

Nipashhe

Ijumaa Januari 29, 2021 Tanzania 1,000/- Kenya 100/-

ISSN 0856 • Na. 0580475



www.twitter.com/nipashetz



www.facebook.com/nipashetz



www.instagram.com/theguardian_newspaper

MWANGA WA JAMII

LIKE & FOLLOW US



**Pogba:
Ninafurahia
maisha United**

Mume asakwa
tuhuma kuua
mke kikatili

UKURASA 2



Lori lanaswa
na magunia
80 ya bangi

UKURASA 3

Kauli ya meya kuzuia barakoa yazua jambo

• **Mwenyewe** atoa
msimamo kuhusu uamuzi
wake... *Endelea Ukurasa 2*

RIPOTI MAALUM



**Magufuli
amsamehe
mkurugenzi
aliyenunua
gari la
mil. 400/-**

UKURASA 2

**Wanyama
hawa
marufuku
kwenye
bucha
nyamapori**

UKURASA 3



Meya wa Manispaa ya Moshi, Juma Raibu. Picha: MPIGAPICHA WETU

MICHEZO

GOMES ATEMA CHECHE SIMBA UK.24

MAONI, KATUNI UK.6

HABARI KITAIFA

Mume asakwa kwa tuhuma kuua mke

Na Marco Maduhu, SHINYANGA

JESHI la Polisi mkoani Shinyanga, linamsaka, Samuel James, mkazi wa Mtaa wa Mageuzi, Kata ya Ndembezi Manispaa ya Shinyanga, kwa tuhuma za mauaji ya mkewe, Paulina Daudi.

Kamanda wa Polisi mkoani Shinyanga, Debora Magiligimba, alisema jana kuwa mauaji hayo yalitokea Januari 26, mwaka huu, saa tatu asubuhi wakiwa nyumbani kwao.

Alisema mwanamke huyo aliuawa na mumewe, baada ya kutokea ugomvi wa kifamilia.

Alisema mtuhumiwa James aliamua kumpiga mkewe ngumi pamoja na mtwangio sehemu mbalimbali za mwili wake na kumsababishia kifo.

“Mwanamke alifariki dunia wakati akipatiwa matibabu katika Hospitali ya Rufani mkoani Shinyanga, na mwili wake umehifadhiwa katika chumba cha maiti hospitalini hapo,” alisema Kamanda Magiligimba.

Aidha, alisema baada ya mauaji hayo mtuhumiwa alikimbilia kusikojulikana, na kwamba Jeshi la Polisi linamsaka popote alipo, ili akamatwe na kuchukuliwa hatua za kisheria.

Kamanda Magiligimba aliwataka wanandoa mkoani Shinyanga, kuacha tabia ya kushambuliana, badala yake likitokea tatizo waende kutafuta suluhu kwenye mamlaka husika, likiwamo dawati la jinsia la jeshi hilo, kabla ya kusababisha madhara.

Kauli ya meya kuzuia barakoa yazua jambo

Na Mwandishi wetu

KAULI ya Meya wa Manispaa ya Moshi, Raibu Juma, kuwaamuru wananchi walioshiriki kikao cha Baraza la Madiwani kuvua barakoa walizokuwa wamevaa, imezua mjadala kwenye mitandao ya kijamii.

Jana, wakati kikao hicho kinaendelea, Meya Juma aliwaona wananchi walioingia kikaoni humo wakiwa wamevaa barakoa na kuwaamuru kuzivua kwa madai kwamba Moshi hakuna ugonjwa wa corona.

Baada ya kusambaa kwa taarifa hizo, mjadala iliibuka kwenye mitandao ya kijamii kuhoji uamuzi huo, huku kukiwa na taarifa za kuwataka wananchi

kuchukua tahadhari kwa kuwa Tanzania si kisiwa na ugonjwa huo umeziathiri nchi za jirani kwa kiasi kikubwa.

“Kama kweli kasema hayo basi hajelewa maana ya barakoa, anahitaji kusaidiwa. Barakoa na sanitizer (vitakasa mikonono) ndiyo kinga. Walio wengi wanaiweza na palipo na hisia au shaka ndiyo silaha ya kwanza,” alisema mmoja wa wachangiaji.

Mwingine aliandika: “Halafu si kwa corona... kuna magonjwa mengine mtu anaweza kujikinga kwa kuvaa barakoa.”

“Kwani barakoa inamzuia nini yeye kama meya kwenye kutekeleza majukumu yake? “Ningekuwa mimi nisingevua na angekuwa na wajibu wa kunipatia kanuni aliyotumia

kukataza barakoa, kikao kingevurugika,” alisema mchangiaji mwingine.

“Duh kwani kuvaa barakoa ni jinai au ni kinyume cha kanuni?” Alisema mchangiaji mwingine na kuongeza kuwa: “Eti yeye hajavaa, hivyo nao wasivaa, kwa hiyo kwa vile yeye huwa hatumii ‘condom’ na wajumbe wote wa baraza wasitumie? Alihoji.

Katika ukurasa wa twitter, baada ya kurushwa kwa taarifa hiyo maoni ya wasomaji yalikuwa kama ilifuatavyo.

“Muache ngoja tuone mwisho wake, shemasi tupe na jina lake kabisa huyo meya ili nisave (nihifadhi) kwa kumbukumbu. Nipo msibani nimevaa aelekezwe nilipo, nipo msibani Sanya Juu,” aliandika mwananchi

mmoja akiwa ameambatanisha picha yake amevaa barakoa.

“Meya wacha nimwache kwanza. Ila walioambiwa wavue na wakavua hao ndiyo... ulikozaliwa, kukulia, kulelewa na haujafa unaamrisha na mwanadamu mwenzako kutochukua hatua dhidi ya magonjwa kisa yeye ni kiongozi kwa cheo,” alihoji.

“Issue (jambo) ya kuchukua tahadhari ingefaa zaidi serikali itangaze iwe ni utaratibu wa watu wote kuvaa barakoa na kunawa mikonono. Utaratibu wa mtu mmoja kuvaa barakoa kati ya 20 au zaidi bado nachelea kusema ni changamoto kuiwepa korona hata kwa hiyo moja,” alisema.

Akizungumza na Nipashe, Meya Raibu alisema aliingia kwenye kikao cha baraza ambacho kilishafanyika siku mbili zilizopita na hakuna aliyevaa barakoa.

“Kwenye kikao asilimia 98 walikuwa hawajavaa barakoa na ghafla wakaingia wageni watano wamevaa barakoa. Ilikuwa taharuki maana watu walikuwa hawasiliki kikao na wahasika walikuwa wanazitoa wanazishika, wanazivaa juu ya kidevu na chini ya kidevu, ndiyo nikaamuru wazivue,” alisema.

Raibu alisema wananchi wao walivyohojiwa walisema walipata taarifa kuwa corona imesambaa sana Kenya ndiyo maana wakaona wavae barakoa.

“Tulianza kikao tangu asubuhi na hakuna aliyekuwa na tatizo, lakini wao wanavaa barakoa. Moshi ni salama na hadi sasa hakuna tatizo na hakuna corona na kama kuna jambo lolote tutawajulisha wananchi wetu,” alisema.

“Wako madiwani karibu 30, wapo viongozi wa serikali na viongozi wa vyama walioalikwa wote hawa hawajavaa barakoa hata mmoja, lakini limekuja kundi la watu wamevaa barakoa jambo ambalo wanaamini halmashauri hii ina corona, mimi nimewaambia wavue na wamevua,” alisema na kuongeza:

“Nimewaambia wavue waendele kuamini kuwa corona ipo, lakini na tuendeleo kujikinga lakini Manispaa ya Moshi haina corona, tuendeleo kujikinga katika mambo mengine ila tusitiane hofu, katika baraza langu la manispaa sitaruhusu mtu yeyote kuingia na barakoa katika kikao changu kwani ninaamini tuko salama salmini.”



Rais wa Zanzibar, Dk. Hussein Ali Mwinyi, akishuhudia utiaji saina ya maelewano (MoU) kuhusu mpango mkuu wa ujenzi wa bandari na mji wa kisasa Mangapwani na Bumbwini Zanzibar. Kulia ni Katibu Mkuu wa Wizara ya Ujenzi, Mawasiliano na Uchukuzi Zanzibar, Amour Hamil Bakari pamoja na Mkurugenzi Mkuu wa Mamlaka ya Uwekezaji Oman (OIA), Sheikh Mohammed Al Taooqi, katika ikulu ya Zanzibar. Picha: IKULU.

JPM amsamehe mkurugenzi aliyenunua gari la kifahari

Na Waandishi Wetu

RAIS John Magufuli ameipongeza Halmashauri ya Kahama Mji kwa kutenga maeneo kwa ajili ya ujenzi wa viwanda huku akimsamehe mkurugenzi wake, Anderson Msumba, aliyekuwa akikabiliwa na tuhuma za kununua gari la Sh. milioni 400.

Rais alitangaza msamaha huo jana wakati wa uzinduzi wa kiwanda cha vinywaji baridi na vifungashio cha KOM kina-chomilikiwa na mwekezaji mzawa, Mhoja Nkwabi, eneo la Chapulwa wilayani Kahama.

Alisema kuwa hakuamini kiwanda hi-

cho kama kinamilikiwa na Mtanzania kwa kuwa mara nyingi viwanda vikubwa kama hicho vinamilikiwa na watu kutoka nje.

Rais Magufuli alisema uamuzi wa Halmashauri ya Kahama Mji kutoa eneo kwa ajili ya uwekezaji lenye ekari 60 unapaswa kuigwa na halmashauri zote nchini.

“Nimeipongeza Halmashauri ya Kahama Mji kutoa ardhi bure kwani wanajua faida yake wakitoa ardhi mwekezaji akawekeza, watakusanya mapato, watu watapata ajira, kweli ubunifu huu ni mzuri na kiwanda hiki ninasikia kitaanza mwezi Julai, hivyo upatikane umeme wa uhakika,” aliagiza.

Rais Magufuli alisema pamoja na kutuhumiwa kwa kashfa mbalimbali, iki-

wamo matumizi makubwa ya fedha, makosa aliyofanya mkurugenzi huyo ya-mefutwa na akili yake katika kuiboresha Kahama.

“Nimeamua kumsamehe mkurugenzi huyu, na hili gari ninamrudishia aendeleo kuliendesha, lakini asirudie tena kununua magari nje ya utaratibu wa sheria.

“Ninasema kwa dhati, sitaki kuwa mnafiki, amefanya makubwa, mkurugenzi hongera sana!” Rais Magufuli alisifu.

Rais Magufuli alitumia mamlaka yake kuipandisha hadhi Kahama na kuwa Manispaa kuanzia jana, baada ya kuridhishwa na kasi kubwa ya maendeleo ya mji huo na kukidhi vigezo vya hadhi ya manispaa.

Alisema Wilaya ya Kahama sasa inachangia asilimia 50 ya mapato ya mkoa wote wa Shinyanga, huku ikijitegemea kwenye uendeshaji wa miradi.

Kiongozi huyo wa nchi alimwagiza Waziri wa Nchi, Ofisi ya Rais - Tawala za Mikoa na Serikali za Mitaa (TAMISEMI), Selemani Jafo, kuipatia halmashauri hiyo Sh. milioni 500, ili ikamilishe ujenzi wa hospitali.

Mkurugenzi wa Kiwanda cha KOM, Mhoja Nkwabi, alisema mazingira rafiki ndiyo yamemvutia kuwekeza wilayani Kahama, akibainisha ujenzi wa kiwanda hicho umegharimu Sh. bilioni 147, akitarajia kutoa ajira za moja kwa moja 400 na 1,000 zisizo za moja kwa moja.

HABARI KITAIFA

RIPOTI MAALUM

Wanyama hawa marufuku kwenye bucha nyamapori

Na Godfrey Mushi, ARUSHA

MAMLAKA ya Usimamizi wa Wanyamapori (TAWA), imesema tathmini iliyofanya baada ya kutangazwa kuanzishwa kwa bucha za nyamapori, imebaini kuna ombwe la uelewa juu ya biashara hiyo.

Vilevile, mamlaka hiyo imebainisha wanyamapori ambao hawaruhusiwi kuwindwa na kuuzwa katika bucha hizo ni wale walio hatarini kutoweka, wakiwamo tembo na faru na kwamba wanaoruhusiwa ni kwa ajili ya kitoweo ni wanyama aina 20, tofauti na zile aina 88 za uwindaji wa kitalii.

Naibu Kamishna wa Utalii, Huduma za Biashara na Utalii wa TAWA, Imani Nkuwi, alibainisha hayo jana alipozungumza jijini Arusha jana na wadau wa biashara ya nyamapori nchini, wawindaji bingwa wa kitalii, wenye mashamba ya nyamapori, wawindaji wa kitoweo na wenye bucha.

Alisema wengi wa waliochangamkia fursa hiyo kwa kuandika mpango wa biashara, waliandika tu bila kufanya utafiti mzuri wa upatikanaji wa vyanzo.

Alisema ili kuondoa ombwe hilo, hivi sasa unafanyika utafiti wa kisayansi, unaohusisha kamati ya wanazuoni kutoka vyyo vitano vinavyofundisha taaluma ya wanyamapori.

Wanazuoni hao wanakuja na tathmini ya kina inayoangalia idadi ya wanyama, uwezo wa wanyama kuzaa, mazingira yao ya asili yapo au yamepungua na

yamepungua kwa kiasi gani na watapendekeza mgao wa taifa wa kuwindwa wanyama.

Naibu Kamishna Nkuwi alisema: "Kwa sababu kuna vitabu vilitolewa vinane na akaandika mimi nitawinda hapa, lakini hakufanya utafiti mzuri, na vilevile hii ni biashara kama zilivyobiashara nyingine ambazo ukitaka kuifanya lazima tufanye utafiti wa kina.

"Sasa huu uelewa kwa wale walioandika mpango biashara, ulikuwa ninadhani ndiyo ombwe lenyewe, ambalo tunalijadili kwa pamoja ili kuboresha hiyo mpango biashara, namna kipekee ambayo ni muhimu sana baada ya hapo, ni kujua kama wewe umefungua bucha ni kuwaambia Watanzania watapata nyama kila baada ya muda gani.

"Kwa sababu kwenye uwindaji wa kitalii, kwa mfano siyo lazima uchukue nyama. Kwa mujibu wa sheria na kanuni zinazosimamia uwindaji wa kitoweo, ziko aina 20, kuna nyati, pofu, kongoni, swala na kadhalika.

"Sasa, wanyama ambao hawaruhusiwi na hatujawajumuisha katika orodha ya wanaotakiwa kuwindwa ni wale ambao wako hatarini kutoweka, kwa mfano tembo, faru," alifafanua.

SHIDA ILIPO

Katika mkutano huo, Naibu Kamishna Nkuwi anafafanua zaidi akisema: "Mtu anachukua kibali anatarajia anakwenda porini na atafika tu pale atakuta wanyama ataanza kuwashughulikia, kumbe uwindaji ni kwenda porini kutafuta.

ITAENDELEA KESHO

SHIRIKA LA VIWANGO TANZANIA (TBS)



UFAFANUZI WA TAARIFA KWA WAAGIZAJI WA MAGARI KUTOKA NJE YA NCHI

2021-01-29

Shirika la Viwango Tanzania (TBS) linapenda kutoa ufafanuzi kuhusiana na taarifa iliyotolewa tarehe 2021-01-21 juu ya ukaguzi wa magari kutoka nje ya nchi.

Tunapenda kufafanua kwamba, kwa sasa TBS inaendelea kukagua magari kutoka nje ya nchi kupitia mawakala watatu (3) walioko Japan na mmoja (1) Dubai mpaka pale mikataba yao itakapokoma tarehe 28 Februari, 2021.

Hivyo, Shirika litaendelea kuvitambua vyeti vyote ambavyo vitatolewa na mawakala tajwa ambao maombi yao yatakuwa yamepelekwa na kulipiwa kwa mawakala hao kabla ya tarehe 01 Machi, 2021. Vyeti hivyo vitatambulika mpaka pale vitakapokwisha muda wake ambao ni miezi mitatu (3) tangu tarehe ya cheti kutolewa.

Aidha, Shirika halitatambua vyeti vyote ambavyo maombi yake yatakuwa yamepelekwa kwa mawakala baada ya tarehe 28 Februari, 2021.

Shirika linaendelea kusesitiza kwamba kuanzia tarehe 01 Machi, 2021, utaratibu wa kukagua magari kutoka nje ya nchi utafanyika baada ya kuwasili hapa nchini (Destination Inspection) na waagizaji wote watatakiwa wapeleke maombi TBS na si kwa mawakala.

Waagizaji wanashauriwa kutuma maombi yao wakiambatisha, pamoja na nyaraka nyingine, vyeti vifuatavyo: Certificate of Cancellation, Certificate of Registration, Radiation free certificate na Export certificate.

ANGALIZO: Magari yatakayotoka Japan na Dubai kabla ya ukomo wa mkataba na kuwasili nchini baada ya ukomo wa mikataba bila cheti cha CoC yatatozwa faini (penalty).

Kwa taarifa zaidi usisite kuwasiliana na: -
Mkurugenzi Mkuu,

Shirika la Viwango Tanzania (TBS),
S.L.P. 9524,
Dar-es-Salaam.

Simu: +255(022)2450298/Hotline: +0800110827
Barua pepe: info@tbs.go.tz/Tovuti: www.tbs.go.tz
malalamiko @tbs.go.tz

Loli lanaswa na magunia 80 ya bangi

Na Samson Chacha, TARIME

WATU watatu akiwamo dereva wa lori aina ya Scania namba za usajili T 465 DQJ na tela lake namba T 143 DEM, Salum Issa na utingo wake wamekamatawa wakiwa na lori likiwa na magunia 80 ya bangi kavu.

Magunia hayo yaliyokuwa yamechanganywa na magunia 95 ya mahindi mabichi yakisafirishwa kutoka Kijiji cha Nyamwigura kwenda Dar es Salaam.

Dereva huyo ni mkazi wa Nzega mkoani Tabora, alikuwa na utingo wake, Khalid Yusuf, mkazi wa Mwanza pamoja na msindikizaji wa mzi-go huo, Amos Chacha, mkazi wa Mtaa wa Mkuyuni mjini Tarime.

Kamanda wa Polisi Tarime/Rorya, William Mkonda, alisema kuwa Januari 27, mwaka huu Jeshi la Polisi lilipata taarifa kutoka kwa msiri wake kuhusiana na kuonekana kwa lori hilo katika Kijiji cha Nyamwigura likiwa limebeba magunia ya dawa ya bangi.

Kamanda Mkonda alisema baada ya taarifa hiyo, polisi walianza kulifuatilia

na kwamba walilikamata katika Kijiji cha Gamasara na kuliamuru kwenda Kituo cha Polisi Tarime.

Kwa mujibu wa Mkonda, baada ya kukaguliwa na kufunguliwa turubai iliyokuwa imeyafunika

magunia hayo, yalikutwa magunia 80 yaliyokuwa yamefungwa kwa gundi ambayo yalikuwa na dawa za kulevya aina ya bangi pamoja na magunia 95 ya mahindi mabichi yaliyokuwa yamewekwa juu ya magunia hayo.

"Tunawashikilia na tunawahoji kisha tutawafikisha mahakamani kujibu tuhuma zinazowakabili," alisema Kamanda Mkonda.

Mkuu wa Wilaya ya Tarime, Mtemi Msafiri, aliwataka wananchi kuendelea kutoa ushirikiano kwa vyombo vya usalama kuhusu vitendo vya uhalifu wakiwamo watu wanaojihusisha na kilimo cha bangi.

Aliwataja wengine ni wajasiriamali wanaotumia kemikali pamoja na maofisa biashara, maofisa wa serikali wanaohusika kudhibiti kemikali za dawa za kulevya.



TPB BANK PLC

UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA (HESABU AMBAZO HAZIJAKAGULIWA)

Imetolewa chini ya kanuni ya 7 na ya 8 ya Kanuni za Mabenki na Taasisi za Fedha (Uoneshaji) ya Mwaka 2014

| TPB BANK PLC WARAKA MIZANIA KWA TAREHE 31 DESEMBA, 2020 (Kiasi kwa shilingi milioni) | | | |
|--|---------------------------------------|--------------------------------|--|
| | Robo Mwaka ya /Mwaka wa 31/12/2020 | Robo Mwaka/Mwaka 30/09/2020 | |
| A. MALI | | | |
| 1 Fedha Taslimu | 41,717 | 38,188 | |
| 2 Salio Katika Benki Kuu ya Tanzania | 18,324 | 56,064 | |
| 3 Uwekezaji Katika Amana za Serikali | 100,455 | 143,224 | |
| 4 Salio Katika Benki Nyingine na Taasisi za Fedha | 92,983 | 32,887 | |
| 5 Hundi na Miamala ya Kushughulikiwa | 5 | 208 | |
| 6 Miamala Baina ya Matawi | - | - | |
| 7 Bili Zilizozitakiwa | - | - | |
| 8 Dhima za Wateja Zilizokubalika | - | - | |
| 9 Mikopo Iliyotolewa kwa Benki Nyingine | 85,791 | 82,313 | |
| 10 Uwekezaji Katika Amana Nyingine | - | - | |
| 11 Mikopo Halisi Iliyopo | 616,512 | 627,499 | |
| 12 Mali Nyingine | 57,613 | 63,305 | |
| 13 Uwekezaji wa Hisa | - | - | |
| 14 Akaunti za udhamini | - | - | |
| 15 Mali Zilizohamishika, Mitambo na Vifaa | 22,951 | 22,285 | |
| 16 JUMLA YA MALI | 1,036,351 | 1,065,973 | |
| B. DHIMA | | | |
| 17 Amana za Benki nyingine na Taasisi za Fedha | - | - | |
| 18 Amana za Wateja | 665,496 | 700,578 | |
| 19 Dhamana ya Malipo kwa Fedha Taslimu | - | - | |
| 20 Amana Maalumu | 50,742 | 66,047 | |
| 21 Maagizo ya Malipo/Fedha za Kuhamisha | 5,915 | 4,664 | |
| 22 Hundi na Hawala za Kibenki Zilizotolewa | 2 | 85 | |
| 23 Limbiko la Kodi na Gharama Zitatokolewa | 28,505 | 20,138 | |
| 24 Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja | - | - | |
| 25 Miamala Isiyoshughulikiwa Baina ya Matawi | - | - | |
| 26 Mapato yaliyoingine ya Kipindi Kijicho na Tozo Nyingine Zitatokolewa | 2,825 | 2,671 | |
| 27 Dhima Nyingine | 94,408 | 20,836 | |
| 28 Madeni | 84,293 | 124,334 | |
| 29 JUMLA YA DHIMA | 932,186 | 939,356 | |
| 30 MALI/(DHIMA) HALISI (16 kutoa 29) | 104,165 | 126,619 | |
| C. FEDHA ZA WANAHISA | | | |
| 31 Mtaji wa Hisa Uliolipwa | 28,072 | 28,072 | |
| 32 Akiba ya Mtaji | - | - | |
| 33 Mapato Yaliyobakizwa | 60,601 | 60,601 | |
| 34 Faida (Hasara) ya Kipindi Husika | 4,488 | 13,214 | |
| 35 Akaunti Nyingine za Mtaji | 11,004 | 24,732 | |
| 36 Stahiki ya Wenyehisa Chache | - | - | |
| 37 JUMLA YA FEDHA ZA WANAHISA | 104,165 | 126,619 | |
| 38 Dhima Zisizo Dhahiri | - | - | |
| 39 Mikopo Chechefu | 95,781 | 94,642 | |
| 40 Tongo kwa Ajili ya Mikopo Chechefu | 17,370 | 36,361 | |
| 41 Mali Nyingine Chechefu | 44 | 38 | |
| D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA | | | |
| (i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali | 10.05% | 11.88% | |
| (ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi | 15.00% | 13.88% | |
| (iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana | 95.97% | 97.31% | |
| (iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi | 59.49% | 58.87% | |
| (v) Uwiano wa Mali Zinzozalisha na Jumla ya Mali | 79.02% | 79.51% | |
| (vi) Ongezeko la Amana | -5.01% | -1.09% | |
| (vii) Ongezeko la Mali | -2.78% | 3.84% | |

| TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA TAREHE 31 DESEMBA, 2020 (Kiasi kwa shilingi milioni) | | | | |
|---|-----------------------|---|-------------------------------|---|
| | Robo ya Mwaka sasa | Robo ya mwaka Linganishi (Mwaka Uliopita) | Limbikizo la Mwaka wa sasa | Limbikizo la Mwaka Linganishi (Mwaka Uliopita) |
| | 31/12/2020 | 31/12/2019 | 31/12/2020 | 31/12/2019 |
| 1 Mapato ya Riba | 29,845 | 24,717 | 119,266 | 100,178 |
| 2 Gharama za Riba (1 kutoa 2) | (10,179) | (6,615) | (37,675) | (22,496) |
| 3 Mapato Halisi ya Riba (1 kutoa 2) | 19,666 | 18,102 | 81,591 | 77,683 |
| 4 Madeni Viza Yaliyofutwa | (14) | (374) | (372) | (1,100) |
| 5 Punguzo/Ongezeko la tongo katika Mikopo | (3,033) | (2,353) | (8,361) | (10,444) |
| 6 Mapato Yasiyo ya Riba: | 11,948 | 9,585 | 32,845 | 29,642 |
| 6.1 Faida/(Hasara) Zitokanazo na Miamala ya Fedha za | 1,600 | 1,195 | 5,341 | 4,491 |
| 6.2 Ada na Kamisheni | 4,135 | 4,297 | 14,796 | 14,772 |
| 6.3 Gawio | - | - | - | - |
| 6.4 Mapato Mengine | 6,213 | 4,093 | 12,708 | 10,379 |
| 7 Gharama Zisizo za Riba: | (29,389) | (18,730) | (88,062) | (71,972) |
| 7.1 Mishahara na Maifao | 11,198 | 8,178 | 39,678 | 32,799 |
| 7.2 Ada na Kamisheni | 5,314 | 1,486 | 9,058 | 4,354 |
| 7.3 Gharama Nyingine | 12,877 | 9,066 | 39,327 | 34,819 |
| 8 Faida/(Hasara) ya Uendeshaji | (822) | 6,230 | 17,641 | 23,809 |
| 9 Tongo la Kodi ya Mapato | 7,904 | 1,725 | 13,153 | 6,900 |
| 10 Faida/(Hasara) Halisi Baada ya Kodi ya Mapato | (8,726) | 4,505 | 4,488 | 16,909 |
| 11 Mapato Mengine Yaliyomuishwa (bainisha) | - | - | - | - |
| 12 Jumla ya Faida (Hasara) Iliyomuishwa kwa | (8,726) | 4,505 | 4,488 | 16,909 |
| 13 Idadi ya Waajiriwa | 1,039 | 926 | 1,039 | 926 |
| 14 Mapato kwa Hisa | (311) | 160 | 602 | 602 |
| 15 Idadi ya Matawi | 43 | 38 | 43 | 38 |
| BAADHI YA VIASHIRIO VYA UFANISI | | | | |
| (i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali | -0.87% | 0.72% | 0.51% | 2.87% |
| (ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa | -7.34% | 4.57% | 3.94% | 18.40% |
| (iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi | 70.32% | 54.60% | 57.89% | 55.44% |
| (iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinzozalisha | 2.40% | 3.42% | 11.34% | 15.55% |
| Tarakimu za wastani zitakotolewa kwa kujumlisha salio la mwisho kwa miezi inayohusika katika kipindi na kugawanya kwa idadi ya miezi katika kipindi hicho. | | | | |

| TAARIFA YA MTIRIRIKO WA FEDHA KWA ROBO/MWAKA ULIOISHIA 31 DESEMBA, 2020 (Kiasi kwa shilingi milioni) | | | | |
|--|------------------------------------|--------------------------------------|--|--|
| | Robo Mwaka ya sasa 31-Dec-20 | Robo Mwaka iliyopita 30-Sep-20 | Limbikizo la Mwaka wa sasa 31-Dec-20 | Limbikizo la Mwaka Linganishi (Mwaka Uliopita) 31-Dec-19 |
| I: Mtiririko wa Fedha Kutokana na Shughuli | | | | |
| Mapato/(Hasara) Halisi | (822) | 6,518 | 17,641 | 23,006 |
| Marekebesho kwa Ajili ya: | | | | |
| - Hasara Katika Mali | 8,551 | 4,895 | 37,313 | 13,756 |
| - Badiliko Halisi Katika Mikopo | 10,986 | (24,281) | (195,919) | (9,325) |
| - Faida/Hasara Kwenye Mauzo ya Mali | - | - | - | 2 |
| - Mabadiliko Halisi Katika Amana | (50,386) | (7,686) | 280,794 | 51,578 |
| - Mabadiliko Halisi Katika Amana za Muda Mfupi | - | - | - | (32,321) |
| - Mabadiliko Halisi Katika Dhima Nyingine | 123,373 | 20,268 | 49,502 | (4,417) |
| - Mabadiliko Halisi Katika Mali Nyingine | 10,691 | 19,742 | (26,924) | 3,271 |
| - Kodi Iliyolipwa | (1,700) | (6,949) | (6,900) | (6,900) |
| - Mengineyo (bainisha) | 4,601 | 33,939 | (3,742) | 560 |
| Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji | 105,295 | 51,694 | 151,717 | 39,210 |
| II: Mtiririko wa Fedha Kutokana na Shughuli | | | | |
| Gawio Liliopokewa | - | - | - | - |
| Ununuzi wa Mali za Kudumu | (2,012) | (1,459) | (4,581) | (5,411) |
| Mapato Kutokana na Mauzo ya Mali za Kudumu | - | - | - | 1 |
| Ununuzi wa Amana Zilizoshughulikiwa na Mawakala | - | - | - | - |
| Mapato Kutokana na Mauzo ya Amana | - | - | - | - |
| Mengineyo (bainisha) | - | - | - | - |
| Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji | (2,012) | (1,459) | (4,581) | (5,410) |
| III: Mtiririko wa Fedha Kutokana na Shughuli | | | | |
| Ujipaji wa Madeni ya Muda Mrefu | - | - | - | - |
| Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu | - | - | - | - |
| Mapato Kutokana na Utoaji wa Mtaji wa Hisa | - | - | - | - |
| Gawio Liliolipwa kwa Fedha Taslimu | - | - | - | (1,210) |
| Mabadiliko Halisi Katika Madeni Mengine | - | - | - | 888 |
| Mengineyo (bainisha) | (1,428) | (1,148) | (5,981) | (4,992) |
| Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji | (1,428) | (1,148) | (5,981) | (5,314) |
| IV: Fedha Taslimu na Mali Zinzozalisha na Fedha Taslimu: | | | | |
| Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinzozalisha na Fedha Taslimu | 101,854 | 49,087 | 141,154 | 28,486 |
| Fedha na Mali Zinzozalisha na Fedha Taslimu | 73,046 | 23,959 | 33,746 | 5,260 |
| Mwanzoni mwaka Robo Mwaka/Mwaka | 174,900 | 73,046 | 174,900 | 33,746 |
| Mwishoni mwaka Robo Mwaka/Mwaka | | | | |

| TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA TAREHE 31 DESEMBA, 2020 (Kiasi kwa shilingi milioni) | | | | | | | |
|--|---------------|---------------------------------|-------------------------|----------------------|----------------------------|---------------|----------------|
| | Mtaji wa Hisa | Malipo juu ya bei ya hisa | Mapato Yaliyobakizwa | Ziada ya Kisheria | Tongo la Ziada ya Jumla | Mengineyo | Jumla |
| Mwaka wa sasa | 28,072 | - | 60,601 | - | - | 10,220 | 98,893 |
| Salio la mwanzo wa mwaka | - | - | - | - | - | - | - |
| Mabadiliko ya mpito ya IFRS 9 | - | - | - | - | - | - | - |
| Hamisho kwenda hifadhi ya kisheria | - | - | - | - | - | - | - |
| Faida ya mwaka | - | - | - | - | - | 4,488 | 4,488 |
| Mapato mengineyo | - | - | - | - | - | - | - |
| Hifadhi ya jumla | - | - | - | - | - | - | - |
| Gawio Liliolipwa | - | - | - | - | - | - | - |
| Hamisho kwenda/kutoka mapato yaliyohifadhiwa | - | - | - | - | - | - | - |
| Mengineyo | - | - | - | - | 784 | - | 784 |
| Salio la mwisho wa mwaka | 28,072 | - | 60,601 | - | 784 | 14,708 | 104,165 |
| Mwaka uliopita | | | | | | | |
| Salio la mwanzo wa mwaka | 28,072 | - | 40,539 | 135 | 3,913 | 10,262 | 82,920 |
| Hamisho kutoka hifadhi ya udhibiti | - | - | 4,048 | (135) | (3,913) | - | - |
| Faida ya mwaka | - | - | 15,891 | - | - | - | 15,891 |
| Mapato mengine yaliyomuishwa | - | - | - | - | - | - | - |
| Hisa za ziada | - | - | - | - | - | - | - |
| Ziada ya kisheria | - | - | - | - | - | - | - |
| Tongo la ziada ya jumla | - | - | - | - | - | - | - |
| Gawio Liliolipwa | - | - | (1,210) | - | - | - | (1,210) |
| Hasara ya sasa ya manufaa yaliyofanuliwa | - | - | 133 | - | - | - | 133 |
| Kurudishwa Gawio Liliomamishwa | - | - | 1,200 | - | - | - | 1,200 |
| Mengineyo | - | - | - | - | - | (42) | (42) |
| Salio la mwisho wa mwaka | 28,072 | - | 60,601 | - | - | 10,220 | 98,893 |

BAADHI YA MAELEZO KWA ROBO MWAKA INAYOISHIA 31 DESEMBA, 2020

Katika kuandaa taarifa za hizi za fedha, sera za uandaji ni zilele zilizotumika wakati wa uandaji wa Taarifa za Fedha zilizozalishwa za mwaka uliopita (kama kujiua na mabadiliko katika sera za uandaji taarifa za fedha katika kipindi cha robo mwaka ya/mwaka wa sasa, mabadiliko yalelewe kwa mujibu wa IAS 34 na IAS 8)

| Jina na Cheo | Saini | Tarehe |
|--|------------|------------|
| MR. SABASABA K. MOSHINGI (Ofisa Mtejaaji Mkuu) | IMESAINIWA | 27.01.2021 |
| MS. REGINA E. SEMAKAFU (Mkuu wa Fedha) | IMESAINIWA | 27.01.2021 |
| MR. ANUARY KITEMANGU (Kaimu Mkuu wa Ndani) | IMESAINIWA | 27.01.2021 |

Sisi ulioitaja hapo chini, wajumbe wa bodi ya wakurugenzi tunathibitisha usahihi wa Taarifa za hapo juu, tunatarika kwamba tumezidhimini taarifa hizi na kwa ulewa na imani yetu kubwa zimeandajiwa kulingana na viwango vya kimataifa vya uandaji wa Taarifa za fedha na matakiwa ya sheria ya Benki na Taasisi za Fedha za mwaka 2006, na zinaonesha hali halisi

| | | |
|--|------------|------------|
| DR. EDMUND B. MNDOLWA Mwenyekiti wa Bodi | IMESAINIWA | 27.01.2021 |
| MS. ANNE C. MBUGHUNI Mjumbe wa Bodi | IMESAINIWA | 27.01.2021 |



