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INSURANCE DAY



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'Fuelwood ban in institutions boosts biogas energy growth'

By Guardian Reporter

A BAN on the use of charcoal and firewood for public institutions and private service providers for instance in schools or hospitals by early next year will boost the market for renewable energy, especially from solid waste.

Dr Selemani Jafo (pictured), the Union and Environment state minister in the Vice President's Office (VPO) made this observation call in Dodoma yesterday at a meeting with Yasushi Misawa, the resident Japanese ambassador.

The ban, applicable in all Mainland regions, requires that institutions that prepare food for more than 300 people must stop all use of firewood or charcoal for cooking by that deadline.

A VPO statement said the minister expressed gratitude for the work of the Japan International Cooperation Agency (JICA) in sectors like water, education, roads and health, seeking support for environmental conservation and management.

The envoy expressed readiness to lend



The government has been encouraging communities to use alternative energy to help preserve the country's environment

support to the energy sector, especially renewable energy development.

He said Japanese investors are ready to invest in renewable energy, after the minister highlighted the need for investments in renewable energy from solid waste, saying the raw material is "abundant."

Upwards of one million tonnes of solid waste are produced, where up to 30 percent is put to some use, thus the need for investments to generate more power from this source, he stated.

The government has created an enabling environment for such projects, with energy stakeholders assured of cooperation from regulatory agencies in implementing such projects, he said, pointing at rural areas as particularly in need of a biogas energy shift.

Apart from solid waste, other favourable renewable energy sources are geothermal, wind and solar, he said, noting that enabling regulations and guidelines are already in place.

He similarly asked for the provision of scholarship opportunities for trainees with qualifications in that field, to build professional and technical capacity in the management of similar projects nationwide.

The government has been encouraging communities to use alternative energy to help preserve the country's environment, he added.

Samia swears in deputy AG, Appeal Court judges



President Samia Suluhu Hassan swears in newly appointed High Court Judge Hadija Ally Kinyaka at State House in Dar es Salaam yesterday. Photo: State House

●Wants EA integration issues taken more seriously

By Guardian Reporter

PRESIDENT Samia Suluhu Hassan has asked newly appointed judges to expedite the delivery of justice and refrain from corruption, thus promoting good governance. Swearing in Court of Appeal justices, the president asked the newly appointed deputy attorney general to ensure the government does not enter into bad contracts.

Prof Kennedy Gaston was sworn in as the deputy AG and Stephen Mbundi as East African Cooperation permanent secretary within the Foreign Affairs ministry.

The deputy AG needs to ensure that his office collaborates with the taskforce which has delivered extensive recommendations on reform of criminal justice delivery countrywide.

"For you in the foreign ministry, you should go and ensure that East African affairs issues are taken seriously to strengthen integration," she specified.

Increasing the number of judges won't be enough if the judges do not dedicate themselves to serving the people, she stated.



The legislature understands that the judiciary mission is crucial for the country and lives with the expectation of ensuring that complaints on justice delays will decrease

assuring the judges of government support wherever needed.

She expressed confidence that the judges will perform and serve the people with dignity to ensure that targets like eliminating piling of cases are achieved.

Explaining the importance of people's confidence in the court, she stressed probity in justice delivery, saying "the one who is right should get justice, the one who has no right should be told that you have no right, this is the right one."

The criminal justice commission report showed that there is a lot of work that needs to be done, including strengthening information and communications technology infrastructure and manpower in the courts, she asserted.

The way the country is doing economically and politically, the court also needs to grow, she said, hinting that she will be adding judiciary executives depending on budgetary conditions.

She talked of having chosen judges of the High Court who are young so that they can work for a long time and reduce the burden of hiring new people and paying benefits to retirees in a short time.

Chief Justice Prof Ibrahim Juma thanked President Samia for increasing the strength of the court, appointing 19 Court of Appeal

DPM: Review fuel import premiums, shift to gas use

By Correspondent James Kandoya

REGULATORY agencies need to sit down and review the premium price set in importing fuel, so that fuel reaches the end user at affordable prices, the government has stated.

Dr Doto Biteko, the deputy premier and Energy minister, issued this instruction at a meeting with top officials of regulatory agencies during a familiarisation tour.

He asked the management of the Energy and Water Utilities Regulatory Authority (EWURA) and the Petroleum Bulk Procurement Agency (PBPA) to take up the task of reviewing the



EWURA needs to take action on officials not observing job ethics and reshape them on how to behave

premiums to enable the government to proceed from actual costs to set affordable prices.

He sought to assure the public that the government is organised to ensure the fuel crisis is under control, that people obtain fuel at affordable prices in all parts of the country.

If the price of importing is \$200 (current prices of refined petroleum products) it must truly reflect and if not reasons for the mark-up have to be explained, he said.

EWURA needs to satisfy itself that the prices charged on the users reflect

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AICC now eyes Kilimanjaro facility, wider Selous Hall

By Getrude Mbago

THE Arusha International Conference Centre (AICC) management yesterday talked of plans to build an ultramodern conference complex in Arusha city to be known as Mount

Kilimanjaro International Convention Centre.

AICC managing director Ephraim Mafuru (pictured) highlighted this priority project as part of corporate plans for the next five years, where it also expects to build a similar conference centre in Dodoma city and uplift

capacity of the Julius Nyerere International Conference Centre (JNICC) in Dar es Salaam.

The CEO said in a meeting with senior media personnel in Dar es Salaam that AICC was spreading its wings by building major convention centres in cities including Dodoma, Mwanza and Zanzibar.

The plan relates to efforts to reposition Tanzania as preferred conference destination in Africa, he said, noting that the plans aim at expanding its current footprint to Zanzibar and Dodoma.

This will attract new sets of conferences, strengthen conference tourism and be a vehicle for the conduct of economic diplomacy, Mafuru stated, noting that a number of procedural changes made by the government at AICC and its auxiliary units enabled a sharp rise in revenues from 14.6bn/- in 2022 to 18bn/- in the current year.

In the year ended June 2023, AICC collected over 18bn/-, representing a 1.2bn/- profit, while it was earlier recording losses in the wake of the Covid-19 pandemic, he stated.

Despite these achievements, AICC faces

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Samia swears in deputy AG, Appeal Court judges

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justices since coming into office, along with 63 High Court judges.

With the judiciary now having more than 100 judges altogether, this would speed up the dispensation of justice and reduce travel and waiting before a decision of the judges is delivered.

Having more judges gives the courts the ability to prevent the abuse of judicial procedures, including delaying service delivery, as it takes a long time for a matter to be placed on court list again owing to the scarcity of judges, he said.

Prime Minister Kassim Majaliwa praised those sworn in for earning the confidence of the president, urging them to conduct their work by professionalism, honesty, integrity and sincere commitment to do justice to all those seeking help from them.

National Assembly Speaker Dr Tulia Ackson lauded the president for the various steps taken to improve the dispensation of justice.

The legislature understands that the judiciary mission is crucial for the country and lives with the expectation of ensuring that complaints on justice delays will decrease, she added.

DPM: Review fuel import premiums, shift to gas use

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import costs, which involves reviewing the price setting system to see if the method applied permits compliance with actual importation costs, he explained.

He expressed worries over moves some traders hoarding fuel and causing wide fluctuation of fuel prices intermittently, underlining that volatility is favoured by traders.

Fuel traders must be intent on profit and serving the public as well, he said, recalling that trading licenses are issued to render services, thus upsetting that requirement violates the law.

He also directed EWURA to coordinate the process of establishing stations to fill in compressed natural gas in vehicles as an alternative to petroleum as CNG diminishes costs

and lessens petroleum import needs.

"This can well be done practically," he stated, elaborating that the government has directed officials to start using CNG and the response was positive. "Why can't we start changing government vehicles to natural gas," he demanded.

Taking the example of the city of Dar es Salaam he said it has many vehicles, thus if the government cuts amounts of fuel used by state vehicles, it will substantially reduce the pressure on fuel supply.

The government's priority is to focus on the rural areas, he stated, cautioning that unfaithful government officials collude with fuel traders to hoard fuel and hike.

EWURA needs to take action on officials not observing job ethics and reshape them on how to behave, he added.

Tanzania, Mozambique to boost defence and security cooperation

By Getrude Mbago

TANZANIA and Mozambique have expressed commitment to continue strengthening relations in the area of defence and security which include sustained efforts to fight terrorism and crime along the borders.

The decision was reached at the 5th Meeting of the Joint Permanent Commission on Defence and Security (JPCDS) between two countries held in Dar es Salaam, from September 11 to 14, 2023.

Briefing reporters soon after closing the four-day meeting, Dr Stergomona Tax, Minister for Defence and National Service and her counterpart Pascal Ronda, Minister of Interior said that the commission stressed combined efforts to combat all forms of security threats while promoting peace and security.

Dr Tax noted that in today's highly dynamic world, security challenges are dynamic and complex and therefore security can no longer be perceived solely in terms of sovereign state affairs.

Dr Tax, however, said that defence and security was everyone's responsibility and called on Tanzanians to be in the forefront in promoting peace and security and avoid engaging in acts that may affect the country's harmony.

Minister Ronda said that the 5th Session of the Joint Permanent Commission on Defence and Security was held in a friendly, cordial and fraternal atmosphere, which allowed fruitful exchange of views on various areas of mutual interest.

According to him, the agreed actions will be well supervised to ensure that they are implemented towards enhancing defence and security cooperation between the two sides.

"These meetings are important as they help us discuss and share expertise on how we can deepen our relations to help fight various calamities and threats, we have drawn new strategies to enhance peace and security," he said.

The Commission expressed its gratitude to Tanzania President Samia Suluhu Hassan and her counterpart Filipe Nyusi for their outstanding leadership in fostering the cardinal

cooperation between the two countries.

The two sides expressed satisfaction on the status of bilateral cooperation, and committed to enhance collaboration on strategic sectors, which include; defence and security, natural resources and custom matters.

The Commission noted that most of the decisions adopted in the 4th Meeting of the Commission that was held from September 27 to 29, 2022 in Maputo, Mozambique were implemented on time, and agreed to fast the implementation of those that have not been fully implemented.

Both Parties further reiterated their commitment to continue working closely to consolidate and deepen their historical fraternal relations. It was further agreed that the 6th Session of the Joint Permanent Commission on Defence and Security will be held in Maputo, Republic of Mozambique in September, 2024 on dates to be mutually agreed upon

Tanzanian delegation was led by Dr Tax and accompanied by Minister for Home Affairs, Eng Hamad Masauni, Permanent Secretary Ministry of Defence and National Service, Dr Faraji Mnyepe, Permanent Secretary Ministry of Home Affairs Kaspar Mmuya, Permanent Secretary President's Office Public Service Management and Good Governance Juma Mkombi Permanent and other senior Officials from Defence and Security organs.

Mozambique delegation was also led by the Minister of Interior and accompanied Director-General of the Intelligence and State Security Service, Bernardo Lidimba, Permanent Secretary Ministry of National Defence, Casimiro Augusto Mueio, Permanent Secretary Ministry of Interior Victor Domingos Canhamba Junior and other Senior Officials from Defence and Security organs.

"These meetings are important as they help us discuss and share expertise on how we can deepen our relations to help fight various calamities and threats, we have drawn new strategies to enhance peace and security"



Dr Saada Mkuya Salum (C, front row), Minister of State (Finance and Planning) in the Zanzibar President's Office, attends the four-day (Sept 12-15) 7th Korea-Africa Economic Cooperation Ministerial Conference in Busan, South Korea. She is heading the Tanzanian delegation at the event, which is co-hosted by the African Development Bank Group and the South Korean Economy and Finance ministry. It is running under the theme: "Embracing a Sustainable Future: Just Energy Transition and Agricultural Transformation in Africa." Photo: Guardian Correspondent

AICC now eyes Kilimanjaro facility, wider Selous Hall

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challenges hindering implementation of a number of key objectives, citing uncollected debt of 7.4bn/- from private entities and government institutions.

Upwards of 65 percent of the debt (4.76bn/-) is owed by government institutions, he noted, hinting on the need to embark on aggressive debt collections.

This will relate primarily to those occasioned by government institutions, while pushing to market available

rental office space and conference facilities, he stated.

AICC also runs a 32-bed mid-size hospital with computerized lab diagnostics equipment, a mobile X-ray machine, integrated dental chair, ultrasound machine and physiotherapy clinic, he elaborated.

The hospital caters for occasional conference delegates, where the key customers are United Nations agencies, the East Africa Community (EAC), the African Union, while also serving

tourists, members of the business community and other clients.

An upgrade of the Julius Nyerere International Convention Centre (JNICC) was now being processed, involving the construction of a 2500 seater flexible convention venue, he said.

Other facilities are a 10,000 square meter exhibition space, VIP rooms and breakout rooms with 150 maximum capacity. AICC similarly intends to upgrade the current Selous Hall at the

JNICC from 1003 fixed seats to 1500 seats flexible venue, he affirmed.

With the robust set plans, AICC expects to be a 40bn/- business in five years and upwards of 100bn/- in a decade, he added.

"Tanzania has everything it needs to compete in the continental and global conference tourism industry, with modernisation of our facilities we will attract high end events which will generate much desired foreign exchange," he added.



Vice President Dr Philip Mpango welcomed by Hungarian President Katalin Novák (R) yesterday upon arrival at the venue of the two-day Fifth Budapest Demographic Summit in the Hungarian capital. The event is a conference where politicians, church leaders and various other experts talk about demographic issues. Photo: VPO

VP urges governments to address security challenges

By Guardian Reporter

VICE President Dr Philip Mpango has called upon governments globally to make and implement policies, programmes and laws that guarantee security and sustainability of the family to address the demographic crisis facing the world.

