Tshishimbi, who also served as Yanga skipper, can play as either a defensive midfielder or offensive midfielder.

The midfielder noted he signed the one-year contract on Wednesday and he is waiting for an International Transfer Certificate (ITC) from Tanzania so he can start playing for AS Vita Club.

"If the ITC will come here early,

I will play on Sunday (today), we will face FC Lupopo, but if the certificate will be late I will play in a match against Blessing FC on Wednesday," he disclosed.

Tshishimbi left Yanga after the conclusion of the previous season, given he had failed to reach agreement with the outfit's leadership on payment.

Yanga then officially confirmed they have parted ways with the player.

He had Yanga in 2017 from Eswatini soccer giants Mbabane Swallows and went on to win the hearts of the former's fans.

Tshishimbi had, before making his way back to his home country, been linked to other top soccer clubs in Tanzania, Simba SC and Azam FC.

AS Vita Club sold two midfielders, Mukoko Tonombe and Tuisila Kisinda, to Yanga.

With Tshishimbi having yet to feature for AS Vita Club, Tonombe has already scored two goals for Yanga in this season's Vodacom Premier League.

He, in cooperation with his team mates, has helped Yanga hold the second spot in the 18-team tournament, having posted 16 points.

AS Vita Club is currently placed third in the DRC top flight after collecting seven points.



Papy Tshishimbi

## Sports betting firm rewards Real Madrid, Barcelona fans in Tanzania

BY GUARDIAN REPORTER

A 3-1 win that Spain's soccer giants, Real Madrid, got in a match against rivals, Barcelona, on Saturday was made more exciting by a quiz held by a sports betting firm, M-Bet Tanzania, with soccer followers winning various prizes in the quiz.

The quiz took place at Mikochehi in Dar es Salaam the same day, with soccer enthusiasts that participated in it laying their hands on various prizes that include the two clubs' original jerseys.

The football fans as well had an

opportunity to take pictures with a replica of a trophy that was presented to Real Madrid, winners of last year's Spain's top flight, La Liga.

Real Madrid scored via Federico Valverde, Sergio Ramos (penalty) and Luka Modric, whereas promising forward Ansu Fati netted for Barcelona in the clash, popularly known as 'Clasico'.

The M-Bet Tanzania Marketing Manager, Allen Mushi, stated his company has opted to thrill La Liga followers in Tanzania, thanks to the cooperation the firm has with La Liga.

Mushi pointed out M-Bet Tanzania opted to reward the football followers as per the firm's efforts to value the fans' contribution in sports betting.

He disclosed most of the questions posed by the company had dwelt in seeking to know the soccer fans' interest in La Liga.

In some of the questions, participants were asked to mention a player that has scored many goals in the league, popular players that have graced the league and contribution offered by Cristiano Ronaldo and Lionel Messi in their clubs, the duo's prominence and

La Liga clubs' coaches.

"M-Bet has sealed contract with La Liga to develop junior soccer in Tanzania with a view to seeing to it our country's outfits and national teams enjoy tremendous success," he stated.

He noted: "Before starting to hold various courses, we have opted to present prizes to soccer enthusiasts."

"We will continue presenting prizes in other La Liga fixtures and offering knowledge in the league to soccer enthusiasts," he stated.