TPB BANK MINIMUM DISCLOSURE OF RATES AND CHARGES

| TYPE OF CHARGE | TRANSACTION / ITEM | CHARGES |
|-----------------------------------|---|--|
| Minimum Opening Balance | Quick Account | 20,000 |
| | Salary Account | FREE |
| | Platinum Account | 15,000 |
| | Call Account | 100,000 |
| | Minor Account | 20,000 |
| | Scout Minor | 10,000 |
| | Scout | 30,000 |
| | WADU | 20,000 |
| | YANGA VIP Card | 1,200,000 |
| | YANGA Member Card | 25,000 |
| Bank Statement | Group Account | FREE |
| | | Within a month it is FREE and more than a month is 1500 per document |
| Monthly Maintenance Fee | Savings Account | 1,560 |
| | Platinum Account | 1,560 |
| | WADU Account | FREE |
| | Call Account | 6,500 |
| | Minor Account | FREE |
| | Group Account | FREE |
| | | |
| Dormant Accounts Fee | 1 year to 5 years | 1,300 |
| | 6 years to 10 years | 5,000 |
| | 11 years to 15 years | 10,000 |
| Activation of Dormant Account | | FREE |
| ATM Charges | ATM Balance Enquiry- All cards | 300 |
| | Mini statement | 300 |
| | Cash Withdraw on TPB ATMs | 1,300 |
| | Cash Withdraw on other UMOJA SWITCH ATM | 1,300 |
| POS Branches | Balance Enquiry | 150 |
| | Mini statement | 150 |
| | Deposit | FREE |
| | Transfer | 650 |
| | POS Withdraw | 2,600 |
| POS Agents | Balance Enquiry | 100 |
| | Mini statement | 200 |
| | Deposit | FREE |
| | Transfer | 650 |
| Mobile Banking | POS Withdraw | see Tiered Fees 1 |
| | Balance Enquiry | 300 |
| | Mini statement | 300 |
| | Full Statement | 400 |
| | Pin Charge | FREE |
| | Notification /Alert | 250 |
| | Account Transfer | FREE |
| | Mobile Agent Deposit | 200 |
| | Mobile Agent Withdraw | see Tiered Fees 2 |
| | Mobile Money to Bank Deposit | 1,300 |
| Closing Account | | 13,000 |
| FDR Min. Opening Balance | | 100,000 |
| ATM Issuance and Replacement Fees | Pipote Card | 15,000 |
| | Yanga Member card | 20,000 |

| TYPE OF CHARGE | TRANSACTION / ITEM | CHARGES |
|--|---|----------|
| Other ATM & Normal Card | Pin Re-issue | FREE |
| | Collection of ATM card at Non Domicile Branch | 6,500 |
| | Uncollected and destroyed ATM card | 6,500 |
| | First ID card (Local and Foreign Currency) | 4,000 |
| | Replacement Of ID card | 2,600 |
| Cash withdraw | Teller withdraw upto 10,000,000 | 2,600 |
| | Teller withdraw from 10,000,001 to 50,000,000 | 5,000 |
| | Teller withdraw from 50,000,0001 to 100,000,000 | 15,000 |
| | Teller withdraw above 100,000,001 | 30,000 |
| | Cheques Clearing Fee | 3,000 |
| | Special Clearance | 50,000 |
| | Dishonoured Cheque | 35,000 |
| | TISS Inwards | FREE |
| | TISS- Outward | 10,000 |
| | Within the Bank | 1,300 |
| To other Banks | 13,000 | |
| POS Withdraw & Money Transfer/ Tansit fees | POS Withdraw | Tiered 1 |
| | 0-10,000 | 800 |
| | 10,000.01-20,000 | 1,250 |
| | 20,000.01-50,000 | 1,500 |
| | 50,000.01-100,000 | 2,250 |
| | 100,000.01-200,000 | 2,750 |
| | 200,000.01-300,000 | 4,200 |
| | 300,000.01-400,000 | 5,500 |
| | 400,000.01-500,000 | 6,000 |
| | 500,000.01-700,000 | 6,500 |
| | 700,000.01-2,000,000 | 7,500 |
| | TPB Mobile Transfer Fee | Tiered 1 |
| | 500-10,000 | 850 |
| | 10,000.01-50,000 | 1,200 |
| | 50,000.01-100,000 | 1,500 |
| 100,000.01-250,000 | 2,800 | |
| 250,000.01-500,000 | 4,600 | |
| 500,000.01 - 750,000 | 7,500 | |
| 750,000.01 - 1,000,000 | 10,000 | |
| Tiered 2 | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

RATES AND CHARGES FOR USD ACCOUNT

| | | |
|---------------------|--------------------------------|--------------------------|
| Maintenance Fee | Savings Account | 1 |
| | Call Account | 5 |
| Deposit Fee | Non Account Holder | Free |
| | | |
| Opening Balance | | 50 |
| Account closure fee | | 10 |
| Bank Statements | | Free |
| | Balance Enquiry- Banking Hall | Free |
| | Confirmation letter | Free |
| Withdraw Fees | Below 50 | 1 |
| | 51-1,000 | 2.5 |
| | 1,001-2,250 | 5 |
| | 2,251-5,000 | 15 |
| | Above 5,000 | 0.25% |
| | | 1.3 USD (TZS Equivalent) |
| Cheque | Any amount | 40 |
| | Special Clearance | 40 |
| | Unpaid cheques-Refer to Drawer | 10 |
| | Special Payment | 20 |
| Dormant | Dormant Account Fee | 5 |
| | Re-Activation | Free |
| TISS | | 10 |



+255 787 669 977

tpbbank//facebook

tpbbank//instagram

www.tpbbank.co.tz

LENDING INTEREST RATES AND OTHER CHARGES

1. FEES ON CONSUMER LOANS

| S/N | CATEGORY | INTEREST RATE/ CHARGE RATE | S/N | CATEGORY | INTEREST RATE/ CHARGE RATE |
|-----|----------------------------------|--|-----|-------------------------|--|
| 1. | Consumer Loan Administration Fee | 1.5% of the Approved Loan. Minimum TZS. 10,000/= | 2. | Loan Application Fee | TZS. 10,000/= |
| | | | 3. | Loan Administration Fee | 1.5% Minimum. TZS. 10,000/= Maximum TZS. 100,000/= |

2. FEES ON WASTAAFU LOANS

3. OTHER CHARGES ON INDIVIDUAL MICRO CREDIT

| S/N | CATEGORY | INTEREST RATE/ CHARGE RATE |
|-----|--|----------------------------|
| 1. | MIC Loan Application Fee | TZS. 20,000/= |
| 2. | MIC Loan Processing/Administration Fee | 1.5% Minimum TZS. 50,000/= |

4. INTEREST RATES AND OTHER CHARGES ON BUSINESS LOANS

| S/N | CATEGORY | INTEREST RATE/ CHARGE RATE |
|-----|---|-----------------------------|
| 1. | Loan Application Fees for Business and Personal Loans | TZS. 50,000/= |
| 2. | Loan Administration Fee - Business and Personal loans | 1.5% of the Approved Amount |



Pata Zaidi

Wekeza kuanzia

TZS. Milioni 5

Kwa miaka 2

Upute Riba ya

11%

Kwa mwaka



Huduma kwa Witoja: +255 787 66 9977 www.tpbbank.co.tz

Nipashe

MWANGA WA JAMII

Ngorongoro sasa haihitaji siasa tena

MAMLAKA ya Hifadhi Eneo la Ngorongoro (NCAA), imeeleza hali halisi ya ongezeko la watu, mifugo na shuguli za kibinadamu ambazo zimeufikisha uhifadhi katika hali ngumu na kuongezeka kwa migogoro kati ya wanyamapori na binadamu.

Wakati wa kuanzishwa kwa mamlaka hiyo mwaka 1959 kukiwa na watu 8,000, sasa wamefikia zaidi ya 200,000 na malaki ya mifugo, ambayo asilimia 80 inamilikiwa na asilimia 20 ya wakazi.

Tayari timu ya wataalamu imeshaanza kuangalia namna ya kuendeleza eneo hilo lenye hadhi nne za urithi wa dunia, imekusanya maoni ya namna matumizi mseto ya eneo hilo yanaweza kufanyika hasa kwa kuwa na kanda za matumizi.

Mbaya zaidi hali ya umaskini katika eneo hilo ni ya kutisha kwa kuwa sheria hairuhusu shughuli zozote nje ya ufugaji, na licha kuwa na shule 25 za msingi na mbili za sekondari, lakini bado kiwango cha kutojua kusoma na kuandika ni asilimia 64.5.

Wataalamu wanasema imefika mahali kwamba kila jitihada za uhifadhi zinazofanyika zinaathari kwa wananchi wanaoishi ndani ya Ngorongoro, na kila shughuli ya kibinadamu inayofanyika ina athari katika uhifadhi.

Aidha, kutokana na mabadiliko ya maisha wananchi hao wanaachana na kutegemea mifugo kwa ajili ya chakula na sasa wanataka kulima mazao mengine, huku wengi wakiachana na ujenzi wa nyumba za asili na kujenga za kisasa za bati ambazo haziruhusiwi, na mwisho wanaingia katika mgogoro na mamlaka.

Pia kuna changamoto kubwa ya wanyama kula mifugo, magonjwa ya kutoka kwa wanyama kwenda kwa binadamu na wanyama wafugwao, jambo ambalo ni hatari sana na kadri watu wanavyoongezeka eneo hilo linashindwa kutosheleza mahitaji.

Umuhimu wa watu katika eneo hilo na uhifadhi ndiyo upekee wa Ngorongoro yenye historia ya binadamu wa kwanza, na watu hutoka maeneo mbalimbali duniani kujionea maajabu ya binadamu kuishi na wanyamapori kama Simba, tembo, faru, nyati, Twiga na wengine.

Kilio cha wataalamu ni muhimu sana likafanyiwa kazi, kwa hali iliyofikia hakuna namna ambavyo Ngorongoro inaweza kuendelea na idadi hiyo ya watu. Ni lazima ufanyike utaratibu wa kupunguza watu kama ilivyofanyika miaka ya nyuma kwa kaya zaidi ya 119 zenye watu zaidi ya 500 ziliondolewa na kwenenda kuanza maisha nje ya hifadhi.

Mbaya zaidi hali siyo njema sana hasa kuwapo kwa mimea vamizi ndani ya hifadhi yakiwamo magugu maji ambayo yanapunguza mimea ya asili inayotegemewa na wanyama kwa ajili ya chakula.

Kutokana na ongezeko la shughuli za kibinadamu na mabadiliko ya tabianchi, sasa vyanzo vya maji vimepungua kiasi cha wanyama kukosa maji na kuyatafuta nje ya hifadhi, ambayo hatari yake ni kuongezeka kwa migogoro kati ya wanyama na binadamu, hivyo majangili kutumia mwanya huo kuu wanyama.

Ni lazima maamuzi magumu yafanyike Ngorongoro ili kunusuru uhifadhi na kuendelea kupata mabilioni ya fedha yanayotokana na utalii, vinginevyo taratibu eneo hilo litakuwa historia.

Ni muhimu sana wananchi wakashirikishwa na wale ambao wako tayari kuondoka na kuanza maisha nje ya hifadhi kuruhusiwa kufanya hivyo, pasipo kuwapo kwa shinikizo la wacheache ambao inaelezwa ni wanufaika.

Kwa ujumla suala la Ngorongoro halihitaji siasa, bali kuangalia uhalisia wa mambo ya kuchukua hatua, lakini kama siasa itapelewa kipaumbele basi kidogo kidogo tuanze kuisahau Ngorongoro.



Muungwana Lazima Nilonge



Na Sabato Kasika

Mengi yaliyoahidiwa yanahitajika kupabadili maisha 'Uwanja wa Fisi'

KAMA ilivyo miji mingine mikubwa, Dar es Salaam nayo imegawanyika katika kanda ndogo ndani yake, kuna makazi yaliyogawanyika kwa wenye vipato vya ngazi tofauti; vikubwa, vya uwezo wa kati kiuchumi na walalaho.

Jijini Dar es Salaam, kuna mahali maarufu kwa jina la 'Uwanja wa Fisi' eneo lililoko kati ya Manzese na Tandale. Ni miongoni mwa makazi yanayoangukia sifa ya wanaoishi walalaho.

Hapo kunasifika kwa wakazi wake wengi wana uchumi katika kiwango duni, mlo wao wa uhakika na daraja la chini zaidi.

Asilimia kubwa ya wakazi wa 'Uwanja wa Fisi' wamefikia hatua, lindi la umaskini wao ni wa kushindwa kumudu gharama za maisha, ikiwamo kununua chakula na mavazi. Malazi yao yalivyo.

Ni hali inayowalazimisha kununua vyakula vya bei nafuu na wakazi wanalazimika kununua vitu ambavyo muda wake wa matumizi umeisha. Kikubwa hapo hata kufikia uamuzi huo, ni kusaka unafuu wa maisha.

Mtu anapoenda katika maduka mbalimbali, wafanyabiashara wa maeneo yao nao wanauza bidhaa zao kulingana na hali halisi ya maisha ya wakazi, ili wafanikishe mauzo.

Kwa mfano, katika maduka yaliyopo 'Uwanja wa Fisi' panapatikana sukari, chumvi, majani ya chai na vingine vinapimwa na kufungwa katika karatasi, mafuta ya kula nayo yakiwa na vipimo vyake vidogo, vina vyopatikana kwa bei nafuu. Zote ni jitihada za kuwafikia wateja wanakojimudu kiuchumi.

Hiyo haimaanishi mwenye uwezo wa kupimiwa sukari katika mzani, hatafanyiwi hivyo, la hash! Nafasi yake nayo ipo, kila anayetaka huduma anapata.

Kumekuwapo ahadi mbalimbali za kubadili 'Uwanja wa Fisi' kuwa bora zikilenga kukomesha shughuli zote, ambazo si halali, ambazo hufanyika katika eneo hilo, lakini hazijitimia.

Miongoni mwa ahadi hizo ni ile ya aliyekwa Mkuu wa Mkoa wa Dar es Salaam, Paul Makonda, alipotembelea Uwanja wa Fisi na akaahidi azma ya nyumba za mahali hapo kubomolewa, ili kupageuza kuwa ukanda

wa biashara.

Nakumbuka Novemba mwaka 2016, Makonda aliahidi azma ya nyumba zote katika eneo hilo kubomolewa na kuwapa watu waendeshe viwanda vidogo. Aliahidi hatua ya kwanza muhimu ni kufanyika tathmini, ili wenye nyumba walipwe chao.

"Nimejionea hali ilivyo katika maeneo ya Mtaa wa Fisi, si mazuri. Nitatafuta wafanyabiashara wa viwanda wanunue eneo hili, (wakazi) walipwe fedha zao wapishe eneo hili," anasema Makonda.

Ni ahadi aliyoifanua kuwa pindi wangepatikana wafanyabiashara, ungefanyika utaratibu wa kulipa fidia kwa kaya zote za 'Uwanja wa Fisi', kupageuza kuwa alichokita Dar es Salaam mpya, kuliko eneo hilo lilivyo sasa.

"Mazingira ya 'Mtaa wa Fisi' siyo mazuri. Nimepita, nimejionea mwenyewe baada ya kufanya ukaguzi, nikajiridhisha na hili ndio tamko langu kwa umma kwa wananchi wa mkoa huu," anasema.

Kwa jumla ni kwamba, kumekuwapo ahadi za kuboresha eneo hilo, lakini hakijajulikana kinachokwamisha, hadi kipindi Mkuu wa Mkoa Makonda, ameondoka pasipo kutekelezwa ahadi hiyo.

Wakati wa kampeni za uchaguzi mkuu, mgombea urais kupitia Chama cha Sauti ya Umma (SAU), Muttamwega Mgaywa, naye alitua 'Uwanja wa Fisi' akiahidi kupaboresha mazingira yake.

Aliwaachia ahadi kwamba angebadilisha nyumba za eneo hilo na wakapatiwe maghorofa kama ya Shirika la Nyumba la Taifa (NHC), ili wanaoishi hapo waondokane na makazi duni, kama njia ya kuboresha maisha ya Watanzania wanyonge.

Kilichoahidiwa na mgombea huyo, ndiyo mzizi wa shauku ya wanaoaka 'Uwanja wa Fisi', kwa kuwa hata Joseph Mkude, Mwenyekiti wa Serikali ya Mtaa wa Muungano, ambako 'Uwanja wa Fisi' unapatikana, ndiyo anavyotaka.

Ahadi ni nyingi kwa kweli, lakini mavuno yake ni hesabu finyu. Matamano hayo bado hayajazaa matunda, kutokana na ukweli, maisha ya eneo hilo bado ni yale yale miaka nenda rudi, licha ya kusikika ahadi zisizo hesabika.

Nipashe hutolewa na kuchapishwa na:

THE GUARDIAN LIMITED

Mhariri Mtendaji : Beatrice Bandawe

Meneja Usambazaji na Masoko: Emmanuel Lyimo, 0716 500500

Mapokezi: 0745 700710

Matangazo: 0782 253676

Baruapepe: advertise@guardian.co.tz

Website: www.ippmedia.com

epaperippmedia.com



Yetu Microfinance Bank PLC
"Creating Wealth Together, Pamoja Tunaweza"

YETU MICROFINANCE BANK PLC

UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA

IMETOLEWA CHINI YA KANUNI YA 7 NA YA 8 YA KANUNI ZA MABENKI NA TAASISI ZA FEDHA (UONESHAJI) YA MWAKA 2014

WARAKA MIZANIA KWA TAREHE 31 DESEMBA 2020 Kiwango kwa Tzs.

| | Robo Mwaka wa sasa 31-Dec-20 TZS | Robo Mwaka Ulipitia 30-Sep-20 TZS |
|--|----------------------------------|-----------------------------------|
| A. MALI | | |
| 1 Fedha Taslimu | 797,494,384 | 721,559,270 |
| 2 Salio katika Benki Kuu ya Tanzania | 119,241,558 | 619,741,826 |
| 3 Uwekezaji katika Amana za Serikali | | |
| 4 Salio katika Benki Nyinginezo na Taasisi za Fedha | 236,220,305 | 145,738,279 |
| 5 Hundi na Miamala ya kushughulikiwa | | |
| 6 Miamala Baina ya Matawi | | |
| 7 Bili Zilizofikiwa | | |
| 8 Dhima za Wateja zilizokubalika | | |
| 9 Mikopo iliyotolewa kwa Benki Nyingine | | |
| 10 Uwekezaji Katika Amana Nyingine | | |
| 11 Mikopo Halisi iliyopo | 12,708,353,771 | 12,790,237,905 |
| 12 Mali Nyingine | 1,909,690,719 | 1,626,302,868 |
| 13 Uwekezaji wa Hisa | | |
| 14 Akaunti za udhamini | | |
| 15 Mali Zisizohamishika, Mitambo na Vifaa | 2,415,681,723 | 1,827,800,489 |
| 16 JUMLA YA MALI | 1,611,577,911 | 1,424,084,160 |
| | 19,798,260,370 | 19,155,464,797 |
| B. DHIMA | | |
| 17 Amana za Benki nyingine na Taasisi za Fedha | | |
| 18 Amana za Wateja | 1,845,479,862 | 1,491,323,654 |
| 19 Dhamana ya Malipo kwa Fedha Taslimu | | |
| 20 Amana Maalumu | 1,743,819,351 | 1,761,759,244 |
| 21 Maagizo ya Malipo/Fedha za Kuhamisha | | |
| 22 Hundi na Hawala za Kibenki Zilizotolewa | | |
| 23 Limbiko la Kodi na Gharama Zitakazolipwa | | |
| 24 Dhima la Tozo kwa ajili ya usuluhishi baina ya Benki na Mteja | | |
| 25 Miamala isiyoshughulikiwa baina ya Matawi | | |
| 26 Mapato yaliyolinga ya kipindi Kijacho na Tozo Nyingine Zitakazolipwa baadae | | |
| 27 Dhima Nyingine | 480,339,642 | 480,339,642 |
| 28 Madeni | 7,000,000,000 | 7,000,000,000 |
| 29 JUMLA YA DHIMA | 11,069,638,856 | 10,733,422,540 |
| 30 MALI/(DHIMA) HALISI | 8,728,621,515 | 8,422,042,256 |
| C. FEDHA ZA WANAHISA | | |
| 31 Mtaji wa Hisa Uliolipwa | 6,056,496,547 | 6,056,496,547 |
| 32 Akiba ya Mtaji | | |
| 33 Mapato yaliyobakizwa | | |
| 34 Faida/(Hasara) ya Kipindi Husika | 2,213,609,023 | 2,213,609,023 |
| 35 Akaunti zingine za Mtaji | 388,822,945 | 82,243,686 |
| 36 Stahiki ya wenye Hisa chache | 69,693,000 | 69,693,000 |
| 37 JUMLA YA FEDHA ZA WANAHISA | 8,728,621,515 | 8,422,042,256 |
| 38 Dhima zisizo dhahiri | | |
| 39 Mikopo chechefu | 981,763,273 | 696,959,097 |
| 40 Tongo Kwa ajili ya mikopo chechefu | 749,914,726 | 744,662,234 |
| 41 Mali Nyingine Chechefu | | |
| D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA | | |
| i Uwiano wa Fedha za wanahisa na Jumla ya Mali | 44.09% | 43.97% |
| ii Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi | 7.29% | 5.15% |
| iii Uwiano wa Mikopo Ghafi na Jumla ya Amana | 3.75% | 4.16% |
| iv Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi | 64% | 67% |
| v Uwiano wa Mali Zinzozalisha na Jumla ya Mali | 68% | 71% |
| vi Ongezeko la Amana | 23% | 35% |
| vii Ongezeko la Mali | 3% | 2.63% |

TAARIFA YA MTIRIRIKO WA FEDHA KWA ROBO MWAKA INAYOISHIA 31 DESEMBA 2020 Kiwango kwa Tzs

| | Robo Mwaka wa sasa 31-Dec-20 TZS | Robo Mwaka Liganishi 30-Sep-20 TZS |
|---|----------------------------------|------------------------------------|
| I Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji: | | |
| Mapato/(Hasara) Halisi | 388,822,945 | 82,243,686 |
| Marekebisha kwa Ajili ya: | | |
| - Faida/(Hasara) kwenye Mauzo ya Mali | - | - |
| -Uchakavu wa Mali za Kudumu | (23,474,688) | (27,218,233) |
| -Uchakavu wa Matengenezo Makubwa | - | - |
| -Utumikaji wa Mtaji wa Misada | - | - |
| -Uchakavu wa Mali Zisizoshikika | - | - |
| | 365,348,257 | 55,025,453 |
| - Mabadiliko Halisi Katika Salio la Benki Kuu ya Tanzania | | |
| - Badiliko Halisi katika Mikopo | (283,387,851) | (298,950,221) |
| - Mabadiliko Halisi Katika Mali Nyingine | (354,156,208) | (367,390,606) |
| - Mabadiliko Halisi Katika Amana | - | - |
| - Mabadiliko Halisi Katika salio la benki Nyingine na Taasisi za Fedha | (37,500,000) | - |
| - Mabadiliko Halisi Katika Dhima Nyingine | (309,695,801) | (611,315,374) |
| - Kodi Iliyolipwa | - | - |
| | (309,695,801) | (611,315,374) |
| <i>Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji</i> | | |
| II Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji: | | |
| Gawio Liliopokewa | - | - |
| Ununuzi wa Mali za Kudumu | (187,493,751) | (145,778,585) |
| Mapato kutokana na Mauzo ya Mali za Kudumu | - | - |
| Ununuzi wa Mali Zisizoshikika | - | - |
| Menginyeo Amana za kudumu | - | - |
| Mapato kutokana na Mauzo ya Amana Zisizoshughulikiwa na Mawakala | - | - |
| | (187,493,751) | (145,778,585) |
| <i>Fedha Halisi Zilizotolewa</i> | | |
| III Mtiririko wa Fedha Kutokana na Shughuli za Kifedha: | | |
| Ulipaji wa Madeni Ya Muda Mrefu | - | - |
| Mapato Kutokana na Utoaji wa Madeni Ya Muda Mrefu | - | - |
| Mapato Kutokana na Utoaji wa Madeni Ya Muda Mrefu | - | - |
| Mapato Kutokana na Utoaji wa Mtaji wa Hisa | - | - |
| Gawio Liliolipwa kwa Fedha Taslimu | 89,356,219 | (37,807,881) |
| Mabadiliko Halisi Katika Madeni Mengine | - | - |
| | 89,356,219 | (37,807,881) |
| <i>Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za Kifedha</i> | | |
| IV Fedha Taslimu na Mali zinazofanana na Fedha Taslimu: | | |
| Ongezeko/ Punguzo Halisi katika Fedha taslimu na Mali zinazofanana na Fedha | (407,833,334) | (794,901,840) |
| Fedha na Mali zinazofanana na Fedha Taslimu Mwanzoni mwa Robo Mwaka | 1,487,039,375 | 2,281,941,215 |
| Fedha na Mali zinazofanana na Fedha Taslimu Mwishoni mwa Robo Mwaka | 1,079,206,041 | 1,487,039,375 |

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA 31 DESEMBA 2020 Kiwango kwa Tzs.

| | Kiwango kwa Tzs. (000) | Mtaji wa Hisa | Mtaji mkuu wa kisheria | Mtaji wa kisheria | Akaunti zingine za Mtaji | Tengo la ziada ya jumla | Jumla Tzs |
|---|------------------------|---------------|------------------------|-------------------|--------------------------|-------------------------|------------------|
| Salio la wa mwaka 01/01/2019 | 6,056,497 | 130,555 | - | - | 69,693 | 1,511,458 | 7,768,203 |
| Rekebisha: | | | | | | | |
| Ongeza: Jumlisha/(Futa) kwa kipindi cha robo | - | - | - | - | - | - | - |
| Mapato mengine | - | - | - | - | - | - | - |
| Mtaji mkuu wa kisheria | - | (130,555) | - | - | - | 130,555 | - |
| Tozo la Mali la mwaka jana | - | - | - | - | - | 433,776 | 433,776 |
| Faida/(Hasara) Halisi Baada ya kodi ya mapato | - | - | - | - | - | 681,377 | 681,377 |
| Gawio liliolipwa | - | - | - | - | - | (424,817) | (424,817) |
| Salio kwa Mwaka 31.12.2019 | 6,056,497 | - | - | - | 69,693 | 2,332,349 | 8,458,539 |
| Salio la mwaka 01/01/2020 | 6,056,497 | - | - | - | 69,693 | 2,332,349 | 8,458,539 |
| Rekebisha: | | | | | | | |
| Ongeza: Jumlisha/(Futa) kwa kipindi cha robo | - | - | - | - | - | - | - |
| Tos: Mapato mengine | - | - | - | - | - | - | - |
| Mtaji wa kisheria | - | - | - | - | - | - | - |
| Faida/(Hasara) Halisi Baada ya kodi ya mapato | - | - | - | - | - | 322,357 | 322,357 |
| Tos: Gawio liliolipwa | - | - | - | - | - | - | - |
| Salio kwa mwaka 31.12.2020 | 6,056,497 | - | - | - | 69,693 | 2,654,706 | 8,780,896 |

TAARIFA YA MAPATO NA MATUMIZI KWA MWAKA ULIOISHIA 31 DESEMBA 2020 Kiwango kwa Tzs.

| | Robo Mwaka wa sasa 31-Dec-20 TZS | Robo Mwaka Ulipitia 30-Sep-20 TZS | Limbikizo Robo Mwaka wa sasa 31-Dec-20 TZS |
|--|----------------------------------|-----------------------------------|--|
| 1 Mapato ya Riba | 1,415,466,701 | 1,116,056,826 | 4,386,460,055 |
| 2 Gharama za Riba | 50,410,959 | 130,041,033 | 355,657,471 |
| 3 Mapato Halisi (1 kutoa 2) | 1,365,055,742 | 986,015,793 | 4,030,802,584 |
| 4 Madeni Viza Yaliyofutwa | | | |
| 5 Punguzo/Ongezeko la tongo katika mikopo | 3,765,353 | 1,487,139 | 151,108,334 |
| 6 Mapato yasiyo ya Riba: | 320,243,375 | 212,752,725 | 919,650,372 |
| 6.1 Faida/(Hasara) zitokanazo na Miamala ya Fedha za Kigeni | | | |
| 6.2 Ada na Kamisheni | 292,145,800 | 187,916,361 | 770,560,952 |
| 6.3 Gawio | 0.00 | | |
| 6.4 Mapato Mengine | 28,097,575 | 37,771,708 | 149,089,420 |
| 7 Gharama Zisizo za Riba: | 1,292,710,818 | 1,130,947,314 | 4,741,703,929 |
| 7.1 Mishahara na Mafao | 706,241,494 | 577,104,338 | 2,459,327,102 |
| 7.2 Ada na Kamisheni | 36,771,204 | 217,564,701 | 117,698,296 |
| 7.3 Gharama nyingine | 549,698,121 | 532,086,507 | 2,193,658,008 |
| 8 Faida/(Hasara) ya Uendeshaji | 388,822,945 | 82,243,686 | 359,857,361 |
| 9 Tongo la Kodi ya Mapato | | | 37,500,000 |
| 10 Faida/(Hasara) Halisi baada ya Kodi ya Mapato | 388,822,945 | 82,243,686 | 322,357,361 |
| 11 Mapato Mengine Yaliyujumuishwa (bainisha) | | | |
| 12 Jumla ya Faida/(Hasara) iliyujumuishwa kwa Mwaka | 388,822,945 | 82,243,686 | 322,357,361 |
| 13 Idadi ya Waajiriwa | 125 | 121 | 125 |
| 14 Mapato kwa Hisa | 32 | 7 | 32 |
| 15 Idadi ya Matawi | 3 | 3 | 3 |
| BAADHI YA VIASHIRIO VYA UFANISI | | | |
| (i) Uwiano wa Faida kabla ya Kodi na Wastani wa Mali | 10% | 10.29% | 14% |
| (ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa | 16% | 16.28% | 23% |
| (iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi | 93% | 93.33% | 77% |
| (iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinzozalisha | 10% | 10.29% | 14% |

ADA NA GHARAMA ZA HUDUMA KWA KIPINDI KINACHOISHIA 31 DESEMBA 2020

| AINA YA BIDHAA | 1. AKAUNTI ZA AKIBA | 2. Mkopo |
|-------------------------------------|---------------------|-------------------------|
| Kima cha chini cha kufungua akaunti | 5000/= | Mikopo ya biashara |
| Ada ya mwezi | BURE | Mikopo ya kuboresha nyu |
| Taarifa ya Akaunti | BURE | Ada ya Mkopo |
| Kuuliza salio | BURE | Bima ya mkopo |
| Kufunga akaunti | 5000/= | Mikopo ya Jikimu |
| Gharama za kuendesha akaunti | 5000/= | Mikopo ya Kilimo |
| Gharama za kuweka fedha | BURE | Mikopo ya Maji |
| | | Mikopo ya wafanyakazi |

Katika kuanda taarifa za hizi za fedha, sera za uandaaji ni zilizile zilizotumika wakati wa uandaaji wa Taarifa za Fedha zilizokaguliwa za mwaka uliopita (kama kulikua na mabadiliko katika sera za uandaaji taarifa za fedha katika kipindi cha robo mwaka ya mwaka wa sasa, mabadiliko yaelezwewa kwa mujibu wa IAS 34 na IAS 8).

| Imesainiwa na: | Cheo | Tarehe: |
|---|------------------------|-----------|
| Atenius Millinga | Mkurugenzi Mwendaji | 28-Jan-20 |
| Samwel Gikaro | Meneja wa Fedha | 28-Jan-20 |
| Humphrey Darson Singogo | Kaimu Mkaguzi wa Ndani | 28-Jan-20 |
| Sisi, tuliotajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezitahmini taarifa hizi, na kwa ueleva na imani yetu kubwa zimeandaliwa kulingana na Vivango vya Kimataifa vya Uwasilishaji wa Taarifa za Fedha na matakwa ya Sheria ya Benki na Taasisi za Fedha ya mwaka 2006, na zinaonesha hali halisi. | | |
| Kuthibitishwa na: | | |
| Ernest K. Ndimbo | Mwenyekiti wa Bodi | 28-Jan-20 |
| Happy sambega | Mkurugenzi | 28-Jan-20 |



BENKI YA STANBIC TANZANIA

UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA

Imetolewa chini ya kanuni ya 7 na ya 8 ya Kanuni za Mabenki na Taasisi za Fedha (Uoneshaji) ya Mwaka 2014

WARAKA MIZANIA KWA TAREHE 31 DESEMBA 2020

(Kiasi kwa shilingi milioni)

| | Robo Mwaka ya /Mwaka wa sasa 31-Dec-20 | Robo Mwaka/iliopita 30-Sep-20 |
|---|--|-------------------------------|
| A. MALI | | |
| 1 Fedha Taslimu | 19,182 | 20,874 |
| 2 Salio Katika Benki Kuu ya Tanzania | 133,497 | 99,107 |
| 3 Uwekezaji Katika Amana za Serikali | 188,047 | 160,937 |
| 4 Salio Katika Benki Nyingine na Taasisi za Fedha | 44,681 | 45,438 |
| 5 Hundi na Miamala ya Kushughulikiwa | 662 | - |
| 6 Miamala Baina ya Matawi | - | - |
| 7 Bili Zilizoaifiwa | - | - |
| 8 Dhima za Wateja Zilizokubalika | 35,759 | 14,562 |
| 9 Mikopo Iliyotolewa kwa Benki Nyingine | 285,813 | 297,808 |
| 10 Uwekezaji Katika Amana Nyingine | - | - |
| 11 Mikopo Halisi Iliyopo | 947,596 | 1,006,025 |
| 12 Mali Nyingine | 64,730 | 57,549 |
| 13 Uwekezaji wa Hisa | - | - |
| 14 Akaunti za udhamini | - | - |
| 15 Mali Zisizohamishika, Mitambo na Vifaa | 51,735 | 54,074 |
| 16 JUMLA YA MALI | 1,770,378 | 1,756,373 |
| B. DHIMA | | |
| 17 Amana za Benki nyingine na Taasisi za Fedha | 268,099 | 255,463 |
| 18 Amana za Wateja | 1,024,929 | 1,018,615 |
| 19 Dhama za Malipo kwa Fedha Taslimu | - | - |
| 20 Amana Maalumu | 18,852 | 28,681 |
| 21 Maagizo ya Malipo/Fedha za Kuhamisha | 98 | 1,138 |
| 22 Hundi na Hawala za Kibenki Zilizotolewa | 26 | 26 |
| 23 Limbiko la Kodi na Gharama Zitakazolipwa | 61,678 | 56,665 |
| 24 Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja | 35,759 | 14,562 |
| 25 Miamala Isiyoshughulikiwa Baina ya Matawi | - | - |
| 26 Mapato yaliyoingia ya Kipindi Kijacho na Tozo Nyingine Zitakazolipwa Baada | - | - |
| 27 Dhima Nyingine | 4,918 | 4,661 |
| 28 Madeni | 30,484 | 39,013 |
| 29 Madeni | 18,519 | 18,474 |
| 29 JUMLA YA DHIMA | 1,463,363 | 1,437,298 |
| 30 MALI/(DHIMA) HALISI (16 kutoa 29) | 307,015 | 319,075 |
| C. FEDHA ZA WANAHISA | | |
| 31 Mtaji wa Hisa Uliolipwa | 8,400 | 8,400 |
| 32 Akiba ya Mtaji | 112,396 | 112,396 |
| 33 Mapato Yaliyobakizwa | 164,736 | 164,736 |
| 34 Faida (Hasara) ya Kipindi Husika | 18,588 | 30,758 |
| 35 Akaunti Nyingine za Mtaji | 2,895 | 2,785 |
| 36 Stahiki ya Wenyehisa Chache | - | - |
| 37 JUMLA YA FEDHA ZA WANAHISA | 307,015 | 319,075 |
| 38 Dhima Zisizo Dhahiri | 523,156 | 580,857 |
| 39 Mikopo Chechefu | 66,073 | 59,473 |
| 40 Tongo kwa Ajili ya Mikopo Chechefu | 62,273 | 40,703 |
| 41 Mali Nyingine Chechefu | - | - |
| D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA | | |
| (i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali | 17.3% | 18.2% |
| (ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi | 6.5% | 5.7% |
| (iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana | 97.1% | 98.6% |
| (iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi | 59.1% | 60.4% |
| (v) Uwiano wa Mali Zinzozalisha na Jumla ya Mali | 82.3% | 84.2% |
| (vi) Ongezeko la Amana | -0.3% | -13.9% |
| (vii) Ongezeko la Mali | 0.8% | -9.5% |