Speaking at the 5th Demographic Summit held in Budapest, Hungary Dr Mpango called for international collaboration and solidarity to support Africa to contain the spillovers of its demographic challenges.

Addressing the demographic crisis facing the world at present, requires putting the institution of the traditional family at the core and making it the

focus of development. We need, more than ever before, a global coalition for the wellbeing of the family," he said.

He said there is a need for cultural norms and practices as well as religious teachings that nurture family values and safeguard the security and continuity of the family to be promoted worldwide.

According to the VP, the demographic situation of the world today depicts two polar sides. One, where birth rates are low and falling, infertility is on the rise, population is aging and the institution of the traditional multi-generational family is disappearing.

"The other is characterized by high population growth rates, relatively

strong multi-generational family links and high dependency ratios. As a result of this demographic dichotomy, each side faces a number of critical challenges as well as opportunities," he said.

He said in low fertility rate countries, there is growing labour shortage, distorted meaning of marriage and the family, with the emergence of cohabitation and single mothers as well as liberal abortions.

The VP said the fundamental role of the family is disappearing. These challenges have led to greater use of automation and Artificial Intelligence in the production processes to increase productivity and cover labour shortages.

However, he noted that the population bulge is also perceived to offer a larger market, room for greater use of labour-intensive technologies and generating high economic growth by harnessing the demographic dividend (working population exceeding the dependent population) and fast-growing urban middle class.

He said the family serves to promote order and stability in society and also provides a framework for decision making and problem solving as well as financial stability, provision of education and health services for family members and stable upbringing and bonding. The family also serves as an effective cushion against depression and anxiety.



Selemani Jafo (2nd-R, gesturing), Minister of State in the Vice President's Office (Union and Environment), has a quick word with Japan's Ambassador to Tanzania, Yasushi Misawa, shortly after talks in Dodoma city yesterday. Photo: VPO

Mvomero District's campaign set to make herders grow livestock fodder

By Guardian Correspondent, Mvomero

MVOMERO District Council in Morogoro Region is in a special campaign dubbed "Tutunzane Mvomero 2023" whose goal is to mobilise herders to grow livestock fodder and digging of wells for water dams in order to eradicate land disputes with farmers.

This was revealed here on Wednesday by the district Commissioner, Judith Nguli, saying the campaign aims to instill unity and understanding between herders and farmers.

She said the campaign will also go in tandem with the provision of education and mobilising herders to grow livestock fodder and the digging of wells.

"The campaign will also urge farmers to grow sesame making it a strategic crop here in the district that will boost the District Council's revenues," she said.

The DC further explained that on several times Mvomero district has been facing challenges emanating from land conflicts pitting farmers and

herders, hence, it is hoped, through the special campaign these will be eradicated through solidarity, love and unity.

"To start with, for this year we shall reach out to five wards: Dakawa, Mangae, Mkindo, Lubungo and Melela where 219 herders have come up so far, hence if we together plant the fodder, the results will be immense rather than leaving them alone," said DC Judith.

For their part, herders in the District said the coming of the campaign will be the solution to the land conflicts with farmers.

Tomas Olaisha, one of the herders, said the mobilisation for growing livestock fodder has been well received as many conflicts were caused by lack of pasture for their animals, hence the campaign will to a great extent solve them.

For his part, Abel Yohana, a farmer, thanked District officials for deciding to make sesame a strategic crop, adding that if it is cultivated profitably it will benefit many farmers in the district and enhance their economic well-being.

By Polycarp Machira, Dodoma

MINERALS minister Anthony Mavunde has put in place measures to curb mineral smuggling, saying it is one of his priorities to streamline the sector.

He said the government is committed to ensure that the precious natural resources are sold through official systems in order to benefit all Tanzanians.

Speaking during a meeting with mineral stakeholders convened by the Federation of Miners Association of Tanzania (FEMATA) in Dodoma, the minister noted that mineral smuggling denies the country foreign currency as some of the smugglers sell to traders from neighbouring countries who buy in local currency.

He noted that the sector is headed in the right direction with increased contribution to the national economy thus the need to ensure that set targets are realized.

"The government is doing everything possible to improve the mining sector

Minister outlines strategies to combat smuggling of minerals

with the aim of collecting at least 1tr/- in 2023/24", said the minister.

The minister made the explanations after some stakeholders in the meeting pointed out that smuggling of minerals is a great challenge to the sector, contributing to loss of foreign currency by a certain percentage.

Earlier, FEMATA President, John Bina noted that smuggling is a big problem in the sector, attributing it to many big taxes and levies charged by local authorities where mining activities take place.

He promised to work closely with the government to help tame smugglers for the interest of the sector. "We appeal to the government to see how it can help in

reducing the high levies at district council levels", he said.

Kahama Urban MP, Jumanne Kishimba (CCM), argued that there is great reduction of availability of minerals, especially gold in the market due to smuggling.

He noted that despite liberation efforts in the sector, smugglers are increasingly coming back into the game as it used to be in the past, calling the government to intervene.

"It is sad to hear of the smuggling of gold to other countries, causing shortage of foreign currency in the country," said the MP.

In October last year, during a tour in Geita region, President Samia Suluhu Hassan

issued several directives geared towards stimulating the country's economy, key being tightening measures to curb mineral smuggling.

The Head of State directed security organs to collaborate with the Ministry of Minerals to tighten the screws on mineral smugglers, who rob the country of much-needed revenue that could be used for development.

The mining sector contributed 7.3 per cent to the country's GDP in 2021, up from 4.8 per cent in 2018 when the Tanzania Mineral Commission was established. Revenue increased from 346.2bn/- in 2018/19 to 624.6bn/- in the 2021/22 fiscal year.

WANATAFUTWA NA POLISI TUHUMA ZA WIZI ARS/ RB: 8837/2023



IINA : MOSES ALFRED MABULA KABILA : MSUKUMA WA MWANZA. MAKAZI : DARAJA MBILI ARUSHA UMRI MIKAHA :46



JINA : LAZARO RICHARD PYUZA KABILA : MNYIRAMBA MZALUWA WA MKOA WA SINGIDA MKAZI WA DARAJA MBILI ARUSHA UMRI MIKAHA 37

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ZANZIBAR FAIR COMPETITION COMMISSION ZFCC

IN THE MATTER OF THE MERGER NOTIFICATION REGARDING THE INTENTION OF ACQUISITION OF 100% SHARES OF MATEMWE BUNGALOWS ZASWI (Z) LIMITED (THE TARGET FIRM) BY ZANZIBAR HOSPITALTY LIMITED (THE APPLICANT)

PUBLIC NOTICE OF THE ZANZIBAR FAIR COMPETITION COMMISSION

(Made Under Section 49 and 50 of the Fair Competition and Consumer Protection Act No. 5 of 2018 and Regulation 32 of the Fair Competition Regulation, 2019)

The Zanzibar Fair Competition Commission (ZFCC) is a government institution established under the Fair Competition and Consumer Protection Act, No.5 of 2018 to promote and protect fair Competition in trade and to protect Consumer from misleading market conducts.

Under the same Act, the ZFCC has power to review, investigate and prohibits any proposed Merger and Acquisition which is contrary to the requirement of Section 49 and 50 of the Zanzibar Fair Competition and Consumer Protection Act No. 5 of 2018 and Regulation 32 of the Fair Competition Regulation, 2019.

The ZFCC has received merger notifications to the effect that Zanzibar Hospitality Limited (The Acquiring Firm) the Company incorporated in MAURITIUS intends to acquire hundred percent Shares of Matemwe Bungalows Zaswi (Z) Limited, a Company Incorporated in Zanzibar (The Target Firm). Based on the Share purchase Agreement signed by the parties.

ZFCC is currently investigating the intended acquisitions in line with the provisions of the Fair Competition Act No. 5 of 2018 and the Fair Competition Regulations, 2019.

Pursuant to section 49 and 50 of the Fair Competition and Consumer Protection Act and Regulations 32 of the Fair Competition of Regulation 2019, parties (both legal and natural) who deem themselves as having sufficient interest in this merger, or, if the merger is not objected to, they will have or are likely to have material effect on their interests, are hereby, are hereby **NOTIFIED** to submit to **Director General** their interests and or objections (if any) or file any information that will assist the ZFCC in reaching just and reasonable decisions with regard to **Acquiring Firm's** notification of the intended merger. All such parties shall file and register such interest(s) or information by way of written submissions to the ZFCC within fourteen (14) days effective from the date of issuance of this public notice.

Registration of the said interests or objections or information should be accompanied by a duly filled Form ZFCC No. 10 of the Fair Competition Commission Regulations, 2019. Failure to fill in Form ZFCC. No 10 will deny a party the right to make any oral submissions before the Commission and the presence of that party in the proceedings will be as an observer only. Form (ZFCC NO 10) can be collected at ZFCC office.

Submissions must be submitted to the ZFCC at the address below.

DIRECTOR GENERAL,
FAIR COMPETITION COMMISSION, KOKONI STREET,
P.O. BOX 1066, TELEPHONE NO: 0242232013,
E MAIL: info@zfcc.go.tz,
ZANZIBAR.

Creek road
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HELD UNDER THE PATRONAGE OF HON. DR. DOTO MASHAKA BITEKO (MP), DEPUTY PRIME MINISTER AND MINISTER FOR ENERGY, MINISTRY OF ENERGY OF THE UNITED REPUBLIC OF TANZANIA

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Sell fertiliser at indicative prices, DC tells dealers

By Guardian Correspondent, Njombe

NJOMBE district commissioner Kissa Kassongwa has instructed fertiliser agents in the district to abide by indicative prices of the subsidized farm input as well as openly displaying the prices from village levels, churches and mosques to enable the people to know.

Kassongwa issued the directive when addressing a fertiliser stakeholders meeting during which

he also instructed all wards in the district to extend time for farmers to register themselves.

"For those who will not register themselves will be in trouble because fertiliser is a challenge facing farmers, hence I like the registration exercise to start at one, even tomorrow," he said.

He stressed: "Subsidized fertiliser indicative prices should be adhered to as per President Samia Suluhu Hassan's instructions."

He added that it would be better at this time for the agents to remove all challenges which happened during the last farming season.

"There is no need for fraud, we must work together and mete out

justice to the people, they should not buy the fertiliser at any other prices except those indicated by the government, and the prices should be displayed on notice boards in all villages including churches, mosques

and other prominent places," said DC Kassongwa.

For his part, Tanzania Fertiliser Regulatory Authority for Southern Highlands Zone, Michael Sanga called on Njombe residents to register themselves with the National Identification Authority (NIDA) in order to get IDs cards.

"As we go, we shall decide whether that should be a special condition for farmers' registration, hence we should use our various forums to urge

farmers to register themselves for NIDA cards," said Sanga.

Asifiwe Magoma, Njombe Region's Chairman of Fertiliser Association said the good job made by the government shows that agents are no longer fraudsters.

"Hussein Bashe, the Agriculture Minister has created for us a good system that clearly shows that one is easily found out if he implements the fertiliser distribution exercise outside the system in place," Magoma said.



Subsidized fertiliser indicative prices should be adhered to as per President Samia Suluhu Hassan's instructions

**IN THE HIGH COURT OF TANZANIA
(DAR ES SALAAM DISTRICT REGISTRY)
AT DAR ES SALAAM
CIVIL CASE NO. 185 OF 2022**

**BHARAT PURSHOTTAM BORKHATARIA (suing under constituted Power of Attorney granted by JASPREET KUR JANDU)1ST PLAINTIFF
BHARAT PURSHOTTAM BORKHATARIA (Suing under constituted Power of Attorney granted by Harshran Kaur Jandu)2ND PLAINTIFF
VERSUS
JANDU CONSTRUCTION & PLUMBERS LIMITED.....1ST DEFENDANT
EXIM BANK (TANZANIA) LIMITED.....2ND DEFENDANT**


SUMMONS FOR PUBLICATION

TO:
Majinder Kaur Jandu,
DAR ES SALAAM.

WHEREAS, the above-mentioned case has been fixed for mention **9th day of October, 2023 at 08:30 am** before **Hon. J. F. Nkwabi - Judge** you are required to appear in this court without fail and must produce on that day all the documents upon which you intend to rely in support of your case.

TAKE NOTICE that in default of your appearance on that day aforementioned, the suit will be heard and determined in your absence.

GIVEN under my **HAND** and **SEAL** of Court this **28nd day of August, 2023.**

 **DEPUTY REGISTRAR
HIGH COURT OF TANZANIA
DAR ES SALAAM**

217500301



Industry and Trade minister Dr Ashatu Kijaji (R) has an audience with Serengeti Breweries Ltd managing director Obinna Anyalebechi, who paid her a courtesy call in Dar es Salaam earlier this week. They exchanged views on ways to drive economic empowerment across communities in the country through the firm's corporate social responsibility programmes. Photo: Guardian Correspondent




REQUEST FOR TENDER

North Mara Gold Mine, a fully owned subsidiary of Twiga Minerals Corporation, which is ultimately owned by Barrick Gold Corporation and the Government of the United Republic of Tanzania requests the submission of Tenders from reputable, experienced, certified, and qualified parties to provide the following:

Supply, Install, Integrate, and Commission a 45 MVAR rated STATIC and 240 MVAR Dynamic STATCOM (Static Synchronous Compensator) at Nyamongo substation for Tanesco in Mara region.