## Arnold Schwarzenegger says feeling 'fantastic' after heart surgery

LOS ANGELES

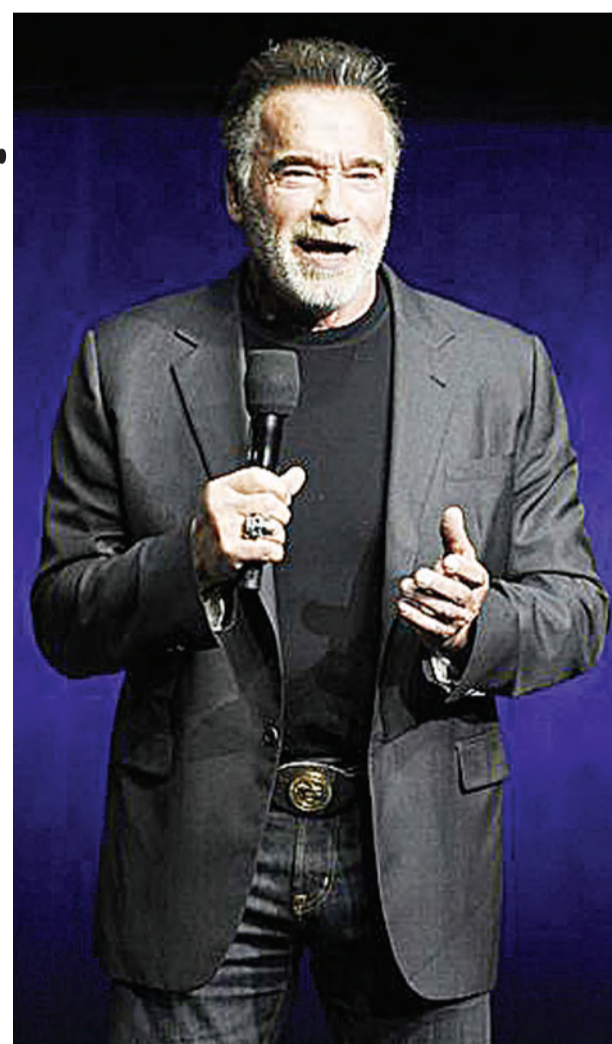
ACTION star Arnold Schwarzenegger said on Friday he has had heart surgery but is feeling "fantastic."

"I have a new aortic valve to go along with my new pulmonary valve from my last surgery. I feel fantastic and have already been walking the streets of Cleveland," the "Terminator" actor and former California governor tweeted.

Schwarzenegger, 73, posted a picture of himself giving a thumbs up from his hospital bed at the Cleveland Clinic, and thanked medical staff there.

The actor, who was born with a heart defect, underwent emergency open-heart surgery in 2018 to replace a pulmonary valve.

Schwarzenegger became one of the world's best known action movie stars in the 1980s with films including "Conan the Barbarian" and "The Terminator," and comedies



Arnold Schwarzenegger discusses "Terminator: Dark Fate" during the Paramount Pictures presentation at CinemaCon on April 4, 2019, in Las Vegas. Schwarzenegger says he feels "fantastic" after his recent heart surgery. The 73-year-old actor and former California governor said on social media Friday, Oct. 23, 2020, that he had a new aortic valve implanted in his heart. (AP)

such as "Twins."

In 2003 he was elected governor of California and championed environmental policies. After ending his term in 2011, he re-

turned to movies, appearing in "The Expendables 2," as well as a sequel to "The Terminator."

REUTERS

## Embattled South Africa chief resigns along with four board members

CAPETOWN

BELEAGUERED Cricket South Africa (CSA) acting president Beresford Williams has resigned along with four other board members, the organisation said on Sunday.

The cricket board has been plagued by claims of mismanagement with a damning internal report providing a long list of concerns about the actions of various staff members.

Sports minister Nathi Mthethwa had told the International Cricket Council (ICC) that he intended to intervene in the running of the board unless it committed to governance reforms by Oct. 27.

"Acting President of CSA Beresford Williams has handed in his resignation with immediate effect," the CSA said on its Twitter feed.

The CSA members' council met on Thursday to discuss strategies to solve the crisis following the sports minister's ultimatum. "One of these approaches was that if the Board would need to step down for the best interest of CSA and cricket as a whole, the Board would then do so," CSA said.

Board members Angelo Carolissen, Tebogo Siko, John Mogodi and Donovan May also resigned on Sunday.

Rihan Richards had been appointed acting president of the Members' Council, the CSA subsequently said in a statement.

"CSA thanks them for their dedication, commitment and service to CSA and wishes them well in their future endeavours," Richards said of the departing members.

REUTERS



# Man Utd, Chelsea show why title push is beyond them

MANCHESTER, ENGLAND

MANAGERS Ole Gunnar Solskjaer and Frank Lampard were keen to take the positives after Manchester United and Chelsea played out a 0-0 draw, but for anyone hoping to find out if either club can take advantage of what looks like the most-open Premier League title race in years, there were few answers in the pouring rain at Old Trafford.

This could have been a day for United or Chelsea -- third and fourth last season respectively -- to put indifferent starts behind them and announce themselves as genuine contenders while other big clubs also stumble, but by its end, this encounter had only served as more evidence they remain works in progress.

United had the better chances and Chelsea probably should have had a penalty, but there was very little on show to scare the rest of the top flight.