TAARIFA YA MAPATO NA MATUMIZI

KWA ROBO MWAKA INAYOISHIA 31 DESEMBA 2020

(Kiasi kwa shilingi milioni)

| | Robo ya Mwaka sasa 31-Dec-20 | Robo ya mwaka Linganishi (Mwaka Uliopita) 31-Dec-19 | Limbikizo la Mwaka wa sasa 31-Dec-20 | Limbikizo la Mwaka Linganishi 31-Dec-19 |
|--|------------------------------|---|--------------------------------------|---|
| TAARIFA | | | | |
| 1 Mapato ya Riba | 29,506 | 30,774 | 132,643 | 112,215 |
| 2 Gharama za Riba | 5,056 | 6,370 | 24,218 | 19,638 |
| 3 Mapato Halisi ya Riba (Ikutoa 2) | 24,450 | 24,404 | 108,425 | 92,587 |
| 4 Madeni Viza Yaliyofutwa | - | - | - | - |
| 5 Punguzo/Ongezeko la tongo katika Mikopo | 21,679 | 3,978 | 12,964 | 6,016 |
| Mapato baada ya tongo katika mikopo | 2,771 | 20,426 | 95,461 | 86,571 |
| 6 Mapato Yasiyo ya Riba | 12,909 | 11,863 | 49,644 | 54,558 |
| 6.1 Faida (Hasara) Zitokanazo na Miamala ya Fedha za Kigeni | 7,455 | 5,666 | 28,785 | 28,733 |
| 6.2 Ada na Kamisheni | 5,445 | 6,147 | 20,810 | 25,704 |
| 6.3 Gawio | - | - | - | - |
| 6.4 Mapato Mengine | 9 | 50 | 49 | 121 |
| 7 Gharama Zisizo za Riba | 29,337 | 27,033 | 113,587 | 109,572 |
| 7.1 Mishahara na Mafao | 14,963 | 14,263 | 57,761 | 56,033 |
| 7.2 Ada na Kamisheni | 3,966 | 3,870 | 16,008 | 14,697 |
| 7.3 Gharama Nyingine | 10,409 | 8,900 | 39,818 | 38,842 |
| 8 Faida (Hasara) ya Uendeshaji | - 13,657 | 5,256 | 31,518 | 31,557 |
| 9 Tongo la Kodi ya Mapato | - 1,487 | 1,020 | 12,929 | 10,302 |
| 10 Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | - 12,170 | 4,236 | 18,588 | 21,255 |
| 11 Mapato Mengine Yaliyojumishwa (bainisha) | - | - | - | - |
| i) Mabadiliko ya thamani katika amana zinazouzika | 329 | 592 | 242 | 185 |
| ii) Kodi ya mabadiliko ya thamani katika amana zinazouzika | - 99 | - 178 | - 73 | - 56 |
| 12 Jumla ya Faida (Hasara) Iliyojumishwa kwa mwaka | - 11,940 | 4,650 | 18,758 | 21,385 |
| 13 Idadi ya Waajiriwa | 521 | 522 | 521 | 522 |
| 14 Mapato kwa Hisa | 1.4 | 0.5 | 2.2 | 2.5 |
| 15 Idadi ya Matawi | 12 | 12 | 12 | 12 |
| BAADHI YA VIASHIRIO VYA UENDESHI | | | | |
| (i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali | -0.7% | 0.2% | 1.2% | 1.3% |
| (ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa | -4.2% | 1.5% | 6.7% | 7.8% |
| (iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi | 69.2% | 63.4% | 62.3% | 65.7% |
| (iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinzozalisha | 1.7% | 1.7% | 8.1% | 6.9% |

Tarukimu za wastani zitakotolewa kwa kujumlisha salio la mvisho kwa mizi inayohusika katika kipindi na kugawanya kwa idadi ya mizi katika kipindi hicho

TAARIFA YA MTIRIRIKO WA FEDHA

KWA ROBO/MWAKA ULIOISHIA 31 DESEMBA 2020

(Kiasi kwa shilingi milioni)

| | Robo Mwaka ya sasa 31-Dec-20 | Robo Mwaka iliyopita 30-Sep-20 | Limbikizo la Mwaka wa sasa 31-Dec-20 | Limbikizo la Mwaka Linganishi (Mwaka Uliopita) 31-Dec-19 |
|--|------------------------------|--------------------------------|--------------------------------------|--|
| I: Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji: | | | | |
| Mapato/(Hasara) Halisi | 12,170 | 7,629 | 18,588 | 21,255 |
| Marekebisha kwa Ajili ya: | - | - | - | - |
| - Hasara Katika Mali | 9,738 | 3,224 | 12,961 | 13,297 |
| - Badiliko Halisi Katika Mikopo | 37,232 | 39,413 | 19,792 | 294,505 |
| - Faida/Hasara Kwenye Mauzo ya Mali | 16 | 11 | 27 | 68 |
| - Mabadiliko Halisi Katika Amana | 30,318 | 202,726 | 1,349 | 251,602 |
| - Mabadiliko Halisi Katika Amana za Muda Mfupi Zilizoaifiwa | 27,000 | 16,861 | 13,132 | 88,122 |
| - Mabadiliko Halisi Katika Dhima Nyingine | 5,789 | 13,962 | 41,628 | 16,286 |
| - Mabadiliko Halisi Katika Mali Nyingine | 12,954 | 16,904 | 19,404.43 | 8,466 |
| - Kodi Iliyolipwa | 10,088 | 4,371 | 20,480 | 17,403 |
| - Mengineyo (bainisha) | 2,974 | 12,725 | 20,665 | 15,224 |
| <i>Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji</i> | 17,907 | 96,368 | 59,296 | 55,032 |
| II: Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji: | | | | |
| Gawio Liliopokewa | - | - | - | - |
| Ununuzi wa Mali za Kudumu | 1,648 | 1,304 | 2,952 | 4,592 |
| Mapato Kutokana na Mauzo ya Mali za Kudumu | 5 | 41 | 46 | 134 |
| Ununuzi wa Amana Zisizoshughulikiwa na Mawakala | - | - | - | - |
| Mapato Kutokana na Mauzo ya Amana Zisizoshughulikiwa na Mawakala | - | - | - | - |
| Mengineyo (bainisha) | - | - | - | - |
| <i>Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji</i> | - 1,643 | - 1,264 | - 2,907 | - 4,458 |
| III: Mtiririko wa Fedha Kutokana na Shughuli za Kifedha: | | | | |
| Ulipaji wa Madeni ya Muda Mrefu | - | - | - | - |
| Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu | - | - | - | - |
| Mapato Kutokana na Utoaji wa Mtaji wa Hisa | - | - | - | 37,920 |
| Gawio Liliolipwa kwa Fedha Taslimu | - | - | - | - |
| Mabadiliko Halisi Katika Madeni Mengine | 46 | 125 | 132 | 114 |
| Mengineyo (bainisha) | 0 | 247 | 0 | 129 |
| <i>Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Kifedha</i> | 45 | 121 | 132 | 37,934 |
| IV: Fedha Taslimu na Mali Zinzozalisha na Fedha Taslimu: | | | | |
| Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinzozalisha na Fedha Taslimu | 16,310 | 97,510 | 56,522 | 88,509 |
| Fedha na Mali Zinzozalisha na Fedha Taslimu Mwanzoni mwa Robo Mwaka/Mwaka | 401,095 | 498,606 | 360,883 | 272,374 |
| Fedha na Mali Zinzozalisha na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka | 417,405 | 401,095 | 417,405 | 360,883 |

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA 31 DESEMBA 2020

(Kiasi kwa shilingi milioni)

| | Mtaji wa Hisa | Malipo juu ya bei ya hisa | Mapato Yaliyobakizwa | Ziada ya Kisheria | Tengo la Ziada ya Jumla | Mabadiliko thamani katika amana zinazouzika | Jumla |
|---|---------------|---------------------------|----------------------|-------------------|-------------------------|---|----------------|
| I Mwaka wa sasa | | | | | | | |
| Salio la mwanzo wa mwaka | 8,400 | 112,397 | 146,538 | 18,197 | - | 2,769 | 288,301 |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | - | - | 18,588 | - | - | - | 18,588 |
| Mapato mengine yaliyojumishwa | - | - | - | - | - | 170 | 170 |
| Miamala na wanahisa | - | - | - | - | - | - | - |
| Gawio lililolipwa | - | - | - | - | - | - | - |
| Ziada ya Kisheria | - | - | 18,197 | 18,197 | - | - | - |
| Tengo la Ziada ya Jumla | - | - | - | - | - | - | - |
| Mengineyo | - | - | - | - | - | 44 | 44 |
| Salio la mwisho wa mwaka | 8,400 | 112,397 | 183,324 | 0 | - | 2,895 | 307,015 |
| * Mwaka Uliopita | | | | | | | |
| Salio la mwanzo wa mwaka | 7,390 | 75,487 | 137,761 | - | 5,719 | 2,267 | 228,624 |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | - | - | 21,255 | - | - | - | 21,255 |
| Mapato mengine yaliyojumishwa | - | - | - | - | - | 117 | 117 |
| Miamala na wanahisa | 1,010 | 36,910 | - | - | - | - | 37,920 |
| Gawio lililolipwa | - | - | - | - | - | - | - |
| Ziada ya Kisheria | - | - | - | - | - | - | - |
| Tengo la Ziada ya Jumla | - | - | 12,478 | 18,197 | 5,719 | - | 385 |
| Mengineyo | - | - | - | - | - | 385 | 385 |
| Salio la mwisho wa mwaka | 8,400 | 112,397 | 146,538 | 18,197 | - | 2,769 | 288,301 |

BAADHI YA MAELEZO KWA ROBO MWAKA INAYOISHIA 31 DESEMBA 2020

Katika kuanda taarifa za hizi za fedha, sera za uandaaji ni zililizotumika wakati wa uandaaji wa Taarifa za Fedha zilizokaguliwa za mwaka uliopita

| Jina na Cheo | Saini | Tarehe |
|--|-------|-----------|
| Kevin Wingfield (Ofisa Mtendaji Mkuu) | | 27-Jan-21 |
| Lydia Kokugonza (Mkuu wa Fedha) | | 27-Jan-21 |
| Jonathan Ngoma (Mkaguzi Mkuu wa Ndani) | | 27-Jan-21 |

Sisi, tulitajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunabitithisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezitathmini taarifa hizi, na kwa ueleva na imani yetu kubwa zimeandaliwa kulingana na Vivango vya Kimataifa vya Uwasilishaji wa Taarifa za Fedha na matakwa ya Sheria ya Benki na Taasisi za Fedha ya mwaka 2006, na zinaonesha hali halisi.

| Jina | Saini | Tarehe |
|--|-------|-----------|
| 1. Prof. Mark Mwandosya (Mwenyekiti wa bodi) | | 27-Jan-21 |
| 2. Nada Margwe (Mjumbe wa bodi) | | 27-Jan-21 |

Kijana matatani tuhuma za mauaji

Na Mwandishi Wetu, PEMBA

JESHI la Polisi Mkoa wa Kaskazini Pemba, linamshikilia kijana mmoja mkazi wa Chimba Konde Wilaya ya Micheweni kwa tuhuma za mauaji.

Kamanda wa Polisi Mkoa wa Kaskazini Pemba, Juma Sadi Khamis, alimtaja mtuhumiwa ni Husein Haji Khamis (20).

Alieleza kuwa Jeshi la Polisi lilipata taarifa kutoka kwa raia mwema kuwa kuna mwendesha bodaboda ambaye anatambulika kwa jina la Seif Khamis (23) kuwa ana siku ya tatu hajulikani alipo na wala bodaboda yake.

Kamanda Sadi alieleza kwamba kuwa mtoa taarifa huyo aliliambia Jeshi la Polisi kuwa yeye na Seif (mwendesha bodaboda) walionana tangia Januari 23, mwaka huu na hadi juzi hajamuona na wala chombo chake hajakiona na hana taarifa zozote.

“Lakini alitupa taarifa kuwa alikuwa na ugomvi na kijana mmoja ambaye anaitwa Hussein (mtuhumiwa) kwa madai kuwa huyu Seif anamchukulia mkewe na alimsikia akimwambia kuwa atamfanyizia, hivyo inawezekana kuwa kweli ametimiza lengo lake,” alisema Kamanda Sadi.

Alisema baada ya kupata taarifa hizo, Jeshi la Polisi lili-fika katika Kijiji cha Jitenge ili kumfuata Hussein na hatimaye walifanikiwa kumtia mbaroni.

“Kwa bahati nzuri saa 8:15 za mchana tulimtia mbaroni mtuhumiwa na baada ya kufanyiwa mahojiano ya awali alikataa kuwa hana tatizo lolote na marehemu, lakini baada ya mahojiano zaidi alikiri kuwa wana ugomvi ila hajamfanyia chochote, ila baadaye alisema kuna shimo amemfukia mbwa,” alieleza Kamanda Sadi.

Alieleza kuwa baada ya taarifa hiyo, polisi walikwenda hadi sehemu lilipokuwapo shimo ambalo Hussein alidai amemfukia mbwa na polisi walifukua shimo hilo, baada ya kufukua waliuona mwili wa Seif katika shimo hilo, huku miguu yake ikiwa imefungwa kamba.

“Hivyo polisi waliendelea kufukua hadi mwisho na hatimae walibaini aliyefukiwa ni Seif, na daktari baada ya kumfanyia vipimo aligundua alichomwa na kitu chenye ncha kali, huku mgongoni na usoni akiwa na mikwaruzo... baada ya hapo mwili ulikabidhiwa kwa jamaa zake kwa taratibu za mazishi,” alisema Kamanda Sadi.

Kwa mujibu wa Kamanda Sadi, Jeshi la Polisi linaendelea kumshikilia kijana huyo na upelelezi utakapokamilika hatua za kisheria zitachukuliwa.

Shirika la Plan lasaidia miradi ya kijamii kwa bil. 36/- kila mwaka

Na Neema Emmanuel, MWANZA

SHIRIKA la PLAN International Tanzania kwa mwaka lina-tumia Sh. bilioni 36 kwa ajili ya kutekeleza miradi mbalimbali ya kijamii ikiwamo ya ulinzi wa watoto, afya, elimu bora, usafi wa mazingira, maji, maafa na maendeleo kwa ajili ya vijana.

Hayo yalibainishwa jana na Mkurugenzi wa Miradi kutoka Plan International Tanzania, Petro Mwakawale, wakati wa mafunzo ya siku mbili kwa wakurugenzi na wafumbe 35 wa taasisi mbalimbali iliyofanyika jijini Mwanza.

Alisema taasisi hiyo ilianzishwa nchini tangu mwaka 1991, na inafanya kazi katika

mikoa saba kipaumbele chao kikiwa ni ulinzi wa watoto na ushirikishwaji, afya, elimu bora, usafi wa mazingira, maji, maafa na maendeleo kwa ajili ya vijana.

Alisema lengo ni kuzijengea uwezo taasisi hizo ni kuhakikisha zinakuwa bora, hivyo wanafanya miradi mbalimbali kwa kushirikiana na taasisi za serikali, binafsi na za kimataifa ambazo zinatumiwa kuwajengea uwezo vijana ili waweze kuji-ajiri pia wanafanya kazi na Halmashauri 16, huku 6 zikitekeleza miradi moja kwa moja.

“Tunateua taasisi ambazo zipo kwenye mlengo huo na kuzifanyia tathmini na kuzijengea uwezo wafanyakazi wao kwa kuwapa mafunzo bora ili watambue wajibu wao waweze kutusaidia, haya

mafunzo. Kwa Kanda ya Ziwa ni ya awamu ya pili pia tuna miradi mingine ya kusaidia kambi za wakimbizi na miradi ya maafa kwa kushirikiana na serikali kupitia ofisi ya Waziri Mkuu,” alieleza Mwakawale

Akifungua mafunzo hayo, Ofisa Maendeleo ya Jamii wa Mkoa wa Mwanza, Isack Ndassa kwa niaba ya Katibu Tawala Mkoa, Emmanuel Tutuba, alisema viongozi wa bodi ndio msingi na sehemu ya kutoa maamuzi katika shughuli za kila siku.

Alisema tatizo kubwa ni bodi hizo kuwa na uelewa mdogo na kutotambua majukumu yao, hivyo waitumie fursa hiyo ya elimu wanaopatiwa ili kujifunza, kutambua wajibu wao, utaratibu wa kufanya kazi na watoe msaada kwa taasisi zao.



Mbunge wa Viti Maalum Asasi za Kiraia (NGO), Neema Lugangira, akitoa mada kwenye mkutano wa kikao kazi kati ya Wizara ya Afya, Maendeleo ya Jamii, Jinsia, Wazee na Watoto na mashirika yasiyo ya kiserikali, uliofanyika jijini Dar es Salaam jana. **PICHA: MIRAJI MSALA**

Mchimbaji mdogo Geita asaidia ujenzi madarasa

Na Shaban Njia, GEITA

MCHIMBAJI mdogo wa dhahabu katika Kijiji cha Kakumbi, Kata ya Lugunga, wilayani Mbogwe, mkoani Geita, Ngabanya Gilu, ametoa mifuko 600 ya saruji ili kusaidia ujenzi wa vyumba vya madarasa katika Shule ya Sekondari Kakumbi kijijini hapo.

Akikabidhi mifuko hiyo jana kwa Diwani wa Kata ya Lugunga, Enoch John, Mratibu wa elimu wa Kata, Jacob Komba, alisema lengo la utoaji wa mifuko hiyo ni kuungana na serikali katika kutatua changamoto ya miundombinu ya elimu hasa vyumba vya madarasa na vyoo kwa wanafunzi.

Alisema ameshakabidhi mifuko 520

ambayo itatumika kufyatulia matofali 9,000 ambayo yatatumika kujenga vyumba vinne vya madarasa na jengo moja la utawala, na kwamba hivi karibuni anatarajia kukabidhi mifuko 80 ya saruji ili kufika idadi ya mifuko 600.

Akipokea saruji hizo Diwani huyo alisema msaada huo umefika kwa muda mwafaka wakati serikali kwa kushirikiana na wananchi wakitatua changamoto ya uhaba wa vyumba vya madarasa, na kwamba saruji yote iliyotolewa imetumika katika ufyatuuji wa matofali 9,000.

Aidha alisema sekondari hiyo ni ya pili kwenye Kata ya Lugunga na kukamilika kwake kutasaidia kupunguza uoto wa wanafunzi na kutembea umbali mrefu

wa zaidi ya kilomita 10 kwenda kutafuta masomo katika Shule ya Sekondari Masumbwe.

Mratibu wa Elimu Kata ya Lugunga, Komba alimpongeza mchimbaji huyo kwa kwa msaada huo, na kuwaomba wawekezaji wengine kusaidia kutatua changamoto za miundombinu ya elimu.

Masumbuko James, mkazi wa kata hiyo alisema kabla ya kupewa saruji na mchimbaji wananchi walikuwa wameshachangishana Sh. milioni 14 za ujenzi wa sekondari hiyo, na kwamba saruji iliyotolewa itapunguza michango na kukamilisha ujenzi wa vyumba vya madarasa unaoendelea

HABARI KITAIFA

Mwanafunzi mwenye ulemavu apewa baiskeli

Na Hamisi Nasri, MASASI

SHIRIKA la Kalamu Education kutoka Dar es Salaam, limetoa msaada wa baiskeli ya magurudumu matatu kwa mtoto mwenye ulemavu wa viungo, Anafi Abdallah, mkazi wa kata ya Migongo, Masasi mkoani Mtwara, anayesoma kidato cha kwanza katika Shule ya Sekondari ya Nangaya wilayani hapo.

Akitoa msaada huo jana mjini hapa, Mratibu wa Shirika hilo Tawi la Masasi, Hussein Mchomolo, alisema shirika hilo limeamua kufanya hivyo baada ya kuguswa na uhitaji wa kifaa hicho.

Alisema shirika hilo limekuwa likifanya hivyo kwa watoto mbalimbali wenye ulemavu na wana uhitaji wa misaada ya kijamii ili wajihihi kama watu wengine ambao hawana ulemavu.

Mchomolo alisema kuwa shirika hilo linafanya kazi hizo za kijamii katika mikoa mbalimbali nchini ikiwamo Dar es Salaam, Ruvuma, Lindi na Mtwara.

Alisema baada ya kufika Masasi katika kutekeleza majukumu yanayofanywa na shirika hilo, walipata taarifa kuwa yuko mtoto ambaye ana uhitaji wa baiskeli, hivyo uongozi uliamua kununua na kumkabidhi.

Licha ya kutoa msaada kama huo kwa watu wenye ulemavu, alisema pia wamekuwa wakitoa elimu kwa jamii kuwa na moyo wa kutoa na kuthamini makundi maalumu.

“Leo (jana) tumeamua kutoa baiskeli hii baada ya kuguswa na matatizo ya mtoto huyu, lakini tutaendelea kuthamini makundi maalumu. Tunaomba jamii pia kuona umuhimu wa kuwajali watu wenye ulemavu,” alisema Mchomolo.

Alisema shirika hilo linatarajia pia kutoa baiskeli kama hiyo kwa watoto wengine watatu katika maeneo mbalimbali, lengo likiwa kuona changamoto ya watu wenye ulemavu kukosa nyenzo za msingi zinatoweka.

TAKUKURU ilivyookoa mil. 500/- Kigoma

Na Pendo Thomas, KIGOMA

TAASISI ya Kuzuia na Kupambana na Rushwa (TAKUKURU) Mkoa wa Kigoma, imeingia makubaliano ya kurejesha vifaa vya umeme vyenye thamani ya zaidi ya Sh. milioni 500 kutoka kampuni ya JV State Grid Electrical and Technical Works Ltd kwa kushindwa kuvirejesha.

Ilishindwa kuvirejesha baada ya kumaliza mradi wa usambazaji umeme vijijini (REA) awamu ya pili katika Mkoa wa Kigoma, uliotekelwa katika wilaya za Kasulu, Kibondo na Kakonko.

Akitoa taarifa ya kuanzia mwezi Oktoba

hadi Desemba mwaka 2020, Mkuu wa TAKUKURU Mkoa wa Kigoma, Stephen Mafipa, alisema kampuni hiyo baada ya kumaliza mradi mwaka 2016 walipaswa kurejesha vifaa hivyo kwa Shirika la Umeme Tanzania (TANESCO), lakini hawakutekeleza hadi TAKUKURU ilipoingilia kati kuchunguza.

“Tusingeingilia kati vifaa hivi vilikuwa vimepotea, tumekubaliana ifikapo Februari 23, mwaka huu, vifaa hivyo virejeshwe TANESCO,” alisema.

Pia Mafipa alieleza katika uchunguzi wa taarifa walizopewa, walifanikiwa kurejesha Sh. 94,665,946 ambapo kati ya fedha hizo, Sh. 27,665,000 zikiwa fedha za ada

zilizolipwa na wananchi kwa ajili ya mafunzo ya usimamizi wa maduka ya dawa muhimu tangu mwaka 2015 ambayo hayakufanyika.

Fedha nyingine ni Sh. 23,350,000 zilizo kuwa zimelipwa na Mamlaka ya Usimamizi wa Bandari (TPA) Kigoma kwa huduma hewa, Sh. 10,835,946 ya kodi ya mapato iliyokuwa imekwepwa kulipwa na Shule ya Sekondari ya Mwilan wilayani Kasulu na Sh. 54,000,000 alizodhulumiwa mwalimu mstaafu, Evodia Muliriye.

Raymond Antony, mkazi wa Manispaa ya Kigoma Ujiji, ambaye ni mmiliki wa pikipiki, alisema TAKUKURU ifanye uchunguzi wa kina barabarani kutokana na kukithiri kwa vitendo hivyo.



Diwani wa Kata ya Masama Kusini, wilayani Hai mkoani Kilimanjaro, Cedrick Pangani (kulia), akiangalia mifugo iliyoteketea kwa moto uliozuka kwenye jiko lililokuwa karibu na zizi walilokuwamo juzi, katika kijiji cha Mkombozi Kambi ya Chura. Moto huo umeteketeeza ng'ombe wawili waliokuwa na mimba na mbuzi nane. **PICHA: MPIGAPICHA WETU**

Chalinze waililia serikali migogoro ya ardhi

Na Julieth Mkireri, CHALINZE

BAADHI ya wakazi wa Kijiji cha Dihozile Kata ya Msoga, Halmashauri ya Chalinze, mkoani Pwani, wameiomba serikali kuingilia kati migogoro ya mara kwa mara kati ya wakulima na wafugaji ambayo inasababisha baadhi yao kupata hofu ya kuendelea na shughuli za kilimo.

Wakizungumza na Nipashe, walisema kumekuwapo na tabia ya baadhi ya wafugaji kulisha mifugo yao katika mashamba ya wakulima na kuwasababisha hasara na hofu ya kukua kiuchumi kupitia kilimo.

Mmoja wa wakulima wa kijiji hicho, Romuald Mukandara, alisema kitendo kinachofanywa na wafugaji waliopo maeneo ya karibu na wanaoishi ndani ya kijiji hicho kinawafanya wakulima washindwe kulima kwani mbali ya kulisha mifugo kwenye mashamba ya wakulima, pia wameamua kuharibu na mazao yanayopandwa ikiwamo

korosho.

Mukandara alisema Serikali inahamasisha kilimo cha korosho kuwakwama wakulima, na pia kuinua uchumi, lakini cha kushangaza ni baadhi ya wafugaji kufanya uharibifu kwenye mashamba hayo ili waendeleo kulisha mifugo yao.

“Katika shamba la jirani yangu walilisha walipokutanishwa na mwenye shamba walikiri na kuahidi kulipa Sh. milion moja kama faini. Kabla hawajalipa wamefanya uharibifu wa ajabu wamekata mikorosho kwenye shamba hilo pamoja na la kwangu kitu ambacho ni chakusikitisha na ni hatari pia kwetu,” alisema Mukandara.

Mukandara alisema mikorosho iliyong'olewa na mingine kukatwa katika mashamba hayo mawili uharibifu huo umesababisha hasara ya Sh. milion 100, ambazo ni gharama za miche yote na mazao mengine yaliyokuwa yamepandwa.

Naye Chelestino Simba, alisema katika

shamba lake ambalo ametengeneza bwawa dogo kwa ajili ya kumwagilia mboga na mazao mengine, wafugaji wamekuwa wakifika na kunywesha mifugo yao kwenye bwawa hilo akiwakataza wanamtishia, na wakati mwingine mifugo inaharibu mazao anayolima.

Alisema amekuwa akifikisha taarifa kwa uongozi wa kijiji, lakini hata faini wanazopangiwa wanakwepa kuzilipa na yeye kuendelea kuumia katika shughuli zake za kilimo.

Mwenyekiti wa Kijiji cha Dihozile, Omari Said, alikiri kupokea taarifa za uharibifu wa shamba la Romuald Mukandara na Simon Biginagwa.

Said alisema kero ya wafugaji kulisha mifugo yao kwenye mashamba ya wakulima imekuwa ikijirudia mara kwa mara na kwamba mashamba hayo yaliyoharibiwa mikorosho imekatwa na mingine kung'olewa.



INVITATION TO TENDER

TENDER No. TNRF/BMZ/ 1/01/2021

1. Background

The Tanzania Natural Resource Forum (TNRF) is a network organization registered in 2006 as a Non-Governmental Organization (NGO), with the aim of promoting the improvement of natural resource governance to achieve more sustainable rural livelihoods and better conservation outcomes. TNRF works for improved natural resources governance by helping to bridge the gap between:

- People's local natural resource management needs and practices, and
- National natural resource management priorities, policies, laws and programs

TNRF has received funding from the Federal Ministry for Economic Cooperation and Development (BMZ) through World Wide Fund for Nature (WWF) Tanzania Country Office to implement some of activities within Climate change adaptation support for community managed areas (CBNRM) project aiming at supporting Protection of key ecosystems, increased resilience and adaptation for sustainable use by local communities. Human-wildlife conflict is one of the negative impacts of climate change that not only threatens community livelihoods but also human deaths and injuries and the respective wildlife species through retaliatory attacks. Livestock are often killed or injured by wildlife species especially lions, leopards, hyenas by getting into livestock enclosures (bomas) which are usually poorly made and easily accessed by predators.

Hence, constructing predator proof bomas is one secure way of reducing conflicts. TNRF therefore intends to apply part of its budgetary allocation to fund eligible payments under the contract of the project to supply materials for constructing predator proof bomas in Enduimet, Ikona, Makao and Lake Natron WMAs to reduce human-wildlife conflicts caused by wildlife predators on livestock to communities and thus improve community livelihoods.

TNRF thus intends to identify and enlist reputable and registered contractors and suppliers for:

Lot 1; Supply materials of for constructing 40 predator proof bomas in Enduimet WMA, and Lake Natron

Lot 2; Supply materials of for constructing 40 predator proof bomas in Ikona and Makao WMAs

Interested suppliers/firms may purchase tendering documents from TNRF offices, Corridor Area, Arusha or via email: info@tnrf.org upon presentation of a request letter duly stating the company name and original bank slip/scanned for Tzs 100,000 (One hundred Tanzanian shillings only) for each of this service being a non-refundable fee deposited with our bank accounts details below:

Accounts Name: Tanzania Natural Resource Forum
Account No: 002 – 4002411.
Bank Name: Absa Bank (T) Ltd, Arusha Branch

All tenders in one original and one copy, properly filled and enclosed in plain sealed envelopes (Not indicating bidder's name) stating clearly **TENDER FOR GOODS, SERVICE AND WORKS** should be addressed to:

Procurement Tender Committee
Tanzania Natural Resource Forum
P.O BOX 15605,
Tel: +255747158888
ARUSHA-Tanzania

TENDER No. TNRF/PRM/1/01/2021

Deposited at the reception of Tanzania Natural Resources Forum offices,
Plot # 10, Corridor Area, Njiro, Arusha.
Tender close on 9th Feb, 2021 at 1730hours



INVITATION TO TENDER

TENDER No. TNRF/BMZ/ 2/01/2021

1. Background

The Tanzania Natural Resource Forum (TNRF) is a network organization registered in 2006 as a Non-Governmental Organization (NGO), with the aim of promoting the improvement of natural resource governance to achieve more sustainable rural livelihoods and better conservation outcomes. TNRF works for improved natural resources governance by helping to bridge the gap between:

- People's local natural resource management needs and practices, and
- National natural resource management priorities, policies, laws and programs

TNRF has received funding from the Federal Ministry for Economic Cooperation and Development (BMZ) through World Wide Fund for Nature (WWF) Tanzania Country Office to implement some of activities within Climate change adaptation support for community managed areas (CBNRM) project aiming at supporting Protection of key ecosystems, increased resilience and adaptation for sustainable use by local communities. Enduimet, Makao, Lake Natron and Ikona WMAs have regularly experienced reduced water available for people and livestock due to increased droughts. As a result of water scarcity, people and livestock are forced to move long distances resulting in high livestock mortality; and wastage of valuable time to do other socio-economic activities.

Hence to support climate change vulnerable communities and enhance their resiliency, project is demonstrating rain roof harvesting technologies to increase the quantity of water for domestic use in selected institutions such as healthy centers and schools depends on the selection of communities. TNRF therefore intends to apply part of its budgetary allocation to fund eligible payments under the contract of the project to supply eight plastic tanks (per each WMA) in with capacity of 10,000 Litre each to harvest rainwater in Enduimet, and Lake Natron in Longido district, Makao WMA in Meatu District and Ikona WMA in Serengeti District for domestic use to increase the quantity of water for domestic use.

Lot 1: Supply and installation of eight (8) plastic tanks Enduimet WMA with capacity of 10,000 Litre each

Lot 2: Supply and installation of eight (8) plastic tanks Makao WMA with capacity of 10,000 Litre each

Lot 3: Supply and installation of eight (8) plastic tanks, Ikona WMA with capacity of 10,000 Litre each

Lot 4: Supply and installation of eight (8) plastic tanks in Lake Natron WMA with capacity of 10,000 Litre each

Interested suppliers/firms may purchase tendering documents from TNRF offices, Plot # 10, Corridor Area, Arusha or via email: info@tnrf.org upon presentation of a request letter duly stating the company name and original bank slip/scanned for Tzs 100,000 (One Hundred Thousand Tanzanian shillings only) for each of the Lots mentioned above being a non-refundable fee. See our bank accounts details below:

Accounts Name: Tanzania Natural Resource Forum
Account No: 002 – 4002411.
Bank Name: Absa Bank (T) Ltd, Arusha Branch

All tenders in one original and one copy, properly filled and enclosed in plain sealed envelopes (Not indicating bidder's name) stating clearly **TENDER FOR GOODS, SERVICE AND WORKS** should be addressed to:

Procurement Tender Committee
Tanzania Natural Resource Forum
P.O BOX 15605,
Tel: +255747158888
ARUSHA-Tanzania

TENDER No. TNRF/PRM/2/01/2021

Deposited at the reception of Tanzania Natural Resource Forum Offices, Plot #
10, Corridor Area, Arusha.
Tender close on 9th Feb, 2021 at 1730hours

NATIONAL BANK OF COMMERCE LTD

www.nbc.co.tz

PUBLICATION OF FINANCIAL STATEMENTS ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2020

| | | (AMOUNT IN MILLION SHILLINGS) | |
|-----------|--|-------------------------------|--------------------------|
| | | Position as at 31-Dec-20 | Position as at 30-Sep-20 |
| A | ASSETS | | |
| 1 | Cash | 158,774 | 106,389 |
| 2 | Balances with Bank of Tanzania | 116,905 | 145,778 |
| 3 | Investment in Government securities | 418,575 | 386,284 |
| 4 | Balances with other banks and financial institutions | 72,526 | 125,610 |
| 5 | Cheques and items for clearing | 5,380 | 5,802 |
| 6 | Interbranch float items | - | - |
| 7 | BiUs negotiated | - | - |
| 8 | Customer liabilities for acceptances | 78,692 | 26,049 |
| 9 | Interbank Loans Receivables | 42,835 | 15,846 |
| 10 | Investment in other securities | - | - |
| 11 | Loans, Advances & Overdrafts (Net of allowances for Probable Losses) | 1,111,668 | 1,057,117 |
| 12 | Other assets | 61,795 | 62,789 |
| 13 | Equity Investments | 2,028 | 2,028 |
| 14 | Underwriting accounts | - | - |
| 15 | Property, Plant and Equipment | 49,566 | 47,129 |
| 16 | TOTAL ASSETS | 2,147,616 | 1,951,947 |
| B | LIABILITIES | | |
| 17 | Deposits from Other Banks and Financial Institutions | 13,090 | 11,916 |
| 18 | Customer deposits | 1,436,755 | 1,330,276 |
| 19 | Cash Letters of Credit | 75,755 | 103,334 |
| 20 | Special Deposits | - | - |
| 21 | Payment orders/transfers payables | 6 | 39 |
| 22 | Bankers' Cheques & Drafts Issued | 0 | 17 |
| 23 | Accrued Taxes and expenses payable | 31,607 | 28,578 |
| 24 | Acceptances Outstanding | 78,692 | 26,049 |
| 25 | Interbranch float items | 410 | 1,419 |
| 26 | Unearned income and other deferred charges | - | - |
| 27 | Other Liabilities | 45,491 | 45,165 |
| 28 | Borrowings | 194,135 | 125,947 |
| 29 | TOTAL LIABILITIES | 1,875,940 | 1,672,739 |
| 30 | NET ASSETS/(LIABILITIES) (16 minus 29) | 271,676 | 279,208 |
| C | SHAREHOLDERS' FUNDS | | |
| 31 | Paid-Up Share Capital | 87,000 | 87,000 |
| 32 | Capital Reserves | - | - |
| 33 | Retained Earnings | 194,215 | 189,886 |
| 34 | Profit/(Loss) accounts | (9,237) | (9,237) |
| 35 | Other Capital Accounts | 6,168 | 11,559 |
| 36 | Minority Interest | - | - |
| 37 | TOTAL SHAREHOLDERS' FUNDS | 271,676 | 279,208 |
| 38 | Contingent Liabilities | 249,771 | 315,907 |
| 39 | Non performing loans & advances | 44,025 | 71,845 |
| 40 | Allowance for probable losses | 38,837 | 60,185 |
| 41 | Other non performing assets | 112 | 112 |
| D | SELECTED FINANCIAL CONDITION INDICATORS | | |
| (i) | Shareholders Funds to Total Assets | 12.7% | 14.3% |
| (ii) | Non performing Loans to Total Gross Loans | 3.8% | 6.4% |
| (iii) | Gross Loans and Advances to Total Deposits | 75.1% | 77.0% |
| (iv) | Loans and Advances to Total Assets | 53.6% | 57.2% |
| (v) | Earnings Assets to Total Assets | 73.2% | 74.8% |
| (vi) | Deposits Growth | 5.5% | 3.6% |
| (vii) | Assets Growth | 10.0% | 0.4% |

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST DECEMBER 2020

| | | (AMOUNT IN MILLION SHILLINGS) | | | |
|-------------------------------|---|------------------------------------|--|--|--|
| | | Current Quarter Ending 31-Dec-2020 | Comparative Quarter (Previous Year) Ending 31-Dec-2019 | Current year Cumulative Ending 31-Dec-2020 | Comparative Year (Previous Year) Cumulative Ending 31-Dec-2019 |
| 1 | Interest Income | 43,295 | 40,786 | 168,979 | 156,117 |
| 2 | Interest Expense | (7,532) | (7,693) | (30,658) | (29,452) |
| 3 | Net Interest Income (1 minus 2) | 35,762 | 33,093 | 138,321 | 126,665 |
| 4 | Bad Debts Written off | (32,904) | (4,183) | (40,640) | (9,825) |
| 5 | Impairment Losses on Loans and Advances | 21,919 | 1,623 | 9,794 | 3,921 |
| 6 | Non Interest Income | 18,025 | 17,214 | 60,700 | 70,169 |
| 6.1 | Foreign Currency Dealings and Translations Gains/(Loss) | 6,080 | 4,482 | 18,718 | 20,364 |
| 6.2 | Fees and Commissions | 10,329 | 11,866 | 38,132 | 44,011 |
| 6.3 | Dividend Income | - | - | 12 | - |
| 6.4 | Other Operating Income | 1,615 | 866 | 3,838 | 5,777 |
| 7 | Non Interest Expense | (36,703) | (37,309) | (154,483) | (152,222) |
| 7.1 | Salaries and Benefits | (19,528) | (20,367) | (84,289) | (81,421) |
| 7.2 | Fees and Commissions | (1,805) | (1,607) | (6,329) | (7,433) |
| 7.3 | Other Operating Expenses | (15,370) | (15,335) | (59,865) | (63,658) |
| 8 | Operating Income/(Loss) | 6,999 | 10,438 | 13,691 | 38,709 |
| 9 | Income Tax Provision | (12,570) | (5,155) | (29,399) | (16,057) |
| 10 | Net Income/(Loss) After Income Tax | (6,471) | 5,283 | (15,707) | 22,652 |
| 11 | Other Comprehensive Income | - | - | - | - |
| 11.1 | Net gain on Available for Sale Financial Asset (Net of Tax) | (1,062) | (830) | 3,045 | (1,179) |
| 12 | Total Comprehensive Income/(Loss) | (7,532) | 4,454 | (12,663) | 21,473 |
| 13 | Number of Employees | 1,005 | 1,155 | 1,005 | 1,155 |
| 14 | Basic Earnings Per Share | (4.121) | 3.365 | (10.005) | 14.428 |
| 15 | Number of branches | 47 | 49 | 47 | 49 |
| PERFORMANCE INDICATORS | | | | | |
| (i) | Return on Average Total Assets | (1.2)% | 1.1% | (0.7)% | 1.1% |
| (ii) | Return on Average Shareholders' Funds | (9.4)% | 7.4% | (5.8)% | 8.0% |
| (iii) | Non Interest Expense to Gross Income | 68.2% | 74.2% | 77.6% | 77.0% |
| (iv) | Net Interest Income to Average Earning Assets | 8.9% | 9.1% | 9.1% | 8.9% |

Note 6.4: Other operating income includes income from bond trading of Tzs 2.3 billion
 Note 9: Income tax provision include prior year tax liabilities settlements which were pending in the Court of Appeal ruled against the Bank during the year.