Pre-qualification Criteria

No.	Reference no.	Description of work	Pre-Qualification Criteria
1	NM029/2023	Design, Supply, Install, integrate, and commission a 45 MVAR rated STATIC and 240 MVAR Dynamic STATCOM	i. Excellent safety records with relevant standards and procedures. ii. At least 10-years' experience of supplying and commissioning of STATCOM system in industry or Power system network. iii. STATCOM unit should maintain steady state voltage of Tanesco 33 KV network during Steady state mode and also should be capable to mitigate Grid network Dips and swells while operating in Dynamic mode. Steady state capacity should be 45 MVAR while dynamic rating for short duration should be 240 MVAR. iv. Ability to demonstrate track record and evidence/references of at least three actively working in Industrial or Power system transmission network. v. Experienced and competent key personnel for design, installation, maintenance and operation of equipment. vi. Compliance with Local Content Regulations. vii. Demonstrated machine availability of at least 99 percent, with spare part inventory.

Expression of Interest
If your company meets the pre-qualification criteria and would like to be considered to receive the invitation to tender (ITT), an expression of interest (EOI) including your company profile and evidence of compliance with pre-qualification criteria may be submitted to nm.proposal@barrick.com

Applicants must quote the tender description(s) and the respective reference no.(s) in the subject line of the email.

NB: The Company reserves the right to invite any other supplier(s) who did not submit an EOI through this advertisement.

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

If you do not hear from us in 21 days after the deadline date, please consider your submission unsuccessful.

Key Dates
• Last date to submit EOI 20 September 2023

North Mara Gold Mine Limited

217599901




REGIONAL AVIATION COLLEGE

Regional Aviation College (RAC) offers candidates aspiring to excel in the aviation industry and business world, tailor-made world-class courses that will help them to acquire knowledge to measure favorably in the labor market locally or internationally.

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DAR ES SALAAM

AVIATION COURSES

- Air cargo introductory
- Flight Dispatch
- Airport Operations
- Airline Customer Service
- Ground operations Management
- Aircraft Maintenance Engineering
- Air fares & Ticketing / Travel & Tourism

BUSINESS COURSES

- Business Studies
- Tour operations
- Hotel Management
- Marketing Management
- Freight Logistics Management
- Human Resources Management

ARUSHA

AVIATION COURSES

- Airport Operations
- Airline Customer care
- Ground operations Management
- Air fares & Ticketing / Travel & Tourism

BUSINESS COURSES

- Tour guiding
- Customer Care
- Full Secretarial
- Tour operations
- Hotel Management
- Marketing Management

OTHER COURSES

- English
- Computer
- QT & PC (Adult Education)

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P.O. Box 77037
Tel: +255 22 284 2186
Mob: +255 763 300 042
Email: regional@habari.co.tz
regionaltanzania@gmail.com

Meru Plaza Building, 2nd Floor
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REVOLUTIONARY GOVERNMENT OF ZANZIBAR
MINISTRY OF WATER, ENERGY AND MINERALS

**REQUEST FOR EXPRESSIONS OF INTEREST (REOI)
(FOR OUTSOURCING MANAGEMENT, OPERATION AND MAINTENANCE)**

Assignment Title: Outsourcing Management, Operations and Maintenance of Zanzibar Electricity Corporation (ZECO).

Reference No: SMZ/A13/CS/ICB/2023/2024/07

The Revolutionary Government of Zanzibar (RGoZ) intends to outsource firm for Management Services for Operations and Maintenance of Zanzibar Electricity Corporation.

Objective of the assignment

To outsource management, operation and maintenance of ZECO to qualified and capable firm/Company that can manage and maintain operations of ZECO to improve technical as well as financial performance for achieving quality, reliable, sustainable and affordable power for all.

Specific Objectives of the assignment

- To improve quality, reliability and sustainability of power supply in Zanzibar;
- To expand coverage for electricity networks;
- To increase connectivity rate;
- To build the capacity of ZECO staff and
- To improve revenue collections.

Scope of assignment

Given the strategic nature of this assignment, the firm/Company(s) is expected to undertake the following activities: -

Task 1:

The firm/company shall be handed the responsibilities of managing existing infrastructures, facilities, goods, services, tools and staff.

Task 2:

- To innovate, operate, maintain and improve the electricity infrastructure and electricity supply services to consumers in Zanzibar;
- To construct or erect, maintain, alter, machinery, electricity supply lines, mains and any other equipment or works related to distribution and customer connections;
- To operate and maintain existing and future commissioned transmission line and its related accessories;
- To cooperate with Government on new investment for transmission and generation;
- To enter into contracts with any international, domestic entities or any person for the purchase of goods and services for Operation and Maintenance of ZECO or supply of electricity to consumer upon approval by the Ministry responsible for energy;
- To inject funds for the investment of distribution infrastructure and other related activities to align with ongoing demands;
- To enter into Agreements for purchase of electricity in bulk from independent power producers within or outside Zanzibar for resale to consumers upon the approval of Ministry responsible for energy;
- To carry on all such other activities as it may appear to the firm/company(s) to be requisite, advantageous or in connection with the exercise of its function;
- To collect all revenues generated from selling of electricity and other sources related to electricity services;
- To strengthen capacity for available ZECO staff through hands to hands experience and capacity building program and
- To collaborate with RGoZ in conducting or participating in local, regional and international events related to electricity and energy sector when required.

The assignment will be undertaken over a period between 10 to 15 years with provision of extension of another five years.

The Ministry of Water, Energy and Minerals now invites eligible **firm/company(s)** to submit expression of interest in providing the above services. Interested firm should provide information demonstrating that they have the required qualifications and relevant experience to perform the services. **The firm/company(s) (or consortium)** should possess at least the following proven qualifications and experience: -

- At least 20 years' experience in electricity sub-sector;
- Proven experience in assignments with similar nature in the past ten (10) years;
- Information of the previous assignments to be provided should include name of assignment, name and full contact address of the client, tasks performed by the firm/company under the assignment, assignment value (in equivalent US dollars), period (dates) of execution of assignment;
- Expertise in the area of electric engineering, institutional reforms, management, finance, business administration, economics and public policy;
- Experience in working with the Government in handling ministerial level data and information management. Experience in sub-Saharan countries or similar nature will be an added advantage;
- The company shall provide evidence to demonstrate financial capacity to invest in related infrastructure including three years audited financial statements;
- Technical and Managerial capability of the firm/company. The firm/company should demonstrate managerial capability relevance to the assignment in electricity sub-sector and deep knowledge in managing utilities. The firm/company should have experienced technicians & engineers in generation, transmission, distribution and business specialist. (At this stage, the firm/company should only provide the structure of the organization, general qualifications and number of key staff. Do not provide CV of the staff. Experts will not be evaluated at the short-listing stage).

The interested firm intending to submit expression of interest should not have conflict of interest and unfair competitive advantage as per Zanzibar Procurement Act and its Regulations.

Firm may associate with other firms in the form of a Joint Venture (JV) or association to enhance their qualifications. Firms/companies participating in JV, each member of JV should independently meet her requirement of EOI criteria. For firm participating as association of lead and associate, only the experience and qualification of lead firm/company will be assessed as per EOI criteria.

A firm/company(s) will be selected in accordance with the **Quality Based Selection Method** set out in the Procurement Regulations.

Only short-listed firms/company will be provided with ToR for submission of their technical and financial proposals. Prior to submission of proposal, the firm/company will be given two (2) weeks to conduct gap assessment to ZECO relevant to the scope of this assignment with respective mitigation measures. The company shall incorporate the report of the assessment in their proposal. Further information can be obtained at the address below during office hours, 07:30 to 15:30 East African Time.

The Expressions of Interest must be submitted in both hard copy and soft copy in an USB drive to the address below in person before 27th September, 2023 at 11:00 East African Time, while the opening ceremony is 11:30 East African Time on the same day.

In case of any difference in information between hard copy and soft copy, only information presented in the hard copy will be used for shortlisting.

Principal Secretary,
Ministry of Water, Energy and Minerals,
ZURA building 5th floor,
Procurement Unit, Room No.502.
P. O. Box 1569, Zanzibar
Maisara, Zanzibar - Tanzania.



Temeke district commissioner Mobhare Matinyi (2nd-L) receives sanitary equipment and supplies from a Tirima Group representative during the recent launch of a Cleanliness Week held at Kurasini in Dar es Salaam. Photo: Guardian Correspondent

'The incidence of type 1 diabetes (T1D) in young children is rising'

By Guardian Reporter

DOCTOR Kandi Muze, a specialist of Type One diabetes that mostly affects children, has said the number of children suffering from Type One Diabetes is rising with the youngest age being six weeks.

Dr Muze adds that statistics at Muhimbili National Hospital (MNH) alone show that in 1985 there were only 35 children suffering from diabetes but now the number has reached 400 and many of them are referred to the hospital in critical condition.

In an interview with this reporter during a three-day Children's Diabetes Camp which ended on Tuesday in Bagamoyo District, Coast Region, Dr Muze said more than 5,000 children with diabetes countrywide attend

clinics while for all types of diabetes the number is over 500,000.

He said the camp was organised by Tanzania Non-Communicable Diseases Alliance (TANCDA) and aimed to provide training to children and youth living with Type One diabetes.

He added that the goal is to learn how to monitor starch in the body and the correct use of insulin to be in the right levels.

Regarding the rising number of sufferers, Dr Muze said it is caused by various factors including the understanding by the community and many people going to hospitals.

The specialist further said apart from the increasing number of sufferers, many go to hospitals when their condition becomes critical and

added that many children die because sometimes they are treated for other diseases without testing for diabetes.

He said to address the problem, they now stress that all children going to hospital for any disease must first be tested for diabetes.

He said any children with signs of frequently passing urine, drinking a lot of water than normal, reducing in weight despite eating normally should be tested for diabetes.

"Sometimes we send blood samples outside the country to look for DNA, as many children are found with Type One diabetes that need insulin for treatment," he said.

Regarding the Bagamoyo Diabetes Camp, Dr Muze said it has involved children from every clinic in Dar es Salaam.

SHDEPHA + NETWORK FOR PLHA

P.O. BOX 564, IGOMELO ROAD, TEL + 255 28 2710730, MOB. + 255 763 830 222
Email: shdephakahama@yahoo.com/info@shdepha.org
Web : https://shdepha.org

Tender title: Invitation for Pre-Qualification and Tender Advertisement for The Provision of Car Hire Services. Tender No. SHDEPHA+ /KHM/2023-13/HQ/13

Date of solicitation: 14th September 2023,
Closing date and time: 27th September 2023, Time 11:00 am
Question and clarifications: Due date 26th September 2023.

INVITATION FOR PRE-QUALIFICATION AND TENDER ADVERTISEMENT FOR THE PROVISION OF CAR HIRE SERVICES.

INTRODUCTION

Service, Health and Development for people living with HIV/AIDS (SHDEPHA+) is a national non-governmental organization, registered on 21 November 1994 with registration number SO 8216, to mobilize resources to help people living with HIV/AIDS and to fight the spread of the disease. Although originally focusing on people living with HIV/AIDS, over the years SHDEPHA+ has expanded beyond HIV/AIDS and related issues to other development interventions and now covers both infected and affected by HIV/AIDS with over 65 branches countrywide. Each branch of SHDEPHA+ works independently, developing, managing, and implementing its projects, though all branches share one constitution and registration.

SHDEPHA + has set aside funds towards the cost of supplying various Goods, and other services and intends to Pre-qualify interested companies for the provision of supply of various Goods and services for a period of 13 months (October 2023 - December 2024), Across 11 Regions of its implementation (Shinyanga, Mwanza, Geita, Mbeya, Rukwa, Katavi, Singida, Simiyu, Tabora, Morogoro, and Arusha).

REQUIREMENTS:

S/N	DESCRIPTION	LOT No.
1.	Provision of office stationery.	Lot 1
2.	Provision of office Utilities.	Lot 2
3.	Provision of refreshments.	Lot 3
4.	Provision of conference package.	Lot 4
5.	Provision of vehicle repair and maintenance.	Lot 5
6.	Provision of security service.	Lot 6
7.	Provision of transport and car hire services.	Lot 7
8.	Provision of printing services.	Lot 8

All interested bidders should download the Terms of Reference (ToR) through the SHDEPHA+ website www.shdephakahama.org with the subject line "Prequalification for suppliers, and other services Providers" before 25th September 2023.

Interested applicants may obtain (Questions and clarifications) by contacting the procuring department through Email: procurement@shdepha.org with the subject line "Request for Clarification: before 26th September 2023.

Eligibility

To be considered for the award, vendors must currently be legally operating in Tanzania, and the quotation must include all of the following information:

- Ability to meet or exceed the requirements/technical specifications outlined in the TOR
- Ability to deliver the items/services specified no later than the date(s) required.

EvaluationCriteria:

- Price.
- Financial capability.
- Experience.

Submission instructions:

The following information is to be included by a vendor in the proposal:

- Current company profile.
- Copies of registration, certificate, and address of their registered office, valid business license, VAT, TIN certificates, Tax clearance certificate, and any industry-relevant license or certificate.
- Evidence of similar assignments, and at least three (3) names and addresses of clients served.
- Current Audited financial statement - for two consecutive years. (2021 and 2022).
- Payment terms.
- Please send a separate quote for each lot/line item in the schedule of requirements.
- All quotes must be in Tanzanian Shillings.

All interested bidders who wish to answer this RFO should submit their proposals physically in SEALED envelope as per LOT (without the name of the applicant on top of the envelope) to SHDEPHA+ KAHAMA Head office before 27th September 2023 at 11.00 a.m.

The Procurement Committee
Service Health and Development for Living Positively with HIV/AIDS,
P.O.Box 564,
Kahama- Shinyanga.

SHDEPHA + will open all bids on **Wednesday 27th September 2023 at 12.05 P.M.** in the presence of Bidder's representatives who choose to attend. The Bidders' representatives who are present shall sign a register evidencing their attendance.