After an unpredictable start to the campaign that has already seen games in which champions Liverpool concede seven and Man City allow five, while Everton, Aston Villa, Leeds and Crystal Palace race towards the top of the table, Solskjaer and Lampard should have title ambitions.

That both are playing down their chances says everything about where their teams are in terms of development. Ask them now whether they would take a top four finish come May and they would likely accept with glee.

"I think obviously there are two good teams out there and some quality defenders," said Solskjaer. "All in all it was an even game but I felt if there was going to be a winner it was going to be us."

Solskjaer also spoke about United's week as a whole, with wins at Newcastle and Paris Saint-Germain coming in the past seven days. It was, he argued, important to kick on after big results.

"The last time after we beat PSG [in 2019] we struggled big time. We lost to Arsenal, went 12 games without a win and probably didn't deserve to win any. We got a point on the board against a good team."

Lampard was similarly philosophical.

"It is clearly going to take time, no worries, it didn't happen for us today," the Chelsea boss said. "We got in nice areas but didn't have the usual little spark. I will take the positives. At times we had control but not penetration."

It would have been embarrassing for United's executive vice-chairman Ed Woodward if, at the end of a week in which he brushed off Chelsea's summer transfer business as "an outlier," one of Lampard's new signings had proved the difference.

Fortunately for Woodward it was goalkeeper Edouard Mendy -- a £21 million signing from Rennes -- who was in the spotlight after making two good saves from Marcus Rashford, one in stoppage time, and another from Juan Mata. Still, the difference in the make-up of the two starting XIs was striking.

While Lampard showed off Chelsea's £222m summer investment with five new recruits in his team and another on the bench, Solskjaer picked a team made up entirely of players who were at United last season, with Edinson Cavani and Donny van de Beek -- as well as Paul Pogba -- among the substitutes.

It is a mystery why Van de Beek cannot get into the team and he did not get off the bench here, but Cavani played the last 32 minutes and would have had a dream debut if, with his first touch, a clever flick from Bruno Fernandes' low cross had not flashed the wrong side of the post.

"Cavani's got clever movements, he's an experienced centre-forward and the more we get the ball in and around the box to him the better," Solskjaer said. "He's been out for a little but he's gonna give us a lot. He's come in, had a great influence on the training ground already but we know he needs game-time to get his sharpness."

At the other end, Chelsea managed just one shot on target and David de Gea did not have to make a meaningful save. The clean sheet pleased Solskjaer, particularly given his side conceded six against Tottenham when they last played at home; United also managed to avoid losing their first three home league games for the first time since 1930.

But at the other end, the home side could not score against a team that had conceded more league goals away from home than any other team since the start of last season and for whom this was just a second clean sheet in 22 league games away from Stamford Bridge.

"We didn't create too many chances," said Solskjaer, who asked his players to be more consistent ahead of the game. They were not beaten, but it is still the case that you do not know what you are going to get each time United line up.

Chelsea's best chance should have come from the penalty spot in the first half, but VAR Stuart Attwell decided there was nothing wrong with Harry Maguire's wrestling manoeuvre on Cesar Azpilicueta.

"I thought it was a clear penalty," Lampard said. "It's a hard call for the referee on the pitch. VAR was very quick to dismiss it. He should have asked the referee to look at the monitor and he would have seen the headlock."

That the final whistle left both managers to talk about half chances and penalty appeals said everything about how the game had gone. Indeed, that neither was even asked about the title race, as open as it is, was just as damning.