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST DECEMBER 2020

| | | (AMOUNT IN MILLION SHILLINGS) | | | |
|------------|--|------------------------------------|-------------------------------------|--|--|
| | | Current Quarter Ending 31-Dec-2020 | Previous Quarter Ending 30-Sep-2020 | Current Year Cumulative Ending 31-Dec-2020 | Comparative Year (Previous Year) Cumulative Ending 31-Dec-2019 |
| I | Cash flow from operating activities: | | | | |
| | Net Income/(Loss) | 6,999 | 1,142 | 13,691 | 38,708 |
| | Adjustment for: | - | - | - | - |
| | - Depreciation/Amortization | 1,955 | 1,933 | 7,201 | 6,907 |
| | - Impairment charge/(release) | (21,919) | 6,449 | (9,794) | (3,921) |
| | - Net change in Loans and Advances | (65,536) | (20,468) | (149,876) | (42,994) |
| | - Gain/Loss on Sale of Assets | - | - | - | (108) |
| | - Net change in deposits | 80,074 | (54,040) | 23,550 | 86,562 |
| | - Net change in short term negotiable securities | - | - | - | - |
| | - Net change in other liabilities | 54,939 | 2,377 | 38,874 | 51,905 |
| | - Net change in other assets | (61,652) | 16,883 | (45,638) | (64,897) |
| | - Net change in SMR deposits | (8,390) | 3,038 | 4,024 | 3,469 |
| | - Tax Paid | (1,995) | (3,504) | (7,013) | (11,882) |
| | - Write offs | 32,904 | 4,791 | 40,640 | 17 |
| | Net cash provided/(used) by operating activities | 16,578 | (41,399) | (83,841) | 73,500 |
| II | Cash flow from investing activities | | | | |
| | Dividends received | - | - | 12 | 17 |
| | Purchase of fixed assets | (5,289) | (3,962) | (12,538) | (6,120) |
| | Proceeds on sale of fixed assets | - | - | - | - |
| | Sale/(Purchase) of Non-Dealing Securities | (33,353) | (6,529) | (10,618) | (22,104) |
| | Others (Leased Assets) | - | - | (711) | (1,028) |
| | Net cash provided/(used) by investing activities | (38,642) | (10,492) | (23,856) | (29,234) |
| III | Cash flow from financing activities | | | | |
| | Repayment of long-term debt | - | - | - | - |
| | Proceeds from issuance of long-term debt | - | - | - | - |
| | Proceeds from issuance of Shares Capital | - | - | - | - |
| | Payment of Cash Dividends | - | - | - | (5,100) |
| | Net change in other borrowings | 68,188 | 71,142 | 107,536 | (92,241) |
| | Others (Equity Investment) | 326 | (1,156) | (3,987) | (5,987) |
| | Net cash provided/(used) by financing activities | 68,514 | 69,985 | 103,549 | (97,341) |
| IV | Cash and cash equivalents | | | | |
| | Net increase (decrease) in cash and cash equivalents | 46,450 | 18,094 | (4,148) | (83,074) |
| | Cash and cash equivalent at the beginning of the quarter | 270,726 | 253,632 | 321,324 | 374,398 |
| | Cash and cash equivalent at the end of the quarter | 317,176 | 270,726 | 317,176 | 321,324 |

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2020

| | Share capital | | Retained earnings | Regulatory Reserve | General Provision Reserve | Others (Fair Value) | Total Equity |
|--|---------------|-------------|-------------------|--------------------|---------------------------|---------------------|--------------|
| | Tzs million | Tzs million | | | | | |
| Current Year | | | | | | | |
| Balance as at the beginning of the year | 15,700 | 71,300 | 189,886 | 4,329 | - | 3,124 | 284,339 |
| Profit for the year | - | - | (15,707) | - | - | - | (15,707) |
| Other comprehensive income | - | - | - | - | - | 3,045 | 3,045 |
| Transaction with owners | - | - | - | - | - | - | - |
| Dividend Paid | - | - | - | - | - | - | - |
| Regulatory Reserve | - | - | - | - | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - |
| Balance as at the end of current period | 15,700 | 71,300 | 174,179 | 4,329 | - | 6,168 | 271,676 |
| Previous Year | | | | | | | |
| Balance as at the beginning of the year | 15,700 | 71,300 | 164,165 | 528 | 12,141 | 4,249 | 268,083 |
| Profit for the year | - | - | 22,652 | - | - | - | 22,652 |
| Increase/(decrease) resulting from adopting of IFRS9 | - | - | (171) | - | - | - | (171) |
| Other Comprehensive Income | - | - | - | - | - | (1,125) | (1,125) |
| Transaction with owners | - | - | (5,100) | - | - | - | (5,100) |
| Dividend provided for | - | - | (3,801) | 3,801 | - | - | - |
| Regulatory Reserve | - | - | - | - | (12,141) | - | - |
| General Provision Reserve | - | - | - | - | - | - | - |
| Balance as at the end of previous period | 15,700 | 71,300 | 189,886 | 4,329 | - | 3,124 | 284,339 |

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST DECEMBER 2020

In preparation of the quarterly financial statements, consistent accounting policies have been used as those applicable to the previous year audited financial statements.

| Name and Title | Signature | Date |
|---|-----------|------------|
| Theobald Sali (Managing Director) | Signed | 28/01/2021 |
| Waziri Barnabas (Chief Financial Officer) | Signed | 28/01/2021 |
| Fulgence Shirati (Chief Internal Auditor) | Signed | 28/01/2021 |

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 the 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 |
|---------------------------------------|-----------|------------|
| Dr. Kasim Hussein (Director) | Signed | 28/01/2021 |
| Felix Raphael Herini Mlaki (Director) | Signed | 28/01/2021 |

The Banking and Financial Institutions (Disclosures) GN. NO. 28910 SCHEDULE (Made under Regulation 11)

NBC TARIFF GUIDE (2020 - Quarter 4), MINIMUM DISCLOSURES OF CHARGES AND FEES

| Item | ITEM/TRANSACTION | Choprol Fee (TZS) | Choprol Fee (USD) |
|-----------------------------|---|---|-------------------------|
| 1.0 Current Accounts | | | |
| (a) | (i) Required minimum opening balance for Fasta Account | 10,000 | N/A |
| | (ii) Required minimum opening balance - others | 0 | 0 |
| | (iii) Required minimum opening balance - Shambani Group | 50,000 | 0 |
| | (iv) Required minimum opening balance - Kua Nasi | 5,000 | N/A |
| | (v) Monthly service fee Corporate Banking (maintenance fee) | 26,000 | 20.08 |
| | (vi) Monthly service fee Private Banking (maintenance fee) | Free | N/A |
| | (vii) Monthly service fee for Shambani Individual (maintenance fee) | 0 | N/A |
| | (viii) Monthly service fee for Shambani Group (maintenance fee) | 0 | 0 |
| | (ix) Monthly service fee for Kua Nasi (maintenance fee) | Free | N/A |
| (c) | (i) Cash withdrawal over the counter | 6,000 (up to 20M above is 0.12% (Retail), 0.15% (Corporate & BI) Max 200,000) | 1.7% of the value Min 5 |
| | (ii) Private Banking /La Riba Private Banking | Free (up to 50M, above is 0.15% Max 200,000) | Free |
| | (iii) Privilege Banking /La Riba Privilege Banking | 1200 (up to 20M, above is 0.15% Max 200,000) | 1.5% of the value Min 5 |
| | (iv) Shambani Individual | 2,000 | N/A |
| | (v) Shambani Group | 21,845 | 2 |
| | (vi) Kua Nasi | 2,000 | N/A |
| (d) | (i) Fees per ATM withdrawal | 1,200 | N/A |
| | (ii) Fees per ATM withdrawal - Shambani | 600 | N/A |
| | (iii) ATM mini statement | 750 | N/A |
| | (iv) ATM mini statement - Shambani | 375 | N/A |
| (f) | (i) Interim statement per page Business account (ad-hoc statement) | 40,000 | 26.00 |
| | (ii) Interim statement - Shambani Individual (ad-hoc statement) | 1,500 | N/A |
| | (iii) Interim statement - Kua Nasi (ad-hoc statement) | 6,500 | N/A |
| | (iv) Periodic scheduled statement (Monthly Bank Statement) | Free | Free |
| (g) | (i) Cheque book for Kikundi Account | 400 per leaf | N/A |
| | (ii) Cheque book for Others | 800 per leaf | 0.42 |
| | (iii) Cheque book for Shambani Group Account | 100 per leaf | 10 |
| | (iv) Cheque book for Kua Nasi | 400 per leaf | N/A |
| (h) | Dishonoured cheque / Unpaid Cheque | 145% (Min charge 150,000 and Max 300,000) | 1.45% Min 100 Max 200 |
| (i) | Special clearance | 55,000 | 44.9 |
| (m) | Counter cheque (Bankers cheque issuance / Replacement) | 39,000 | 38.94 |
| (n) | Stop payment | 39,000 | 38.94 |
| (o) | Standing order Within NBC (Bus account) | 6,500 | 7.08 |
| (p) | Standing order Outside NBC (Bus account) | 65,000 | 46.02 |
| (q) | Balance enquiry Over the Counter | 34,000 | 33.04 |
| (r) | Balance enquiry Mobile Banking | 400 | NA |
| (s) | Balance enquiry NBC ATM | 600 | N/A |
| (t) | Balance enquiry NBC ATM - Shambani | 300 | N/A |
| (u) | Balance enquiry Non NBC ATM | 1,000 | USD equivalent |
| (v) | Balance enquiry Non NBC ATM - Shambani | 500 | N/A |
| (w) | New ATM card issuance | Free | N/A |
| (x) | ATM Card Issuance Private Banking; extra /secondary card | 24,000 | 23.6 |
| (y) | ATM card renewal or fullfill | 15,000 | 6 |
| (z) | ATM card | | |



NATIONAL BANK OF COMMERCE LTD

THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) GN. NO. 28910 SCHEDULE (MADE UNDER REGULATION 11) NBC TARIFF GUIDE (2020 - QUARTER 4). MINIMUM DISCLOSURES OF CHARGES AND FEES.



| s/n | ITEM/TRANSACTION | Charge/ Fee (TZS) | Charge/ Fee (USD) |
|------------|---|---|---|
| 1.0 | Current Accounts | | |
| (a) | (i) Required minimum opening balance for Fasta Account | 10,000 | N/A |
| | (ii) Required minimum opening balance - others | 0 | 0 |
| | (iii) Required minimum opening balance - Shambani Group | 50,000 | 0 |
| | (iv) Required minimum opening balance - Kua Nasi | 5,000 | N/A |
| (b) | (i) Monthly service fee Corporate (maintenance fee) | 26,000 | 20.06 |
| | (ii) Monthly service fee Private Banking (maintenance fee) | Free | Free |
| | (iii) Monthly service fee for Shambani Individual (maintenance fee) | 0 | N/A |
| | (iv) Monthly service fee for Shambani Group (maintenance fee) | 0 | 0 |
| | (v) Monthly service fee for Kua Nasi (maintenance fee) | Free | N/A |
| (c) | (i) Cash withdrawal over the counter | 6,000 (up to 20M above is 0.12% (Retail), 0.15% (Corporate & BB) Max 200,000) | 1.7% of the value Min 5 |
| | (ii) Private Banking /La Riba Private Banking | Free (up to 50M, above is 0.15% Max 200,000) | Free |
| | (iii) Privilege Banking /La Riba Privilege Banking | 1200 (up to 20M, above is 0.15% Max 200,000) | 1.5% of the value Min 5 |
| | (iv) Shambani Individual | 2,000 | N/A |
| | (v) Shambani Group | 2,000 | 2 |
| | (vi) Kua Nasi | 2,000 | N/A |
| (d) | (i) Fees per ATM withdrawal | 1,200 | NA |
| | (ii) Fees per ATM withdrawal - Shambani | 600 | N/A |
| (e) | (i) ATM mini statement | 750 | NA |
| | (ii) ATM mini statement- Shambani | 375 | N/A |
| (f) | (i) Interim statement per page Business account (ad-hoc statement) | 40,000 | 26.00 |
| | (ii) Interim statement- Shambani Individual (ad-hoc statement) | 1,500 | N/A |
| | (iii) Interim statement- Kua Nasi (ad-hoc statement) | 6,500 | N/A |
| | (iv) Periodic scheduled statement (Monthly Bank Statement) | Free | Free |
| (g) | (i) Cheque book for Kikundi Account | 400 per leaf | N/A |
| | (ii) Cheque book for Others | 800 per leaf | 0.42 |
| | (iii) Cheque book for Shambani Group Account | 100 per leaf | 10 |
| | (iii) Cheque book for Kua Nasi | 300 per leaf | N/A |
| (h) | Dishonoured cheque / Unpaid Cheque | 1.45 % (Min charge 150,000 and Max 300,000) | 1.45% Min 100 Max 200 |
| (i) | Special clearance | 65,000 | 64.9 |
| (m) | Counter cheque (Bankers cheque issuance / Replacement) | 39,000 | 38.94 |
| (j) | Stop payment | 39,000 | 38.94 |
| (k) | Standing order Within NBC (Buss account) | 6,500 | 7.08 |
| (l) | Standing order Outside NBC (Buss account) | 65,000 | 46.02 |
| (m) | Standing order Outside NBC (personal account) | 34,000 | 33.04 |
| (n) | Balance enquiry Over the Counter | 1,000 | 0.5 |
| (o) | Balance enquiry Mobile Banking | 400 | NA |
| (p) | (i) Balance enquiry NBC ATM | 600 | NA |
| | (ii) Balance enquiry NBC ATM - Shambani | 300 | N/A |
| (q) | (i) Balance enquiry Non NBC ATM | 1000 | USD equivalent |
| | (ii) Balance enquiry Non NBC ATM- Shambani | 500 | N/A |
| (r) | (i) New ATM card issuance | Free | N/A |
| | (ii) ATM Card Issuance Private Banking; extra /secondary card | 24000 | 23.6 |
| (s) | ATM card renewal or fault all | Free | N/A |
| (t) | ATM card replacement (if Lost/ Physical damage standard card) | 15,000 | 6 |
| (u) | Overdrawn account interest charge | 5% above given rate | 5% above given rate |
| (v) | Unarranged overdraft | N/A | N/A |
| (w) | Interbank transfer - TISS outgoing | 11,800 | 7.08 |
| (x) | Bill payments through ATM | N/A | N/A |
| (y) | (i) Deposit fee - Foreign Currency Deposit (Notes below 50) | N/A | 1.18% Min 10 |
| | (ii) Deposit fee -Small Denomination notes (500, 1000,2000) above 500,000 | 3.54% | N/A |
| | (iii) Cash deposit different customer. (Deposit in collection account) | Free | Free |
| | (iv) Forex (FX) deposit (notes 50, 100) | | 1.5% on all foreign currency deposits over the counter |
| | (v) Forex (FX) deposit - small denomination (notes USD 1, 5,10, 20) | | 1.5% on all foreign currency deposits over the counter |
| | (vi) Deposit fee- Other Cash Deposits | Free | Free |
| | (vii) Deposit Fee- Bureaux De Change | 2.36% Min 20,000 | 1.18% Min 10 |
| 2.0 | Savings Accounts (Disclose for product specific types) | | |
| (a) | Required minimum opening balance | 0 | 0 |
| (b) | Monthly service fee (transactional savings) | 3,600 | 3.54 |
| (c) | Interim statement - Ad-hoc Statement (savings products / accounts - Chanua, student, Malengo, La riba) | 15,000 | 3.10 |
| (d) | Interim statement - Ad-hoc statement (other products) | 15,000 | 3.10 |
| (e) | Account closure (savings products / accounts - Chanua, student, Malengo, La riba) | 7,800 | N/A |
| 3.0 | Electronic Banking | | |
| (a) | Internet banking monthly fee | Free | Free |
| (b) | Internal transfer own account (Corporate) | Free | Free |
| (c) | (i) Internet transfers Internal / BIB / IFEC Internal Fund Transfer (Same customer) | Free | Free |
| | (ii) Internet transfers Internal / BIB / IFEC Internal Fund Transfer (Different customer) - FT Intra Bank Mobile Channels | 590 | N/A |
| (d) | Internet transfers to Mobile Wallets (BIR Funds Transfer to Mobile Wallets) | 0 - 9,999 charges 800, 10,000 - 49,999 charges 3,000, 50,000 - 99,999 charges 4,000, 100,000 - 299,999 charges 4,900, 300,000 - 1,500,000 charges 9,000 | N/A |
| (e) | Fund transfer to unbanked customer (Cash Popote) | 0 - 9,999 charges 800, 10,000 - 49,999 charges 3,000, 50,000 - 99,999 charges 4,000, 100,000 - 299,999 charges 4,900, 300,000 - 1,500,000 charges 9,000 | N/A |
| (f) | Bill Payment Mobile channels | 1000 | N/A |
| (g) | Internet transfers Interbank (Corporate) | 8,900 | USD equivalent |
| (h) | SMS banking | N/A | N/A |
| 4.0 | Foreign Exchange Transaction | | |
| (a) | Purchase/sale of TCS transactions over the counter | N/A | N/A |
| (b) | Purchase of foreign cheque | N/A | N/A |
| (c) | Sale/purchase of cash passport | N/A | N/A |
| (d) | Telegraphic transfer - TISS | 11,800 | 7.08 |
| (e) | Telegraphic transfer (Outward remittance -TT) | N/A | 45 |
| (f) | Telex/SWIFT charges | N/A | 64.9 |
| (g) | Transfer from foreign currency denominated account to local current account within NBC (Internal transfer same customer) | Free | Free |
| (h) | Transfer from foreign currency denominated account to local current account, NBC to other Bank | N/A | N/A |
| 5.0 | Retail Lending rates | | |
| (a) | Processing/Arrangement/Appraisal fee (i) Group Personal loans | Between 1.5% to 2% of the Loan amount | N/A |
| | (ii) Pensioners Loan | 1% of Loan Amount | N/A |
| | (iii) Overdraft - cash cover facility | 2% of the facility fee | N/A |
| | (iv) Mortgage finance (Administration fees) | 1.5% of the Loan amount, max 1 million) | USD equivalent |
| | (v) Asset finance | N/A | N/A |
| (b) | Unpaid Loan Installment - Group Loan | 5% of amount in arrears | N/A |
| (c) | Early repayment / settlement fees- Personal loans | 10% of outstanding loan amount on the settlement date. | N/A |
| (d) | Early repayment/ settlement fees - Mortgage | 3 month interest + Outstanding Loan amount on the settlement date. | N/A |
| (e) | Valuation fees for Property | 0.2% of property value | N/A |
| (f) | Base or Prime Lending rates | 17% | N/A |
| 6.0 | Corporate Lending Rates | | |
| (a) | Floating Rates | Months Government of Tanzania Treasury Bill rate (Benchmark rate) + an agreed margin | Months LIBOR Months (Benchmark rate) + an agreed margin |
| (b) | Base linked rate | NBC TZS Base rate (Benchmark rate) +/- an agreed margin | NBC USD Base rate (Benchmark rate) +/- an agreed margin |
| (c) | Foreign Debt Registration Fees | N/A | 0.25% of the value Min USD 1000 |
| 7.0 | Deposit rates | | |
| (a) | Fixed Deposit | 0.15% to 4% Depend on amount and tenor | N/A |
| (b) | Malengo | 1% to 7% Depend on amount | N/A |
| (c) | Chanua and Student | 2% | N/A |
| (d) | Pure save account | Up to 2% depending on amount | N/A |
| (e) | Kikundi Account | Up to 2% depending on amount | N/A |

MWANGA HAKIKA MICROFINANCE BANK LIMITED



"Defining tomorrow today"

PUBLICATION OF FINANCIAL STATEMENT FOR FIRST QUARTER ENDED 31ST DECEMBER, 2020

REPORT OF CONDITION OF BANK ISSUED PURSUANT TO REGULATIONS 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2020
(Amounts in million of shillings)

| | Current Quarter 31-Dec-20 TZS '000 | Previous Quarter 30-Sep-20 TZS '000 |
|---|--|---|
| A. ASSETS | | |
| 1 Cash | 786,188 | 822,966 |
| 2 Balances with Bank of Tanzania | 2,804,540 | 4,188,727 |
| 3 Investment in Government securities | 0 | 0 |
| 4 Balances with other banks | 2,845,248 | 1,737,674 |
| 5 Cheques and items for clearing | 0 | 0 |
| 6 Inter branch float items | 0 | 0 |
| 7 Bills negotiated | 0 | 0 |
| 8 Customers' liabilities for acceptances | 0 | 0 |
| 9 Interbank Loans Receivables | 2,180,632 | 2,168,350 |
| 10 Investments in other securities | 0 | 0 |
| 11 Loans, advances and overdrafts (net of allowances for probable losses) | 30,750,811 | 28,522,372 |
| 12 Other assets | 3,828,694 | 4,268,207 |
| 13 Equity Investments | 0 | 0 |
| 14 Underwriting accounts | 0 | 0 |
| 15 Property, plant and equipment (net) | 1,504,123.21 | 769,931 |
| 16 TOTAL ASSETS | 44,700,235 | 42,478,226 |
| B. LIABILITIES | | |
| 17 Deposits from other banks | 1,500,000 | 1,705,385 |
| 18 Customer Deposits | 27,943,892 | 27,045,291 |
| 19 Cash letters of credit | 0 | 0 |
| 20 Special deposits | 140,000 | 140,000 |
| 21 Payment orders/ transfers payable | 0 | 0 |
| 22 Bankers' cheques and draft issued | 0 | 0 |
| 23 Accrued taxes and expenses payable | 1,653,493 | 912,260 |
| 24 Acceptances outstanding | 0 | 0 |
| 25 Interbranch floats items | 0 | 0 |
| 26 Unearned income and other deferred charges | 1,470,209 | 1,212,106 |
| 27 Other liabilities | 73,691 | 1,074,455 |
| 28 Borrowings | 4,166,849 | 4,165,753 |
| 29 TOTAL LIABILITIES | 36,948,135 | 36,255,250 |
| C. CAPITAL AND RESERVES | | |
| 30 NET ASSETS/(LIABILITIES) | 7,752,100 | 6,222,976 |
| 31 Paid up share capital | 20,245,553 | 18,316,604 |
| 32 Capital Reserves | 976,165 | 974,056 |
| 33 Retained earnings | (13,328,161) | (13,287,674) |
| 34 Profit/(Loss) account | (419,358) | (219,411) |
| 35 Other capital accounts | 277,901 | 439,402 |
| 36 Minority Interest | 0 | 0 |
| 37 TOTAL SHAREHOLDERS' FUNDS | 7,752,100 | 6,222,976 |
| 38 Contingent liabilities | 33,421,606 | 44,640,797 |
| 39 Non Performing Loans & Advances | 5,277,323 | 4,476,160 |
| 40 Allowances for probable losses | 4,962,535 | 3,502,826 |
| 41 Other non performing assets | 0 | 0 |
| D. PERFORMANCE INDICATORS | | |
| i Shareholders funds to total assets | 17.34% | 14.65% |
| ii Non performing loans to total gross loans | 15.47% | 14.62% |
| iii Gross loans and advances to total deposits | 120.72% | 110.85% |
| iv Loans and advances to total assets | 68.79% | 67.15% |
| v Earning Assets to Total Assets | 75.16% | 71.24% |
| vi Deposits Growth | 3.31% | 0.00% |
| vii Assets growth | 5.23% | 0.00% |

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR THE QUARTER ENDED 31ST DECEMBER 2020
(Amounts in million of shillings)

| | Current Quarter 31-Dec-20 TZS '000 | Previous Quarter 30-Sep-20 TZS '000 | Current Yr Cumulative 31-Dec-20 TZS '000 | Previous Yr Cumulative 30-Sep-20 TZS '000 |
|---|--|---|--|---|
| I Cash Flow from Operating Activities : | | | | |
| Net (loss) /Income | (199,946) | (316,954) | (419,358) | (316,954) |
| Adjustments for non cash items : | | | | |
| - Depreciation of property and equipment | 43,394 | 45,677 | 89,071 | 45,677 |
| - Amortization of Refurbishment | 0 | 0 | 0 | 0 |
| - Amortization of Capital Grant & Reserve & Intangible Assets | 0 | 0 | 0 | 0 |
| - Prior Year adjustment on disposal of assets | 0 | 0 | 0 | 0 |
| - Expected credit loss IFRS 9 | 412,784 | 354,352 | 1,008,179 | 354,352 |
| - Loans Written Off | 0 | 0 | 0 | 0 |
| 256,232 | 83,075 | 677,893 | 83,075 | |
| - Change in Statutory minimum reserve (SMR) | (193,799.10) | 0 | (193,799.10) | 0 |
| - Net change in loans and advances | (2,228,439) | 0 | (2,228,439) | 0 |
| - Net change in other assets | 439,513.19 | 0 | 439,513.19 | 0 |
| - Net change in deposits | 693,217 | 0 | 693,217 | 0 |
| - Net change in placement with other bank | 1,119,856 | 0 | 1,119,856 | 0 |
| - Net change in other liabilities | (1,427) | 0 | (1,427) | 0 |
| - Tax paid | (174,079) | 0 | (174,079) | 0 |
| Net cash flows/(used) from operating activities | 73,153 | 83,075 | 506,814 | 83,075 |
| II Cash Flow from Investing Activities | | | | |
| Dividend Received | 0 | 0 | 0 | 0 |
| Purchase of property, plant & equipment | (734,193) | 0 | (734,193) | 0 |
| Proceeds from disposal of property and equipment | 3,500 | 0 | 3,500 | 0 |
| Purchase of Intangible assets | 0 | 0 | 0 | 0 |
| Purchases of Non Dealing securities | 0 | 0 | 0 | 0 |
| Proceeds from sale of Non-Dealing Securities | 0 | 0 | 0 | 0 |
| Net cash provided (used) by investing activities | (730,693) | 0 | (730,693) | 0 |
| III Cash Flow from Financing Activities | | | | |
| Repayment of Long term Debt | (100,822) | 0 | (100,822) | 0 |
| Proceeds from issuance of long term debts | 0 | 0 | 0 | 0 |
| Capital Grants | 1,928,949 | 0 | 1,928,949 | 0 |
| Proceeds from issuance of paid up capital | 0 | 0 | 0 | 0 |
| Payment of Cash Dividends | 0 | 0 | 0 | 0 |
| Net change in other borrowings | 0 | 0 | 0 | 0 |
| Net cash provided (used) by investing activities | 1,828,127 | 0 | 1,828,127 | 0 |
| IV Cash and Cash equivalents | | | | |
| Net increase (decrease) in cash & cash equivalents | 1,170,587 | 83,075 | 1,170,587 | 83,075 |
| Cash & equivalents, beginning of quarter | 7,446,020 | 7,362,945 | 7,446,020 | 7,362,945 |
| Cash & equivalents, end of quarter | 8,616,607 | 7,446,020 | 8,616,607 | 7,446,020 |

In preparation of the quarterly financial statements, consistent accounting policies have been used a 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)

Signed by:
 Jagjit Singh Managing Director Date 23-Jan-21
 Isaack Chaha Head of Finance 23-Jan-21
 Elifuraha Charles Internal Audit Manager 23-Jan-21

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.

Attested by:
 Eng. Ridhuan Mringo Board Chairman 23-Jan-21
 Zukra Ally Director 23-Jan-21

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31ST DECEMBER 2020
(Amounts in million of shillings)

| | Current Quarter 31-Dec-20 TZS '000 | Previous Quarter 30-Sep-20 TZS '000 | P & L summ 31-Dec-20 TZS '000 | Previous Quarter 30-Sep-20 TZS '000 |
|--|--|---|-------------------------------------|---|
| 1 Interest Income | 1,709,775 | 1,495,510 | 5,870,567 | 4,160,792 |
| 2 Interest Expense | 600,686 | 559,949 | 2,086,996 | 1,486,310 |
| 3 Net Interest Income (1 minus 2) | 1,109,089 | 935,561 | 3,783,571 | 2,674,482 |
| 4 Bad debts written off | 0 | 0 | 0 | 0 |
| 5 Impairment losses on Loans and Advances | 412,784 | (239,431) | 1,008,179 | 595,395 |
| 6 Non Interest Income | 621,895 | 528,111 | 2,112,166 | 1,992,471 |
| 6.1 Foreign Currency Dealings and Translation Gains/(Loss) | 48,480 | 56,671 | 172,720 | 124,239 |
| 6.2 Commissions and fees | 363,089 | 378,363 | 1,546,183 | 1,183,094 |
| 6.3 Dividend Income | 210,326 | 93,377 | 393,263 | 182,937 |
| 6.4 Other Operating Income | 1,518,147 | 1,368,885 | 5,306,915 | 3,788,769 |
| 7 Non Interest Expense | 595,116 | 590,721 | 2,469,793 | 1,874,677 |
| 7.1 Salaries and Benefits | 0 | 0 | 0 | 0 |
| 7.2 Fees and Commission | 923,031 | 778,164 | 2,837,122 | 1,914,092 |
| 7.3 Other Operating expenses | (199,946) | 334,518 | (419,358) | (219,411) |
| 8 Operating Profit/(Loss) before Income Tax | (199,946) | 334,518 | (419,358) | (219,411) |
| 9 Income Tax Provision | 0 | 0 | 0 | 0 |
| 10 Net Income/(Loss) after Income Tax | (199,946) | 334,518 | (419,358) | (219,411) |
| 11 Other Comprehensive Income | 0 | 0 | 0 | 0 |
| 12 Total comprehensive Income/(Loss) for the year | (199,946) | 334,518 | (419,358) | (219,411) |
| 13 Number of Employees | 97 | 97 | 97 | 97 |
| 14 Basic Earnings Per Share | -0.1 | 0.1 | -0.1 | -0.1 |
| 15 Number of Branches | 7 | 7 | 7 | 7 |
| SELECTED PERFORMANCE INDICATORS | | | | |
| (i) Return on average total assets | 0% | 1% | 0% | -1% |
| (ii) Return on average shareholders funds | -1% | 2% | -3% | -2% |
| (iii) Non Interest Expense to Gross Income | 65% | 68% | 66% | 67% |
| (iv) Net Interest Income to Average Earning/Assets | 3% | 3% | 11% | 9% |

MINIMUM DISCLOSURES OF BANK CHARGES AND FEES 2020

| MINIMUM DISCLOSURES OF BANK CHARGES AND FEES 2020 | | | | | | |
|---|------------------|----------------------|------------------------------|------------------------|-----------------|---------------------------------------|
| LAARIS ON ACCOUNT | BUSINESS | PREMIUM | 2. FIXED DEPOSIT: | Periods | p.a | |
| 1. CURRENT ACCOUNT: | | | | | | |
| Minimum balance | TZS 100,000 | 50,000 | 3 Months | 3% | -12% | |
| Withdrawal fee < 10M @ counter | TZS 5,000 | 2,000 | 6 Months | 3% | -12% | |
| Withdrawal fee @ ATM | TZS 1,300 | 1,300 | 12 Months | 4% | -12% | |
| Maintenance fee (per month) | TZS 13,000 | 6,000 | Upon request | 7% | -12% | |
| Overdraft | 17% p.a-21% p.a. | | | | | |
| Cheque Book per Leaf | TZS 500 | 500 | | | | |
| Confirmation of Balance | TZS 30,000 | 30,000 | | | | |
| Closing account | TZS 10,000 | 10,000 | | | | |
| Maintenance fee (per month) | TZS 2,000 | 2,000 | Free | Free | Free | |
| Interest rate | 3% | 0 | 6% | 3%-5% | 2% | |
| Minimum amount to qualify for interest | TZS 50,000 | 50,000 | TZS 50,000 | 100,000 | TZS 50,000 | |
| Confirmation Balance | TZS 30,000 | 30,000 | TZS 30,000 | 30,000 | TZS 30,000 | |
| Withdrawal more than 10 Million | 1% Max 100,000/= | N/A | N/A | N/A | N/A | |
| Withdrawal - TZS | TZS 2,000 | 2,000 | Free | 2,000 | TZS 2,000 | |
| Withdrawal - USD/EURO | S 2.00 | 2 S | Free | 2 S | 2.00 | |
| Closing Account | TZS 10,000 | 10,000 | TZS 10,000 | 10,000 | TZS 10,000 | |
| Opening amount | TZS 20,000 | Free | TZS 10,000 | 100,000 | TZS 10,000 | |
| Minimum amount during operation | TZS 10,000 | TZS 5,000 | TZS 5,000 | 100,000 | 0.00 | |
| 2. LOANS: | | | | | | |
| (a) Interest | Agriculture: 24% | Business 17%-20% p.a | Group Lending 2.5% per month | Salary Loan: 20% p.a** | WEKEZA: 19% p.a | Advances to employees: 2.5% per month |
| (b) Loan processing fees | 3% | 1%-3% | 5,000-20,000 | 3% | 0 | NIL |
| (c) Penalties late payment | 10% | 10% | NIL | 0% | 0 | NIL |

Bank Guarantees
Welcome to the land of dreams and responsibilities

MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

(i) Interest rate - On Flat basis except on Salary Loan** its on Reducing basis
 (ii) Loan Processing fees - On the requested amount
 (iii) Downside late payment - amount current overdue

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.