For more information about SHDEPHA+, kindly visit our social medias;





MANAGEMENT AND DEVELOPMENT FOR HEALTH (MDH) CALL FOR EXPRESSION OF INTEREST TO BE SELECTED AS A SUB-RECIPIENT (SR) FOR THE GLOBAL FUND FOR AIDS, TUBERCULOSIS AND MALARIA (GFATM) SUPPORTED PROGRAMMES IN TANZANIA'S MAINLAND

Management and Development for Health, (MDH) is an indigenous-Tanzanian non-governmental Organization that envisions a healthy and prosperous society with a mission to address public health priorities through evidence-based innovation interventions and partnerships in collaboration with the Government of Tanzania, the United States Government including PEPFAR, Global Fund, other funding agencies, stakeholders and communities, MDH supports health strengthening systems, comprehensive and quality HIV, TB, Malaria prevention, care, and treatment (PCT), nutrition, maternal and child health services. MDH is governed by a Board of Directors, and a management leadership of a Chief Executive Officer, directors and technical staff with expertise in community health, medicine, nursing, data management, research, ICT, social sciences, finance and administration.

The Global Fund for AIDS, Tuberculosis and Malaria (GFATM) raises, invests and awards funds to countries to fight against these deadly diseases. Tanzania Mainland has been awarded Global Fund Cycle 7 for TB/HIV and Malaria/RSSH components. As part of dual track financing, MDH was selected by the Tanzania National Coordinating Mechanism (TNCM) as a Principal recipient (PR2) for the Non-State Actors for the HIV/TB and Malaria/RSSH components. This grant will be implemented for three years, from 1st January 2024 to 31st December 2026. MDH is embarking on a grant-making process that includes the nomination of Sub Recipients for the above-mentioned components.

MDH invites applications from interested and reputable locally registered organizations/institutions that would like to be considered as Sub Recipients (SRs) for the HIV/TB, Malaria and RSSH components. The SRs will be responsible for program implementation at the community level within respective regions and districts. They will be fully accountable to the Principal Recipient (PR2) and with formal legal obligations towards the grant funds and implementation of agreed work plans and budgets.

The organizations/institutions should meet the following minimum requirements:

- Be a locally registered organisation with a legal entity status, an independent governance and supervisory board and an organizational structure comprising effective leadership and management as well as transparent decision-making and accountability procedures.
- Has the legal capacity, status and right to enter into a grant agreement and have the ability to receive a grant by the current registration status.
- Proven organization's experience in the implementation of proposed priority HIV, TB, Malaria and RSSH modules and interventions. Should have adequate technical expertise in infectious diseases (HIV, AIDS, TB, and community and health system strengthening).
- Experience in implementation of HIV, TB and Malaria funded by GFATM as well as RSSH would be considered as an added advantage.
- Has staff (or is committed to hiring staff) with relevant qualifications, skills, background and experience in the implementation of HIV, TB, malaria and RSSH projects.
- Has an appropriate procurement and supply chain management system, financial management, Monitoring and Evaluation system in place.
- Has an adequate internal control system that will enable the prompt preparation of regular and reliable financial statements and reports, should safeguard the Global Fund financial and physical assets, should be subject to and comply with acceptable auditing arrangements, ensure compliance, prompt efficient and effective operations and allow for the accomplishment of the program goals and objectives.

The table below shows components priority modules and key interventions to be implemented:

COMPONENT: HIV

MODULE 1: Prevention Package for Men at High Risk (MHR)

INTERVENTIONS

1. Condom programming
2. Pre-exposure prophylaxis (PrEP) Programming
3. HIV prevention communication, information and demand creation
4. Sexual and reproductive health services, including STIs, hepatitis, and post-violence care
5. Removing human rights-related barriers.
6. Community empowerment.

MODULE 2: Prevention Package for Females at High Risk (FHR) and their Sexual Partners

INTERVENTIONS

1. Condom programming
2. HIV prevention communication, information and demand creation
3. Pre-exposure prophylaxis (PrEP) Programming
4. Sexual and reproductive health services, including STIs, hepatitis, and post-violence care
5. Removing human rights-related barriers.
6. Community empowerment.

MODULE 3: Prevention Package for People Who Use Drugs (PUD) (injecting and non-injecting) and their Sexual Partners

INTERVENTIONS

1. Needle and Syringe Program (NSP) for PUD.
2. Opioid substitution therapy (OST) and other medically assisted drug dependence treatments for PUD
3. Community empowerment for PUD
4. Removing human rights-related barriers to the prevention of PUD.

MODULE 4: Prevention Package for Adolescent Girls and Young Women (AGYW) and Male Sexual Partners in High HIV Incidence Settings

INTERVENTIONS

1. HIV prevention communication, information and demand creation for AGYW in high HIV incidence settings
2. HIV prevention communication, information and demand creation for male sexual partners of AGYW in high HIV incidence settings.
3. Comprehensive sexuality education for AGYW and adolescent boys and young men (ABYM).
4. Sexual and reproductive health services, including STIs, hepatitis, and violence care for AGYW and male sexual partners in high HIV incidence settings
5. Removing human rights-related barriers to prevention for AGYW in high HIV incidence settings
6. Social protection interventions for AGYW in high HIV incidence settings
7. Pre-exposure prophylaxis (PrEP) programming for AGYW/ABYM in high HIV incidence settings
8. Condom programming for AGYW/ABYM

MODULE 5: Prevention Package for Other Vulnerable Populations (OVP)

INTERVENTIONS

1. Condom programming for OVP
2. Pre-exposure prophylaxis (PrEP) programming for OVP
3. HIV prevention communication, information and demand creation for OVP
4. Removing human rights-related barriers to the prevention of OVP
5. Community empowerment for Other Vulnerable populations (OVP).
6. Sexual and reproductive health services, including STIs, hepatitis, post-violence care for OVP

MODULE 6: Prevention Package for People in Prisons and Other Closed Settings

INTERVENTIONS

1. Sexual and reproductive health services, including STIs, hepatitis, post-violence care for prisoners
2. Harm reduction interventions for drug use for prisoners

MODULE 8: Elimination of Vertical Transmission of HIV, Syphilis and Hepatitis B

INTERVENTIONS

1. Integrated testing and Management of pregnant and breastfeeding women for HIV, Syphilis and Hepatitis B
2. Retention support for pregnant and breastfeeding women (facility and community)
3. Early infant diagnosis and follow-up HIV testing for exposed infants
4. Prevention of incident HIV among pregnant and breastfeeding women
5. Post-natal infant prophylaxis

MODULE 9: Differentiated HIV Testing Services

INTERVENTIONS

1. Facility-based testing for the population at high risk (PHR)
2. Facility-based testing for adolescent girls and young women (AGYW) and their male sexual partners programs
3. Facility-based testing outside of population at-risk and adolescent girls and young women (AGYW) programs
4. Community-based testing for PHR programs
5. Community-based testing for AGYW and their male sexual partners programs
6. Community-based testing outside of PHR and AGYW programs
7. Self-testing for PHR programs
8. Self-testing for AGYW and their male sexual partners programs
9. Self-testing outside of PHR and AGYW programs

MODULE 10: Treatment, Care and Support

INTERVENTIONS

1. HIV treatment and differentiated service delivery - adults (15 and above)
2. HIV treatment and differentiated service delivery - children (under 15)
3. Diagnosis and management of advanced disease (adults and children)
4. Integrated management of common co-infections and co-morbidities (adults and children)
5. Treatment monitoring - viral load and antiretroviral (ARV) toxicity

MODULE 11: TB/HIV

INTERVENTIONS

1. TB/HIV - Screening, testing and diagnosis.

2. TB/HIV - Prevention
3. TB/HIV - Collaborative interventions
4. TB/HIV - Treatment and care
5. TB/HIV - Key populations
6. TB/HIV - Community care delivery

MODULE 12: Reducing Human Rights-related Barriers to HIV/TB Services

INTERVENTIONS

1. Eliminating stigma and discrimination in all settings.
2. Legal literacy ("Know Your Rights").
3. Ensuring rights-based law enforcement practices
4. Reducing HIV-related gender discrimination, harmful gender norms and violence against women and girls in all their diversity.

All organizations applying will be assessed according to the following criteria:

- 1. Project/Program management:** must have demonstrated experience in the management of health-related projects indicating size and scope; have expertise and experience in the selected priority areas/key interventions and also an ability to hire staff with required education, background and experience to manage the key interventions. Demonstrated track record with value for money in addressing community needs and intervention designs with direct reach for the intended beneficiaries. Prior experience in managing Global Fund supported grants will be an added advantage but not a must. (40 points)
- 2. Financial management:** must demonstrate adequate internal financial controls system and capacity to make timely payments and accurately record and report transactions. Must be able to adhere to acceptable standards and practices that safeguard the GFATM financial and non-financial and programmatic audit from time to time. (20 points)
- 3. Working with CBOs and other networks:** must demonstrate adequate ability to work with CBOs and other PLHV/TB networks in the implementation of the selected priority key interventions and also the ability to implement the program in more than three regions, concurrently. (15 points)
- 4. General Management:** Have structures that provide and demonstrate effective organization's good governance and leadership with a clear division of functions and roles, have effective human resources management and effective monitoring and evaluation systems in place (15 points)
- 5. Physical and Information Technology Infrastructure:** Have adequate infrastructure -physical, material and technical resources for staff and computerized management information system for timely communications, transaction and financial and technical program reporting. (10 points).

Applicants should indicate one or more priority areas they wish to be considered for. All applications must not exceed 12 pages (excluding attachments) and must be submitted in English using Times New Roman, font size 12. The arrangement of the required information should be as follows.

1. Cover page - Organization name, physical address, legal registration number, TIN, contact person and designation, type of organization -FBO, NGOs, Local, NGO, etc.; as per NGO Act of 2002
2. Description of organization experience as per numbers 1 to 5 above (do not exceed 12 pages).

Please note that the cover page and the following supporting documents which are to be submitted together with the application are not part of the 12 pages.

- Organization/Institutional profile, including a diagram and brief description of organizational structure.
- CVs of three key personnel
- Proof of registration, including, TIN
- General organizational policy and procedure manual
- Finance policy and procedure manual
- Procurement Manual
- Audit reports and management letters during the past three years (most recent reports)
- M&E manual
- Description of the Information technology Infrastructure.

All applications should be in hard copies and soft copies in flash disks. Applications, in sealed envelopes and marked on the left upper corner GFATM-SR 2024-2026, should be submitted to the following.

Chief Executive Officer
Management and Development for Health,
P.O Box 79810, Plot # 802,
Mwai Kibaki Road, Mikocheni
Dar es Salaam

All applications must be received no later than 29th September 2023 at noon East African time or two weeks from the first appearance in the media

- Questions about this call may be submitted to MDH through: info@mdh.or.tz.

The Guardian Limited Key Contacts

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REGROW projects don't have to wait for World Bank loans

THERE is a new feature in the link between environmental conservation and improving the farming infrastructure, in relation to imparting knowledge to smallholder farmers on better use of water and understanding the importance of preserving the local ecosystem. This is the hallmark of the Resilient Natural Resources for Growth Project (REGROW), now being implemented at an irrigation scheme in Mbarali District, Mbeya region. It has a history of conflicts.

An irrigation technician told visiting journalists at midweek that by improving the Madibira irrigation scheme, paddy farmers and the Ruaha National Park (RUNAPA) authorities are guaranteed water flow throughout the year. This is expected to uplift the tourism sector, providing an additional market for various traditional products. Since it is an 18 months project to be completed at a cost of 8.7bn/-, clearly such projects can be financed locally, if the basics are respected.

Formulating viable public-private partnership projects has taken decades to be properly set out at the level of policy, and there is a dark chance that its proper implementation may crawl at a snail's speed. The reason is that administrators are used to receiving government funds, from local revenues or external loans, and have little interest in actually working with entrepreneurs on a fair basis. They wish to administer the law upon investors, not sit down and plan a project.

As is usually the case in policy debate, there are different undercurrents at work at one and the same moment, one favouring a community approach - leading to pushing for more government funds or external loans. The method is to

pile up taxes on all trading or service activities, despite that this approach diminishes the will to invest and cuts the job creation potential. The public-private method

targets society as a community of individuals, who earn income and essentially pay for services. It isn't shocking as we all pay for water, electricity, or rent.

If one suggests a private sector based REGROW scheme, strategic impairing of such a project would soon be noticed, for instance demanding that local people pay to a cooperative and then it enters into association with an investor. That will not work, as a cooperative will be shielded by local authorities and will not be accountable to such investor. The clever idea there is to get an investor sink his money into a project, the cooperative pulls its legs in paying; it ends there.

The culture of wishing to shortchange investors instead of doing clear and candid business with them paralysed successive 'privatisation' projects of the third and fourth phases. The fifth phase reinvigorated public firms with large amounts of cash while clearing spider webs of privileges and lack of probity in how they used public funds. The sixth phase is working to develop clear public-private partnerships but Treasury will have to organise a number of role model initiatives for 'best practices' to be grasped. We would at least learn gradually.

We don't have to call the World Bank for environmental projects costing less than 10bn/- if we are organized. And when we obtain that kind of cash from multilateral lenders, we can put it in the central bank for commercial banks to borrow for easier environmental loans; assurance of 1bn/- cushion would ease lending to scores of projects.

Climate crisis is a war for humankind to win

CLIMATE change is the defining crisis of our time and it is happening even more quickly than we feared.

But the good thing is, we are far from being powerless in the face of this global threat, as UN Secretary-General António Guterres pointed late last year, "the climate emergency is a race we are losing, but it is a race we can win".

That means reducing global emissions of CO2 by 45% from 2010 levels by 2030, and reducing coal use to almost zero and using up to seven million sq. km (2.7 million square miles) for land energy crops.