# DCB COMMERCIAL BANK PLC

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 30TH SEPT 2020		
(Amounts in million shillings)		
	CURRENT QUARTER 30TH SEPT 2020	PREVIOUS QUARTER 30TH JUNE 2020
<b>A. ASSETS</b>		
1 Cash	1,915.94	1,702.05
2 Balances with Bank of Tanzania	10,363.37	10,046.17
3 Investments in Government securities	27,990.95	19,262.90
4 Balances with other banks and financial institutions	354.95	410.09
5 Cheques and items for clearing	67.33	111.46
6 Inter branch float items	(10.00)	26.68
7 Bills negotiated	-	-
8 Customer's liabilities for acceptances	-	-
9 Interbank Loans Receivables	3,310.60	4,382.24
10 Investments in other securities	-	-
11 Loans, advances and overdrafts (net of allowances for probable losses)	95,066.06	87,943.81
12 Other assets	19,546.89	20,364.84
13 Equity Investments	1,804.20	1,804.20
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	4,769.19	4,760.29
<b>16 TOTAL ASSETS</b>	<b>165,179.47</b>	<b>150,814.72</b>
<b>B. LIABILITIES</b>		
17 Deposits from other banks and financial institutions	22,083.46	12,936.99
18 Customer deposits	96,488.94	90,298.26
19 Cash letters of credit	-	-
20 Special deposits	53.34	53.34
21 Payment orders/transfers payable	-	-
22 Bankers' cheques and drafts issued	23.07	23.07
23 Accrued taxes and expenses payable	231.12	221.84
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	1,165.44	1,060.78
27 Other liabilities	3,885.66	4,074.40
28 Borrowings	11,364.48	12,043.38
<b>29 TOTAL LIABILITIES</b>	<b>135,295.51</b>	<b>120,712.05</b>
<b>30 NET ASSETS/(LIABILITIES) (16 minus 29)</b>	<b>29,883.97</b>	<b>30,102.67</b>
<b>C. SHAREHOLDERS' FUNDS</b>		
31 Paid up share capital	22,741.15	22,741.15
32 Capital reserves	4,104.05	4,104.05
33 Retained earnings	(1,080.33)	(580.33)
34 Profit (Loss) account	885.97	604.69
35 Other capital accounts	3,233.12	3,233.12
36 Minority Interest	-	-
<b>37 TOTAL SHAREHOLDERS' FUNDS</b>	<b>29,883.97</b>	<b>30,102.67</b>
38 Contingent liabilities	1,893.90	2,156.85
39 Non performing loans & advances	13,850.30	13,552.44
40 Allowances for probable losses	9,044.62	9,044.62
41 Other non performing assets	179.83	166.16
<b>D. SELECTED FINANCIAL CONDITION INDICATORS</b>		
(i) Shareholders Funds to total assets	18.1%	20.0%
(ii) Non performing loans to total gross loans	13.3%	14.0%
(iii) Gross loans and advances to total deposits	87.8%	93.9%
(iv) Loans and Advances to total assets	57.6%	58.3%
(v) Earning Assets to Total Assets	77.8%	75.5%
(vi) Deposits Growth	14.8%	4.8%
(vii) Assets growth	9.5%	11.7%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30TH SEPT 2020							
(Amounts in million shillings)							
	SHARE CAPITAL	SHARE PREMIUM	RETAINED EARNINGS	REGULATORY RESERVE	GENERAL PROVISION RESERVE	OTHER RESERVES	TOTAL
<b>Current Year 2020</b>							
Balance as at the beginning of the year	22,741.15	4,104.05	(680.33)	1,394.17	-	1,228.94	28,877.97
Profit for the year	-	-	885.97	-	-	-	885.97
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(500.00)	-	-	-	(500.00)
Regulatory Reserve	-	-	-	-	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	650	650.00
Balance as at the end of the current period	22,741.15	4,104.05	(194.36)	1,394.17	-	1,878.97	29,883.97
<b>Previous Year 2019</b>							
Balance as at 1st January 2019	16,856.97	4,104.05	(1,968.72)	-	704.36	478.94	20,275.61
Profit for the year	-	-	2,038.19	-	-	-	2,038.19
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(1,354.17)	1,394.17	-	-	-
General Provision Reserve	-	-	-	-	(704.36)	-	-
Others	-	-	-	-	-	750.00	750.00
Balance as at the end of the Previous period	22,741.15	4,104.05	(680.33)	1,394.17	-	1,228.94	28,877.97

## SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 30TH SEPT 2020

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements (if there were changes during the quarter, the changes be explained as per IAS 34 & IAS 8)

NAME	Signed	Date
1 Godfrey Ndalaha (Managing Director)	.....	24 Oct 2020
2 Ester Bgoya (Acting Head of Finance)	.....	24 Oct 2020
3 Deogratius Thadei (Chief Internal Auditor)	.....	24 Oct 2020

We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the Statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.