Jagjit Singh Managing Director
 Isaack Chaha Head of Finance
 Elifuraha Charles Internal Audit Manager
 23-Jan-21 23-Jan-21 23-Jan-21

MHB mobile
*150*45#

**** PRODUCTS AND SERVICES OFFERED:**

- Mobile banking
- Savings Account
- Current Account
- Bank Guarantees
- Msoni Account
- Insurance services
- Agent Banking
- Loans and Overdraft
- ATMs
- Bureau De Change
- Group Loans & VLSA
- Fixed Deposits Account with attractive rate

MHB Mtoto Account
Welcome to the land of dreams and responsibilities

MWANGA HAKIKABANK

| CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2020 | | | | | | |
|--|---------------|---------------|-------------------|--------------------|---------------------------|-----------|
| | Share Capital | Share Premium | Retained Earnings | Regulatory Reserve | General Provision Reserve | Others |
| Fourth Quarter ended 3 December 2020 | | | | | | |
| Balance as at 01.10.2020 | 18,316,604 | 0 | (13,507,069) | 974,056 | 0 | 439,462 |
| Profit for the year | 0 | 0 | (419,358) | 0 | 0 | (419,358) |
| Other Comprehensive Income | 0 | 0 | 0 | 0 | 0 | 0 |
| Transactions with owners | 0 | 0 | 0 | 0 | 0 | 0 |
| Dividends Paid | 0 | 0 | 0 | 0 | 0 | 0 |
| Regulatory Reserve | 0 | 0 | 0 | 0 | 0 | 0 |
| General Provision Reserve | 0 | 0 | 0 | 0 | 0 | 0 |
| Others | 1,928,949 | 0 | 178,928 | 2,109 | 0 | (161,501) |
| Balance as at 31.12.2020 | 20,245,553 | 0 | (13,726,397) | 974,056 | 0 | 277,901 |
| CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 30 SEPTEMBER 2020 | | | | | | |
| | Share Capital | Share Premium | Retained Earnings | Regulatory Reserve | General Provision Reserve | Others |
| Third Quarter ended 30 September 2020 | | | | | | |
| Balance as at 01.08.2020 | 18,316,604 | 0 | (13,161,531) | 974,056 | 0 | 439,462 |
| Profit for the year | 0 | 0 | (316,254) | 0 | 0 | (316,254) |
| Other Comprehensive Income | 0 | 0 | 0 | 0 | 0 | 0 |
| Transactions with owners | 0 | 0 | 0 | 0 | 0 | 0 |
| Dividends Paid | 0 | 0 | 0 | 0 | 0 | 0 |
| Regulatory Reserve | 0 | 0 | 0 | 0 | 0 | 0 |
| General Provision Reserve | 0 | 0 | 0 | 0 | 0 | 0 |
| Others | 1,928,949 | 0 | 178,928 | 2,109 | 0 | (161,501) |
| Balance as at 30.09.2020 | 18,316,604 | 0 | (13,507,069) | 974,056 | 0 | 439,462 |



CITIBANK TANZANIA LIMITED

Tanzu ya Citigroup, Kampuni iliyoshirikishwa nchini Marekani

Imetolewa chini ya kanuni ya 7 na ya 8 ya Kanuni za Mabenki na Taasisi za Fedha (Uoneshaji) ya Mwaka 2014

| WARAKA MIZANIA KWA TAREHE 31 DESEMBA 2020 (Kiasi kwa shilingi milioni) | | | TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA 31 DESEMBA 2020 (Kiasi kwa shilingi milioni) | | | | TAARIFA YA MTRIRIKO WA FEDHA KWA ROBO/MWAKA ULIOISHIA 31 DESEMBA 2020 (Kiasi kwa shilingi milioni) | | | | |
|---|---------------------------|------------------|---|---|----------------------------|--|---|--------------------|----------------------------|--|--|
| Robo Mwaka ya /Mwaka wa sasa | Robo Mwaka/Mwaka uliopita | | Robo ya Mwaka sasa | Robo ya Mwaka Linganishi (Mwaka Uliopita) | Limbikizo la Mwaka wa sasa | Limbikizo la Mwaka Linganishi (Mwaka Uliopita) | Robo Mwaka ya sasa | Robo Mwaka #yopita | Limbikizo la Mwaka wa sasa | Limbikizo la Mwaka Linganishi (Mwaka Uliopita) | |
| 31-Dec-20 | 30-Sep-20 | | 31-Dec-19 | 31-Dec-19 | 31-Dec-19 | 31-Dec-19 | 31-Dec-20 | 30-Sep-20 | 31-Dec-20 | 31-Dec-19 | |
| A. MALI | | | | | | | I. Mtririko wa Fedha Kutokana na Shughuli za Uendeshaji: | | | | |
| 1 Fedha Taalimu | 4,370 | 4,837 | 1 | 1 | 1 | 1 | 1,964 | 1,151 | 6,982 | 13,695 | |
| 2 Sabo Katika Benki Kuu ya Tanzania | 127,347 | 357,132 | 6,823 | 8,676 | 31,340 | 34,374 | 405 | 460 | 1,905 | 659 | |
| 3 Uwekezaji Katika Amana za Senika | 150,450 | 123,932 | (2,375) | (2,875) | (12,203) | (10,580) | (5,628) | 39,655 | (20,743) | (121,179) | |
| 4 Sabo Katika Benki Nyingine na Taasisi za Fedha | 668,996 | 846,158 | 4,448 | 5,801 | 19,137 | 23,794 | (220) | 734,324 | 438,149 | (37,677) | |
| 5 Hundi na Miamala ya Kusuhuguliwa | 248 | 86 | 0 | 0 | 0 | 0 | (427,880) | 0 | 0 | 0 | |
| 6 Miamala Baina ya Matawi | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 7 Bili Zilizozitolewa | 8,852 | 12,225 | 621 | (627) | 154 | (189) | 7,462 | 9,444 | 17,297 | (16,960) | |
| 8 Dhima za Wateja Zilizokubalika | 36,588 | 26,154 | 3,951 | 2,934 | 13,465 | 17,062 | (6,029) | (17,908) | (21,826) | 21,950 | |
| 9 Mikopo #yotokwa kwa Benki Nyingine | 0 | 0 | 2,789 | 1,814 | 8,829 | 9,735 | 0 | (801) | (2,703) | (4,763) | |
| 10 Uwekezaji Katika Amana Nyingine | 0 | 0 | 1,133 | 1,320 | 4,607 | 7,327 | 0 | 0 | 0 | 0 | |
| 11 Mikopo Halisi #yopo | 314,177 | 319,804 | 6.4 | Mapato Mengine | 29 | 0 | (420,581) | 756,325 | 419,030 | (444,265) | |
| 12 Mali Nyingine | 8,026 | 7,049 | (7,056) | (6,959) | (25,774) | (28,091) | 0 | 0 | 0 | 0 | |
| 13 Uwekezaji wa Hisa | 0 | 0 | (2,329) | (1,955) | (7,974) | (9,796) | 0 | 0 | 0 | 0 | |
| 14 Akauti za udhamini | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 15 Mali Zilizozaharishika, Mitambo na Vifaa | 8,878 | 9,336 | (4,727) | (4,974) | (17,800) | (16,295) | 0 | 0 | 0 | 0 | |
| 16 JUMLA YA MALI | 1,327,922 | 1,746,693 | 1,964 | 1,149 | 6,962 | 14,576 | (26,662) | 30,108 | 2,942 | (6,477) | |
| B. DHIMA | | | | | | | II. Mtririko wa Fedha Kutokana na Shughuli za Uwekezaji: | | | | |
| 17 Amana za Benki nyingine na Taasisi za Fedha | 904 | 948 | 352 | 1,067 | 232 | 642 | 0 | 0 | 0 | 0 | |
| 18 Amana za Wateja | 1,165,946 | 1,593,882 | (106) | (320) | (70) | (193) | 0 | 0 | 0 | 0 | |
| 19 Dhama ya Malipo kwa Fedha Taalimu | 0 | 0 | 246 | 747 | 162 | 449 | 0 | 0 | 0 | 0 | |
| 20 Amana Maakumu | 613 | 7,573 | 1,353 | 863 | 3,839 | 10,619 | 0 | 0 | 0 | 0 | |
| 21 Maagizo ya Malipo/Fedha za Kuhamisha | 0 | 0 | 13 | 43 | 46 | 45 | 0 | 0 | 0 | 0 | |
| 22 Hundi na Hawala za Kibenki Zilizotolewa | 2,971 | 2,660 | 110,635 | 11,597 | 367,705 | 1,016,993 | 0 | 0 | 0 | 0 | |
| 23 Limbiko la Kodi na Gharama Zilizokotwa | 4,257 | 4,584 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | |
| 24 Dhima la Tozo kwa Ajili ya Usukuhishi Baina ya Benki na Mteja | 36,592 | 26,210 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 25 Miamala Iliyoshughuliwa Baina ya Matawi | 0 | 0 | 0.4% | 0.1% | 0.3% | 1.2% | 0 | 0 | 0 | 0 | |
| 26 Mapato yaliyopinga ya Kipindi Kijicho na Tozo Nyingine | 324 | 408 | 4.5% | 0.5% | 3.0% | 13.4% | 0 | 0 | 0 | 0 | |
| 27 Dhima Nyingine | 18,777 | 14,243 | 65.5% | 59.9% | 57.5% | 50.7% | 0 | 0 | 0 | 0 | |
| 28 Madeni | 0 | 0 | 3.8% | 5.4% | 4.0% | 5.3% | 0 | 0 | 0 | 0 | |
| 29 JUMLA YA DHIMA | 1,230,384 | 1,650,608 | | | | | (447,243) | 796,433 | 421,972 | (162,742) | |
| 30 MALI/(DHIMA) HALISI | 97,538 | 96,185 | | | | | (447,243) | 796,433 | 421,972 | (162,742) | |
| C. FEDHA ZA WANAHISA | | | | | | | III. Mtririko wa Fedha Kutokana na Shughuli za Uwekezaji: | | | | |
| 31 - Mtaji wa Hisa Uloipwa | 9,660 | 9,660 | 0.4% | 0.1% | 0.3% | 1.2% | 0 | 0 | 0 | 0 | |
| 32 - Akiba ya Mtaji | 0 | 0 | 4.5% | 0.5% | 3.0% | 13.4% | 0 | 0 | 0 | 0 | |
| 33 - Mapato Yaliyobakiwa | 80,855 | 80,820 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 34 - Faida (Hasara) ya Kipindi Husika | 3,677 | 2,571 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 35 - Akauti Nyingine za Mtaji | 3,346 | 3,134 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 36 - Stahiki wa Wenyeji wa Chache | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 37 JUMLA YA FEDHA ZA WANAHISA | 97,538 | 96,185 | | | | | (447,243) | 796,433 | 421,972 | (162,742) | |
| 38 Dhima Zisizo Dhahiri | 93,617 | 141,270 | | | | | 0 | 0 | 0 | 0 | |
| 39 Mikopo Chechefu | 0 | 0 | | | | | 0 | 0 | 0 | 0 | |
| 40 Tongo kwa Ajili ya Mikopo Chechefu | 646 | 1,266 | | | | | 0 | 0 | 0 | 0 | |
| 41 Mali Nyingine Chechefu | 0 | 0 | | | | | 0 | 0 | 0 | 0 | |
| D. BAADHI YA VIASHIRIO VYA HALIYA KIFEDHA | | | | | | | IV. Fedha Taalimu na Mali Zilizozalishwa na Fedha Taalimu: | | | | |
| (i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali | 7.3% | 5.5% | | | | | 0 | 0 | 0 | 0 | |
| (ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghati | 0.0% | 0.0% | | | | | 0 | 0 | 0 | 0 | |
| (iii) Uwiano wa Mikopo Ghati na Jumla ya Amana | 26.9% | 20.0% | | | | | 0 | 0 | 0 | 0 | |
| (iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi | 23.7% | 18.3% | | | | | 0 | 0 | 0 | 0 | |
| (v) Uwiano wa Mali Zilizozalishwa na Jumla ya Mali | 79.8% | 73.6% | | | | | 0 | 0 | 0 | 0 | |
| (vi) Ongezeko la Amana | -37.3% | 45.8% | | | | | 0 | 0 | 0 | 0 | |
| (vii) Ongezeko la Mali | -31.5% | 42.6% | | | | | 0 | 0 | 0 | 0 | |

CHARGES AND FEES- CITIBANK TANZANIA LIMITED

| 1.0 Current Accounts | CHARGE/FEE-LCY | CHARGE/FEE-FCY | 4.0 Foreign Exchange Transactions | CHARGE/FEE-LCY | CHARGE/FEE-FCY | 6.0 Trade Finance | CHARGE/FEE |
|---|---|---|---|----------------|----------------|--|---|
| (a) Required minimum opening balance | Waived | Waived | (a) Purchase/sale of TCs transaction over the counter | NA | NA | Documentary Collections | |
| (b) Monthly service fee (breakdown per customer type) | TZS 20,000 | USD \$20 | (b) Purchase of foreign cheque | NA | NA | Imports | Handling: \$130, Acceptance \$65, Telex: 0.325% minimum \$98 and maximum \$650 |
| (c) Cheque withdrawal over the counter | TZS 4,000 | US\$ 5.00 | (c) Sale/purchase of cash passport | NA | NA | Exports | All in fee: \$100 (\$50 courier and \$50 handling) per set of documents |
| (d) Fees per ATM withdrawal | N/A | N/A | (d) Telegraphic transfer | NA | NA | Imports Letters of Credits | LC issuance - 0.5% per quarter Min. \$325 |
| (e) ATM mini statement | N/A | N/A | (e) Inward Telegraphic Transfers (FTIN) | US\$ 30 | US\$ 30 | Opening fees | Handling: \$130 |
| (f) Interim statement per page | TZS 7,000 | US\$ 5.00 | (f) Transfer from foreign currency denominated account to local current | NA | NA | Amendment Fees | Simple amendment \$100, extension 0.5% per quarter if it extends to other quarter (s) |
| (g) Periodic scheduled statement | Waived | Waived | | | | Confirmation fees | Confirmation 0.39% per quarter Min. EUR 390 per quarter |
| (h) Cheque book | TZS 35,000 (100 leaves) | US\$ 35 (100 leaves) | | | | Risk margin on Acceptance | 0.25% per Quarter or part thereof |
| (i) Dishonoured cheque | TZS 62,000 | US\$ 60 | | | | Other Bank LC re-issuance | 0.1% per Quarter, min. \$200 |
| (j) Special clearance | TZS 60,000 | US\$ 60 | | | | Bills Availization (Pour Avail) | 0.5% per Quarter or part thereof |
| (k) Counter cheque | TZS 2,500 per leaf | US\$ 2 per leaf | | | | Exports Letters of Credits | |
| (l) Stop Payment | TZS 30,000 | US\$ 30 | | | | Handling fees | \$500 |
| (m) Standing order | EFT: TZS 5,000 TSS: TZS 10,000 Cross Border Fund Transfers: 0.25% of transfer, Min US\$ 60.00 and Max US \$ 500.00 USD TISS: US \$ 10.00 | EFT: TZS 5,000 TSS: TZS 10,000 Cross Border Fund Transfers: 0.25% of transfer, Min US\$ 60.00 and Max US \$ 500.00 USD TISS: US \$ 10.00 | | | | Courier | \$100 |
| (n) Balance enquiry | Waived | Waived | | | | Confirmation fees | 0.25% per Quarter or part thereof |
| (o) New ATM card issuance | N/A | N/A | | | | Negotiation fees | 0.1% Min. \$1000 |
| (p) ATM card renewal or replacement | N/A | N/A | | | | Liquidity financing | Prevailing market rates and negotiable based on riskness of the transaction |
| (q) Overdrawn account interest charge | 4.36%-7.61% | 2.23%-7.23% | | | | Accounts Receivable Finance | Prevailing market rates and negotiable based on riskness of the transaction |
| (r) Unarranged overdraft | 23.00% | 14% | | | | Guarantees and Standby Letters of Credits | |
| (s) Interbank transfer | Waived | Waived | | | | SBLC | 0.5% per Quarter or part thereof |
| (t) Bill payments through ATM | N/A | N/A | | | | Bid Bonds | 0.5% per Quarter or part thereof |
| (u) Deposit fee | US \$20 and below: 0.3% of deposited amount TZS 1,000 and below: 0.3% of deposited amount TZS 10,000 | US \$20 and below: 0.3% of deposited amount TZS 1,000 and below: 0.3% of deposited amount TZS 10,000 | | | | Performance Bond | 0.5% per Quarter or part thereof |
| (v) Other (please specify) | N/A | N/A | | | | Maintenance Bond | 0.5% per Quarter or part thereof |
| (w) BRELA Search fees. Per search | TZS 30,000 | US\$ 15 | | | | Advance Payment Guarantee | 0.5% per Quarter or part thereof |
| (x) Foreign Loan Registration fees (LDR) | US\$ 700 | US\$ 700 | | | | Amendments fees on Guarantees | Simple amendments \$100 and 0.5% per quarter (s) if it extends into next quarter (s) |
| | | | | | | Custom Bonds | 0.5% per Quarter or part thereof |
| | | | | | | Warehouse Bond | 0.5% per Quarter or part thereof |
| | | | | | | Transit Bond | 0.5% per Quarter or part thereof |
| | | | | | | Facility fees | 1.5% 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 | Date |
|-------------------|------------------|--------------------------------|
| 1 Iddi Msonga | CFO | Date : 28th January 2021 |
| 2 Michael Mungure | TTS Head | Date : 28th January 2021 |
| 3 James Rutta | Head of Treasury | Date : 28th January 2021 |



AFRICAN BANKING CORPORATION TANZANIA LIMITED

UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA

IMETOLEWA CHINI YA KANUNI YA 7 NA YA 8 YA KANUNI ZA MABENKI NA TAASISI ZA FEDHA (UONESHAJI) YA MWAKA 2014

WARAKA MIZANIA KWA TAREHE 31 DECEMBER 2020
(Kiasi kwa shilingi milioni)

| | Robo Mwaka ya /Mwaka wa sasa 31-Dec-20 | Robo Mwaka/Mwaka uliopita 30-Sep-20 |
|--|---|--|
| A MALI | | |
| 1 Fedha Taslimu | 3,430 | 2,660 |
| 2 Salio Katika Benki Kuu ya Tanzania | 7,023 | 8,491 |
| 3 Uwekezaji Katika Amana za Serikali | 43,254 | 35,054 |
| 4 Salio Katika Benki Nyingine na Taasisi za Fedha | 3,921 | 1,509 |
| 5 Hundi na Miamala ya Kushughulikiwa | 261 | 187 |
| 6 Miamala Baina ya Matawi | - | - |
| 7 Biji Zilizofikiwa | - | - |
| 8 Dhima za Wateja Zilizokubalika | - | - |
| 9 Mikopo Iliyotolewa kwa Benki Nyingine | 108,008 | 103,136 |
| 10 Uwekezaji Katika Amana Nyingine | - | - |
| 11 Mikopo Halisi Iliyopo | 134,512 | 138,410 |
| 12 Mali Nyingine | 30,420 | 31,131 |
| 13 Uwekezaji wa Hisa | 1,000 | 1,000 |
| 14 Akaunti za udhamini | - | - |
| 15 Mali Zisizohamishika, Mitambo na Vifaa | 3,178 | 3,376 |
| 16 JUMLA YA MALI | 335,007 | 324,953 |
| B DHIMA | | |
| 17 Amana za Benki nyingine na Taasisi za Fedha | 106,867 | 106,974 |
| 18 Amana za Wateja | 111,082 | 100,074 |
| 19 Dhama na Malipo kwa Fedha Taslimu | - | - |
| 20 Amana Maalumu | - | - |
| 21 Maagizo ya Malipo/Fedha za Kuhamisha | - | - |
| 22 Hundi na Hawala za Kibenki Zilizotolewa | - | - |
| 23 Limbiko la Kodi na Gharama Zitakazolipwa | - | - |
| 24 Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja | - | - |
| 25 Miamala Isiyoshughulikiwa Baina ya Matawi | - | - |
| 26 Mapato yaliyolingia ya Kipindi Kijacho na Tozo Nyingine Zitakazolipwa Baada | - | - |
| 27 Dhima Nyingine | 2,046 | 2,349 |
| 28 Madeni | 74,640 | 73,533 |
| 29 JUMLA YA DHIMA | 294,635 | 282,930 |
| 30 MALI/(DHIMA) HALISI (16 kutoa 29) | 40,371 | 42,024 |
| C FEDHA ZA WANAHISA | | |
| 31 Mtaji wa Hisa Uliolipwa | 122,954 | 122,954 |
| 32 Akiba ya Mtaji | 1,065 | 1,065 |
| 33 Mapato Yaliyobakizwa | (82,669) | (81,099) |
| 34 Faida (Hasara) ya Kipindi Husika | (3,252) | 1,600 |
| 35 Akaunti Nyingine za Mtaji | 2,274 | 704 |
| 36 Stahiki ya Wenyehisa Chache | - | - |
| 37 JUMLA YA FEDHA ZA WANAHISA | 40,371 | 42,024 |
| 38 Dhima Zisizo Dhahiri | (0) | - |
| 39 Mikopo Chechefu | 2,866 | 4,175 |
| 40 Tongo kwa Ajili ya Mikopo Chechefu | 19,585 | 24,142 |
| 41 Mali Nyingine Chechefu | 16,843 | 17,163 |
| 42 Mali Nyingine Chechefu | - | - |
| D BAADHI YA VIASHIRO VYA HALI YA KIFEDHA | | |
| (i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali | 12.05% | 12.93% |
| (ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi | 13.14% | 15.59% |
| (iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana | 69.44% | 75.14% |
| (iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi | 40.15% | 42.59% |
| (v) Uwiano wa Mali Zinzozalisha na Jumla ya Mali | 86.47% | 85.58% |
| (vi) Ongezeko la Amana | 5.27% | 6.67% |
| (vii) Ongezeko la Mali | 3.09% | 4.22% |

TAARIFA YA MTIRIRIKO WA FEDHA KWA ROBO/MWAKA ULIOISHIA 31 DECEMBER 2020
(Kiasi kwa shilingi milioni)

| | Robo Mwaka ya sasa 31-Dec-20 | Robo Mwaka iliyopita 30-Sep-20 |
|--|---------------------------------|-----------------------------------|
| I Mtiririko wa Fedha Kutokana na Shughuli za Uendeshaji: | | |
| Mapato/(Hasara) Halisi | (1,619) | (583) |
| Marekebesho kwa Ajili ya: | - | - |
| - Hasara Katika Mali | 929 | (202) |
| - Badiliko Halisi Katika Mikopo | 3,230 | (10,849) |
| - Faida/Hasara Kwenye Mauzo ya Mali | (13) | - |
| - Mabadiliko Halisi Katika Amana | 10,901 | 12,955 |
| - Mabadiliko Halisi Katika Amana za Muda Mfupi Zilizofikiwa | (8,199) | (1,197) |
| - Mabadiliko Halisi Katika Dhima Nyingine | 804 | 816 |
| -Mabadiliko Halisi Katika Mali Nyingine | 711 | 1,485 |
| - Kodi Iliyolipwa | (34) | (34) |
| - Mengineyo (bainisha) | - | - |
| Fedha Halisi zilizotolewa (zilizotumika) kwa shughuli za uendeshaji | 6,710 | 2,390 |
| II Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji: | | |
| Gawio Liliopokewa | - | - |
| Ununuzi wa Mali za Kudumu | (49) | (184) |
| Mapato Kutokana na Mauzo ya Mali za Kudumu | - | - |
| Ununuzi wa Amana Zisizoshughulikiwa na Mawakala | - | - |
| Mapato Kutokana na Mauzo ya Amana Zisizoshughulikiwa na Mawakala | - | - |
| Mengineyo (bainisha) | - | - |
| Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji | (49) | (184) |
| III Mtiririko wa Fedha Kutokana na Shughuli za Kifedha: | | |
| Utiraji wa Madeni ya Muda Mrefu | - | - |
| Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu | - | - |
| Mapato Kutokana na Utoaji wa Mtaji wa Hisa | - | - |
| Gawio Liliolipwa kwa Fedha Taslimu | - | - |
| Mabadiliko Halisi Katika Madeni Mengine | - | - |
| Mengineyo (bainisha) | - | - |
| Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Kifedha | - | - |
| IV Fedha Taslimu na Mali Zinzozalisha na Fedha Taslimu: | | |
| Ongezeko / Punguzo Halisi Katika Fedha taslimu na Mali Zinzozalisha na Fedha Taslimu | 6,661 | 2,206 |
| Fedha na Mali Zinzozalisha na Fedha Taslimu Mwanzoni mwa Robo Mwaka/Mwaka | 115,982 | 113,776 |
| Fedha na Mali Zinzozalisha na Fedha Taslimu Mwishoni mwa Robo Mwaka/Mwaka | 122,643 | 115,982 |

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA 31 MACHI 2020
(Kiasi kwa shilingi milioni)

| | Mtaji wa Hisa | Malipo juu ya bei ya hisa | Mapato Yaliyobakizwa | Ziada ya Kisheria | Tengo la Ziada ya Jumla | Mengineyo | Jumla |
|---|---------------|---------------------------|----------------------|-------------------|-------------------------|-----------|---------|
| Mwaka wa sasa | | | | | | | |
| Salio la mwanzo wa mwaka | 122,954 | - | (80,525) | 130 | 0 | 1,065 | 43,624 |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | - | - | (3,252) | - | - | - | (3,252) |
| Hisa za upendeleo | - | - | - | - | - | - | - |
| Mapato mengine yaliyojumishwa | - | - | - | - | - | - | - |
| Miamala na warahisa | - | - | - | - | - | - | - |
| Gawio lililipwa | - | - | - | - | - | - | - |
| Ziada ya Kisheria | - | - | (2,144) | 2,144 | - | - | 0 |
| Tengo la Ziada ya Jumla | - | - | - | - | - | - | - |
| Mengineyo | - | - | - | - | - | - | - |
| Salio la mwisho wa mwaka | 122,954 | - | (85,921) | 2,274 | 0 | 1,065 | 40,372 |
| Mwaka uliopita | | | | | | | |
| Salio la mwanzo wa mwaka | 116,014 | - | (72,910) | 0,22 | 1,284 | 1,065 | 45,653 |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | - | - | (8,769) | - | - | - | (8,769) |
| Hisa za upendeleo | 6,940 | - | - | - | - | - | - |
| Mapato mengine yaliyojumishwa | - | - | - | - | - | - | - |
| Miamala na warahisa | - | - | - | - | - | - | - |
| Gawio lililipwa | - | - | - | - | - | - | - |
| Ziada ya Kisheria | - | - | (130) | 130 | - | - | - |
| Tengo la Ziada ya Jumla | - | - | - | 1,284 | - | (1,284) | - |
| Mengineyo | - | - | - | - | - | - | - |
| Salio la mwisho wa mwaka | 122,954 | - | (80,525) | 130 | 0 | 1,065 | 43,624 |

TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA 31 DECEMBER 2020
(Kiasi kwa shilingi milioni)

| | Robo ya Mwaka sasa 31-Dec-20 | Robo ya mwaka Linganishi (Mwaka uliopita) 31-Dec-19 | Limbikizo la Mwaka wa sasa 31-Dec-20 | Limbikizo la Mwaka Linganishi (Mwaka uliopita) 31-Dec-19 |
|--|---------------------------------|--|---|---|
| 1 Mapato ya Riba | 10,657 | 10,588 | 42,736 | 40,926 |
| 2 Gharama za Riba | (5,110) | (4,861) | (19,652) | (19,013) |
| 3 Mapato Halisi ya Riba (1kutoa 2) | 5,547 | 5,727 | 23,084 | 21,912 |
| 4 Madeni Viza Yaliyofutwa | 716 | 819 | 2,011 | - |
| 5 Punguzo/Ongezeko la tongo katika Mikopo | (200) | (1,873) | (720) | (4,052) |
| 6 Mapato Yasiyo ya Riba: | 1,125 | 1,429 | 3,981 | 7,907 |
| 6.1 Faida (Hasara) Zitokanazo na Miamala ya Fedha za Kigeni | 274 | 469 | 1,326 | 1,901 |
| 6.2 Ada na Kamisheni | 224 | 812 | 974 | 6,006 |
| 6.3 Gawio | - | - | - | - |
| 6.4 Mapato Mengine | 626 | 148 | 1,681 | - |
| 7 Gharama Zisizo za Riba: | (8,807) | (9,672) | (31,472) | (34,392) |
| 7.1 Mishahara na Mafao | (2,769) | (2,741) | (10,357) | (10,842) |
| 7.2 Ada na Kamisheni | - | - | - | (1,829) |
| 7.3 Gharama Nyingine | (6,038) | (6,931) | (21,115) | (21,721) |
| 8 Faida / (Hasara) ya Uendeshaji | (1,619) | (3,570) | (3,117) | (8,624) |
| 9 Tongo la Kodi ya Mapato | (34) | - | - | - |
| 10 Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | (1,652) | (3,579) | (3,252) | (8,769) |
| 11 Mapato Mengine Yaliyojumishwa (bainisha) | - | - | - | - |
| 12 Jumla ya Faida (Hasara) Iliyojumishwa kwa mwaka | (1,652) | (3,579) | (3,252) | (8,769) |
| 13 Idadi ya Waajiriwa | 163 | 154 | 163 | 154 |
| 14 Mapato kwa Hisa | (0,00) | (1,46) | (0,00) | (883) |
| 15 Mapato yaliyopatikana kwa Kushiriki | 6 | 7 | 6 | 7 |
| 16 Idadi ya Matawi | - | - | - | - |
| BAADHI YA VIASHIRO VYA UFANISI | | | | |
| (i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali | -0.50% | -4.54% | -0.99% | -2.74% |
| (ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa | -4.01% | -27.98% | -7.89% | -18.30% |
| (iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi | 132.00% | 135.16% | 116.28% | -115.33% |
| (iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinzozalisha | 0.78% | 3.43% | 3.24% | 8.47% |

| | | |
|--|--------------|-----------|
| Ofisa Mtendaji Mkuu | I. John | 29-Jan-21 |
| Mkuu wa Fedha | H. Kharbush | 29-Jan-21 |
| Mkaguzi Mkuu wa Ndani | J. Kilato | 29-Jan-21 |
| Sisi, tulitajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunahitibisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezitatimni taarifa hizi, na kwa uelewa na imani yetu kubwa zimeandaliwa kulingana na Viwango vya Kimataifa vya Uwasilishaji wa Taarifa za Fedha na matakwa ya Sheria ya Benki na Taasisi za Fedha ya mwaka 2006, na zinaonesha hali halisi | | |
| | Jina | Sahihi |
| 1 Mkurugenzi | P. Ishengoma | 29-Jan-21 |
| 2 Mkurugenzi | Mr.R. Dave | 29-Jan-21 |



AFRICAN BANKING CORPORATION TANZANIA LIMITED

MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

| | PRICING (TZS) | PRICING (US \$ / EUR) | PRICING (GBP) |
|--|--|--|--|
| PERSONAL BANKING | | | |
| SAVINGS ACCOUNT | | | |
| FAHARI | | | |
| Account Opening Fee | Free | Free | Free |
| Opening balance | TZS 10,000.00 | \$ 50.00 | £ 50.00 |
| Minimum Operating Balance | TZS 10,000.00 | \$ 50.00 | £ 50.00 |
| Minimum Interest Bearing Balance | TZS 50,000.00 | \$ 100.00 | £ 100.00 |
| Monthly Service Fee | Free | Free | Free |
| MWANGAZA JUNIOR ACCOUNT | | | |
| Account Opening Fee | Free | Free | Free |
| Opening balance | TZS 20,000.00 | \$ 50.00 | £ 50.00 |
| Minimum Operating Balance | TZS 20,000.00 | \$ 50.00 | £ 50.00 |
| Minimum Interest Bearing Balance | TZS 20,000.00 | \$ 500.00 | £ 500.00 |
| Monthly Service Fee (1 free w/drawal per quarter) | Free | Free | Free |
| Extra fee for more than 1 w/drawal per quarter | TZS 1,500.00 | \$ 2.00 | £ 2.00 |
| WEKEZA SAVINGS ACCOUNT (BALANCE BUILD UP) | | | |
| Account Opening Fee | Free | Free | N/A |
| Opening balance | Free | Free | N/A |
| Minimum Operating Balance | NIL | NIL | N/A |
| Minimum Interest Bearing Balance | TZS 50,000.00 | \$ 25.00 | N/A |
| Monthly Service Fee* | Free | Free | N/A |
| CURRENT ACCOUNT | | | |
| AMANA | | | |
| Account Opening Fee | Free | N/A | N/A |
| Opening balance | TZS 20,000.00 | \$ N/A | N/A |
| Minimum Operating Balance | TZS 3,000.00 | \$ N/A | N/A |
| Minimum Interest Bearing Balance | N/A | N/A | N/A |
| Monthly Service Fee* | TZS 2,000.00 | \$ N/A | N/A |
| MARIDHAWA | | | |
| Account Opening Fee | Free | Free | N/A |
| Opening balance | TZS 25,000.00 | \$ 25.00 | N/A |
| Minimum Operating Balance | TZS 6,000.00 | \$ 5.00 | N/A |
| Minimum Interest Bearing Balance | TZS 2,000,000.00 | \$ 2,000.00 | N/A |
| Monthly Service Fee* | TZS 5,000.00 | \$ 10.00 | N/A |
| PREMIUM | | | |
| Account Opening Fee | Free | Free | Free |
| Opening balance | TZS 35,000.00 | \$ 30.00 | £ 30.00 |
| Minimum Operating Balance | NIL | NIL | NIL |
| Minimum Interest Bearing Balance | TZS 3,000,000.00 | \$ 3,000.00 | £ 3,000.00 |
| Monthly Service Fee* | TZS 10,000.00 | \$ 10.00 | £ 10.00 |
| SME BANKING | | | |
| AMANA BIZ ACCOUNTS | | | |
| Account Opening Fee | Free | Free | Free |
| Opening balance | TZS 100,000.00 | \$ 100.00 | £ 100.00 |
| Minimum Operating Balance | TZS 1,000,000.00 | \$ 1,000.00 | £ 1,000.00 |
| Minimum Interest Bearing Balance | TZS 5,000,000.00 | \$ 5,000.00 | £ 5,000.00 |
| Monthly Service Fee* | TZS 20,000.00 | \$ 15.00 | £ 15.00 |
| CORPORATE BANKING | | | |
| CORPORATE CURRENT ACCOUNTS | | | |
| Account Opening Fee | Free | Free | Free |
| Opening balance | TZS 500,000.00 | \$ 250.00 | £ 250.00 |
| Minimum Operating Balance | NIL | NIL | NIL |
| Minimum Interest Bearing Balance | NIL | NIL | NIL |
| Monthly Service Fee* | TZS 25,000.00 | \$ 20.00 | £ 15.00 |
| CORPORATE CALL ACCOUNTS | | | |
| Account Opening Fee | Free | Free | Free |
| Opening balance | TZS 10,000,000.00 | \$ 10,000.00 | £ 10,000.00 |
| Minimum Operating Balance | TZS 10,000,000.00 | \$ 10,000.00 | £ 10,000.00 |
| Minimum Interest Bearing Balance | NIL | NIL | NIL |
| Monthly Service Fee* | TZS 25,000.00 | \$ 20.00 | £ 15.00 |
| GENERAL CHARGES | | | |
| Bankers Cheque | TZS 50,000.00 | \$ 25.00 | N/A |
| DISHONORED/UNPAID CHEQUE | | | |
| Fund related | TZS 120,000.00 | \$ 120.00 | N/A |
| Technical | TZS 60,000.00 | \$ 60.00 | N/A |
| Cheque book Processing Fee: | | | |
| 25 leaves | TZS 15,000.00 | \$ 15.00 | £ 15.00 |
| 50 leaves | TZS 30,000.00 | \$ 30.00 | £ 30.00 |
| 100 leaves | TZS 60,000.00 | \$ 60.00 | £ 60.00 |
| Uncollected cheque book after 3 months | TZS 15,000.00 | \$ 15.00 | £ 15.00 |
| 3rd party encashment (with 3rd party indemnity) | TZS 25,000.00 | 10% Per Cheque | 10% Per Cheque |
| Stop Payment Charges | TZS 60,000.00 | \$ 60.00 | £ 50.00 |
| TRANSACTIONAL SERVICE FEES | | | |
| With banks via Standing Orders | | | |
| Standing Order - internal same customer (set up fee - once off) | TZS 10,000.00 | \$ 5.00 | £ 5.00 |
| Standing Order - internal other customers (per transaction) | TZS 4,000.00 | \$ 3.00 | £ 2.00 |
| Standing Order - Other local bank | TZS 40,000.00 | \$ 30.00 | £ 20.00 |
| Amendment | TZS 5,000.00 | \$ 5.00 | £ 5.00 |
| DEPOSIT/WITHDRAWAL TRANSACTIONS: | | | |
| - Cash Deposit at Branch | Free | Free | Free |
| - Cash Deposit at Branch small denominations 500 above 50 | 0.3% Min 1,000 | 3% On Small denominations | N/A |
| - Cash Deposit at Branch small denominations (2,000 and be | 0.3% Min 1,000 | 3% On Small denominations | N/A |
| - Cash Deposit at Branch coins above 100,000 | 0.3% Min 1,000 | N/A | N/A |
| With Account Transfers (Internal) | N/A | N/A | N/A |
| - Cheque deposit | Free | Free | Free |
| - Cash withdrawal Personal Banking (over the counter) up to | TZS 2,500.00 | 1% Min 10 | 1% min 10 |
| - Cash withdrawal Personal Banking (over the counter) b/n \$ | TZS 6,000.00 | 1% Min 10 | 1% min 10 |
| - Cash withdrawal Personal Banking (over the counter) above | 0.15% MAX 200,000 | 1% Min 10 | 1% min 10 |
| - Cash withdrawal SME (over the counter) | 0.15%Min 3000 Max 200000 | 1% Min 10 | 1% min 10 |
| - Cash withdrawal Corporate Banking | 0.15%Min 7,500 Max 200,000 | 1% Min 10 | 1% min 10 |
| - Deposit charges - Financial Institution. | Free | Free | Free |
| - Deposit charges - Financial Institution - small denominations | Free | 2%On small denominations* | 2%On small denominations* |
| Account Closure | TZS 10,000.00 | \$ 10.00 | £ 10.00 |
| Dormant Account Reactivation | TZS 10,000.00 | \$ 10.00 | £ 10.00 |
| Dormant Account monthly fee | TZS 10,000.00 | \$ 10.00 | £ 10.00 |
| Premature/cancellation fixed deposit fee | 50% Accrued Interest is Forfeited, Breaking 1st month all interest forfeited | 50% Accrued Interest is Forfeited, Breaking 1st month all interest forfeited | 50% Accrued Interest is Forfeited, Breaking 1st month all interest forfeited |
| Monthly statements | Free | Free | Free |
| Interim Statements (per page) | TZS 5,000.00 | \$ 3.00 | £ 3.00 |
| Search fee documents (after 3 months) | TZS 80,000.00 | \$ 40.00 | £ 40.00 |
| Audit confirmation | TZS 75,000.00 | \$ 50.00 | £ 50.00 |
| Balance Certificate | TZS 75,000.00 | \$ 50.00 | £ 50.00 |
| Reference Letter | TZS 75,000.00 | \$ 50.00 | £ 50.00 |
| Inter Account Transfers | Free | Free | Free |
| T T Outward local - TISS | TZS 10,000.00 | \$ 10.00 | N/A |
| T T Outward local - EFT | TZS 3,000.00 | N/A | N/A |
| T T Inward local TISS | Free | Free | N/A |
| Salary processing (per entry) | TZS 1,000.00 | \$ 1.00 | £ 1.00 |
| International Outward T T | N/A | Comm 0.25% Min 50 Max 500 | comm 0.25% min 50 max 350 |
| International Inward T T | N/A | Free | Free |
| Travellers Chq. Deposit | N/A | N/A | N/A |
| Foreign Bank Drafts | N/A | \$ 50.00 | 30.00 |
| Outward Cheque for Collection | N/A | N/A | N/A |
| Outward Bills for collection | N/A | 0.25% min 50 + \$ 50 (courier charge) | 0.25% min 50 + \$ 50 (courier charge) |
| Inward Bills for Collection | N/A | 0.25% MIN 50 | 0.25% MIN 50 |
| Advising fee (Inward Bill & LCs) | N/A | \$ 200.00 | £ 200.00 |
| Travellers Chq. (Issue) | N/A | N/A | N/A |
| Letters of Credit | N/A | 1% per qtr + \$ 50 (total min \$250) | 1% per qtr + \$ 50 (total min \$250) |
| Bank Guarantees | 1% Per Qtr Min \$ 500 | 1% per qtr min \$ 500 | 1% per qtr min \$ 500 |



Mwenyekiti wa Tume ya Uchaguzi Zanzibar, Jaji Mkuu mstaafu Hamid Mahmud Hamid, akizungumza na wadau wa Uchaguzi kisiwani Pemba ambao hawapo pichani. **PICHA: TUME YA UCHAGUZI**

Mwinyi aelega mkakati kuboresha sekta elimu

Na Hawa Abdallah, ZANZIBAR

RAIS wa Zanzibar, Dk. Hussein Mwinyi, amesema serikali ya awamu ya nane itakuja na ubunifu wa kutatua changamoto katika sekta ya elimu ikiwa ni pamoja na kuhakikisha inatengewa fedha za kuto-sha.