However, the world has never been united - there are forces that resist the gallant fight, including, of all countries, the United States - during the Administration of Donald Trump, who used to make it clear that he does not believe in the entire perception of climate change.

After saying so he moved to cease all participation in the 2015 Paris Agreement on climate change, saying the entire protocol was unfair to his country.

However, with a new man at the White House the country's reentry into the fold is yet to materialize due to the cumbersome procedure thereof.

The effects of climate change are not phenomena that can be hidden. Tanzania has had its share of the effects from extreme weather conditions associated with heavy rains and floods in various areas.

Two years ago the country had its biggest scare from the hurricane Jobo that was hurtling towards Tanzania,

and had it not weakened before it made landfall, it would have brought devastating climatic catastrophe on Tanzanians never experienced before.

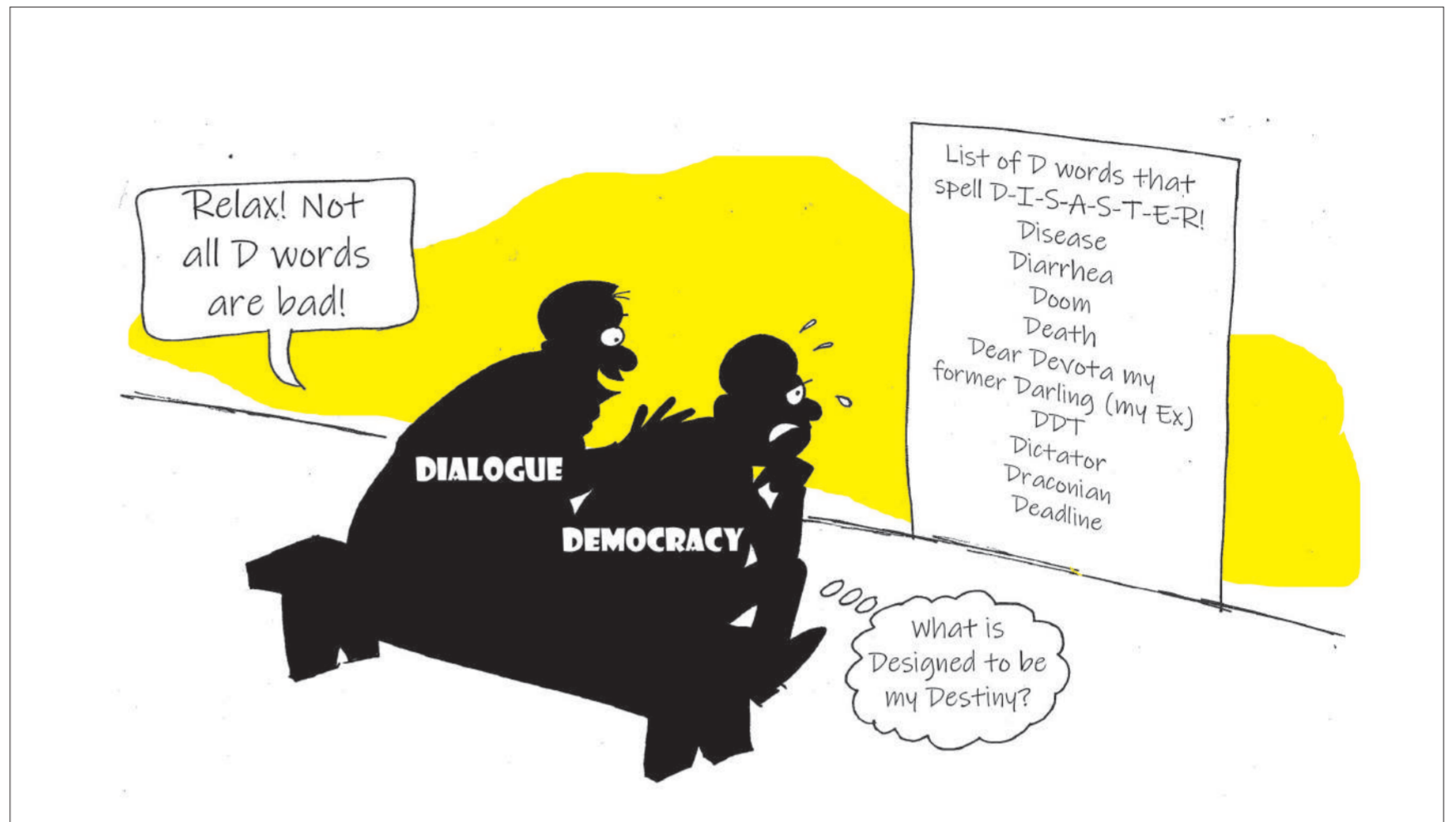
As we speak now, the US, the erstwhile denier of climate change, has just been grappling with two disasters both scientists say are the result of climate change - the raging forest fires in its western states and hurricanes in the south east, the phenomena that reappear almost every year.

In recent weeks we have also witnessed similar disaster in Canada, Brazil and others whilst in Tanzania the weather forecasting authority TMA has just warned for the expected El-Nino rains later this year that some scientists say are also the effects of climate change.

No corner of the globe is immune from the devastating consequences of climate change. Rising temperatures are fueling environmental degradation, natural disasters, weather extremes, food and water insecurity, economic disruption, conflict, and terrorism.

Glaciers and ice sheets in polar and mountain regions are already melting faster than ever, causing sea levels to rise. Almost two-thirds of the world's cities with populations of over five million are located in areas at risk of sea level rise and almost 40 per cent of the world's population live within 100 km of a coast.

Global warming impacts everyone's food and water security. Climate change is a direct cause of soil degradation, which limits the amount of carbon the earth is able to contain.



Massacre of Nigerian soldiers: Tinubu and the urgency of prosecuting terror financiers

By Special Correspondent

PRESIDENT Bola Tinubu (pictured) will be indulging in a grand delusion of routing these non-state actors if he adopts the previous Buhari regime's double standards.

In a maniacal display of their capacity for evil against Nigeria, terrorists ambushed and killed soldiers in Niger State last month. And adding insult to injury, they shot down a military helicopter on a rescue operation. About 36 officers lost their lives in the double tragedy. This is not the first time Nigerian soldiers would perish in this sort of circumstance. The saga is heart-wrenching and should be an eye opener to the new administration on the challenges ahead.

The victims were on a special military assignment in Kundu, Rafi Local Government Area of the state to neutralise a band of bandits but they were waylaid, perhaps due to the activities of fifth columnists in the military. Fourteen soldiers and seven injured others, were casualties in the first incident. A military helicopter that had evacuated the dead and the wounded was then brought down, with a terror kingpin, Abdullahi Abubakar, alias Dogo Gide, claiming responsibility for this in a viral video. This cretinous felon has boasted of being the overlord of the zone's underworld. He and his allies should be routed immediately to defang their burgeoning criminal networks.

Facing superior fire power with increased aerial assaults in the North-East from the military, Boko Haram jihadists and their affiliates in ISWAP, gradually and steadily, have re-established a stronghold in Niger State, lured by its heavily under-policed and huge land mass - the largest in Nigeria. The state's contiguity with Zamfara, Kaduna, Katsina and Sokoto states in the North-West, which also provide fertile furrows for bandits to dig in and operate, makes it a haven for insurgents in North-Central region. From the state, they marauded locations in Abuja, killing seven soldiers of the elite Brigade of Guards on patrol in July 2022, in the process. The terrorists that stormed Kuje prison, amidst the presence of 65 security personnel, and successfully released 60 Boko Haram members and 800 other inmates, had Niger State as their groove.

President Bola Tinubu will be indulging in a grand delusion of routing these non-state actors if he adopts the previous Buhari regime's double standards. This provided oxygen to the terrorists to sustain their nefarious activities. At every turn, former President Buhari sought help from the US, European Union and



other countries. Countless military support came in tow, in terms of the procurement of military equipment, especially the hitherto forbidden sales of 12 Super Tucano fighter jets by the US; intelligence sharing; the training of military personnel; and mutual legal assistance. Intelligence from the United Arab Emirates (UAE) and the US led Nigeria to identify 400 terror financiers in April 2021. It was a breakthrough.

The then Minister of Information gleefully talked of how the anti-fraud unit had uncovered 123 companies and 33 Bureau de Change linked to terrorists. The erstwhile Attorney General and Minister of Justice, Abubakar Malami, spoke of the Federal Government's identification of high profile Nigerian suspects who were supporting the evil crusade. A media statement from his office said, government would soon "resuscitate and reinvigorate the existing special terrorism prosecution courts" in the country for the purpose of bringing those found culpable to book.

Curiously, this never happened until Buhari's tenure expired on the 29th of May. While the regime dithered over the issue, a Senior Advocate of Nigeria (SAN), Femi Falana, excoriated the then AGF: "The suspects have been shielded from prosecution and exculpated by the Chief Law Officer of the Federation, in spite of the overwhelming evidence already assembled against them by the team of investigators." No serious country in the throes of terrorism does this.

On the contrary, in far away UAE, Abubakar Ado Musa, Salihu Yusuf Adamu, Bashir Ali Yusuf, Mohammed Ibrahim Isa, Ibrahim Ali Alhasan and Surajo Abubakar Muhammad were arrested promptly, put on trial and convicted. The UAE and US found these agents of terror guilty of establishing Boko Haram cells in the UAE to raise funds and provide material assistance to their confederates in Nigeria. In one fell swoop, they had transferred

\$782,000 from Dubai to Nigeria. While Salihu Adamu received a life sentence, Surajo and others were slammed with 10-year jail terms each.

Now, under a new political dispensation, the whole mess should be properly cleaned up and contained. The president should debrief all the appropriate government agencies, especially the Nigerian Financial Intelligence Unit (NFIU), for prosecution to be initiated against the identified suspects. If some were released from arrests by the last regime, as it is being alleged, then the law should take its course against those found to be complicit. Double-standards in fighting terrorism - for which Nigeria has spent billions of dollars in procuring military equipment; lost more than 100,000 civilian and military lives; and with about two million citizens scattered across Internally Displaced Persons (IDPs) camps since 2010 - is treasonable.

Plainly, the fight against terrorism cannot be won with recurrent pleas for global support, a favourite pastime of the Buhari government, which Tinubu echoed a fortnight ago, when he received the Under-Secretary-General of the United Nations Office on Counter-Terrorism, Vladimir Voronkov, in audience in Abuja, while the state itself undermines the war by shielding conflict entrepreneurs from prosecution. This hypocrisy and paradox put Nigerian soldiers to the sword and weakens the military that are already weary in this endless warfare.

The failure to effectively deal with the phenomenon of fifth columnists in the military is another immolation affecting our counter-insurgency campaign. It must be squarely dealt with too. A former Chief of Defence Staff, the late Alex Bade, first confirmed the scourge in 2015, as leaked sensitive information and operational plans to terrorists triggered a series of surprised attacks, in which many generals met their untimely deaths. The recent

carriages of soldiers in Niger State were preceded by the 18 July downing of a Nigerian Airforce jet along the Kaduna-Katsina border; the ambush in Marti, a town in Borno, in which seven soldiers were killed, in May 2021; and the killing of at least 30 soldiers on a miners' rescue mission in Shiroro, Niger State in July 2020.

As Nobel Laureate, Wole Soyinka once warned former President Buhari that security was still a "frontline responsibility," it is even more so for Tinubu, with the economy absolutely in shambles and hunger prowling in most families. Having noted that terrorism is an effective danger to democracy, development, growth and prosperity, when the UN envoy visited, President Tinubu should avoid the absurdity of fighting terrorism with Buhari's kind of deception, while embroiled in a seemingly Sisyphean task of pulling the messy economy he inherited out of the woods, at the same time.

Cutting the sources of funding to terrorists kills their lifeline. By doing so, the influx of arms into the country is addressed too. This is a touchstone approach deployed globally in such a conflict. The political and military authorities, therefore, should wean themselves off Buhari's legacies, reset the security architecture, and learn from other jurisdictions that have faced even more herculean insurgencies and triumphed over them.

It is worth repeating that no nation wins the war against terrorism of the magnitude savaging Nigeria with a single, centralised policing system. It is not for nothing that the US has 18,000 police forces; Germany, 22; and the UK, 43 regular outfits. In other words, decentralising policing will reduce Nigeria's territories that are under the control of non-state actors and inject a new life into the strategy that will protect lives and properties.

The country, under Tinubu's leadership, must be leery of soldiers doing the work of policing and at the same time being involved in an asymmetrical warfare they are not trained for.

An Anti-Terrorism Taskforce, which Buhari promised, but failed to establish, should be set up now. That's what countries with hands-on approaches to fighting terrorism do. In the US, its Navy SEAL tracked and killed Osama bin Laden in 2011; the Israeli Sayeret MATKAL and M15 of UK, which are deployed for anti-terror engagements, are different from the regular forces.

At PREMIUM TIMES, we believe that Nigeria has had enough of putting its military personnel in harm's way. The time to reclaim our security landscape seized by Boko Haram, ISWAP, bandits and kidnappers is now!



JUBILEE LIFE INSURANCE:
 We have affordable insurance products with suitable benefits and provide excellent customer service
 Page 10

National INSURANCE DAY 2023



TIRA advises the govt to establish insurance policy

By Guardian Reporter

AS today the world marks World Insurance Day, an event that increases awareness on insurance policy and the importance of having insured products for everyday lives of the people including the concept of 'bad luck' that meet them, Tanzania Insurance Regulatory Authority (TIRA) has advised the government to establish insurance policy to guide the sector.

This was among issues spelled out by TIRA Commissioner, Dr Baghayo Saqware in an exclusive interview with this paper as part of marking this important global event.

He said that for years the sector has been operating without having

the policy, which is key for the country's socio-economic development. According to him, insurance sector needs a specific board that will help to guide professions in the industry on how to do better in the sector, which cut across in almost every sector.