Name	Signed	Date
1 Zawadia J Nanyaro Board Member	.....	24 Oct 2020
2 Pamela Nchimbi Board Member	.....	24 Oct 2020

## MINIMUM DISCLOSURES OF CHARGES AND FEES

No.	ITEM/TRANSACTION	CHARGE/FEE TZS	CHARGE/FEE USD/EURO/GBP		
1	(a) Required minimum opening balance		100,000		
	Current account		20,000		
	Personal Saving account		5,000		
	Student account		5,000		
	Young Saver account		100,000		
	Joint account		5,000		
	Instant account opening		5,000		
	(b) Monthly service fee (breakdown per customer type)				
	Current account		10,000		
	Saving account		2,500		
	Student account		free		
	Young saver account		free		
	Joint account		2,000		
	(c) Cheque withdrawal over the counter		free		
	(d) Fees per ATM withdrawal		1,300		
(e) ATM mini statement		200			
(f) Interim statement per page		3,000			
Current account		1,200			
Saving account		1,200			
(g) Periodic scheduled statement		1,200			
(h) Cheque book		500 per leaf			
(i) Dishonoured cheque		1% of value min. 30,000 max. 300,000			
(j) Certificate of balance		25,000			
(k) Counter cheque		40,000			
(l) Stop payment		25,000			
(m) Standing Order		free			
(n) Balance enquiry at banking hall		50			
(o) New ATM card issuance		8,000			
(p) ATM card renewal or replacement (indicate costs for different card type)		10,000			
(q) Overdraw account interest charge		2.25% per month			
(r) Unarranged overdraft (penalty)		2.25% per month			
(s) Interbank transfer		10,000			
(t) Bill payments through ATM		free			
(u) Deposit fee		free			
(v) Inward cheque clearing		6,000			
(w) Outward cheque clearing		12,000			
(x) Special cheque clearing		50,000			
2	Internet banking		free		
	(a) Registration		free		
	(b) Balance enquiry/mini statement		free		
	(c) Monthly charges		2,000		
	(d) Funds transfer		1,500		
	(e) TISS, MT Transfer		10,000		
	3	Mobile Banking		free	
		(a) Registration		free	
		(b) Balance enquiry		200	
		(c) Monthly charges		free	
		(d) Funds transfer		1,200	
		(e) Instant account opening balance		5,000	
		4	Foreign Exchange Transaction		n/a
			(a) LC acceptance/settlement/payment commission		free
			(b) LC opening commission		1.5% (negotiable)+ swift charges
(c) LC amendment				150	
(d) LC documents for collection				100	
(e) Purchase/sale of TCs transactions over the counter				n/a	
(f) Purchase of foreign cheque				n/a	
(g) Sale/purchase of cash passport				n/a	
(h) Telegraphic transfer				10,000	
(i) Telex/SWIFT			50		
(j) Transfer from foreign currency denominated account to local current account (within bank and to other bank)			free		
5	Lending			negotiable	
	(a) Loan Processing fee			2% of loan amount	
	(b) Unpaid loan instalment			2.25% per month	
	(c) Early repayment			50% of future interest	
	(d) Valuation fees		negotiable with valuers		
	(e) Loan Insurance fee		1% of loan amount		
	(f) Interest rate - Business loan		22% per annum		
	(g) Interest rate - Salried loan		17% per annum		
	(h) Interest rate - SGL (Group loans)		2.9% per month		
	6	Fixed Deposit (FDR)		negotiable	
		(a) FDR 3 months		Up to 8%	
		(b) FDR 6 months		Up to 9%	
		(c) FDR 9 months		Up to 10%	
		(d) FDR 12 months		Up to 11%	
		(e) FDR above 100 million		Up to 12% (negotiable)	

KEY: n/a - not applicable p.a. - per annum

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

Name	Designation	Signed	Date
1 Godfrey Ndalaha	Managing Director	.....	24 Oct 2020
2 Ester Bgoya	Acting Head of Finance	.....	24 Oct 2020
3 Deogratius Thadei	Chief Internal Auditor	.....	24 Oct 2020

## CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED AS AT 30TH SEPT 2020

(Amounts in million shillings)				
	CURRENT QUARTER 30TH SEPT 2020	COMPARATIVE QUARTER (PREVIOUS YEAR) 30TH SEPT 2019	CURRENT YEAR CUMULATIVE 30TH SEPT 2020	COMPARATIVE YEAR CUMULATIVE (PREVIOUS YEAR) 30TH SEPT 2019
1 Interest Income	5,771.66	5,070.96	16,460.70	14,723.23
2 Interest Expense	2,365.20	1,715.19	6,786.60	4,655.75
<b>3 Net Interest Income (1 minus 2)</b>	<b>3,406.46</b>	<b>3,355.76</b>	<b>9,674.09</b>	<b>10,067.49</b>
4 Bad Debts Written-Off	-	-	-	(292.10)
5 Impairment Losses on Loans and Advances	-	(95.15)	-	(292.10)
<b>6 Non Interest Income:</b>	<b>1,151.90</b>	<b>1,006.15</b>	<b>3,407.30</b>	<b>3,028.79</b>
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	5,771.66	23.13	103.36	50.46
6.2 Fees and Commissions	969.13	802.22	2,695.57	2,085.79
6.3 Dividend Income	-	-	0.21	18.96
6.4 Other Operating Income	126.73	180.79	608.16	873.58
<b>7 Non Interest Expenses:</b>	<b>4,277.08</b>	<b>4,125.85</b>	<b>12,195.42</b>	<b>11,866.37</b>
7.1 Salaries and Benefits	2,478.65	2,135.94	7,023.94	6,079.93
7.2 Fees and Commission	-	-	-	-
7.3 Other Operating Expenses	1,798.44	1,989.92	5,171.48	5,786.45
<b>8 Operating Income/(Loss)</b>	<b>281.28</b>	<b>331.21</b>	<b>885.97</b>	<b>1,522.00</b>
9 Income Tax Provision	-	(8.29)	-	-
<b>10 Net Income/(Loss) After Income Tax</b>	<b>281.28</b>	<b>339.50</b>	<b>885.97</b>	<b>1,522.00</b>
11 Other Comprehensive Income (itemize)	-	-	-	-
<b>12 Total comprehensive income/(loss) for the year</b>	<b>281.28</b>	<b>339.50</b>	<b>885.97</b>	<b>1,522.00</b>
13 Number of Employees	224	218	218	218
14 Basic Earnings Per Share	12.79	14.33	12.79	14.33
15 Number of Branches	8	8	8	8
<b>SELECTED PERFORMANCE INDICATORS</b>				
(i) Return on Average Total Assets	0.72%	1.43%	0.72%	1.43%
(ii) Return on Average Shareholders' Fund	3.95%	7.02%	3.95%	7.02%
(iii) Non Interest Expense to Gross Income	61.38%	66.85%	61.38%	66.85%
(iv) Net Interest Income to Average Earning Assets	10.18%	12.89%	10.18%	12.89%

## CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED AS AT 30TH SEPT 2020

(Amounts in million shillings)				
	CURRENT QUARTER 30TH SEPT 2020	COMPARATIVE QUARTER (PREVIOUS YEAR) 30TH SEPT 2019	CURRENT YEAR CUMULATIVE 30TH SEPT 2020	COMPARATIVE YEAR CUMULATIVE (PREVIOUS YEAR) 30TH SEPT 2019
<b>I. Cash flow from operating activities:</b>				
Net income/(loss)	885.97	331.21	885.97	1,522.00
Adjustments for:				



# SPORT

Man Utd, Chelsea show why title push is beyond them

COMPREHENSIVE REPORT, PAGE 19



Simba SC. PHOTO: COURTESY OF SIMBAS

## Simba SC ought to focus on coming VPL matches, says coach

By Seth Denis, TUDARCO

SIMBA SC head coach, Sven Vandenbroeck, has said his players have to set their sight on the coming Vodacom Premier League (VPL) matches after suffering defeat to Prisons.

Simba conceded their first defeat in this season's VPL, losing 1-0 to Prisons in a clash which took place in Rukwa last week.

The Belgian tactician has now admitted they got the results they deserved because they did not push for a win.

He stated that football is all about getting a win, defeat, or a draw.

"We have to accept and move on and I have already asked my players to shift focus to the next league match," Vandenbroeck was quoted by the club's official website.

He disclosed: "In football, we have three results, you either win, lose or draw and it has happened that we lost our match, and it means we start preparations for the next match there and then and that is what I have told the boys, they should not cry over spilt milk, they should dust themselves up and focus."

Vandenbroeck also dismissed reports that Simba SC lost the match against Prisons because they were missing some of their key players.