Dk. Mwinyi aliyasema hayo jana, katika kikao na wadau wa elimu kilichofanyika katika Ukumbi wa Sheikh Idrissa Abdulwakil, Kikwajuni Zanzibar, kikiwa na madhumuni ya kutafuta ufumbuzi juu ya matatizo yanayoikabili sekta ya elimu.

Alisema sekta ya elimu ni lazima ipewe kipaumbele maalum ili kuhakikisha malengo yake yaliyoyaweka yanafanyiwa kazi na kupatiwa ufumbuzi kwa kuwekewa fedha.

Rais alisema ametaka kwa makusudi kukutana na wadau ili kuwasikiliza na hatimaye kuangalia hatua gani muhimu zinaweza kuchukuliwa katika kuinusuru sekta ya elimu nchini.

Dk. Mwinyi alisema iko haja ya kuwapo kwa mfuko wa kuendesha sekta ya elimu na kusisitiza kwamba ni vigumu kuiendesha sekta ya elimu bila kuwapo kwa fedha.

Alisema umefika wakati kupitiwa upya kwa Sera ya Elimu ikiwa ni pamoja na kuangalia mitaala na kueleza kuwa iko haja ya kukaa na wadau na serikali na hatimaye kuleta ufumbuzi na serikali iko tayari kufanya hivyo.

Kwa mujibu wa Rais Mwinyi, suala la masomo mengi kwa wanafunzi wa darasa la kwanza, wanafunzi kuishia darasa la sita badala la saba ni vyema

likaangaliwa kama suala hilo lina tija au lina matatizo kwa lengo la kulipatia ufumbuzi.

Aliongeza kuwa Sheria ya Elimu ya Juu, inaonyesha wazi kwamba imepitwa na wakati, hivyo ni vyema taratibu zika-chukuliwa katika kulifanyia kazi suala hilo kwa kuwa uwapo wa sera na sheria inayokwenda na wakati ni jambo muhimu katika sekta ya elimu.

Rais Dk. Mwinyi alisema miundombinu ya elimu yakiwamo madarasa, bado ina changamoto, hivyo ni vyema suala hilo likafanyiwa kazi na kueleza kwamba kama itakubalika kipaumbele cha serikali iwe elimu basi bajeti ya serikali na mikopo ya serikali itaelekezwa huko.

Kuhusu vifaa vya kusemea, Dk. Mwinyi alisema kuna haja ya kuwapo kwa vifaa hasa katika shule msingi na serikali na kueleza haja ya kujipanga katika kuhakikisha hilo linafanyiwa kazi.

Katika hotuba yake hiyo, Dk. Mwinyi alieleza umuhimu wa ushirikishwaji wa shule binafsi huku akieleza kwamba serikali itaangalia suala zima la mikopo kwa wanafunzi wa elimu ya juu kutokana na changamoto zilizopo.

Pia alisisitiza haja ya kufanywa kwa tathmini juu ya kuunganishwa kwa vyuo vikuuna vile vyuo vidogo kwani waliofanya uwamuzi huo pia, nao walikuwa na hoja, hivyo ni vyema kukangaliwa kama kuna mafanikio ama hasara.

Sambamba na hilo, alieleza haja ya kuwasaidia walimu wanaowasomesha wanafunzi wenye uhitaji maalum na kupokea ombi lao la kupatiwa vifaa maalum vya kusomesha "software" huku akieleza umuhimu wa kuimarisha elimu ya amali.



International Commercial Bank (Tanzania) Limited.

INTERNATIONAL COMMERCIAL BANK (TANZANIA) LIMITED

Imetolewa chini ya kanuni ya 7 na ya 8 ya Kanuni za Mabenki na Taasisi za Fedha (Uoneshaji) ya Mwaka 2014
UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA

WARAKA MIZANIA KWA TAREHE 31.12.2020
(Kiasi kwa shilingi milioni)

| | ROBO MWAKA YA SASA | ROBO MWAKA ILIYOPITA |
|---|--------------------|----------------------|
| | 31.12.2020 | 30.09.2020 |
| A. MALI | | |
| 1 Fedha Taslimu | 1 035 | 1 048 |
| 2 Salio Katika Benki Kuu ya Tanzania | 4 200 | 3 725 |
| 3 Uwekezaji Katika Amana za Serikali | 10 017 | 11 523 |
| 4 Salio Katika Benki Nyingine na Taasisi za Fedha | 5 161 | 2 447 |
| 5 Hundi na Miamala ya Kushughulikiwa | 723 | 711 |
| 6 Miamala Baina ya Matawi | - | - |
| 7 Bili Zilizozafikiwa | - | - |
| 8 Dhima za Wateja Zilizokubalika | - | - |
| 9 Mikopo Iliyotolewa kwa Benki Nyingine | - | - |
| 10 Uwekezaji Katika Amana Nyingine | - | - |
| 11 Mikopo Halisi Iliyopo | 35 902 | 41 362 |
| 12 Mali Nyingine | 8 996 | 5 975 |
| 13 Uwekezaji wa Hisa | - | - |
| 14 Akaunti za udamini | - | - |
| 15 Mali Zisizohamishika, Mitambo na Vifaa | 434 | 470 |
| 16 JUMLA YA MALI | 66 466 | 67 259 |
| B. DHIMA | | |
| 17 Amana za Benki nyingine na Taasisi za Fedha | 3 489 | 3 790 |
| 18 Amana za Wateja | 33 882 | 37 670 |
| 19 Dhamana ya Malipo kwa Fedha Taslimu | - | - |
| 20 Amana Maalumu | 162 | 207 |
| 21 Maagizo ya Malipo/Fedha za Kuhamisha | - | - |
| 22 Hundi na Hawala za Kibenki Zilizotolewa | 77 | 21 |
| 23 Limbiko la Kodi na Gharama Zitakozalipwa | 1 111 | 1 098 |
| 24 Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja | - | - |
| 25 Miamala Iliyoshughulikiwa Baina ya Matawi | - | - |
| 26 Mapato yaliyoingia ya Kipindi Kijacho na Tozo Nyingine Zitakozalipwa | 61.62 | 61.48 |
| 27 Dhima Nyingine | 3 775 | 2 089 |
| 28 Madeni | - | - |
| 29 JUMLA YA DHIMA | 42 558 | 44 935 |
| 30 MALI/(DHIMA) HALISI (16 kutoa 29) | 23 909 | 22 324 |
| C. FEDHA ZA WANAHISA | | |
| 31 Mtaji wa Hisa Uliolipwa | 28 940 | 24 752 |
| 32 Akiba ya Mtaji | 7 237 | 5 960 |
| 33 Mapato Yaliyobakizwa | (7 207) | (5 930) |
| 34 Faida (Hasara) ya Kipindi Husika | (5 062) | (2 458) |
| 35 Akaunti Nyingine za Mtaji | - | - |
| 36 Stahiki ya Wenyehasa Chache | - | - |
| 37 JUMLA YA FEDHA ZA WANAHISA | 23 909 | 22 324 |
| 38 Dhima Zisizo Dhahiri | 1 558 | 2 085 |
| 39 Mikopo Chechefe | 18 195 | 16 934 |
| 40 Tengo kwa Ajili ya Mikopo Chechefe | 2 330 | 2 747 |
| 41 Mali Nyingine Chechefe | - | - |
| D. BAADHI YA VIASHIRO VYA HALI YA KIFEDHA | | |
| (i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali | 36% | 33% |
| (ii) Uwiano wa Mikopo Chechefe na Jumla ya Mikopo Ghafi | 45% | 36% |
| (iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana | 143% | 129% |
| (iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi | 61% | 66% |
| (v) Uwiano wa Mali Zinzozalisha na Jumla ya Mali | 77% | 82% |
| (vi) Ongezeko la Amana | -10% | -31% |
| (vii) Ongezeko la Mali | -1% | -18% |

TAARIFA YA MAPATO NA MATUMIZI KWA MWAKA UNAOISHIA 31.12.2020
(Kiasi kwa shilingi milioni)

| | ROBO MWAKA YA SASA | ROBO MWAKA LINGANISHI LA MWAKA ULIOPIITA | LIMBIZO LA MWAKA WA SASA | LIMBIZO LINGANISHI LA MWAKA ULIOPIITA |
|---|--------------------|--|--------------------------|---------------------------------------|
| | 31.12.2020 | 31.12.2019 | 31.12.2020 | 31.12.2019 |
| 1 Mapato ya Riba | 1 394 | 1 775 | 5 681 | 7 227 |
| 2 Gharama za Riba | 409 | 700 | 2 456 | 3 157 |
| 3 Mapato Halisi ya Riba (1 kutoa 2) | 885 | 1 075 | 3 224 | 4 070 |
| 4 Madeni Viza Yaliyofutwa | 1 808 | 347 | 1 808 | 347 |
| 5 Punguzo/Ongezeko la tengo katika Mikopo | 778 | 579 | 2 298 | 656 |
| Mapato Yasiyo ya Riba: | | | | |
| 6.1 Faida / (Hasara) Zitokanazo na Miamala ya Fedha za Kigeni | 325 | 643 | 1 253 | 1 348 |
| 6.2 Ada na Kamisheni | (14) | 37 | 82 | 70 |
| 6.3 Gawio | 35 | 43 | 178 | 187 |
| 6.4 Mapato Mengine | 304 | 562 | 993 | 1 091 |
| Gharama Zisizo za Riba: | | | | |
| 7.1 Mishahara na Mafao | 1 328 | 1 078 | 5 434 | 5 596 |
| 7.2 Ada na Kamisheni | 558 | 380 | 2 302 | 2 105 |
| 7.3 Gharama Nyingine | 54 | 24 | 136 | 281 |
| 7.4 Gharama Nyingine | 716 | 674 | 2 996 | 3 210 |
| 8 Faida / (Hasara) ya Uendeshaji | (2 604) | (287) | (5 062) | (1 181) |
| 9 Tengo la Kodi ya Mapato | - | (30) | - | - |
| 10 Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | (2 604) | (257) | (5 062) | (1 181) |
| Mapato Mengine Yaliyojumuishwa (bainisha) | | | | |
| 11 Jumla ya Faida (Hasara) Iliyojumuishwa kwa mwaka | (2 604) | (257) | (5 062) | (1 181) |
| 12 Idadi ya Waajiriwa | 60 | 65 | 60 | 65 |
| 13 Mapato kwa Hisa | (130) | (13) | (253) | (59) |
| 14 Mapato kwa Hisa zilizochujwa | (130) | (13) | (253) | (59) |
| 15 Idadi ya Matawi | 5 | 5 | 5 | 5 |
| BAADHI YA VIASHIRO VYA UFANSI | | | | |
| 1 Uwiano wa Faida kabla ya kodi na Wastani wa mali | -15.62% | -0.35% | -15.18% | -1.43% |
| 2 Uwiano wa Faida baada ya kodi na Wastani wa Fedha za Wanahisa | -45.18% | -1.29% | -30.93% | -5.91% |
| 3 Uwiano wa matumizi yasiyo ya Riba na Mapato Ghafi | 77.23% | 44.59% | 78.36% | 65.26% |
| 4 Uwiano wa mapato Halisi ya Riba na Wastani wa Mali zinzozalisha | 7.43% | 5.04% | 5.54% | 6.04% |

Katika kuandaa taarifa hizi za fedha, sera za uandaji ni zile zile zilizotumika wakati wa uandaji wa Taarifa za Fedha zilizokaguliwa za mwaka uliopita.

Saini:

VILLY VELLAYAPPAN
Ofisa Mtendaji Mkuu
Tarehe: 27 Januari 2020

GEORGE MSAMBABI
Mkuu wa Fedha
Tarehe: 27 Januari 2020

JOHN MWAKASONDA
Mkaguzi Mkuu wa Ndani
Tarehe: 27 Januari 2020

Sisi, tuliotajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezitatimini taarifa hizi, na kwa ueleva na imani yetu kubwa zimeandaliwa kulingana na viwango vya Kimataifa vya Uwasilishaji wa Taarifa za Fedha na matakwa ya Sheria ya Benki na Taasisi za Fedha za mwaka 2006, na zinaonesha hali halisi.

Saini:

ALFRED MKOMBO
Mjumbe wa Bodi
Tarehe: 27 Januari 2020

CHARLES RWECHUNGURA
Mjumbe wa Bodi
Tarehe: 27 Januari 2020

TAARIFA YA MTIRIRIKO WA FEDHA WA MWAKA ULIOISHIA 31.12.2020
(Kiasi kwa shilingi milioni)

| | ROBO MWAKA YA SASA | ROBO MWAKA ILIYOPITA | LIMBIZO LA MWAKA WA SASA | LIMBIZO LINGANISHI LA MWAKA ULIOPIITA |
|--|--------------------|----------------------|--------------------------|---------------------------------------|
| | 31.12.2020 | 30.09.2020 | 31.12.2020 | 31.12.2019 |
| I. Mliriko wa Fedha Kutokana na Shughuli za Uendeshaji: | | | | |
| Mapato/(Hasara) Halisi | (2 604) | (1 408) | (5 062) | (1 181) |
| Marekebisha kwa Ajili ya: | | | | |
| - Hasara Katika Mali | 2 646 | 924 | 4 353 | 1 352 |
| - Badiliko Halisi Katika Mikopo | 2 874 | 1 283 | 10 896 | 1 300 |
| - Faida/Hasara Kwenye Mauzo ya Mali | - | - | - | - |
| - Mabadiliko Halisi Katika Amana | (4 133) | (18 425) | (14 437) | (36 501) |
| - Mabadiliko Halisi Katika Amana za Muda Mtuji Zilizozafikiwa | - | - | - | - |
| - Mabadiliko Halisi Katika Dhima Nyingine | 1 755 | (95) | 2 703 | 969 |
| - Mabadiliko Halisi Katika Mali Nyingine | (3 021) | (615) | (6 003) | 705 |
| - Kodi Iliyolipwa | - | - | - | - |
| - SAR | 477 | 1 289 | 1 691 | 3 835 |
| - Mengineyo | - | - | - | - |
| Fedha Halisi zilizotolewa (zilozotumika) kwa shughuli za uendeshaji | (2 006) | (17 047) | (6 512) | (29 566) |
| II. Mliriko wa Fedha Kutokana na Shughuli za Uwekezaji: | | | | |
| Gawio Lillokewa | - | - | - | - |
| Ununuzi wa Mali za Kadumu | (23) | (32) | (108) | (164) |
| Mapato Kutokana na Mauzo ya Mali za Kadumu | - | - | - | - |
| Ununuzi wa Amana Zisizoshughulikiwa na Mawakala | - | - | - | - |
| Mapato Kutokana na Mauzo ya Amana Zisizoshughulikiwa na Mawakala | - | - | - | - |
| Mengineyo (bainisha) | 6 291 | 2 387 | 817 | (4 020) |
| Fedha Halisi zilizotolewa (zilozotumika) kwa Shughuli za Uwekezaji | 6 268 | 2 355 | 709 | (4 184) |
| III. Mliriko wa Fedha Kutokana na Shughuli za Kifedha: | | | | |
| Ulipaji wa Madeni ya Muda Mrefu | - | - | - | - |
| Mapato Kutokana na Utoaji wa Madeni ya Muda Mrefu | - | - | - | - |
| Mapato Kutokana na Utoaji wa Mtaji wa Hisa | 4 188 | 4 727 | 8 915 | - |
| Gawio Lillokewa kwa Fedha Taslimu | - | - | - | - |
| Mabadiliko Halisi Katika Madeni Mengine | - | - | - | - |
| Mengineyo (bainisha) | - | - | - | - |
| Fedha Halisi zilizotolewa (zilozotumika) kwa Shughuli za Kifedha | 4 188 | 4 727 | 8 915 | - |
| IV. Fedha Taslimu na Mali Zinzozalisha na Fedha Taslimu: | | | | |
| Ongezeko / Punguzo Halisi Katika Fedha Taslimu na Mali Zinzozalisha na Fedha Taslimu | 8 450 | (9 965) | 3 112 | (33 750) |
| Fedha na Mali Zinzozalisha na Fedha Taslimu Mwanzoni mwa Mwaka/Mwaka | 5 086 | 15 051 | 10 424 | 44 175 |
| Fedha na Mali Zinzozalisha na Fedha Taslimu Mwishoni mwa Mwaka/Mwaka | 13 536 | 5 086 | 13 536 | 10 424 |

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA 31.12.2020

| Mwaka wa sasa | Mtaji wa Hisa | Malipo juu ya bei ya hisa | Mapato Yaliyobakizwa | Ziada ya Kisheria | Tengo la Ziada ya Jumla | Mengineyo (bainisha) | Jumla |
|---|---------------|---------------------------|----------------------|-------------------|-------------------------|----------------------|---------------|
| Salio la mwanzo wa mwaka 01.01.2020 | 20 025 | - | (4 086) | 4 140 | - | - | 20 079 |
| Marekebisha ya mwaka uliopita | | | (23) | - | - | - | (23) |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | | | (5 062) | - | - | - | (5 062) |
| Mapato mengine yaliyojumuishwa | | | | | | | |
| Miamala na wanahisa | | | | | | | |
| Gawio lillokewa | | | | | | | |
| Ziada ya Kisheria | | | (3 097) | 3 097 | | | - |
| Tengo la Ziada ya Jumla | | | | | | | |
| Mengineyo | | | | | | | |
| Nyongeza ya Mtaji | 8 915 | | | | | | 8 915 |
| Salio la mwisho wa kipindi 31.12.2020 | 28 940 | - | (7 207) | 7 237 | - | - | 23 909 |
| Mwaka Ulipita | | | | | | | |
| Salio la mwanzo wa mwaka 01.01.2019 | 20 025 | - | (1 947) | 2 534 | 464 | 9 | 21 085 |
| Marekebisha ya mwaka uliopita | | | (44) | - | - | - | (44) |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | | | (1 181) | - | - | - | (1 181) |
| Mapato mengine yaliyojumuishwa | | | | | | | |
| Miamala na wanahisa | | | | | | | |
| Gawio lillokewa | | | | | | | |
| Ziada ya Kisheria | | | (1 158) | 1 631 | (464) | (9) | - |
| Tengo la Ziada ya Jumla | | | | | | | |
| Mengineyo | | | | | | | |
| Salio la mwisho wa kipindi 31.12.2019 | 20 025 | - | (4 330) | 4 165 | - | - | 19 860 |

HABARI KIMATAIFA

Museveni akataa suluhu na upinzani

Kampala, UGANDA

RAIS Yoweri Museveni wa Uganda, ameonya watu wenye lengo la kumpatanisha yeye na upande wa upinzani, baada ya kumalizika uchaguzi mkuu uli-ompa ushindi kuongoza muhula wa sita.

Upande wa upinzani unaongozwa na msanii Robert Kyagulanyi maarufu Bobi Wine, aliyeshika nafasi ya pili miongo ni mwa wagombea 11, akipinga vikali kutambua matokeo hayo.

Kauli hiyo ilikuja baada ya kuibuka wasiwasi kwa taifa na baadhi ya viongozi wa dini kuomba maridhiano kwa serikali na upinzani.

Katika maadhimisho ya miaka 35 ya Chama cha NRM kuingia madarakani yaliyofanyika Ikulu ya nchi hiyo, Jumanne, viongozi wa Kanisa Katoliki katika sala ya kuliombea taifa, waliomba Rais Museveni kufanya maridhiano na kumwachia kiongozi wa Chama cha upinzani cha NUP, Robert Kyagulanyi aliyekuwa akizuiliwa nyumbani kwake. **BBC**



Waziri Mkuu wa Jamhuri ya Kidemokrasia ya Congo (DRC), Sylvestre Ilunga, ambaye ni mshirika wa karibu wa rais wa zamani, Joseph Kabila, jana alipigiwa kura na bunge kutokuwa na imani naye. **PICHA/BBC**

Waziri Mkuu atakiwa kujiuzulu

Kinshasa, DRC

BUNGE la kitaifa nchini Jamhuri ya Kidemokrasia ya Congo (DRC), limepiga kura kumtimua Waziri Mkuu, Sylvestre Ilunga, baada ya kupiga kura ya kutokuwa na imani naye, jana.

Sylvestre Ilunga, ni mshirika wa karibu wa rais wa zamani, Joseph Kabila.

Kutumuliwa kwake kumesababisha ushindi wa kisiasa

kwa Rais wa sasa wa nchi hiyo, Felix-Antoine Tshisekedi, ambaye hivi karibuni alitangaza kuvunja muungano wa kisiasa uliokuwa ukijumuisha muungano wa FCC wa Joseph Kabila na CASH.

Sylvestre, ambaye hakuwapo wakati wa kura ya kutokuwa na imani naye ilopigwa bungeni, amepewa saa 24 ili awe amejiuzulu.

Wabunge wanamshutumu Sylvestre Ilunga na mawaziri

wake kwa utendaji kazi mbovu.

Kura ya kutokuwa na imani naye ilipitishwa na wabunge wengi kwa kura 367 zilizopigwa kwa jumla ya wabunge 377 walioshiriki kikao cha Jumata-no. Kwa upande wa wabunge wanaotetea uamuzi wa kumuangusha, waziri mkuu huyo, walisema serikali ya Sylvestre Ilunga haikuwajibika kwa utendaji kazi wake, pia haikutimiza ahadi zake, iki-

wamo sekta ya usalama.

Waliyataja mauaji ambayo yanaendelea mashariki mwa nchi, uwepo wa majeshi ya kigeni katika ardhi ya Congo na ukosefu wa usalama katika baadhi ya miji ya nchi hiyo.

Wabunge hao pia wameshutumua ukosefu wa utawala wa haki na ufisadi.

Kuanguka kwake, kunafungua milango kwa Rais Félix Tshisekedi, kuteua mawaziri watifuu kwake. **RFI**



International Commercial Bank (Tanzania) Limited.

DISCLOSURE MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATION, 2014
MINIMUM DISCLOSURE OF BANK CHARGES AND FEES & CHARGES
AS AT 31st DEC 2020

| PRODUCT TYPE | TZS | USD | GBP | EUR |
|--|-----------|-----------------------|-------|-------|
| SERVICES | | | | |
| Monthly Statement Current Accounts | Free | Free | Free | Free |
| Monthly Statement Savings Accounts | Free | Free | Free | Free |
| E-statement | Free | Free | Free | Free |
| Interim statement - per page | 1 000 | 1 | 1 | 1 |
| MINIMUM ACCOUNT OPENING | | | | |
| Savings Account-Salaried | Free | Free | Free | Free |
| Savings Account-Normal | 20 000 | 30 | 30 | 30 |
| Current account-Normal | 50 000 | 100 | 100 | 100 |
| Current account -Premium | 1 000 000 | 1 000 | 1 000 | 1 000 |
| CASH WITHDRAWALS OVER THE COUNTER | | | | |
| Savings account - A | | | | |
| I. Above 500,000 | Free | NA | NA | NA |
| II. Less than 500,000 | 1 000 | NA | NA | NA |
| Savings account - B | | | | |
| I. Up to USD/GBP 10,000 | NA | 5 | 5 | 5 |
| II. Above USD/GBP 10,000 | NA | 0.5% | 0.5% | 0.5% |
| Current account | | | | |
| I. Up to 5,000,000 | Free | NA | NA | NA |
| II. Above 5,000,000 | 2 000 | NA | NA | NA |
| Current account | | | | |
| I. Up to USD/GBP 10,000 | NA | 5 | 5 | 5 |
| II. Above USD/GBP 10,000 | NA | 0.5% | 0.5% | 0.5% |
| Third Part withdraw per leaf | 30 000 | 30 | 30 | 30 |
| CASH HANDLING FEE | | | | |
| Deposits on Small Denominations Less than \$50 | 3% | 3% | 3% | 3% |
| ATM WITHDRAWALS | | | | |
| On Us | 600 | NA | NA | NA |
| On Others | NA | NA | NA | NA |
| OTHER ATM TRANSACTIONS | | | | |
| Issue of ATM Card(New) | 6 000 | N/A | N/A | N/A |
| Replacement ATM Card (faulty) | 10 000 | N/A | N/A | N/A |
| Replacement ATM Card (worn out) | 10 000 | N/A | N/A | N/A |
| Replacement ATM Card(Lost) | 10 000 | N/A | N/A | N/A |
| TRANSFERS | | | | |
| Internal transfers | Free | Free | Free | Free |
| Interbranch transfer | Free | Free | Free | Free |
| STANDING ORDERS | | | | |
| Standing orders (within bank) | 1 500 | 0.50 | 0.50 | 0.50 |
| Standing orders (to other banks Local Currency) | 11 800 | NA | NA | NA |
| Standing orders (to other banks 1 below usd 10,000) | NA | 3 | 3 | 3 |
| Standing orders (to other banks 1 above usd 10,000) | NA | 10 | 10 | 10 |
| Unpaid standing orders | 40 000 | 20 | 20 | 20 |
| CHEQUES | | | | |
| Cheque book issuance | | | | |
| I. Personal chq book with 25 leaves | 20 000 | 10 | 10 | 10 |
| II. Corporate chq book with 50 leaves | 50 000 | 20 | 20 | 20 |
| III. Corporate chq book with 100 leaves | 70 000 | 35 | 35 | 35 |
| Counter cheque charges per leaf | 20 000 | 20 | 20 | 20 |
| Stop Payment orders -per instructions/ Cheque series | 40 000 | 20 | N/A | N/A |
| Outward Cheque Unpaid (Chq returned by Us) | | | | |
| I. Refer to Drawer | 50 000 | 50 | N/A | N/A |
| II. Effect not Cleared | 30 000 | 30 | N/A | N/A |
| III. Any Technical reason (Like endorsement) | 10 000 | 5 | N/A | N/A |
| Inward Cheque Unpaid (Chq returned by other bank) | 10 000 | 5 | N/A | N/A |
| Inward Cheques processing per leaf | 500 | 1 | N/A | N/A |
| Bankers Cheque (account holders) | 15 000 | 10 | N/A | N/A |
| Re- Purchase of Bankers cheque on customers request | 20 000 | 10 | 10 | 10 |
| Uncollected Cheque book (after one Month) | 10 000 | 5 | 5 | 5 |
| OTHER SERVICES | | | | |
| Current Account Closure on customer's request | 30 000 | 15 | 15 | 15 |
| Savings Account Closure on customer's request | 20 000 | 5 | 5 | 5 |
| Cheque Force clearance (with one day float) | 20 000 | 10 | 10 | 10 |
| Chq Force clearance (with more than one day float) | 40 000 | 20 | 20 | 20 |
| Dormant Charges for Savings account | Free | Free | Free | Free |
| Dormant Charges for current account | 25 000 | 15 | 15 | 15 |
| Dormant account Activations | Free | Free | Free | Free |
| Account Maintenance Charge - Savings | 1 000 | 2.50 | 2.50 | 2.50 |
| Account Maintenance Charge - Current | 10 000 | 5 | 5 | 5 |
| Certificate of balance | 50 000 | 25 | 25 | 25 |
| Letter of introduction | 50 000 | 25 | 25 | 25 |
| Salary handling | Free | Free | Free | Free |
| School fees deposits | Free | Free | Free | Free |
| Un arranged Temporary Overdrafts (TODs) | 24% | 10% | 10% | 10% |
| Corporate Premier Account Maintenance Charge | 20 000 | 20 | N/A | N/A |
| Individual Premier Account Maintenance Charge | 20 000 | 20 | N/A | N/A |
| Lost Cheque charges | 20 000 | 18 | 18 | 18 |
| BFT charges: | | | | |
| On Us | 300 | Free | N/A | N/A |
| On Others | 11 800 | NA | N/A | N/A |
| TRADE FINANCE | | | | |
| Remittance | | | | |
| Demand draft | NA | NA | NA | NA |
| Outward Local transfers (TSS) | 11 800 | 11.80 | NA | NA |
| Outward Foreign transfers - Up to USD50,000 | NA | 50 | 50 | 50 |
| Outward Foreign transfers - above USD50,000 | NA | 75 | 75 | 75 |
| Inward Local transfer (TSS) | Free | Free | Free | Free |
| Inward Foreign transfer | NA | 15 | 15 | 15 |
| Bonds & Guarantees | | | | |
| Issuance of Bid Bond - Cash cover | | 0.5% per Quarter | | |
| Issuance of Bid Bond - Other Security | | 1.42% per Quarter | | |
| Performance Bond-Cash Cover | | 0.5% per Quarter | | |
| Performance Bond-Other security | | 1.42% per Quarter | | |
| Extensions | | 1.42% per Quarter | | |
| Amendments | | Simple amendments\$50 | | |
| Cancellations of Returned guarantees | | Free | | |
| Cancellations of guarantees if not Returned | | 20 000 | | |
| Advance Payment Guarantees | | | | |
| Issuance - Cash cover | | 0.5% Min 100,000 | | |
| Issuance - Security | | 1.42% Min100,000 | | |
| Import Collections (IC)-Inward Foreign Doc & Bills for Collections | | | | |
| Handling Commissions | | 0.5% Min usd 100 | | |
| Correspondence swift charges | | Usd 50 | | |
| Export Collections (EC)-Outward Foreign Doc & Bills for Collections | | | | |
| Handling Commissions | | 0.5% Min usd 100 | | |
| Correspondence Commission-per tracer | | Usd 50 | | |
| Courier Charges | | Usd 100 | | |
| LOAN & ADVANCES | | | | |
| Loan Processing Fees | | 1.82% | | |
| Early Loan Repayment Charges | | 1% | | |
| BASIC LENDING RATE | | | | |
| | | 24% | 10% | |

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: | | |
| Villy Vellayappan | Chief Executive Officer | 27.01.2021 |
| Christome Tembo | Head of Operation | 27.01.2021 |
| John Mwakasonda | Head of Internal Audit | 27.01.2021 |

EXIM AT WORK TODAY FOR TOMORROW

"EXIM AT WORK TODAY, FOR TOMORROW"

EXIM AT WORK TODAY FOR TOMORROW

EXIM BANK (TANZANIA) UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA AMBAZO HAZIJAKAGULIWA Imetolewa chini ya kanuni ya 7 na ya 8 ya kanuni za Mabenki na Taasisi za Fedha (Uoneshaji) ya Mwaka 2014.