On insurance for agriculture, Dr Saqware said: "This area have been dealt with. The idea is ward off farmers from poverty during periods of drought, floods, destructive pests and other calamities."

He said that the initial goal is to reach out to 10,000 farmers in the next five years.

Dr Saqware says the importance of insurance stems from the fact that there is no person who like to get ill, involve in accidents, get injured at

places of work die or lose property one accumulates with sweat for a long time.

The benefit of insurance cover is to assure you of treatment when you get ill, consolation when you get involved in accident, death, fire disasters including loss of crops and livestock.

He adds that the importance for a person to have insurance cover is to protect himself against disasters or loss that can occur.

"Insurance is a protection on property, health, and community's economic disasters," he says.

He says ordinary insurance are those for vehicles, property and life that provide pensions and other benefits as agreed.

Saqware says the benefit of insurance is to eradicate poverty and raise



Commissioner of Insurance, Dr. Baghayo Saqware

income especially on people involved in disasters, saying that every person is supposed to have insurance cover to protect himself and those he loves.

"We have been able to issue 1,300 insurance agency licences up to September this year, an increase of 13 per cent and have registered nine digital insurance platforms," he says.

"For instance, we want to register garages that provide insurance services so that a motor vehicle belonging to a

customer with insurance cover should be repaired to the required standard, he says and adds that the guidelines places the limit for the vehicle to be repaired - up to 30 days and that this provides room for service providers to work hard to beat the deadline.

He says TIRA's guidelines issued in May this year provides room for graduates in the insurance field to be registered by an insurance firm to sell the sector's products without having a com-

pany of themselves.

He also says the sector has entered the digital field and has already registered nine online insurances, adding that a customer can buy insurance cover without walking around with cash.

Regarding payments to insurance beneficiaries, Saqware says TIRA has issued temporary guidelines for paying claims when the customer submits claims when he is involved in disasters.



THE UNITED REPUBLIC OF TANZANIA
 TANZANIA INSURANCE REGULATORY AUTHORITY



TANZANIA INSURANCE REGULATORY AUTHORITY
 WISHES ALL TANZANIANS A HAPPY

INSURANCE DAY

"ADAPTING TO A CHANGING WORLD:
 STRENGTHENING COMPLIANCE, RISK
 MANAGEMENT AND RESILIENCE IN INSURANCE".

About Life Insurance

The Necessity of Life Insurance

Life insurance is a quintessential asset within many individuals' long-term financial planning strategies. It serves as a safeguard for your loved ones, ensuring they receive necessary financial support after your demise. Life insurance can assist your spouse in managing mortgage payments, daily expenses, or fund your children's education.

Understanding Life Insurance: The Contract and Its Types

Life insurance functions as a contract between a policyholder and an insurance company. The agreement is designed to disburse a death benefit when the insured individual passes away. The landscape of life insurance is vast, including several types from term to permanent.

The procedure of claiming and payout initiates promptly following the insured's death. It's crucial to designate life insurance beneficiaries, who may be individuals or organizations. Beneficiaries may receive the payout in various forms, including lump-sum payments, installment payments, annuities, and retained asset accounts.

The Scope and Implications of Life Insurance

The kind and amount of life insurance coverage people choose differ significantly based on their needs, typically aiming to provide for the insured's dependents if the insured dies prematurely. The life insurance contract obligates the company to pay a death benefit to the insured's nominated beneficiaries, provided the policy is in effect at the time of death.

Generally, the death benefit is tax-free unless the premiums are deductible, representing a specific permissible expense type. The primary use of life insurance is to instill financial security for a family in case of the death of a family member.

Life insurance doesn't necessarily target income providers; it also extends to non-working spouses with significant household roles. The sudden loss of such a spouse would impose new childcare and housekeeping costs. Thus, life insurance is crucial in such scenarios, with a few exceptions outlined in the contract.

The Intricacies of Life Insurance: Underwriting and Premiums

Life insurance policies offer varying coverage amounts with higher face amounts, underwriting becomes more rigorous due to the high stakes. The underwriting process often includes a health questionnaire,

complete with a physical examination involving blood and urine samples, typically paid for by the insurance company or broker.

The key components of life insurance are the death benefit and the premium. Term policies often belong to this category. Term policies have a set validity, while GULs may last through old age.

Beyond Basic Coverage: Cash Value Component and Additional Offerings

Life insurance also presents a cash value component, allowing premiums to accumulate according to a fixed rate. This can also include a fixed rate plus dividend or index interest eligibility, or through an investment in mutual fund-like accounts. These policies, such as universal life, whole life, indexed universal life, variable universal life, are typically permanent.

Life insurance can be sold as part of a cafeteria plan at a job, often incorporating long-term health benefits like critical illness coverage and long-term care coverage.

Understanding the intricacies of life insurance, from its types and underwriting process to the possible benefits and payouts, is crucial for your long-term financial planning. This ensures the well-being of your loved ones, offering them financial stability even in your absence.

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JUBILEE LIFE INSURANCE: We have affordable insurance products with suitable benefits and provide excellent customer service

Life insurance can be defined as a contract between an insurance policy holder and an insurance company, where the insurer promises to pay a sum of money in exchange for a premium, upon the death of an insured person or after a set period. In the case of life insurance, you pay premiums for a specific term and in return, be provided with a life cover. This life cover secures your loved ones' future by paying a lump sum amount in case of an unfortunate event. In some policies, you are paid an amount called maturity benefit at the end of the policy term.

There are several insurance companies operating in Tanzania. In light of marking Insurance Day today, 'The Guardian' had an interview with Jubilee Life Insurance chief executive officer - Helena Mzena on how the company is involved in and its future prospects. Excerpts...

Q: Jubilee Life Insurance was chosen as the new name after a thorough research exercise aiming to enable the company to overcome uncertainty and provide solutions that protect the future of their customers. What has been achieved in that regard?

ANS: Jubilee Life Insurance Corporation of Tanzania Limited (Jubilee Life Tz) is a subsidiary of Jubilee Holding Limited (JHL), whereby JHL has been operating in the East Africa region for over 85 years now, JHL is listed in the Dar es Salaam Stock Exchange (DSE), the Nairobi Stock Exchange and Uganda Securities Exchange. With the largest shareholders' fund in the region, our customers are assured of security and peace of mind.

To mention few achievements among many others, including year on year massive customer increase due to provision of quality service, being ISO certified as we run the company according to international standards and year on year revenue and asset growth.

Q: How can you differentiate Jubilee Life Insurance from others?

ANS: Jubilee Life Insurance is differentiated by customer focus- to us we put the customer first and ensure we meet and satisfy their needs. Products- we have a variety of products, from individual customers, SMEs to corporate customers. Price - we have affordable insurance products with suitable benefits and provides excellent customer service. Team - when combining the above three with the energetic customer-centric team we have, we stand out from

other insurance companies.

Q: How does Jubilee Life Insurance handle its customers?

ANS: This involves providing excellent service as well as resolving customers' concerns; we do meet this in various ways including training our team well in customer service principles. We focus on professionalism when providing our service, we listen and communicate clearly to our customers and also we handle complaints constructively, etc.

Q: Does Jubilee Life insurance have life insurance benefits that are guaranteed?

ANS: Yes, our Life insurance plans are endowment Life Insurance policies, which guarantee our customers to get their benefits no matter what happens, meaning if they live past maturity date, they will receive payout from us and if any insured incidence happens e.g., death, their beneficiaries will receive payout from us.

Q: Does Jubilee Insurance support the community in terms of corporate social responsibility?

ANS: Yes, we do have a budget for CSR each year and we do support the community in a variety of initiatives, for example we recently renovated and built several school classrooms, we built toilets in some schools, we built teachers houses etc. which was done across many regions in Tanzania, e.g., Arusha, Mbeya, Kagera, Dodoma, Morogoro and Dar es Salaam.

We also conducted primary school painting competitions

and awarded top five winners with our Career Life plan, which is a life insurance plan towards children's school fees.

Q: Tanzania is now one of the fastest developing economies in Africa, resulting in both increased opportunities for advancement as well as risks on a global scale. How does Jubilee Life Insurance take this up?

ANS: While we remain focused on compliance to manage risks from all angles, in terms of opportunities for growth in line with our country's growth, Jubilee Life Insurance is taking part in PPP-Public Private Partnership to ensure our services reach citizens at large. In financial inclusion- with the use of technology we are trying our best to design platforms which allow easy access of our products and services, all in all digital transformation is one of our key strategic priorities.

Q: How would you describe the future of the insurance market in Tanzania especially looking in the area of Life insurance? Does government insurance policy favour players to develop, promote and maintain inclusive, efficient, fair, safe and stable insurance business in the country?

ANS: When talking about the future of Life insurance I would like to investigate trends that are shaping the life insurance industry in Tanzania, which might provide some premises for understanding its potential future:

Market Growth: The life insurance industry in Tanzania has been experiencing growth due to increasing awareness of the importance of insurance and a growing middle-class population. This trend may continue, driven by economic development.

Product Diversification: It appears that insurers are increasingly offering a variety of life insurance products tailored to meet the specific needs of different customer segments, including term life, whole life, and unit-linked policies.

Digitalization: Like in many countries, the insurance industry in Tanzania is moving towards digitalization. More insurers are offering online services, including policy purchases and claims processing. This trend is expected to continue, making insurance more accessible.

Yes, I will say 100 per cent the government insurance policy favours players to develop, promote and maintain inclusive, efficient, fair, safe and stable insurance business in the country through the insurance regulator, TIRA.


Q: Do you see any need to celebrate Insurance Day this year? What is your message?

ANS: Yes indeed, there is a need to celebrate Insurance Day this year. Looking at Life Insurance growth last year was 42 per cent, showing that the industry is gaining momentum, and in the very near future it will be a major contributor to our country's economy. The message is "let us keep the good work in growing Insurance Industry in Tanzania."

Q: Are there any recent awards that your company has received and is proud of?

ANS: Yes, our company received several awards based on the services that we offer. This proves how good and reliable our service is, to mention but a few of these awards, we received two awards from Consumer Choice Awards Africa as the most convenient and preferred life insurance service provider in Tanzania and Most Reliable Life Insurance provider in Africa, both in 2021 and 2022. The NBAA awards - 2021 & 2022 we won the best presented financial statements and the PMAYA Award - 2021, a presidential award.





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Insurance Claim

What Is an Insurance Claim?

An insurance claim is a formal request by a policyholder to an insurance company for coverage or compensation for a covered loss or policy event. The insurance company validates the claim (or denies the claim). If it is approved, the insurance company will issue payment to the insured or an approved interested party on behalf of the insured.

Insurance claims cover everything from death benefits on life insurance policies to routine and comprehensive medical exams. In some cases, a third party is able to file claims on behalf of the insured person. However, in the majority of cases, only the person(s) listed on the policy is entitled to claim payments. Among the key takeaways is that an insurance claim is a formal request by a policyholder to an insurance company for coverage or compensation for a covered loss or policy event. The insurance company validates the claim and, once approved, issues payment to the insured or an approved interested party on behalf of the insured and for property-casualty insurance, such as for your car or home, filing a claim can cause rate hikes to your future premiums.

How an Insurance Claim Works

A paid insurance claim serves to indemnify a policyholder against financial loss. An individual or group pays premiums as consideration for the completion of an insurance contract between the insured party and an insurance carrier. The most common insurance claims involve costs for medical goods and services, physical damage, loss of life, liability for the ownership of dwellings (homeowners, landlords, and renters), and liability resulting from the operation of automobiles.

For property and casualty insurance policies, regardless of the scope of an accident or who was at fault, the number of insurance claims you file has a direct impact on the rate you pay to gain coverage (typically through installment payments called insurance premiums). The greater the number of claims that are filed by a policyholder, the greater the likelihood of a rate hike. In some cases, it's possible if you file too many claims that the insurance company may decide to deny you coverage.

If the claim is being filed based on the damage to property that you caused, your rates will almost surely rise. On the other hand, if you aren't at fault, your rates may or may not increase. For example, getting hit from behind when your car is parked or having siding blow off your house during a storm are both events that are clearly not the result of the policyholder.

However, mitigating circumstances, such as the number of previous claims you have filed, the number of speeding tickets you have

received, the frequency of natural disasters in your area (earthquakes, hurricanes, floods), and even a low credit rating can all cause your rates to go up, even if the latest claim was made for damage you didn't cause.

When it comes to insurance rate increases, not all claims are created equal. Dog bites, slip-and-fall personal injury claims, water damage, and mold can all act as signals of future liability for an insurer. These items tend to have a negative impact on your rates and on your insurer's willingness to continue providing coverage. Surprisingly, speeding tickets may not cause a rate hike at all. At least for your first speeding ticket, many companies will not increase your prices. The same goes for a minor automobile accident or a small claim against your homeowner's insurance policy.

Some of types of Insurance Claims

Health Insurance Claims

Costs for surgical procedures or inpatient hospital stays remain prohibitively expensive. Individual or group health policies indemnify patients against financial burdens that may otherwise cause crippling financial damage. Health insurance claims filed with carriers by providers on behalf of policyholders require little effort from patients; the majority of medical are adjudicated electronically.

Policyholders must file paper claims when medical providers do not participate in electronic transmittals but charges result from rendered covered services. Ultimately, an insurance claim protects an individual from the prospect of large financial burdens resulting from an accident or illness.

Property and Casualty Claims

A house is typically one of the largest assets an individual will purchase in their lifetime. A claim filed for damage from covered perils is initially routed via the Internet to a representative of an insurer, commonly referred to as an agent or claims adjuster.