The players include midfielder Clatous Chama and defender Paschal Wawa.

Simba's skipper, John Bocco, also missed the league match played at Sokoine Stadium in Mbeya, owing to injury.

He, instead, said they are focusing on the next assignment.

"I will be lying if I say missing our key players led to the defeat, I don't want to say that, Simba are a big team and we have players who can do the job if others are out," he noted.

"And, as I said before, we lost in a fair way, and I don't want to concentrate on the defeat, I have moved on and I also want my players to accept and move on," he continued.

"It is part of football, and that is why it is called football, you don't use your chances, then you get punished if your opponents use their chances, there is nothing to complain about, we lost and our focus now is the next match."

Samson Mbangula scored the only goal that separated the two sides in their first engagement after returning from the international break.

The results saw Simba drop to the third spot in the VPL, with rivals Yanga scaling up to the second spot in the table with 1-0 victory over Polisi Tanzania.

The defeat also came after Simba SC had picked up a 4-0 win against JKT Tanzania before the international break.

Simba SC's next two matches will be against Ruvu Shooting and Mwadui FC before facing Yanga in a match, popularly known as 'Dar es Salaam Derby', in the city on November 7.

# Aces Club hammers Union SC in 2020 DC Caravans T20 Cup tournament



Aces Club's pacer, Ali Mpeka, bowls against Aga Khan SC when the two teams locked horns in a 2020 Dar es Salaam Cricket (DC) Caravans T20 Cup tournament's duel, which took place in Dar es Salaam recently. PHOTO: COURTESY OF ACES CLUB

By Guardian Reporter

**A**CES Club's cricketers have stepped up their quest for lifting the 2020 Dar es Salaam Cricket (DC) Caravans T20 Cup competition's top honour, cruising to five-wicket win over Union Sports Club in a Group A clash which took place in the city last Saturday.

The victory has helped Aces Club tighten their grip on the second spot in Group A with victory in two outings.

They are level with the group's leaders, Aga Khan SC, on four points but the latter boasts of a better net run rate.

Aces Club has posted a net run rate of 1.3276, having scored 235 runs and

leaked 190 runs.

Aga Khan SC has recorded a net run rate of 2.9112 given they have posted 332 runs and leaked 227 runs.

Union Sports Club raced to 117 runs for the loss of five wickets in 20

overs after they were presented with a chance to bat first in the clash, which took place at Leaders Club venue.

Impressive performance by senior all-rounders, Ali Sumar, Sameer Zaidi, Shaheed

Dhanani and Shiraz Shokat, to a great extent, helped Union SC finish the innings with the score.

Opener Sumar had Union SC enjoying a good start, as he scored 26 runs which included two fours.

He effectively made up for a frustrating spell by fellow opener, Athuman Kakonzi, who was dismissed by Aces Club's medium pacer, Salum Jumbe, with six runs to the experienced Union SC players' name.

Dhanani proved he still has what it takes to make his presence felt at the crease, notching 24 runs which included two fours.

Zaidi saw to it his club is in better position, when it came to posting an imposing score, given he scored 25 runs.

He had time to crack two fours in what turned out to be the best innings.

Shokat chipped in with 24 runs, a score which ultimately had the team posting the triple digit total at the end of the innings.

Aces' Jumbe and Ankit Baghel had impressive bowling performance, ending their respective spells with two wickets apiece.

Jumbe leaked 24 runs in four overs, posting an economy rate of 6.00.

Baghel bowled four overs, giving away 21 runs and posting an economy

rate of 5.25.

Aces went on to chase Union SC's total with plenty of zeal, scoring 119 runs for five wickets to emerge victorious.

The squad's openers, Ankit Baghel and Mohammad Ali, executed good knocks, recording 23 runs and 15 runs respectively.

Ali showcased his knack for hitting big shots given he posted two fours and two sixes.

Baghel's spell had the batsman cracking three fours.

Jumanne Mohamed, a reliable player, had a rather brief spell, posting 12 runs which consisted of a four.

Aces were somewhat pegged back with two quick dismissals of equally dependable players, Ejaz Aziz and Jumbe, leaving the outfit with 71 runs after 10 overs.

Aziz could only manage eight runs, Jumbe was sent back to the pavilion with seven runs.