EXIM BANK (TANZANIA) LIMITED WARAKA MIZANIA KWA TAREHE 31.12.2020 (KIASI KWA SHILINGI MILIONI)

| | KAMPUNI ROBO YA MWAKA YA SASA 31.12.2020 | KUNDI ROBO YA MWAKA YA SASA 31.12.2020 | KAMPUNI ROBO YA MWAKA ILIYOPITA 30.09.2020 | KUNDI ROBO YA MWAKA ILIYOPITA 30.09.2020 |
|---|--|--|--|--|
| A MALI | | | | |
| 1 Fedha Taslimu | 51 101 | 61 237 | 25 440 | 46 760 |
| 2 Salio Katika Benki Kuu ya Tanzania | 67 151 | 245 518 | 55 722 | 178 444 |
| 3 Uwekezaji Katika Amana za Serikali | 312 257 | 322 419 | 290 269 | 295 514 |
| 4 Salio Katika Benki Nyingine na Taasisi za Fedha | 26 228 | 47 484 | 35 463 | 85 481 |
| 5 Hundi na Miamala ya Kushughulikiwa | 1 410 | 2 413 | 950 | 2 549 |
| 6 Miamala Isiyoshughulikiwa Baina ya Matawi | - | - | - | - |
| 7 Bili Zilizofikiwa | - | - | - | - |
| 8 Dhima za Wateja Zilizokubalika | - | - | - | - |
| 9 Mikopo Iliyotolewa kwa Benki Nyingine | 3 599 | 23 448 | 17 175 | 30 596 |
| 10 Uwekezaji Katika Amana Nyingine | 4 436 | 28 059 | 4 420 | 39 336 |
| 11 Mikopo Halisi Iliyopo | 701 198 | 1 047 272 | 716 846 | 1 020 506 |
| 12 Mali nyingine | - | - | - | - |
| 13 Uwekezaji katika Hisa | 40 816 | 49 675 | 42 143 | 62 973 |
| 14 Akaunti za udhamini | 33 291 | 2 208 | 35 937 | 2 232 |
| 15 Mali Zisizohamishika, Mitambo na Vifaa | - | - | - | - |
| 16 Mali isiyoye sasa yanayotumiwa | 49 344 | 70 642 | 55 710 | 73 524 |
| 17 JUMLA YA MALI | 1 303 736 | 1 915 194 | 1 293 015 | 1 852 765 |
| B DHIMA | | | | |
| 18 Amana za Benki na Taasisi za Fedha | 214 076 | 142 696 | 203 505 | 125 854 |
| 19 Amana za Wateja | 755 487 | 1 388 587 | 742 893 | 1 330 111 |
| 20 Dhimana ya Malipo kwa Fedha Taslimu | - | - | - | - |
| 21 Amana Maalumu | 23 202 | 23 202 | 24 106 | 24 106 |
| 22 Maagizo ya Malipo/Fedha za Kuhamisha | 282 | 282 | 282 | 282 |
| 23 Hundi na Hawala za Kibenk Zilitolewa | 1 492 | 1 953 | 1 492 | 3 464 |
| 24 Limbikizo la Kodi na Gharama Zitakazolipwa | 7 331 | 10 736 | 7 179 | 10 211 |
| 25 Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya benki | - | - | - | - |
| 26 Miamala Isiyoshughulikiwa Baina ya Matawi | - | - | - | - |
| 27 Mapato yaliyolingia ya Kipindi Kijicho na Tozo | 1 841 | 2 399 | 1 954 | 2 583 |
| 28 Dhima Nyingine | 37 294 | 65 611 | 43 528 | 72 640 |
| 29 Madeni | 109 402 | 107 257 | 116 286 | 114 128 |
| 30 JUMLA YA DHIMA | 1 150 408 | 1 742 722 | 1 141 225 | 1 683 378 |
| 31 MALI/(DHIMA) HALISI (16 kutoa 29) | 153 328 | 172 472 | 151 790 | 169 387 |
| C FEDHA ZA WANAHISA | | | | |
| 32 Mtaji wa Hisa Uliolipwa | 12 900 | 12 900 | 12 900 | 12 900 |
| 33 Akiba ya Mtaji | 6 272 | 12 677 | 5 194 | 12 677 |
| 34 Mapato Yaliyobakizwa | 122 963 | 123 216 | 124 084 | 123 088 |
| 35 Faida (Hasara) ya Kipindi Husika | 11 193 | 14 341 | 9 612 | 11 259 |
| 36 Akaunti Nyingine za Mtaji | - | - | 0 | 0 |
| 37 Stahiki ya Wenyehisha Chache | - | 9 337 | 0 | 9 463 |
| 38 JUMLA YA FEDHA ZA WANAHISA | 153 328 | 172 472 | 151 790 | 169 387 |
| 39 Dhima Zisizo Dihariri | 158 035 | 161 660 | 186 542 | 189 223 |
| 40 Mikopo Chechefu | 54 336 | 68 999 | 90 616 | 116 572 |
| 41 Tenge kwa Ajili ya Mikopo Chechefu | 28 337 | 37 387 | 57 998 | 72 461 |
| 42 Mali Nyingine Chechefu | 4 117 | 4 117 | 4 117 | 4 117 |
| D BAADHI YA VIASHIRO VYA HALI YA KIFEDHA | | | | |
| Uwiano wa Fedha za Wanahisa na Jumla ya Mali | 11.76% | 8.52% | 11.74% | 8.6% |
| Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi | 7.44% | 6.34% | 11.65% | 10.62% |
| Uwiano wa Mikopo Ghafi na Jumla ya Amana | 75.30% | 71.02% | 82.16% | 75.4% |
| Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi | 53.78% | 54.68% | 55.44% | 55.08% |
| Uwiano wa Mali Zinzozalisha na Jumla ya Mali | 82.92% | 76.80% | 85.08% | 79.54% |
| Ongezeko la Amana | 2.29% | 5.17% | 0.00% | 0.00% |
| Ongezeko la Mali | 0.83% | 3.37% | 0.00% | 0.00% |

Fedha za Wanahisa @ Bilioni 172

Jumla ya Mali @ Trilioni 1.9

Amana za Wateja @ Trilioni 1.4

Mikopo @ Trilioni 1

EXIM BANK TANZANIA LIMITED TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA 30.09.2020 (KIASI KWA SHILINGI MILIONI)

| | KAMPUNI ROBO YA MWAKA YA SASA 31.12.2020 | KUNDI ROBO YA MWAKA YA SASA 31.12.2020 | KAMPUNI ROBO YA MWAKA ILIYOPITA 30.09.2020 | KUNDI ROBO YA MWAKA ILIYOPITA 30.09.2020 |
|--|--|--|--|--|
| 1 Mapato ya Riba | 27 173 | 36 281 | 26 971 | 35 274 |
| 2 Gharama za Riba | (7 630) | (9 369) | (8 421) | (10 633) |
| 3 Mapato Halisi ya Riba (Kutoa 2) | 19 543 | 26 913 | 18 550 | 24 640 |
| 4 Madeni Viza Yaliyofutwa | (26) | (26) | 122 | (26) |
| 5 Punguzo/Ongezeko la tongo katika Mikopo | (4 124) | (3 043) | 825 | 2 722 |
| 6 Mapato Yaliyo ya Riba: 6.1 Faida (Hasara) Zinzozalisha na Miamala ya Fedha za Kigeni | 9 162 | 15 327 | 7 090 | 13 493 |
| 6.2 Ada na Kamisheni | 4 427 | 9 190 | 5 107 | 9 601 |
| 6.3 Gawio | 2 303 | 2 003 | 1 380 | 1 380 |
| 6.4 Mapato Mengine | 180 | 233 | (728) | (90) |
| 7 Gharama Zisizo za Riba: 7.1 Mishahara na Mafao | (20 482) | (33 475) | (21 293) | (32 754) |
| 7.2 Ada na Kamisheni | (9 351) | (14 116) | (9 452) | (14 381) |
| 7.3 Gharama Nyingine | (11 066) | (17 678) | (11 650) | (16 661) |
| 8 Faida (Hasara) ya Uendeshaji | 4 073 | 5 696 | 5 294 | 8 224 |
| 9 Tenge la Kodi ya Mapato | (2 492) | (3 183) | (1 174) | (1 919) |
| 10 Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | 1 581 | 2 513 | 4 120 | 6 305 |
| 11 Mapato Mengine Yaliyobakizwa (bainishi) | (19) | (19) | - | - |
| 12 Jumla ya Faida (Hasara) Iliyojumuishwa kwa mwaka | 1562 | 2 494 | 4 120 | 6 305 |
| 13 Idadi ya Waajiriwa | 619 | 971 | 688 | 1 000 |
| 14 Mapato kwa Hisa | 868 | 195 | 489 | 1 112 |
| 15 Idadi ya Matawi | 30 | 45 | 33 | 48 |
| PERFORMANCE INDICATORS | | | | |
| (i) Uwiano wa Faida Kabla ya Kodi na Wastani wa Mali | 0.5% | 0.5% | 1.3% | 1.3% |
| (ii) Uwiano wa Faida baada ya Kodi na Wastani wa Fedha za Wanahisa | 4.3% | 4.7% | 10.0% | 11.3% |
| (iii) Uwiano wa Matumizi Yaliyo ya Riba na Mapato Ghafi | 77.3% | 81.4% | 88.3% | 85.6% |
| (iv) Uwiano wa Mapato Halisi ya Riba na Wastani wa Mali Zinzozalisha | 7.7% | 7.2% | 7.1% | 6.3% |

Kwa maelezo zaidi, piga 080 078 0111 au tembelea tovuti yetu www.eximbank.co.tz



EXIM BANK (TANZANIA) LIMITED TAARIFA YA MTRIRIKO WA FEDHA KWA ROBO/MWAKA ULIOISHIA 31.12.2020 (KIASI KWA SHILINGI MILIONI)

| | KAMPUNI ROBO YA MWAKA YA SASA 31.12.2020 | KUNDI ROBO YA MWAKA YA SASA 31.12.2020 | KAMPUNI ROBO YA MWAKA ILIYOPITA 30.09.2020 | KUNDI ROBO YA MWAKA ILIYOPITA 30.09.2020 |
|--|--|--|--|--|
| I MTRIRIKO WA FEDHA KUTOKANA NA SHUGHULI ZA UENDESHAJI | | | | |
| Mpagato (Hasara) Halisi | 4 073 | 5 696 | 6 425 | 7 279 |
| Mankabiko kwa Ajili ya | - | - | - | - |
| Hasara Katika Mali | 10 811 | 8 816 | 5 275 | 3 281 |
| Badiliko Halisi Katika Mikopo | 15 648 | (26 766) | (2 036) | (37 487) |
| Faida/Hasara Kwenye Maazo ya Mali | - | - | - | - |
| Net Gain/Loss on disposal of AFS | - | - | - | - |
| Mabadiko Halisi Katika Amana | 22 262 | 74 415 | 20 796 | 90 359 |
| Mabadiko Halisi Katika Amana za Muda Mfupi Zilizofikiwa | - | - | - | - |
| Mabadiko Halisi Katika Dhima Nyingine | (6 561) | (10 578) | 1 260 | (354) |
| Mabadiko Halisi Katika Mali Nyingine | 900 | 5 247 | 3 935 | (519) |
| Non-current assets held for sale | - | - | - | - |
| Kodi Iliyolipwa | (3 448) | (1 027) | (3 448) | (1 027) |
| Menginyo (bainishi) | - | - | - | - |
| Fedha Halisi Zilizotolewa (Zilizotumika) kwa Shughuli za Uendeshaji | 43 684 | 55 804 | 32 208 | 61 533 |
| II MTRIRIKO WA FEDHA KUTOKANA NA SHUGHULI ZA UWEKEZAJI | | | | |
| Cawio/Mapanano | - | - | - | - |
| Ukuroni wa Mali za Kukumu | (125) | (125) | (911) | (911) |
| Mpagato Kutokana na Maazo ya Mali za Kukumu | - | - | - | - |
| Ukuroni wa Amana Zilizohughulikiwa na Mwanakala | (22 004) | (15 628) | (84 365) | (88 755) |
| Mpagato Kutokana na Maazo ya Amana Zilizohughulikiwa na Mwanakala | - | - | - | - |
| Menginyo (bainishi) | - | - | - | - |
| Fedha Halisi Zilizotolewa (Zilizotumika) kwa Shughuli za Uwekezo | (22 129) | (15 753) | (85 276) | (89 666) |
| III MTRIRIKO WA FEDHA KUTOKANA NA SHUGHULI ZA KIFEDHA | | | | |
| Ulipaji wa Madeni ya Muda Mfupi | - | - | - | - |
| Mpagato Kutokana na Utaji wa Madeni ya Muda Mfupi | - | - | - | - |
| Mpagato Kutokana na Utaji wa Mtaji wa Hisa | - | - | - | - |
| Gawio Iliolipwa kwa Fedha Taslimu | - | - | - | - |
| Mabadiko Halisi Katika Madeni Mengine | (6 884) | (6 870) | (8 923) | (11 508) |
| Menginyo (bainishi) | - | - | - | - |
| Fedha Halisi Zilizotolewa (Zilizotumika) kwa Shughuli za Kifedha | (6 884) | (6 870) | (8 923) | (11 508) |
| IV Fedha Taslimu na Mali Zinzozalisha na Fedha Taslimu | | | | |
| Ongezeko/Punguzo Halisi Katika Fedha taslimu na Mali Zinzozalisha na Fedha Taslimu | 14 671 | 33 181 | (61 992) | (39 642) |
| Fedha na Mali Zinzozalisha na Fedha Taslimu Mwanazozimwa Riba/Hasara/Phaka | 108 155 | 275 512 | 170 147 | 315 153 |
| Fedha na Mali Zinzozalisha na Fedha Taslimu Muli/ntoni mwa Riba/Mwaka/Phaka | 122 827 | 308 693 | 108 155 | 275 512 |
| | 122 827 | 308 693 | 108 155 | 275 512 |

EXIM BANK TANZANIA LIMITED TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA 31.12.2020 (KIASI KWA SHILINGI MILIONI)

| KAMPUNI | Mtaji wa Hisa | Malipo juu ya bei ya hisa | Mapato yaliyobakizwa | Ziada ya Kisheria | Tengo la Ziada ya Jumla | Menginyo (bainishi) | Jumla |
|---|---------------|---------------------------|----------------------|-------------------|-------------------------|---------------------|----------------|
| Mwaka wa sasa | | | | | | | |
| Salio la mwanzo wa mwaka | 12 900 | - | 91 187 | 37 385 | - | 611 | 142 084 |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | - | - | 11 193 | - | - | - | 11 193 |
| Mapato mengine yaliyojumuishwa | - | - | - | - | - | - | 52 |
| Miamala na wanahisa | - | - | - | - | - | - | 52 |
| Gawio Iliolipwa | - | - | - | - | - | - | - |
| Ziada ya Kisheria | - | - | - | - | - | - | - |
| Tengo la Ziada ya Jumla | - | - | 31 776 | (31 776) | - | - | - |
| Menginyo | - | - | - | - | - | - | - |
| Salio la mwisho wa mwaka | 12 900 | - | 134 156 | 5 609 | - | 663 | 153 328 |
| KUNDI | | | | | | | |
| Mwaka wa sasa | | | | | | | |
| Salio la mwanzo wa mwaka | 12 900 | - | 88 712 | 41 762 | 3 812 | 10 943 | 158 129 |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | - | - | 15 949 | - | - | (1 607) | 14 341 |
| Mapato mengine yaliyojumuishwa | - | - | - | - | - | - | 52 |
| Miamala na wanahisa | - | - | - | - | - | - | 52 |
| Gawio Iliolipwa | - | - | - | - | - | - | - |
| Ziada ya Kisheria | - | - | - | - | - | - | - |
| Tengo la Ziada ya Jumla | - | - | 32 897 | (32 897) | - | - | - |
| Menginyo | - | - | - | - | - | (50) | (50) |
| Salio la mwisho wa mwaka | 12 900 | - | 137 557 | 8 865 | 3 812 | 9 337 | 172 472 |
| Mwaka uliopita | | | | | | | |
| Salio la mwanzo wa mwaka | 12 900 | - | 137 557 | 8 865 | 3 812 | 9 337 | 172 472 |
| Faida / (Hasara) Halisi Baada ya Kodi ya Mapato | - | - | (13 814) | - | - | (1 179) | (14 993) |
| Mapato mengine yaliyojumuishwa | - | - | - | - | - | - | 3 809 |
| Miamala na wanahisa | - | - | - | - | - | - | 2 863 |
| Gawio Iliolipwa | - | - | - | - | - | - | - |
| Ziada ya Kisheria | - | - | (32 897) | 32 897 | - | - | - |
| Tengo la Ziada ya Jumla | - | - | 6 196 | - | (6 290) | 95 | - |
| Menginyo | - | - | - | - | - | - | - |
| Salio la mwisho wa mwaka | 12 900 | - | 88 712 | 41 762 | 3 812 | 10 943 | 158 129 |

| JINA NA CHEO | SAINI | TAREHE |
|---|-------|------------|
| JAFARI MATUNDU OFISA MTENDAJI MKUU | | 28.01.2021 |
| SHANI KINSWAGA MKUU WA FEDHA | | 28.01.2021 |
| COLMAN RIWA MKAGUZI MKUU WA NDANI | | 28.01.2021 |
| Sisi, tuliotajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunathibitisha usahihi wa taarifa za hapo juu, tunatamka kwamba tumezitathmini taarifa hizi, na kwa ujumbe na imani yetu kutwaza zimeandaliwa kulingana na Vivango vya Kimataifa vya Uwasilishaji wa Taarifa za Fedha na matakwa ya Sheria ya Benki na Taasisi za Fedha za mwaka 2006, na zinaonesha halii halisi. | | |
| JINA NA CHEO | SAINI | TAREHE |
| YOGESH MANEK MKURUGENZI | | 28.01.2021 |
| KALPESH MEHTA MKURUGENZI | | 28.01.2021 |





EXIM BANK (TANZANIA) LIMITED MINIMUM DISCLOSURE OF THE BANK CHARGES AND FEES FOR THE ENDED 31st DEC 2020

| BANK SERVICE | CHARGE/FEE |
|--|--|
| SAVINGS ACCOUNTS | |
| Transaction fee | N/A |
| Monthly service fee (break down per customer type) | 4000 |
| Annual Fee (Student Account) | 10000 |
| Statement | FREE |
| Interim statement | 6000 |
| Withdrawal Charges at domicile branch | 3500 |
| Withdrawal Charges over the Counter at non domicile branch for non preferred customers | 1.2% of the amount |
| Withdrawal Duly without notice | N/A |
| Cash Deposit Charge at Domicile branch | FREE |
| Cash Deposit Charge at non domicile branch by non preferred customers | FREE |
| Savings Card/Passbook | N/A |
| Passbook/Card Replacement | N/A |
| Coin Deposit Fee | 12% of the amount |
| Closing Account | FREE |
| CURRENT ACCOUNT | |
| Monthly service fee (break down per customer type) | 18000 |
| Transaction fee | N/A |
| Statement | FREE |
| Interim statement | 6000 |
| Periodic Schedule Statement | N/A |
| Withdrawal Charges at domicile branch | 1200 for amount up to 20mms, 0.12% above subject of maximum of 125,000 |
| Withdrawal Charges over the Counter at non domicile branch for non preferred customers | 1.2% of amount |
| Cash Deposit Charge at domicile branch | FREE |
| Cash Deposit Charge at non domicile branch by non preferred customers | FREE |
| Coin Deposit Fee | 12% of the amount |
| Closing Account | FREE |
| Deposit fee | N/A |
| Bank Drafts | N/A |
| Bank Drafts cancellation charge | N/A |
| Cheque book | 60,000 for 100 leaves and 42,000 for 50 leaves |
| Inward Cheque Clearing | 1000 |
| Cash Withdrawal at Counter | 1200 for amount up to 20mms, 0.12% above subject of maximum of 125,000 |
| Special Clearance | N/A |
| Cheque withdrawal over the counter | 1200 for amount up to 20mms, 0.12% above subject of maximum of 125,000 |
| Dishonoured cheque | 3000 |
| Cash Payment to 3rd party | FREE |
| Cash Deposit Charge | 1200 for amount up to 20mms, 0.12% above subject of maximum of 125,000 |
| Overdrawn account interest charge | 27% of the amount overdrawn |
| Unarranged Overdraft | N/A |
| Bulk cash Deposit | N/A |
| Bulk cash Withdrawal | N/A |
| Stop Payment orders | 42000 |
| Standing Orders (within the same bank) | FREE |
| Standing Orders (to other bank) | 30000 + T15 charges |
| Certificate of Balance | 15000 |
| Letter of introduction | FREE |
| Safety handling | FREE |
| School fees deposits | FREE |
| TRA collection | FREE |
| Safe custody charges | Small: 180,000 Medium: 270,000 Large: 720,000 and Extra large: 840,000 p.a |
| Safe custody access fees | FREE |
| EFT | |
| Within the same bank (On Us) | 1200 |
| To other Banks (On Others) | 1200 |
| Outward transfers | USD 60 |
| Inward remittance/transfers (inward remittances) | USD 6 for receipt up to USD 10k AND USD 12 for receipt above USD 10k |
| T15 | |
| Within the same bank (On Us) | FREE |
| To other Banks (On Others) | 10,000 per entry |
| FOREIGN EXCHANGE ACCOUNT | Savings Acc |
| Transaction fee | N/A |
| Statement | FREE |
| Interim statement | N/A |
| Withdrawal Charges at domicile branch | 1.44% of amount |
| Withdrawal Charge of Low denomination notes of (20,10,5, and 1) | FREE |
| Withdrawal Charges over the Counter at non domicile branch for non preferred customers | 2.4% of amount |
| Cash Deposit Charge at domicile branch | 12% for small Denominations (1,5,10,20) only |
| Cash Deposit Charge at non domicile branch by non preferred customers | FREE |
| Cash Deposit charge of low denomination notes of (20,10,5, and 1) | 12% of amount |
| Purchase/Sale of TC transactions over the counter | N/A |
| Purchase of Foreign Cheque | N/A |
| Sale/ Purchase of cash passport | N/A |
| Telex/SWIFT | N/A |
| Transfer from foreign currency denominated account to local account | FREE |
| Outward foreign transfers | 60USD/420BFP/42EUR/600ZAR |
| Inward foreign transfers + Customers | |
| LC Opening/ Advising commission (cash covered) | 1.8% p.a (Negotiable for large amounts) Min 5000- 5240 with charges |
| LC Opening/ Advising commission (No cash covered) | 180 USD |
| LC Acceptance commission | N/A |
| LC Payment/settlement commission | N/A |
| LC Amendments | 120 USD |
| Others | NL |
| ATM TRANSACTIONS | |
| Local Cards | |
| Issue of ATM Card | N/A |
| Replacement ATM Card (faulty) | N/A |
| Replacement ATM Card (lost) | N/A |
| International Cards | |
| Issue of ATM card | FREE |
| Issue of Prepaid Card | Tsh 10,000 |
| Balance Inquiry – onus ATM | 240 |
| Balance Inquiry – Remote onus ATM | 600 |
| PN regeneration | 6600 |
| ATM card replacement (faulty/lost) | 19000 |
| EMV Annual fee | Tsh 2,000- 10000 (Student EMV fee per month) |
| ATM Withdrawals: | |
| Within the same bank (On Us) | 1200 per transaction |
| To other banks ATM (On others) | 3.6% of withdrawal, Min Tsh 2200 |
| ATM mini statement | 400 |
| Bill payments through ATM | N/A |
| IPDS | |
| Within the same bank (On Us) | FREE |
| To other banks ATM (On others) | FREE |

| | |
|--|--|
| MOBILE (SMS) BANKING | |
| Balance Inquiry | 240 |
| Payments | As per service provider tariff |
| Transfers | Tsh 1,200/Tsh 6,000 |
| Mini Statement | 240 |
| INTERNET BANKING | |
| Domestic | N/A |
| Balance Inquiry | N/A |
| Payments | N/A |
| International | |
| Balance Inquiry | 7200 per annum |
| Payments | Tsh 600 per month for Individual & Tsh 15,000 per month for Corporate |
| Transfers | Taken Fee of Tsh 100,000 |
| MONEY REMITTANCES | |
| Western Union | N/A |
| Sending | N/A |
| Received | N/A |
| Money Gram | |
| Inward | FREE |
| Outward | As per Moneygram tariff |
| Counter | |
| Inward | N/A |
| Outward | N/A |
| Travelbox | |
| Inward | N/A |
| Outward | N/A |
| Aff/cash | |
| Inward | N/A |
| Outward | N/A |
| Others (Specify) | |
| Inward | NL |
| Outward | NL |
| Credit card* | |
| Joining fee | *MSA CLASSIC-Tsh 36,000 VISA GOLD-Tsh 36,000 VISA PLATINUM-Tsh 36,000 MASTERCARD CLASSIC-Tsh 36,000 MASTERCARD GOLD-Tsh 36,000 MASTERCARD GOLD USA-Tsh 320 |
| Membership fee | *MSA CLASSIC-Tsh 72,000 VISA GOLD-Tsh 100,000 VISA PLATINUM-Tsh 210,000 MASTERCARD CLASSIC-Tsh 72,000 MASTERCARD GOLD-Tsh 150,000 MASTERCARD GOLD USA-Tsh 5100 |
| Add on fee | *MSA CLASSIC-Tsh 36,000 VISA GOLD-Tsh 79,000 VISA PLATINUM-Tsh 105,000 MASTERCARD CLASSIC-Tsh 36,000 MASTERCARD GOLD-Tsh 75,000 MASTERCARD GOLD USA-Tsh 550 |
| Joining fee + Add on | NL |
| Int. rate per month | *MSA CLASSIC-3.5% VISA GOLD-3.5% VISA PLATINUM-3.5% MASTERCARD CLASSIC-3.5% MASTERCARD GOLD-3.5% MASTERCARD GOLD USA-3.5% |
| Late Payment Fee | *MSA CLASSIC-Tsh 12,000 VISA GOLD-Tsh 12,000 VISA PLATINUM-Tsh 12,000 MASTERCARD CLASSIC-Tsh 12,000 MASTERCARD GOLD-Tsh 12,000 MASTERCARD GOLD USA-Tsh 1.5% of Total Outstanding |
| Cash advance | *MSA CLASSIC-3.5% of the amount or Tsh 3,600 which ever is higher VISA GOLD-3.5% of the amount or Tsh 3,600 which ever is higher VISA PLATINUM-3.5% of the amount or Tsh 3,600 which ever is higher MASTERCARD CLASSIC-3.5% of the amount or Tsh 3,600 which ever is higher MASTERCARD GOLD-3.5% of the amount or Tsh 3,600 which ever is higher MASTERCARD GOLD USA-1% of withdrawal, Min 2k |
| Cheque bounce | *MSA CLASSIC-Tsh 36,000 VISA GOLD-Tsh 36,000 VISA PLATINUM-Tsh 36,000 MASTERCARD CLASSIC-Tsh 36,000 MASTERCARD GOLD-Tsh 36,000 MASTERCARD GOLD USA-Tsh 515 |
| Over limit fee | *MSA CLASSIC-5% of excess over credit limit or Tsh 14,000 which ever is minimum VISA GOLD-5% of excess over credit limit or Tsh 14,000 which ever is minimum MASTERCARD CLASSIC-5% of excess over credit limit or Tsh 14,000 which ever is minimum MASTERCARD GOLD-5% of excess over credit limit or Tsh 14,000 which ever is minimum MASTERCARD GOLD USA-5% of Over Limit Amount, Min 10k |
| Chargeback fee | *MSA CLASSIC-Tsh 36,000 VISA GOLD-Tsh 36,000 VISA PLATINUM-Tsh 36,000 MASTERCARD CLASSIC-Tsh 36,000 MASTERCARD GOLD-Tsh 36,000 MASTERCARD GOLD USA-Tsh 515 |
| Duplicate statement | *MSA CLASSIC-Tsh 6,000 VISA GOLD-Tsh 6,000 VISA PLATINUM-Tsh 6,000 MASTERCARD CLASSIC-Tsh 6,000 MASTERCARD GOLD-Tsh 6,000 MASTERCARD GOLD USA-Tsh 5 |
| PN regeneration | *MSA CLASSIC-Tsh 12,000 VISA GOLD-Tsh 12,000 VISA PLATINUM-Tsh 12,000 MASTERCARD CLASSIC-Tsh 12,000 MASTERCARD GOLD-Tsh 12,000 MASTERCARD GOLD USA-Tsh 5 |
| Card Replacement | *MSA CLASSIC-Tsh 36,000 VISA GOLD-Tsh 36,000 VISA PLATINUM-Tsh 36,000 MASTERCARD CLASSIC-Tsh 36,000 MASTERCARD GOLD-Tsh 36,000 MASTERCARD GOLD USA-Tsh 520 |
| Cross Currency Markup Fee | *MSA CLASSIC-4% VISA GOLD-Tsh 4% VISA PLATINUM-4% MASTERCARD CLASSIC-4% MASTERCARD GOLD-4% MASTERCARD GOLD USA-4% |
| *Cross Currency Markup is 4% on international transactions | |

INDICATIVE FIXED DEPOSIT RATES

| TZS FIXED DEPOSIT RATES (% p.a.) | | | | | | |
|----------------------------------|-----------------------|------------------------|---------------------|------------------|-------------------|--|
| Amount | 30- less than 90 days | 90 days and < 180 days | 180 days and < 1 yr | 1 yr and < 2 yrs | 2 years and above | |
| <100m | 1.95% | 2.85% | 3.00% | 3.85% | 7.50% | |
| 100m-400m | 2.15% | 3.00% | 3.50% | 4.75% | 8.00% | |
| 500m-1bn | 2.50% | 3.30% | 4.25% | 5.75% | 8.50% | |
| 1bn and above | 2.75% | 3.50% | 4.75% | 6.50% | 9.00% | |

| USD/FBID DEPOSIT RATES (% p.a.) | | | | | | |
|---------------------------------|-----------------------|------------------------|---------------------|------------------|-------------------|--|
| Amount | 30- less than 90 days | 90 days and < 180 days | 180 days and < 1 yr | 1 yr and < 2 yrs | 2 years and above | |
| <100k | 0.50% | 1.00% | 1.50% | 2.00% | 2.50% | |
| 100k-500k | 0.75% | 1.50% | 1.75% | 2.50% | 3.25% | |
| 500k-1m | 1.50% | 1.75% | 2.00% | 2.75% | 3.50% | |
| 1m and above | 1.75% | 2.00% | 2.50% | 3.00% | 3.75% | |

| EUR/GBP FBID DEPOSIT RATES (% p.a.) | | | | | | |
|-------------------------------------|-----------------------|------------------------|---------------------|------------------|-------------------|--|
| Amount | 30- less than 90 days | 90 days and < 180 days | 180 days and < 1 yr | 1 yr and < 2 yrs | 2 years and above | |
| <100k | 0.50% | 1.00% | 1.30% | 2.00% | 2.50% | |
| 100k-500k | 0.75% | 1.50% | 1.75% | 2.50% | 3.25% | |
| 500k-1m | 1.50% | 1.75% | 2.00% | 2.75% | 3.50% | |
| 1m and above | 1.75% | 2.00% | 2.50% | 3.00% | 3.75% | |

| Loans | |
|--|--|
| (a) Processing/Arrangement/Appraisal fee | 2.70% |
| (i) Personal loans | 18% + 24% TZS 105 USD |
| (ii) Overdrafts | 19% TZS and 10% USD |
| (iii) Mortgage finance | 17% + 20% TZS 10% USD |
| (iv) Asset finance | 9% USD - 19% TZS |
| (b) Unpaid loan installment | 27% p.a for local currency and 14.5 % p.a for USD |
| (c) Early repayment | 5% p.a for mortgage loan vs 5% p.a for personal and vehicle loan |
| (d) Valuation fees | As per Valuer |
| (e) Other | N/A |

Mark up is 4% on international transactions

The Bank was penalised Tshs 0.9 million for failure to comply with Guideline on sorting, packaging cash depositing and counterfeits detection for the quarter ended 31st December 2020. 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.

EXIM AT WORK TODAY FOR TOMORROW

For more details call 080 078 0111 or visit www.eximbank.co.tz





MUCOBA BANK PLC

P. O. Box 147, Tel. 026-2772165, Fax 026-2772075
Mafinga, Tanzania.

UONESHAJI WA TAARIFA ZA FEDHA KWA UMMA

Imetolewa chini ya kanuni ya 7 na ya 8 ya Kanuni za Mabenki na Taasisi za Fedha (Uoneshaji) ya Mwaka 2014

WARAKA MIZANIA KWA TAREHE 31/12/2020 (Kiasi kwa shilingi milioni)

| | Robo Mwaka ya/Mwaka wa sasa 31/12/20 | Robo Mwaka/Mwaka ililopita 30/9/20 |
|--|--------------------------------------|------------------------------------|
| A. MALI | | |
| 1 Fedha Taslimu | 620 | 649 |
| 2 Salio katika Benki Kuu ya Tanzania | 419 | 383 |
| 3 Uwekezaji katika Amana za Serikali | - | - |
| 4 Salio katika Benki Nyingine na Taasisi za Fedha | 4,055 | 5,936 |
| 5 Hundi na Miamala ya Kushughulikiwa | - | - |
| 6 Miamala baina ya Matawi | - | - |
| 7 Bili zilizo afikiwa | - | - |
| 8 Dhima za Wateja Zilizokubalika | - | - |
| 9 Mikopo iliyotolewa kwa Benki nyingine | - | - |
| 10 Uwekezaji katika Amana nyingine | - | - |
| 11 Mikopo Halisi Iliyopoa | 14,609 | 11,620 |
| 12 Mali nyingine | 3,357 | 4,280 |
| 13 Uwekezaji wa Hisa | - | - |
| 14 Akaunti za udhamini | - | - |
| 15 Mali Zisizohamishika, Mitambo na Vifaa | 401 | 360 |
| 16 JUMLA YA MALI | 23,461 | 23,228 |
| B. DHIMA | | |
| 17 Amana za Benki nyingine na Taasisi za Fedha | 3 | 3 |
| 18 Amana za Wateja | 15,101 | 14,010 |
| 19 Dhama ya Malipo kwa Fedha Taslimu | - | - |
| 20 Amana Masumu | 95 | 95 |
| 21 Maagizo ya Malipo/Fedha za Kuhamisha | - | - |
| 22 Hundi na Hawala za Benki Zilizotolewa | - | - |
| 23 Limbiko la Kodi na Gharama Zitakazolipwa | 206 | 571 |
| 24 Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na mteja | - | - |
| 25 Miamala Isiyoshughulikiwa Baina ya Matawi | - | - |
| 26 Mapato yaliyoingia ya Kipindi Kijacho na Tozo Nyingine Zitakazolipwa Baadae | - | - |
| 27 Dhima Nyingine | 128 | 277 |
| 28 Madeni | 2,786 | 2,846 |
| 29 JUMLA YA DHIMA | 18,320 | 17,801 |
| 30 MALI/DHIMA HALISI (16 Kutoa 29) | 5,141 | 5,427 |
| C. FEDHA ZA WANAHISA | | |
| 31 Mtaji wa Hisa Uliolipwa | 8,789 | 8,789 |
| 32 Akiba ya Mtaji | (4,659) | (4,203) |
| 33 Mapato Yaliyobakizwa | 803 | 633 |
| 34 Faida (Hasara) ya Kipindi Husika | 208 | 208 |
| 35 Akaunti nyingine za Mtaji | - | - |
| 36 Stahiki wa Wenyehisa Cheche | - | - |
| 37 JUMLA YA FEDHA ZA WANAHISA | 5,141 | 5,427 |
| 38 Dhima Zisizo Dhahiri | - | - |
| 39 Mikopo Chechefu | 849 | 1,312 |
| 40 Tengoo kwa Ajili ya Mikopo Chechefu | 540 | 520 |
| 41 Mali Nyingine Chechefu | - | - |
| D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA | | |
| (i) Uwiano wa Fedha za Wanahisa na Jumla ya Amana | 21.91% | 23.36% |
| (ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo ghafi | 7.60% | 11.10% |
| (iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana | 73.99% | 82.94% |
| (iv) Uwiano wa Mikopo Halisi na Jumla ya Mali Halisi | 47.63% | 50.03% |
| (v) Uwiano wa Mali Zilizozalisha na Jumla ya Mali | 72.68% | 83.39% |
| (vi) Ongezeko la Amana | 7.79% | -7.77% |
| (vii) Ongezeko la Mali | 1.00% | 31.17% |

TAARIFA YA MTIRIRIKO WA FEDHA KWA ROBO MWAKA INAYOISHIA 31-12-2020 (Kiasi kwa shilingi milioni)

| | Robo ya mwaka sasa 31/12/20 | Robo ya Mwaka iliyopita 30/9/20 | Limbikizo la mwaka wa sasa 31/12/20 | Limbikizo la mwaka iliyopita (Mwaka uliopo) 31/12/19 |
|--|-----------------------------|---------------------------------|-------------------------------------|--|
| I Mtiririko wa Fedha Kutokana na Shughuli za uendeshaji | | | | |
| Mapato (Hasara) Halisi | 240 | 291 | 803 | 586 |
| Marekebano kwa Ajili ya: | | | | |
| Hasara Katika Mali | 289 | 91 | 340 | 251 |
| Badiliko Halisi Katika Mikopo | (2,989) | 138 | (2,413) | 1,377 |
| Faida/Hasara Kwenye Mauzo ya Mali | - | - | - | - |
| Mabadiliko Halisi Katika Amana | 1,091 | (1,181) | 608 | 1,669 |
| Mabadiliko Halisi Katika Amana za Mada Mifupi Zilizozalisha | (583) | 432 | (424) | 150 |
| Mabadiliko Halisi Katika Dhima Nyingine | 785 | (148) | (41) | (2,030) |
| Kodi Iliyolipwa | (28) | (45) | (37) | (89) |
| Menginyeo (Bainisha) | (579) | - | (713) | - |
| Fedha Halisi Zilizotolewa (zilizotumika) kwa shughuli | (1,774) | (422) | (1,877) | 1,914 |
| Zauendeshaaji | - | - | - | - |
| II Mtiririko wa Fedha Kutokana na Shughuli za Uwekezaji: | | | | |
| Gawio lililopokelewa | (40) | (32) | (89) | (30) |
| Ununuzi wa Mali za Kadumu | - | - | - | - |
| Mapato Kutokana na Mauzo ya mali zakudumu | - | - | - | - |
| Ununuzi wa Amana zisizoshughulikiwa na mawakala | - | - | - | - |
| Mapato Kutokana na Mauzo ya amana zisizoshughulikiwa na mawakala | - | - | - | - |
| Menginyeo (Bainisha) | - | - | - | - |
| Fedha Halisi Zilizotolewa (zilizotumika) kwa Shughuli za Uwekezaji | (40) | (32) | (89) | (30) |
| III Mtiririko wa Fedha Kutokana na shughuli za kifedha | | | | |
| Ulipaji wa Madeni ya Muda Mrefu | (60) | (100) | (200) | (159) |
| Mapato Kutokana na Utaji wa Madeni ya Muda Mrefu | - | - | - | - |
| Mapato Kutokana na Utaji wa mtaji wa Hisa | - | 5,000 | 5,000 | (1,381) |
| Gawio lililolipwa kwa Fedha Taslimu | - | (5) | (5) | (1,540) |
| Mabadiliko Halisi Katika Madeni Mengine | - | - | - | - |
| Menginyeo (Bainisha) | - | - | - | - |
| Fedha Halisi Zilizotolewa (zilizotumika) kwa shughuli zakifedha Kifedha | (60) | 4,895 | 4,795 | (3,080) |
| IV Fedha Taslimu na Mali zinazofanana na Fedha Taslimu: | | | | |
| Ongezeko/Punguzo Halisi Katika Fedha taslimu na mali zinazofanana na fedha taslimu | (1,874) | 4,441 | 2,828 | 344 |
| Fedha na Mali zinazofanana na fedha taslimu mwanzoni mwaka Robo Mwaka/Mwaka | 6,967 | 2,526 | 2,266 | 1,922 |
| Fedha na Mali zinazofanana na fedha taslimu mwishoni mwaka Robo Mwaka/Mwaka | 5,094 | 6,967 | 5,094 | 2,266 |

BAADHI YA MAELEZO KWA ROBO MWAKA INAYOISHIA

Katika Kuandaa taarifa hizi za fedha, Sera za undaji ni zilizotumika wakati wa undaji wa taarifa za fedha zilizokugawia za mwaka uliopo (kama kutikana na mabadiliko katika sera za undaji wa taarifa za fedha katika kipindi cha robo mwaka ya mwaka wa sasa mabadiliko yale zewe kwa mujibu wa IAS 34 na IAS 8)

| Jina Na Cheo | Saini | Tarehe |
|--|--------------|-------------|
| Philipo Raymond Meneja Mkuu | (Imesainiwa) | 29/Jan/2021 |
| Kelvin Mushi Meneja wa kintego cha Fedha and Utawala | (Imesainiwa) | 29/Jan/2021 |
| Hilda Valerian Mkuuzi Mkuu wa Ndani | (Imesainiwa) | 29/Jan/2021 |

Sisi, tuliitajwa hapo chini, wajumbe wa bodi ya wakurugenzi, tunahitibisha usahihi wa taarifa za hapo juu, tunatamka kwamba tunazitambua taarifa hizi, na kwa uwezo wa imani yetu kutwa zinacandaba kutokana na vyanzo vya kimataifa za uwasilishaji wa taarifa za fedha na mawakala ya sera ya benki na taasisi za fedha ya mwaka 2006, na zinawezesha hali halisi

| Jina | Tarehe |
|--|-------------|
| 1. Prof. Dominick Kasilo Mwenyekiti wa bodi ya wakurugenzi | 29/Jan/2021 |
| 2. Bw. Kitova Mungai Mwenyekiti wa bodi ya wakurugenzi | 29/Jan/2021 |

MUCOBA BANK PLC- CHARGES AND FEES- 2020

| SAVINGS ACCOUNT | CHARGES AND FEES |
|--|---|
| Individual Savings Account | Account opening minimum amount 20,000 |
| | Minimum operating balance 5,000 |
| | Minimum Interest Bearing balance 20,000 |
| | Monthly Service Fee Free |
| | Credit Interest Rate 2% |
| Joint Savings Account | Account opening minimum amount 20,000 |
| | Minimum operating balance 5,000 |
| | Minimum Interest Bearing balance 20,000 |
| | Monthly Service Fee Free |
| | Credit Interest Rate 2% |
| Juvenile/ Minor Savings Account | Account opening Fee Free |
| | Account opening minimum amount 10,000 |
| | Minimum operating balance 5,000 |
| | Minimum Interest Bearing balance 20,000 |
| | Monthly Service Fee Free |
| | Interest Rate 2% |
| Bishara Savings Account | Account opening minimum amount 65,000 |
| | Minimum operating balance 50,000 |
| | Minimum Interest Bearing balance 50,000 |
| | Monthly Service Fee 5,000 |
| | Interest Rate 2% |
| Group Savings Account | Account opening Fee Free |
| | Account opening minimum amount 10,000 |
| | Minimum operating balance 5,000 |
| | Minimum Interest Bearing balance 20,000 |
| | Monthly Service Fee Free |
| | Interest Rate 2% |
| Elimu Savings Account | Account opening Fee Free |
| | Account opening minimum amount 10,000 |
| | Minimum operating balance 5,000 |
| | Minimum Interest Bearing balance 20,000 |
| | Monthly Service Fee Free |
| | Interest Rate 2% |
| Malengo Savings Account | Account opening Fee Free |
| | Account opening minimum amount 5,000 |
| | Minimum operating balance 5,000 |
| | Minimum Interest Bearing balance 20,000 |
| | Monthly Service Fee Free |
| | Interest Rate See Table below |

Malengo account interest rates are as follows:

| Period | Rate |
|-----------|------|
| 3 months | 4% |
| 6 months | 5% |
| 12 months | 6% |

FIXED DEPOSIT ACCOUNTS

| Period | Range | Rate |
|-----------|------------------------|-------|
| 3 months | Up to Tzs 9,999,999.00 | 4.00% |
| 6 months | Up to Tzs 9,999,999.00 | 4.50% |
| 9 months | Up to Tzs 9,999,999.00 | 5.00% |
| 12 months | Up to Tzs 9,999,999.00 | 6.00% |
| 24 months | Up to Tzs 9,999,999.00 | 7.00% |
| 36 months | Up to Tzs 9,999,999.00 | 8.00% |

FDR of Tzs 10,000,000 and above is negotiable at management discretion.