Unlike health insurance claims, the onus is on the policyholder to report damage to a deeded property they own. An adjuster, depending on the type of claim, inspects and assesses damage to property for payment to the insured. Upon verification of the damage, the adjuster initiates the process of compensating or reimbursing the insured.

Life Insurance Claims

Life insurance claims require the submission of a claim form, a death certificate, and oftentimes the original policy. The process, especially for large face value policies, may require in-depth examination by the carrier to ensure that the death of the insured did not fall under a contract exclusion, such as suicide (usually excluded for the first few years after policy inception) or death resulting from a criminal act.

HAPPY INSURANCE DAY 2023

History

Zanzibar Insurance Corporation (ZIC) was established on 20th June, 1969 under President Office Finance and Planning in the Revolutionary Government of Zanzibar.

Aim

The main purpose of the establishment of this organization is to provide quality insurance services to individuals, privates and government institutions in order to expand the business scope and nationwide as well as protect the Nation's economic growth.

Where is ZIC Operates?

Zanzibar Insurance Corporation continues to provide its services through its offices in Isles located in Unguja (Head Quarters situated at Maisara, Mpirani Street and its branch at Amani street) as well as in Chake chake Pemba and for Tanzania mainland , ZIC operates from its offices are in Dar es salaam, Tanga, Arusha, Mwanza, Dodoma, Kahama, Mara and Mbeya .

ZIC also provide its services through various insurance agents and brokers who are certified by Tanzania Insurance Regulatory Authority (TIRA) countrywide and also banks with the aim of reaching and providing quality services and assurance to its customers whenever they are at risks.

ZIC Services

Zanzibar Insurance Corporation provides various insurance services such as Motor Insurance, Fire Insurance, Burglary Insurance, Public Liability Insurance, Professional Indemnity Insurance, Travel Insurance, Tour Operator Insurance, ZIC Queen Motor Insurance, ZIC App etc.

1. Travel Insurance- This is comprehensive insurance which provides total protection for a traveler wherever he/she travels in and outside the country against loss or damages such as losing belongings or passport, safari being cancelled or delayed.



Zanzibar Insurance Corporation works with various partners in order to improve its services, it is in partnership with Reinsurers so as to increase its capabilities on how to pay customers claims.

2. Tour operator Insurance-This insurance provides protection for tour operators while at work, protection against loss or damages such as theft, injuries, accident while at work across the country in historical sites, game reserves, national parks as well as water sports across the

country.

3. ZIC Queen Motor Insurance-This is the comprehensive private insurance which provides comprehensive protection against loss or damages to the motor vehicle itself due to an accident, fire or theft, as well as coverage for the driver and associated legal liabilities for death or bodily injuries and damages to other person's properties.

4. ZIC App Insurance is the new service which provides ZIC customers access to insure their products easier and convenient while at home without visit ZIC offices, brokers or agents. With ZIC App, a customer can do everything he/she requires at his/her fingertips. A customer need to AppStore or Google Play to access the ZIC App.

Partnership with Reinsurers


Zanzibar Insurance Corporation works with various partners in order to improve its services, it is in partnership with Reinsurers so as to increase its capabilities on how to pay customers claims.

Bancassurance

Zanzibar Insurance Corporation has simplified premium payments to its customers by partnering with more than 11 banks through Insurance Premium Funding (IPF) which allows customers to pay insurance in installments and little interests.

Mobile Networks


Zanzibar Insurance Corporation has partnered with mobile networks to provide insurance through mobile phones, in order to reach more customers in the country.




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- 5 You will receive the OTP code by email or SMS
- 6 You have completed the registration process

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- 2 Click third-party button
- 3 Entering registration number of your device (Reg. No Z 902 MU)
- 4 Select cover period "12 month."
- 5 You will choose if you have already had an accident or not
- 6 Select number of seats
- 7 Click "get Quote." button to get quotation
- 8 Click apply policy
- 9 Click additional information like, Model number, Engine number, Fuel type, Registration year, Weight and etc
- 10 Fill in your personal information
- 11 Verify information you filled.
- 12 You will receive control number

Basic procedures of dealing with civil cases in court (2)

TODAY, let's take a look at the second stage of pleadings as a continuation from where we ended in the previous article. We went through pleadings as one of the very important issues which need to be inserted or pleaded in the clause or paragraph which indicates that the court has jurisdiction.

In the absence of this clause in the pleadings, the court can right away strike out your case because the said clause demonstrates clearly that the court in which the suit or case is preferred has the mandate to deal with the dispute either geographically, pecuniary (that is in term of value of the issue in dispute) or based on the subject matter.

Here we must stress a little bit that courts are mandated to deal with cases depending on geographical territory in the sense that in case dispute arose in Iringa, the law requires the same to be instituted in Iringa Region because that is where the courts have jurisdiction to deal with such dispute.

Among other reasons as to why the law requires that is the availability of reliable witnesses who can testify on the matter, ability of the court to visit area of dispute (when needed) and reduction of costs of running the case.

One thing to be noted is that there is development in our jurisdiction in which some of the causes of action are required to be instituted in the specialized courts and particularly where the said specialized court is available in that area. For example, land case are required to be



instituted in the land courts which are established through Land Acts, where matters should be commenced either at Land and Housing Tribunal or the High Court of Tanzania depending of the value of the subject of dispute.

Further, there are commercial disputes which the law requires should be referred to the Resident Magistrate's Court if its value does not exceed 70,000,000/-. Above that the same should be referred directly to the High Court of Tanzania.

Many people including some of the lawyers happen to misinterpret Section

40(3) of the Magistrate Court Act in the sense that any commercial dispute above 70,000,000 must be filed at the High Court of Tanzania.

It is not necessary for the same to be filed at the commercial division of the High Court as many people think. Rather, the same should be filed at the High Court of Tanzania. This confusion was also settled through the Order 4 Rule 4 of the Civil Procedure Code which states very clearly that it is not necessary for the commercial dispute to be filed at the commercial division of the High Court of

Tanzania.

This was discussed extensively in the recent decision of the High Court of Tanzania in Civil Case No 148 of 2022 between BM Family Investment Ltd vs Dar es Salaam Institute of Technology Co. Ltd. In this case, similar issue was raised by the defendant on the jurisdiction of the High Court of Tanzania, district registry to deal with commercial dispute in which counsel was of the view that since facts of the case emanated from a commercial issue, then it was the commercial court with mandate to determine it.

After extensive discussions on the matter, the court provided very clear position which is in compliance with the above law, that commercial disputes can be filed at either the commercial division of the High Court or ordinary registry of the High Court.

Once the pleadings are ready, the same should be filed in court. Thereafter, as matter of procedure, summons to file defence is issued in which the defendant is required to be served with the pleadings along with summons which requires him to file defence within 21 days from the date of service and the date which he or she is required to enter appearance in court.

It is very important that issue of service is taken seriously because as a matter of law, courts are reluctant to issue adverse orders until there is sufficient proof that the defendant was served with court documents and has opted not to file defence.

It is a matter of law that service should be effected by the court process server and not every person is allowed to effect services. Once the court process server has effected the service, then affidavit of proof of service from such court process server

which discloses to whom and how the service was effected is required to form part of the court records.

Written statement of defence is a response filed by the defendant against the plaintiff's complaint. Its primary purpose is to outline the defendant's position regarding what has been the case against him or her and response to the same.

The law requires the defendant to reply to the allegations categorically and not making evasive denial. The relevance of this is for the trial court to have an understanding of what is the real issue between the parties. Failure to reply to the plaintiff complaint within time or seeking extension within which to make such reply, then the plaintiff may ask the court to proceed with the case in the absence of the defendant.

Further, there are times when the defendant may have a claim against the plaintiff which arises from the same cause of action. In such circumstances, the law permits the defendant to set his or her case in the defence by way of counter claim. This has similar features as the plaintiff and therefore it is a cross suit in which content of the plaintiff should also be available in the counter claim.

In most cases, upon filing the defence in court and effecting service to the plaintiff with defence which contains a counter claim, the plaintiff is also required to file a reply to the defence if he or she so wishes but upon obtaining leave of the court in case there is good reason or ground to do the same.

However, as regards to counter claim, the plaintiff is required to file defence to counter claim within 21 days. There is always room for the court to extend time to file defence in circumstances where there is good

excuse for failure of filing the same within the statutory time of 21 days.

Also, in case there are violations of certain laws by the plaintiff which is seen or observed in the pleadings, then the law permits the defendant to plead or raise preliminary objection on the point of law in the written statement of defence. It should be pure point of law and not objection which can subject the court of law to abduction of the evidence to determine the same.

As a matter of practice, a case cannot proceed to another stage until the said preliminary objection is determined. The relevance of the said objection if raised is that it should have the effect of terminating the pending proceedings such as issue of the jurisdiction or time limitation.

Once the entire process of pleadings is done, including determination of the preliminary objection (in case they have been raised), then the next step is discovery stage. We shall deal with this and others in the next article.

Note: the material and information contained in this article are for general information purposes only. They only provide either elementary or basic legal knowledge on the above subject. Anyone considering legal action should consult an experienced lawyer to understand current laws and how they may affect a case in question.

You can send questions or comments to our email info@legisattorneys.co.tz or postal address Managing Partner, Legis Attorneys, P. O. Box 3750, DSM. You can visit our website www.legisattorneys.co.tz

aim at making a teacher rest but rather toil more for better results.

By Getrude Mbago

TANZANIA'S Building Better Tomorrow Youth Initiative for Agribusiness (BBT-YIA) impressed development partners at the Africa Food Systems Forum 2023 which took place in Dar es Salaam last week, attracting a total of 500 million US dollars (about 1.25tr/-) in funding.

Development partners and their funding commitment in bracket are the African Development Bank (100 million US dollars), World Bank (300 million US dollars additional funding), the Alliance for a Green Revolution in Africa (AGRA) and its partners (40 million US dollars) and the International Fund for Agricultural Development (60 million US dollars) as well as the United States Agency for International Development (USAID) as among other partners who declared funding commitment.

The partners expressed their funding commitments at the Youth Town Hall on the sidelines of the forum in the city. The Youth Town Hall is an event to develop the youth agenda to inform policy, practice and programmes that engage and support young people.

President Samia Suluhu Hassan told the forum that since its inception in 2022, the initiative has successfully recruited 1,252 young men and women, adding that so far, a total of 812 have been enrolled to undertake a four-month agribusiness training in 13 incubation centers for crops and 240 for livestock and 200 for fisheries.

Agriculture minister Hussein Bashe told a press conference last week that a total of 763 youth had successfully completed the training stage and were ready to embark on food production. It should be remembered that in the programme, the beneficiaries are allocated up to 10 acres each, which they will end up owning. Also, the government has established a youth guarantee scheme and loan facility for youth under the Agricultural Input Trust Fund.

"The programme was formulated as a result of research that involved experts from the government and private sector, youth and development partners with the vision to create three million direct and indirect jobs by 2030 and is also expected to cause the establishment of 12,000 profitable youth-led en-

Samia's flagship youth agribusiness drive gets big boost at food forum



President Samia Suluhu Hassan addresses Africa Food Systems Forum in Dar es Salaam on Thursday last week. Tanzania's Building Better Tomorrow Youth Initiative for Agribusiness (BBT-YIA) secured 500 million US dollars (about 1.25tr/-) in funding during the meeting. File photo

terprises," the President said.

The Head of State added that this is not business as usual whenever agriculture is mentioned in the country but a new approach that involves application of technology, especially mechanization and agro-processing hence value addition and more income for the young farmers.

Because BBT-YIA's main goal is to enhance the engagement of youth in the agriculture sector for sustainable and improved livelihoods with strategic objectives of inspiring, empowering and engaging youth in agribusiness, it stood out as a single programme that attracted the

largest amount in funding commitment.

The President told the meeting that youth can be a center for food systems transformation in Tanzania by the genuine support and commitment of both public and private sector but adding that contribution of development partners is crucial for the success of the unique initiative.

BBT-YIA is billed as a tool for contributing to the attainment of the Agenda 10/30 that envisage increasing the youth employment by one million and obtaining the growth rate of the agriculture sector by 10 percent by 2030.

In a course of eight years, it intends to achieve 12,000 profitable enterprises in 12,000 villages across the country. However, the government has made it clear that this can be only possible through partnerships among the Ministry of Agriculture, private sector, development partners, Tanzania Youth in Agriculture Association and like-minded non-government organizations.

It is strongly believed that implementation of BBT-YIA is one of the reasons Tanzania was selected to host the 2023 forum. The 2022 forum took place in Kigali, Rwanda.

At the end of 2022, the AGRF was re-branded as the Africa Food Systems Forum in alignment with its partnership's vision for comprehensive food system transformation. The forum's focus now extends beyond the annual summit to promote discussion and action on pivotal decisions on food systems and food security year round.

Originally known as the African Green Revolution Conference, the Africa Food Systems Forum has undergone significant evolution since its establishment in 2006.

By Guardian Reporter

BAGAMOYO SPECIAL ECONOMIC ZONE REQUIRES 11TRN/- INVESTMENT, SAYS REPORT

The feasibility study and comprehensive master plan report on the Bagamoyo Special Economic Zone has unveiled that at least 11trn/- investment is needed for the implementation of the project.

Of the total amount, the government said it will inject 1.6trn/- for laying down fundamental infrastructures in the project area including roads, water and electricity.

This was unveiled on Wednesday this week in Bagamoyo, Coast Region after the Minister of the State in the President's Office (Planning and Investment) Prof Kitila Mkumbo led a team of officials from Export Processing Zones Authority (EPZA), Tanzania Investment Centre (TIC), Tanzania Ports Authority (TPA) and others from various ministries to receive the feasibility study and comprehensive master plan report of the Bagamoyo SEZ done by consultants from Ardhi University.