Raza Imaam and Raza Baloch ensured Aces Club is in control of the innings, they as well forged unbeaten partnership which ultimately won the match for the team.

Imaam recorded 15 runs not out which consisted of two fours. Baloch posted 24 runs not out which included two fours.

Union SC spinner, Shabar Rattansi, was the only

performer with impressive bowling figure in what ended as an unsuccessful attempt by the team to frustrate Aces Club's chase.

Rattansi, who is also a senior member of the team, ended his spell with two wickets and leaked eight runs in four overs.

Union Sports Club's cricketers are now placed fourth in Group A, given they have conceded loss in two matches they have taken part in.

They are one of two teams which have not managed to win a game in the showpiece.

Bottom-placed Shree Kutchi Leva Patel SC (SKLPSC) has as well yet to win a match, the team are separated with Union SC by net run rate.

The GP Pak Stars have been positioned third with victory in one match and loss in the other.

The competition, which is an annual feature, is hosted by Caravans Club in cooperation with regional cricket governing body, DC, in a bid to improve promotion of the sport at the domestic level.

Petrofuel Company, Color Flex Inks & Coatings, Grand Restaurant and Alliance Insurance Company are sponsors for the 2020 DC Caravans T20 Cup tournament.

# NBC Marathon 2020 officially launched in Dar

By Guardian Reporter

THE National Bank of Commerce (NBC), in cooperation with Athletics Tanzania (AT), has officially launched a race, known as 'NBC Dodoma Marathon', in Dar es Salaam on Sunday.

The race has been slated to take place in Dodoma on November 22.

The organizers noted that the race has geared towards backing the fight against cervical cancer in Tanzania and promoting athletics in the country.

The launching ceremony brought together various government officials and athletics stakeholders including AT officials, National Sports Council senior officials, NBC's senior officials and the media.

Theobald Sabi, the NBC Managing Director, stated that much as his bank has aimed at investing in the sport via the 'NBC Dodoma Marathon', cash that is to be raised at the race will be channelled to the fight against cervical cancer via the Ocean Road Cancer Institute.

The cash, he disclosed, will be accrued from participation fees which will



The National Bank of Commerce (NBC) Managing Director, Theobald Sabi (4th L) hands over a dummy cheque of 300m/- to AT president, Anthony Mtaka, as the bank's financial support for the association including sponsorship for a race, known as 'NBC Dodoma Marathon', slated for November 22 in the region. The ceremony took place in Dar es Salaam last weekend. The NBC will financially support AT for five years. Dar es Salaam's Ocean Road Cancer Institute (ORCI) Managing Director, Julius Mwaiselage (3rd L) was one of the dignitaries who attended the ceremony. PHOTO: CORRESPONDENT

be paid by athletes.

"We have decided to focus on fight against cervical cancer knowing the disease is one of the leading causes for deaths resulted by cancer in the country. The 'NBC Dodoma Marathon', therefore, will be a good platform for spread-

ing the knowledge on this disease, which we are told that it can be treated whilst at the early stage," he disclosed.

The ceremony had the NBC signing a contract worth 300m/- with AT for sponsoring the race for five years.

"It is our vision that the 'NBC Dodoma Marathon' will be promoting the bank in the coming years, and for that matter we are determined to continue backing this race for five years," Sabi noted.

"It is our hope our investment in athletics will

be spent wisely and consequently bring success to our athletes and our country in future."

Anthony Mtaka, AT president, congratulated NBC for opting to invest in promotion of athletics domestically.

He also disclosed the

NBC sponsorship gears towards making the race one of its kind and win international recognition.

"The 'NBC Dodoma Marathon' will have four races, 5km, 10km, 21km and 42km. We have seen to it all routes will be measured by an internationally acclaimed race route measurement expert, who is recognized by the World Athletics, given we want to see to it the race is recognized internationally," he disclosed.

"The race route measurement exercise, held in Dodoma, was completed on November 17, we are now waiting for the World Athletics' approval."

The AT official stated the decision to host the race in Dodoma put several reasons into consideration.

He disclosed the reasons include the region's view, which is quite attractive to the runners, and roads' arrangement which sees to it athletes run safely.

"We also hold Dodoma as our capital city, the region deserves to host such a major athletics event. It is, in this case, obvious that our decision was right."

## Flexibles by David Chikoko