GENERAL CHARGES AND FEES

| GENERAL CHARGES/ FEES | TZS |
|--|--|
| Dishonored/Unpaid cheque | 1,000 |
| Fund related | NA |
| Technical | NA |
| DEPOSIT/WITHDRAWAL TRANSACTIONS | |
| Cash deposit at branch | Free |
| Cheque clearing (up to Tzs 1,500,000) | 5,000 |
| Cheque clearing (above Tzs 1,500,000) | 1% |
| Cash withdrawal- (less Tzs 5,000,000) | 1,000 |
| Cash withdrawal- (Tzs 5,000,000 and above) | Tzs 1,000 plus 0.08% of excess above 5,000,000. Max Tzs 15,000 |
| Account closure | 15,000 |
| Dormant account reactivation | 3,000 |
| Dormant account monthly fee | 1,000 |
| Premature/cancelled Fixed Deposit Fee | No interest given |
| Interim Statement Fee | 1,000 |
| Audit confirmation Fee | 10,000 |
| Balance certificate Fee | 20,000 |
| Reference Letter | NA |
| TT Outward local-TISS | NA |
| TT Outward local-EFT | NA |
| TT Inward local-TISS | NA |
| TT Outward local-EFT | NA |
| Salary Processing (per entry) | 2,500 |
| Bank Guarantees | NA |
| Balance Inquiry | 100 |
| Money Transfer | 12,000 |
| ATM card replacement | 15,000 |
| ATM withdrawal Fee (on us) | 1,300 |
| To other bank ATMs withdrawal Fee | 1,300 |
| ATM min statement | 1,000 |
| Wallet to Bank | 1,000 |
| SMS alert | 1,000 |
| Bank to Wallet (Below Tzs 100,000) | 1,000 |
| Bank to Wallet (Tzs 100,000-199,999) | 1,300 |
| Bank to Wallet (Tzs 200,000-299,999) | 1,700 |
| Bank to Wallet (Tzs 300,000-399,999) | 2,000 |
| Bank to Wallet (Tzs 400,000-499,999) | 2,500 |
| Bank to Wallet (Tzs 500,000-599,999) | 3,000 |
| Bank to Wallet (Tzs 600,000-699,999) | 3,500 |
| Savings account interest rates | 2% |

TAARIFA YA MAPATO NA MATUMIZI KWA ROBO MWAKA INAYOISHIA 31/12/2020 (Kiasi kwa shilingi milioni)

| | Robo ya mwaka sasa 31/12/20 | Robo ya mwaka iliganishi (Mwaka uliopo) 31/12/19 | Limbikizo lamwaka sasa 31/12/20 | Limbikizo la mwaka iliganishi (mwaka uliopo) 30/9/19 |
|---|-----------------------------|--|---------------------------------|--|
| 1 Mapato ya Riba | 964 | 1,002 | 3,822 | 3,304 |
| 2 Gharama za Riba | 278 | 168 | 939 | 665 |
| 3 Mapato Halisi ya Riba (1 kutoa 2) | 686 | 834 | 2,884 | 2,639 |
| 4 Madeni Viza Yaliyofutwa | - | - | - | - |
| 5 Punguzo/Ongezeko la tengoo katika Mikopo | 119 | 10 | 169 | 99 |
| 6 Mapato Yasiyo ya Riba: | 227 | 209 | 826 | 937 |
| 6.1 Faida (Hasara) Zitokanazo na Miamala ya Fedha za Kigeni | - | - | - | - |
| 6.2 Ada na Kamisheni | 177 | 147 | 587 | 733 |
| 6.3 Gawio | - | - | - | - |
| 6.4 Mapato Mengine | 49 | 63 | 191 | 204 |
| 7 Gharama Zisizo za Riba: | 672 | 822 | 2,738 | 2,891 |
| 7.1 Mishahara na Maafaa | 269 | 306 | 1,074 | 1,376 |
| 7.2 Ada na Kamisheni | 41 | 110 | 172 | 207 |
| 7.3 Gharama Nyingine | 363 | 407 | 1,493 | 1,308 |
| 8 Faida (Hasara) ya Uendeshaji | 240 | 211 | 802 | 586 |
| 9 Tengoo la Kodi ya Mapato | (48) | (42) | (160) | (177) |
| 10 Faida (Hasara) Halisi Baada ya kodi ya Mapato | 192 | 211 | 642 | 409 |
| 11 Mapato Mengine Yaliyomuishwa (Bainisha) | - | - | - | - |
| 12 Jumla ya Faida (Hasara) Iliyomuishwa kwa mwaka | 192 | 211 | 642 | 409 |
| 13 Idadi ya wajiirwa | 59 | 60 | 56 | 59 |
| 14 Mapato kwa Hisa | 11 | 26 | 19 | 51 |
| 15 Idadi ya Matawi | 2 | 1 | 1 | 1 |
| BAADHI YA VIASHIRIO VYA UFANISI | | | | |
| (i) Uwiano wa Faida Kabla ya Kodi na wastani wa mali | 1.03% | 1.82% | 3.44% | 2.50% |
| (ii) Uwiano wa Faida baada ya kodi na wastani wa wanahisa | 4.54% | 7.79% | 15.18% | 43.97% |
| (iii) Uwiano wa Matumizi Yasiyo ya riba na mapato ghafi | 56.47% | 67.87% | 58.92% | 68.17% |
| (iv) Uwiano wa Mapato Halisi ya riba na wastani wa mali zinazozalisha | 3.98% | 6.07% | 15.06% | 20.26% |

Tarakimu za wastani zitakotolewa kwa kujumlisha salio la mwisho kwa mwezi inayohusika katika kipindi na kugawanywa kwa idadi ya mwezi katika kipindi hicho

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA 31/12/2020

| | Mtaji wa hisa | Malipo juu ya bei wa hisa | Mapato yaliyobakizwa | Ziada ya kisheria | Tengo la zaidi ya jumla | Menginyeo Bainisha | Jumla |
|---|---------------|---------------------------|----------------------|-------------------|-------------------------|--------------------|---------|
| Mwaka wa sasa | | | | | | | |
| Salio la mwanzo wa mwaka | 2,764 | - | (4,203) | 24 | 87 | - | (1,328) |
| Faida (Hasara) Halisi Baada ya Kodi ya Mapato | - | - | 802 | - | - | - | 802 |
| Mapato mengine yaliyomuishwa | - | - | - | - | - | - | - |
| Miamala na Wanahisa | (5) | - | - | - | - | - | (5) |
| Gawio lililolipwa | - | - | - | - | - | - | - |
| Ziada ya Kisheria | - | - | - | - | - | - | - |
| Tengoo la Ziada ya Jumla | - | - | (456) | - | - | - | (456) |
| Menginyeo | 6,127 | - | - | - | - | - | 6,127 |
| Salio la mwisho wa mwaka | 8,886 | - | (3,570) | 24 | 87 | - | 5,141 |
| Mwaka Uliopoita 2019 | | | | | | | |
| Salio la mwanzo wa mwaka | 2,748 | - | (5,556) | 504 | 88 | 1 | (2,215) |
| Faida (Hasara) Halisi Baada ya Kodi ya Mapato | - | - | 409 | - | - | - | 409 |
| Mapato mengine yaliyomuishwa | - | - | - | - | - | - | - |
| Miamala na wanahisa | - | - | - | - | - | - | - |
| Gawio lililolipwa | - | - | - | - | - | - | - |
| Ziada ya Kisheria | - | - | - | - | - | - | - |
| Tengoo la ziada ya Jumla | - | - | 944 | (480) | (1) | (1) | 462 |
| Menginyeo | 16 | - | - | | | | |



VISIONFUND TANZANIA VISIONFUND TANZANIA MICROFINANCE BANK LIMITED

Imetolewa chini ya kanuni ya 7 ya Kanuni za Mabenki na Taasisi za Fedha (Uoneshaji) ya Mwaka 2014

WARAKA WA MIZANIAKWA TAREHE 31 DESEMBA (Kiasi kwa shilingi milioni)

| | Robo ya Mwaka ya sasa Tarehe 31/12/2020 | Robo ya Mwaka iliyopita Tarehe 30/09/2020 |
|--|---|---|
| | TZS | TZS |
| A. MALI | | |
| 1 Fedha Taslimu | 105 | 121 |
| 2 Salio Katika Benki Kuu ya Tanzania | - | - |
| 3 Uwekezaji Katika Amana za Serikali | - | - |
| 4 Salio Katika Benki Nyingine na Taasisi za Fedha | 11 598 | 13 182 |
| 5 Hundi na Miamala ya Kushughulikiwa | - | - |
| 6 Miamala Baina ya Matawi | - | - |
| 7 Bili Zilizozalika | - | - |
| 8 Dhima ya Wateja Zilizokubalika | - | - |
| 9 Mikopo iliyotolewa Kwa Benki Nyingine | - | - |
| 10 Uwekezaji Katika Amana Nyingine | - | - |
| 11 Mikopo Halisi iliyopo | 15 780 | 13 687 |
| 12 Mali Nyingine | 3 704 | 3 755 |
| 13 Uwekezaji wa Hisa | - | - |
| 14 Akaunti za udhamini | - | - |
| 15 Mali Zisizohamishika, Mitambo na Vifaa | 1 706 | 1 753 |
| 16 JUMLA YA MALI | 32 894 | 32 497 |
| B. DHIMA | | |
| 17 Amana za Benki nyingine na Taasisi za Fedha | - | - |
| 18 Amana za Wateja | 1 251 | 1 352 |
| 19 Dharama ya Malipo kwa Fedha Taslimu | - | - |
| 20 Amana Maalumu | 3 329 | 3 101 |
| 21 Maagizo ya Malipo/Fedha za Kuhamisha | - | - |
| 22 Hundi na Hawala za Kibenki Zilizotolewa | - | - |
| 23 Limbiko la Kodi na Gharama Zitakazolipwa | 565 | 565 |
| 24 Dhima la Tozo kwa Ajili ya Usuluhishi Baina ya Benki na Mteja | - | - |
| 25 Miamala Iyosughulikiwa Baina ya Matawi | - | - |
| 26 Mapato yaliyoingia ya Kipindi Kijacho na Tozo Nyingine | 720 | 804 |
| 27 Ziatazaliwa Baadae | 2 176 | 1 888 |
| 28 Dhima Nyingine | - | - |
| 29 Madeni | 8 042 | 7 710 |
| JUMLA YA DHIMA | 24 853 | 24 787 |
| 30 MALI(DHIMA)HALISI (16 kutoka 29) | 24 853 | 24 787 |
| C. FEDHA ZA WANAHISA | | |
| 31 Mtaji wa Hisa Uliolipwa | 21 200 | 21 200 |
| 32 Akiba ya Mtaji | 12 | 12 |
| 33 Mapato Yaliyobakizwa | 1 626 | 1 679 |
| 34 Faida (Hasara) ya Kipindi Husika | (179) | (208) |
| 35 Akauti Nyingine za Mtaji | 2 194 | 2 194 |
| 36 Stahiki ya Wenyehisa Chache | - | - |
| 37 JUMLA YA FEDHA ZA WANAHISANI | 24 853 | 24 787 |
| 38 Dhima Zisizo Dhahiri | - | - |
| 39 Mikopo Chechefu | 1 605 | 1 840 |
| 40 Tongo kwa Ajili ya Mikopo Chechefu | 1 506 | 1 674 |
| 41 Mali Nyingine Chechefu | - | - |
| D. BAADHI YA VIASHIRIO VYA HALI YA KIFEDHA | | |
| (i) Uwiano wa Fedha za Wanahisa na Jumla ya Mali | 76% | 76% |
| (ii) Uwiano wa Mikopo Chechefu na Jumla ya Mikopo Ghafi | 9.4% | 12.0% |
| (iii) Uwiano wa Mikopo Ghafi na Jumla ya Amana | 37.2% | 34.3% |
| (iv) Uwiano wa Mikopo Halisi na Jumla ya Hali na Mali | 52% | 47% |
| (v) Uwiano wa Mali Zinzozalisha na Jumla ya Mali | 71% | 55% |
| (vi) Ongezeko la Amana | 2.8% | -9.0% |
| (vii) Ongezeko la Mali | 1.2% | -1.7% |

TAARIFA YA MTIRIRIKO WA FEDHA KWA ROBO MWAKA INAYOISHIA TAREHE 31 DESEMBA 2020 (Kiasi kwa shilingi milioni)

| | Robo ya Mwaka sasa Tarehe 31/12/2020 | Robo ya Mwaka Linganishi 31/12/2019 | Limbikizo la Mwaka wa sasa 31/01/2020 | Limbikizo la Mwaka Linganishi 31/01/2019 |
|--|--------------------------------------|-------------------------------------|---------------------------------------|--|
| | TZS | TZS | TZS | TZS |
| 1 Mapato ya Riba | 2 126 | 2 780 | 9 194 | 11 699 |
| 2 Gharama za Riba | 11 | 4 | 29 | 244 |
| 3 Mapato Halisi ya Riba (1 kutoa 2) | 2 116 | 2 776 | 9 165 | 11 455 |
| 4 Madeni Viza Yaliyofutwa | - | - | - | - |
| 5 Punguzo/Ongezeko la lengo katika Mikopo | 0 | (186) | (857) | (428) |
| 6 Mapato Yasiyo ya Riba: | 598 | 643 | 2 223 | 2 251 |
| 6.1 Faida (Hasara) Zitokanazo na Miamala ya Fedha za Kijeni | (1) | (2) | (1) | (3) |
| 6.2 Ada za Kamisheni | 336 | 443 | 1 317 | 1 651 |
| 6.3 Gawio | - | - | - | - |
| 6.4 Mapato Mengine | 263 | 203 | 907 | 603 |
| 7 Gharama Zisizo na Riba : | 2 595 | 3 082 | 10 711 | 12 749 |
| 7.1 Mishahara na Mafao | 1 165 | 1 582 | 5 245 | 6 534 |
| 7.2 Gharama Nyingine | 1 431 | 1 481 | 5 465 | 6 215 |
| 7.3 Ada na Kamisheni | - | - | - | - |
| 8 Faida (Hasara) ya Uendeshaji | 118 | 150 | (179) | 529 |
| 9 Tongo la Kodi ya Mapato | - | - | - | - |
| 10 Faida (Hasara) Halisi Baada ya Kodi ya Mapato | 118 | 150 | (179) | 529 |
| 11 Idadi ya Wasajirwa | 256 | 334 | 256 | 334 |
| 12 Mapato kwa Hisa | 5 573 | 7 084 | (8 796) | 25 909 |
| 13 Kipato kwa Hisa | 5 573 | 7 084 | (8 796) | 25 909 |
| 14 Idadi ya Matawi | 1 | 1 | 1 | 1 |
| 15 Vituo Vya Biashara | 41 | 54 | 41 | 54 |
| BAADHI YA VIASHIRIO VYA UFANISI | | | | |
| (i) Uwiano wa Mapato na Wastani wa Mali | 0.4% | 0.5% | -0.5% | 1.5% |
| (ii) Uwiano wa Mapato na Wastani wa Fedha za Wanahisa | 0.5% | 0.6% | -0.8% | 2.1% |
| (iii) Uwiano wa Matumizi Yasiyo ya Riba na Mapato Ghafi | 96% | 90% | 94% | 93% |
| (iv) Uwiano wa Mapato Halisi ya Riba na Wastani Wa Mali Zinzozalisha | 24% | 24% | 62% | 77% |

Jina na Cheo: Sani Tarehe: 25 Januari 2021
 Yohane Ibrahim Kaduma (Ofisa Mtendaji Mkuu)
 Rogathe Godson (Mkuu wa Fedha)
 Modest Kissima (Mkaguzi mkuu wa Ndani)
 25 Januari 2021

Sisi tulitajwa hapo chini wajumbe wa bodi ya wakurugenzi tunathibitisha ushahi wa taarifa za zaidi juu, Tunatambua kwamba tumethibitisha taarifa hizi na kwa ueleva na imani yetu kubwa zimeandaliwa kulingana na vivango vya Kimataifa vya Uwasilishaji wa Taarifa za Fedha na malakia ya Shera ya Benki na Taasisi za Fedha ya mwaka 2006, na zinaonesha hali halisi.

Jina na Cheo: Sani Tarehe: 25 Januari 2021
 Mwijage B Bishota (Mwenyekiti wa Bodi)
 Loyce Isanzu (Mwendeshaji)
 25 Januari 2021

TAARIFA YA MTIRIRIKO WA FEDHA KWA ROBO MWAKA INAYOISHIA TAREHE 31 DESEMBA 2020 (Kiasi kwa shilingi milioni)

| | 2020 | 2019 | 2018 | 2017 |
|--|----------------|---------------|---------------|--------------|
| MTIRIRIKO WA FEDHA KUTOKANA NA SHUGHULI ZA UENDESHAJI | | | | |
| Makubaliano kwa Ajili ya: (Mkopo/Hasara/Hali) | 118 | (32) | (179) | 529 |
| Marakabaho kwa Ajili ya: (Mkopo/Hasara/Hali) | 116 | 115 | 352 | 647 |
| Beadiko Halisi Katika Mikopo | (2 094) | (23) | 5 856 | 2 015 |
| Faidha/Hasara Kwenye Mawazo ya Mali | - | (439) | - | - |
| Mabadiko Halisi Katika Amana | - | - | (1 500) | (672) |
| Mabadiko Halisi Katika Amana za Muda Mjuzi Zilizozalika | 21 | 6 | (760) | (327) |
| Mabadiko Halisi Katika Dhima Nyingine | 204 | (83) | 1 878 | (202) |
| Mwinginyo | - | - | - | - |
| Fedha Halisi zilizotolewa (zilizoamika) kwa shughuli za uendeshaji kwa shughuli za uendeshaji | (1 477) | (456) | 6 623 | 1 599 |
| MTIRIRIKO WA FEDHA KUTOKANA NA SHUGHULI ZA UWEKEZAJI | | | | |
| Casio Zilizotolewa | - | - | - | - |
| Ufunuzi wa Mali za Kufuata | (70) | (40) | (362) | (866) |
| Mapato Kutokana na Mawazo ya Mali za Kufuata | - | - | - | - |
| Ufunuzi wa Amana Zilizozalishwa na Mawazaha | - | - | - | - |
| Mapato Kutokana na Mawazo ya Amana Zilizozalishwa na Mawazaha | - | - | - | - |
| Mwinginyo | - | - | - | - |
| Fedha Halisi zilizotolewa (zilizoamika) kwa shughuli za uwekezaji | (70) | (40) | (362) | (866) |
| MTIRIRIKO WA FEDHA KUTOKANA NA SHUGHULI ZA KIFEDHA | | | | |
| Dhima za Mawazo ya Mada Mreki | - | - | - | - |
| Makopo Kutokana na Utajiri wa Madeni ya Mada Mreki | - | - | - | - |
| Ufunuzi wa Amana Zilizozalishwa na Mawazaha | - | - | - | - |
| Mapato Kutokana na Mawazo ya Mada Mreki | - | - | - | - |
| Gawio Lilitolipwa kwa Fedha Taslimu | - | - | - | - |
| Mabadiko Halisi Katika Madeni Mengine | (53) | - | (581) | 45 |
| Mwinginyo | (53) | - | (581) | 45 |
| Fedha Halisi zilizotolewa (zilizoamika) kwa shughuli za kifedha | (53) | - | (581) | 45 |
| FEDHA TASLIMU NA MALI ZINAZOFANANA NA FEDHA TASLIMU | | | | |
| Ongezeko/Punguzo Hali Katika Fedha taslimu na Mali Zinzozalisha na Fedha taslimu | (1 999) | (959) | 3 081 | 698 |
| Fedha na Mali Zinzozalishwa na Fedha Taslimu, Mawazo na Mawazo Mwaka/Mwaka | 13 303 | 13 798 | 8 822 | 8 120 |
| Fedha na Mali Zinzozalishwa na Fedha Taslimu / Mawazo na Mawazo Mwaka/Mwaka | 11 304 | 12 839 | 11 903 | 8 818 |

TAARIFA YA MABADILIKO YA MTAJI KWA KIPINDI KINACHOISHIA TAREHE 31 DESEMBA 2020

| | Mtaji wa hisa | Mapato yaliyobakizwa | Tongo la Ziada ya Jumla | Mwinginyo (Bainisha) | Jumla |
|---|---------------|----------------------|-------------------------|----------------------|---------------|
| Salio la mwanzo wa Mwaka (2020) | 21 200 | 1 657 | 190 | 2 566 | 25 613 |
| Faida (Hasara) Halisi Baada ya Kodi ya Mapato | - | (179) | - | - | (179) |
| Mapato mengine yaliyomushwa | - | - | - | - | - |
| Miamala na wanahisa | - | - | - | - | - |
| Gawio lilitolipwa | - | - | - | - | - |
| Zaidi ya Kisheria | - | 190 | (190) | - | - |
| Mwinginyo | - | (220) | - | (360) | (581) |
| Salio la mwisho wa Robo ya mwaka wa sasa | 21 200 | 1 447 | 0 | 2 205 | 24 853 |
| Salio la mwanzo wa Mwaka Uliopita (2019) | 21 200 | 1 513 | 204 | 2 123 | 25 040 |
| Faida (Hasara) Halisi Baada ya Kodi ya Mapato | - | 529 | - | - | 529 |
| Mapato mengine yaliyomushwa | - | - | - | - | - |
| Miamala na wanahisa | - | - | - | - | - |
| Gawio lilitolipwa | - | - | - | - | - |
| Zaidi ya Kisheria | - | - | - | - | - |
| Mwinginyo | - | (385) | (14) | 443 | 45 |
| Salio la mwisho wa mwaka Uliopita | 21 200 | 1 657 | 190 | 2 566 | 25 613 |

ADA NA GHARAMA ZA HUDUMA KUANZIA TAREHE 1 JANUARI 2021

| Huduma za Kibenki | Gharama-Pamoja na VAT (TZS) |
|---|-------------------------------------|
| 1 Kuangalia Salio-Dirishani | 554 |
| 2 Kuhamisha fedha | 944-11,800 |
| 3 Kutoa dirishani hadi TZS 5,000,000 | 1 770 |
| 4 Kubadili Kadi ya ATM | 11 800 |
| 5 Taarifa Fupi ATM | 472 |
| 6 Gharama za mwezi (Monthly Acc maintenance fees) | 885 |
| 7 Kufunga Akaunti | Akaunti ya Akiba/Watoto & Danduliza |
| | Akaunti ya vikundi na Biashara |
| 8 Taarifa ya Akaunti | Miezi 0-3 |
| | Miezi 3-12 |
| | Miezi 12-24 |
| | Miezi 24-48 |
| | Miezi 3-6 Zaidi ya miaka 6 |
| Huduma Za Simu (Mobile banking) | Pamoja na VAT (TZS) |
| 9 Kujua Salio-Simu | 118 |
| 10 Kutoa-Simu | Bure |
| 11 Kuhamisha Fedha-Simu | 118 |
| 12 Taarifa Fupi-Simu | 354 |
| 13 Kubadili Number ya Siri | 236 |

| Akaunti | Kiwango cha chini | Riba Kwa mwaka |
|--|---------------------------------------|---------------------------------------|
| 1 Akiba Accounts | 5 000 | 4% |
| 2 Joint Accounts | 5 000 | 4% |
| 3 Group Accounts | 20 000 | 4% |
| 4 Watoto Accounts | 10 000 | 4% |
| 5 Business Accounts | 100 000 | 4% |
| 6 Fixed Deposit Accounts | N/A | Kulingana na muda na Kiasi |
| 7 Danduliza Accounts | 10 000 | Kulingana na muda na Kiasi |
| Mikopo ya Vikundi | | |
| Aina ya Mikopo | Riba Kwa Mwezi (Kiima punguza) | Riba Kwa mwaka (Kiima punguza) |
| 1 Biashara Loan | 5% | 60% |
| 2 Group Savings Group Loan | 5% | 60% |
| 3 Group Jwendeleze | 4% | 48% |
| Mikopo Binafsi | | |
| Aina ya Mikopo | Riba Kwa Mwezi (Kiima punguza) | Riba Kwa mwaka (Kiima punguza) |
| 4 Mikopo Binafsi- hadi TZS10M | 4% | 48% |
| 5 Mikopo Binafsi inayozidi TZS10M Hadi TZS 20M | 3.50% | 42% |
| 6 Mikopo Binafsi inayozidi TZS20M | 2.50% | 30% |
| 7 Elimisha | 4% | 48% |
| Mikopo ya Kilimo | | |
| Product | Riba Kwa Mwezi (Kiima punguza) | Riba Kwa mwaka (Kiima punguza) |
| 9 Jikomboe | 4% | 48% |
| 10 Jume | 5% | 60% |
| 11 Mkombozi | 5% | 60% |
| 12 Partnerships | Negotiable | Negotiable |

Jina na cheo
Yohane Ibrahim Kaduma (Ofisa Mtendaji Mkuu)
Rogathe Godson (Mkuu wa Fedha)
Modest Kissima (Mkaguzi mkuu wa Ndani)

Signature
Signed
Signed
Signed

Date
25-Jan-21
25-Jan-21
25-Jan-21



Wadau wamtetea Ndayiragije, Stars

Na Adam Fungamwango

MKURUGENZI wa Ufundi wa Shirikisho la Soka Tanzania (TFF), Oscar Milambo, amesema ni mapema mno kumhukumu Kocha Mkuu wa Timu ya Taifa (Taifa Stars), Etienne Ndayiragije, baada ya kikosi hicho kutolewa katika fainali za Kombe la Mataifa ya Afrika kwa Wachezaji wa Ndani (CHAN).

Taifa Stars imeshindwa kutinga hatua ya robo fainali ya michuano hiyo baada ya kumaliza katika nafasi ya tatu ikiwa na pointi nne nyuma ya Guinea na Zambia ambazo zimesonga mbele.

Akizungumza baada ya Taifa Stars kutoka sare ya mabao 2-2 dhidi ya Guinea, Milambo alisema Ndayiragije na wachezaji wa Stars walipambana kwa kadri ya uwezo wao, lakini bahati haikuwa yao.

Milambo alisema licha ya kutolewa mapema tofauti na matarajio yao, lakini kupitia michuano hiyo wamepata nafasi ya kujifunza mambo mbalimbali ambayo watayafanyia kazi.

"Huwezi kumhukumu kocha kwa matokeo haya, kwa sababu ni kocha huyo huyu ndiye aliyetupeleka CHAN na ametuwezeshwa tumepata ushindi wa mechi moja, sare moja na kupoteza moja, matokeo ambayo si mabaya sana japo hayakutufikisha tulipotarajia," alisema mkurugenzi huyo.

Kuhusu kocha kudai kutopata muda mrefu wa maandalizi kwa ajili ya kujiandaa na michuano hiyo, Milambo alisema wanasubiri ripoti ya kocha huyo ili kuangalia ni upungufu gani uliokuwapo na nini anakihitaji ili kifanyike kiufundi kwa mustakabali wa soka la Tanzania.

"Imetuuma sana, tulikuwa tumeshawakamata, lakini uzoefu umechangia kupata sare jana (juzi), naamini pia hatukuwa na bahati, tusikate tamaa, tuji-pange upya na michuano ijayo tutafanya vizuri zaidi," Saleh Yunus alisema.

Yunus aliongeza kwa sasa hakuna ambaye anapaswa kulaumiwa kwa sababu hata hapo Taifa Stars ilipofika, kuna baadhi ya nchi hazikufanikiwa kufuzu.

Stars iliyokuwa imepangwa Kundi D ilianza fainali hizo kwa kipigo cha mabao 2-0 kutoka kwa Zambia halafu ikashinda bao 1-0 dhidi ya Namibia, kabla ya juzi kuchapwa mabao 2-0.

GOMES ATEMA CHECHE SIMBA

●●● Asema anataka soka la kasi wakati Mazembe, Al Hilal uwanjani leo...

Na Saada Akida

LICHA ya kupata ushindi mnono wa mabao 4-1. Kocha Mkuu wa Simba, Didier Gomes, amesema anahitaji kuona wachezaji wake wanacheza soka la kasi kama walivyofanya katika kipindi cha pili kwenye mechi yao ya ufunguzi ya mashindano ya Simba Super Cup dhidi ya Al Hilal kutoka Sudan.

Huo ulikuwa ni mchezo wa kwanza kwa Gomes ambaye alijiunga na Simba mwishoni mwa wiki iliyopita akichukua mikoba iliyoachwa na Mbelgiji Sven Vandebroek aliyondoka nchini kwa kuvunja mkataba na mabingwa hao watezezi wa Ligi Kuu Tanzania Bara.

Gomes alisema hakufurahishwa na kiwango kilichoonyeshwa katika kipindi cha kwanza ambapo timu ilicheza taratibu na kupelekea kwenda mapumziko wakiwa sare ya bao 1-1, lakini alipowataka wabadilike, walifanya hivyo kwenye dakika 45 za mwisho na kufanikiwa kumaliza na ushindi mnono.

"Nahitaji kuona timu yangu inacheza kwa kasi na kuwa makini katika kutumia nafasi tunazopata, mechi ilikuwa nzuri kwa sababu nilianza kwa kutumia mfumo wa 4-4-2 kwa kumtumia Perfect Chikwende na Meddie Kagere na kunipa matokeo."

"Nikaja kubadilisha mfumo ambao tukafanikiwa kucheza kwa kasi ambayo nilitaka, Al Hilal ni timu kubwa na nzuri hivyo kupata ushindi huo ni jambo la kuwapongeza wachezaji wangu," alisema Gomes.

Kocha huyo alisema kwa sasa wanajipanga kwa ajili ya mechi yao ijayo dhidi ya TP Mazembe kutoka Jamhuri ya Kidemokrasia ya Congo (DRC), itakayochezwa keshokutwa ambapo wakishinda wataibuka mabingwa wa michuano hiyo ya kwanza kufanyika hapa nchini.

"Sasa tunafikiria mechi yetu ijayo dhidi ya TP Mazembe, tutahakikisha nayo tunafanya vizuri kwa kucheza mpira wa kasi ili kupata matokeo mazuri, jambo muhimu tumeshinda mechi ya leo na ni ya kwanza kwangu, nina furaha," Gomes alisema.

Wakati Mfaransa huyo akisema hayo, Kocha Mkuu wa Al Hilal, Zoran Monjolic alisema uchovu wa safari na kuko-

sekana kwa wachezaji wake nyota wanne ambao ni majeruhi ndio sababu kupoteza mchezo huo.

Hata hivyo Zoran alipongeza Simba kwa kupata ushindi mzuri na anaimani isingekuwa uchovu wa safari au kuka muda wa kutosha wa maandalizi, wangeondoka na ushindi.

"Tumekuja juzi (Jumane) na leo (jana) tumecheza mechi, hatukuwa na muda wa kufanya mazoezi kwa sababu wachezaji walichoka kwa safari, lakini nimewakosa wachezaji 10 muhimu, wanne wakiwa majeruhi, na wengine wako katika kikosi cha Timu ya Taifa (Sudan)," alisema Zoran.

Kocha huyo aliongeza bado hajakata tamaa na watajipanga kufanya vyema katika mechi ya pili watakayochezwa leo dhidi ya TP Mazembe.

"Tutajituma na tutapambana katika mechi ya pili na kuhakikisha tunayatumia vizuri mashindano hayo kwa ajili ya kujiandaa na mechi za hatua ya makundi ya Ligi ya Mabingwa Afrika," aliongeza kocha huyo.

MAZEMBE YAPANIA

Kocha Msaidizi wa TP Mazembe, Kason-



Mshambuliaji wa Manchester United, Mason Greenwood (kushoto), akijiandaa kumtoka kiungo wa Sheffield United, Oliver Norwood katika mechi ya Ligi Kuu England iliyochezwa kwenye Uwanja wa Old Trafford juzi usiku. United ilichapwa mabao 2-1. **PICHA: MTANDAO.**