Prof Mkumbo said the revival of the Bagamoyo SEZ project follows the fundamental decision made by President Samia Suluhu Hassan to revive and pursue the project after it stacked for

over a decade.

"Basing on the report, we speak of the investment worth 11trn/- for the implementation of the Bagamoyo SEZ," he said noting that over 200 industries are expected to be established in the Bagamoyo SEZ.

The Bagamoyo SEZ project will constitute of 19 areas including industrial, trade and services. For example there will be areas for the construction of industries and free trade as well as logistics and port.

The Bagamoyo SEZ was supposed the second special economic zones after the Benjamin William Mkapa Special Economic Zones established in 2006 after the government bold move to have special economic zones in 2004.

However, the Bagamoyo SEZ project remained stacked since 2010.

"Thus President Samia Suluhu Has-



Prof Kitila Mkumbo, Minister of the State in the President's Office (Planning and Investment)

san has made fundamental decision that the implementation of the Bagamoyo SEZ should continue and this is why we have come to receive this re-

port," said Prof Mkumbo.

The area is 9800 hectares of which 5473 hectares have been surveyed and 2422 hectares already compensated and 3320 hectares yet to be compensated.

He said after this, the next step is for the government to continue paying compensation to 3,322 people of about 75bn/- as of June this year.

He apart from the compensation exercise, other activities will continue to be implemented in the project area including laying down fundamental infrastructures like roads, electricity, water and natural gas.

Also, through Export Processing Zones Authority and Tanzania Investment Centre, the government continues to attract strategic investors into the project area to grab the investment opportunities.

Speaking earlier, the EPZA Director

General Mr Charles Itembe said the Bagamoyo SEZ project has been put in all the three government development plans 2010 to 2025.

Some of the benefits of the project are namely contribution to the economic growth, technological development as well as skills and employment, increase of marine businesses thus supporting port business.

Also, the local companies will benefit directly and indirectly from the project as well as boosting foreign exchange earnings into the country.

On his part, the Coast Region Regional Commissioner Abubakar Kunenge said the people in the project area were closely involved and they are providing fully support for its implementation.

"As a region, we have assured the government that the project will be implemented smoothly to ensure its impacts benefit the economy and the people," he said.

Through the project, he said government revenue will increase as well as more jobs created for the youth in the region and elsewhere in the country.

The Bagamoyo SEZ project involves construction of a modern port, a SEZ and supporting infrastructure.

UN new plan promises massive emission cuts in construction sector

Nairobi

Rapid urbanisation worldwide means every five days, the world adds buildings equivalent to the size of Paris, with the built environment sector already responsible for 37 per cent of global emissions.

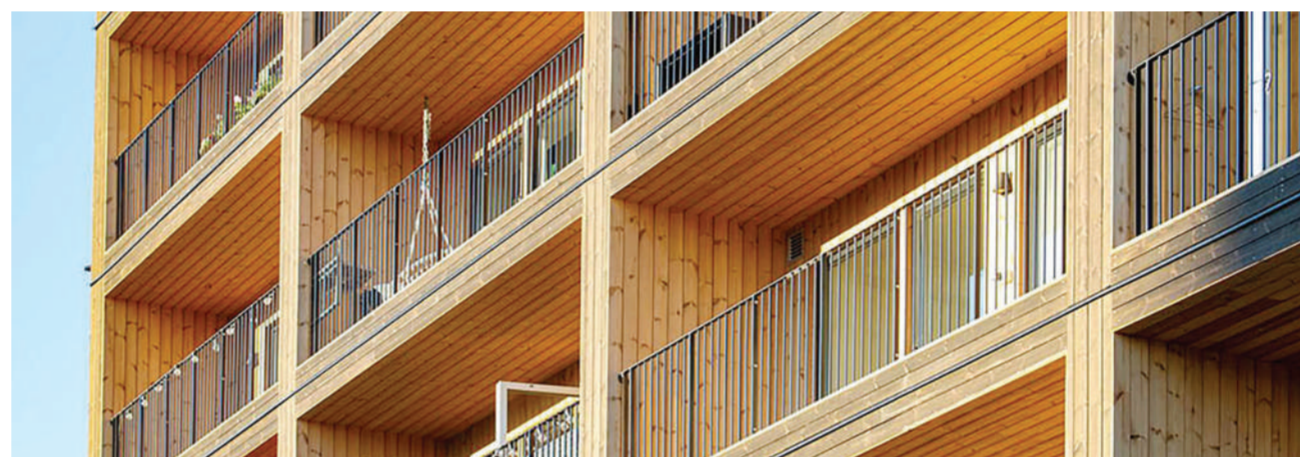
A report published yesterday by the UN Environment Programme (UNEP) and the Yale Center for Ecosystems + Architecture (Yale CEA), under the Global Alliance for Buildings and Construction (GlobalABC), offers solutions to decarbonize the buildings and construction sector and reduce the waste it generates.

The report, Building materials and the climate: Constructing a new future, offers policy makers, manufacturers, architects,

developers, engineers, builders and recyclers a three-pronged solution to reduce "embodied carbon" emissions and the negative impacts on natural ecosystems from the production and deployment of building materials (e.g. cement, steel, aluminium, timber, biomass).

The solutions include avoid waste through a circular approach, shift to ethically and sustainably sourced renewable bio-based building materials, including timber, bamboo, and biomass as well as improve decarbonisation of conventional materials that cannot be replaced.

The three-pronged Avoid-Shift-Improve solution needs to be adopted throughout the building process to ensure emissions are slashed and human health and bi-



Modern house built using timber

odiverse ecosystems are protected.

The solution also requires, in its implementation, sensitivity to local cultures and climates, including the common perception of concrete and steel as modern materials of choice.

"Until recently, most buildings were constructed using locally sourced earth, stone, timber, and bamboo. Yet modern materials such as concrete and steel often give only the illusion of durability, usually ending up in landfills and contributing to the growing climate crisis," said Sheila Aggarwal-Khan, Director of UNEP's Industry and Economy Division.

"Net zero in the building and construction sector is achievable by

2050, as long as governments put in place the right policy, incentives and regulation to bring a shift the industry action," she added.

To date, most climate action in the building sector has been dedicated to effectively reducing "operational carbon" emissions, which encompass heating, cooling, and lighting. Thanks to the growing worldwide decarbonisation of the electrical grid and the use renewable energies, these are set to decrease from 75 per cent to 50 per cent of the sector in coming decades.

Since buildings contain materials produced in disparate regions across the globe, reducing "embodied carbon" emissions from produc-

tion and deployment of building materials requires decisionmakers to adopt a whole life-cycle approach. This involves harmonized measures across multiple sectors and at each stage of the building lifecycle - from extraction to processing, installation, use, and demolition.

Government regulation and enforcement is also required across all phases of the building life cycle - from extraction through end-of-use - to ensure transparency in labelling, effective international building codes, and certification schemes. Investments in research and development of nascent technologies, as well as training of stakeholders in the sectors, are needed, along with

incentives for cooperative ownership models between producers, builders, owners, and occupants to the shift to circular economies.

"The decarbonisation of the buildings and construction sector is essential for the achievement of the goal of limiting global warming to 1.5°C. By providing cutting-edge scientific insights as well as very practical recommendations to reduce embodied carbon, the study "Building materials and the climate: Constructing a new future" advances our joint mission to decarbonize the sector holistically and increase its resilience," said Dr. Vera Rodenhoff, Deputy Director General for International Climate Action and International Energy Transition of the German Federal Ministry for Economic Affairs and Climate Action (BMWK), which together with the German Federal Ministry for Economic Cooperation and Development (BMZ) has funded the study.

Case studies from Canada, Finland, Ghana, Guatemala, India, Peru, and Senegal, demonstrate how decarbonisation takes places using "Avoid-Shift-Improve" strategies: developed economies can devote resources to renovating existing ageing buildings, while emerging ones can leapfrog carbon-intensive building methods to alternative low-carbon building materials.

Tough times for shopping malls in South Africa

JOHANNESBURG

Trading densities at South African shopping centres continued to contract in the first half of 2023.

This is according to the Clur Shopping Centre Index, which tracks the performance of listed and unlisted property funds at South Africa and Namibia centres. Belinda Clur, managing director of Clur International, said that the continued fall-off was expected as consumers have been constrained by the harsh economic climate and GDP growth is predicted to be muted for the rest of the year.

"This market position requires an acute strategy to capitalise on a powerful combination of under-traded opportunities and over-traded cautionaries amid bustling leasing activity and increased risk appetite," Clur said.

The Clur Index for all centres in Q2 2023 saw an annualised trading den-

sity of R39,879/sqm, marking a growth rate of 8.4 percent compared to June 2022.

However, it was down 3.4 percent on the growth figure from Q4 2022 and down 1.7 percent from Q1 2023. That said, it did beat the 5.4 percent headline inflation figure for June.

Larger malls had the largest trading density levels, recording a 9 percent rise year-on-year over the June 2022 figure, however, there was a 2.1 percent decline from March 2023.

Super regional centres saw an 11.5 percent year-on-year growth on the June 2022 figure to R47,327/sqm - the best-performing segment.

Smaller centres still show strong resilience despite the difficult trading environment, as the annualised trading density for Q2 2023 stood at R35,282/sqm, representing 7% growth but only 0.8% lower than both Q4 2022 and Q1 2023.

Clur said that the signs of the overall fall-off start-

ed to appear in September 2022 when load shedding intensified.

"The retail property market is now finding a more natural position. As people have returned to a more interactive world, recent years have seen a swing from a Covid survival tenant mix to a post-Covid curated lifestyle mix," Clur said.

"This is now evolving into a bolder balanced mix, containing clear elements of experimentation and depth of texture as

the market responds to a more settled consumer."

"Key trends emerging from this leasing activity are a greater appetite for risk, which we have seen building over the year, as well as asset management preparations in the lead up to Black Friday and festive season trading, and an increase in new concept local and international brand entries."

The dominant categories across the index, accounting for three-quarters of new leased space, are apparel, grocery/supermarket, speciality, homeware, furniture and interior, and food service.

Apparel is leading the way with 28 percent, with shoes having the largest footprint and taking up 5 percent of space.

"From a consumer perspective, trendy trainers and elegant flat options are favoured - a shift caused by the Covid-casual-comfy athleisure approach to clothing," Clur said.



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 Sokoine Drive/Ohio Street
 P. O. Box 6707
 Dar es Salaam
 Tel: +255 22 2112045
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DEV RECOVERIES LIMITED

NOTICE OF SALE BY TENDER PROCESS

ALL THAT LANDED PROPERTY OF OFFICE FLOOR/APARTMENTS LOCATED AT KISUTU AREA, DAR ES SALAAM under the appointment letter dated 04th September 2023 in favor of EQUITY BANK TANZANIA LIMITED, HEAD OFFICE, GOLDEN JUBILEE TOWER, DAR ES SALAAM instructing us to advertise the sale by Tender Process of the property listed/Described below.

- Property Name OFFICE FLOOR Square meter 1441 located at PLOT NO 2423/208, with CT. NO 102095/10, L.O NO. 632183 KISUTU AREA, ILALA MUNICIPALITY, DAR ES SALAAM.

TERMS AND CONDITION OF THE TENDER:

- INTERESTED MEMBERS OF THE PUBLIC ARE INVITED to submit bids for the purchase of the property in a sealed envelope clearly marked "BID FOR THE PURCHASE OF THE AFOREMENTIONED PROPERTY" indicating the offer for the property with full address of the bidder shown and the same should be submitted so as to reach the undersigned on the address below before 13:00 hours 05th October 2023 at the office mentioned below.
- Bidders should note that the information supplied herein is without liability to the Seller as to its correctness independent valuation and inspection of the property is highly recommended.
- The Seller shall not be bound to accept the highest bid or any bid at all.
- The Property is sold in condition as it is.
- The successful bidder shall be bound to make 25% down payment of the price within 4 days of the date of the award and the remaining balance shall be paid within 14 days or as the successful bidder agreed with the bank for the payment arrangement. In event the balance is not paid within 14 days or as the successful bidder agreed with the bank for payment arrangement, the Seller shall forfeit the down payment and the next highest bidder shall be awarded the option to purchase.
- Members of the Public and/or bidders who are desirous of viewing and/or inspecting the property may do so subject to the appointment and prior consent of the Seller agent on the following contacts below:
 0782 065 914 / 0712 073 680
- Bids mentioned in paragraph 1 hereinabove should be addressed to the address below:

MANAGING DIRECTOR
 DEV RECOVERIES LIMITED
 NIC LIFE HOUSE, 4TH FLOOR, WING C,
 SOKOINE DRIVE/OHIO STREET
 PO BOX 6707
 DAR ES SALAAM

277501307

NEW CULTURE EMBRACES NIC CORPORATE PERFORMANCE

By Guardian Correspondent Peter Nyanje

A parent who has a bad-mannered child who also does not perform well in his studies and life in general will do everything within his power to rectify the child. Sometimes, the efforts will work out quickly and the parent will enjoy the fruits of his work through the changed child.

He will do so out of parental love but there are times when everything a parent does to change the child does not work. Surely, it reaches a point where the parent will give up and leave everything to God.

This is a story behind what is now known as NIC Insurance, formerly National Insurance Company (NIC), which the government continued to care for owing to poor performance. It reached a point where the government lost hope in the firm and decided that enough was enough with this poorly performing entity and included it among firms which it intended to dispose through privatisation.

This was meant to relieve the government with a burden of subsidising loss-making entities.

For one and another reason the privatisation did not take place and NIC continued to limp ahead. At one time the government realised that though it was performing poorly, there is possibility of turning around NIC because circumstances had changed.

Therefore, since 2018 the government 're-equipped' NIC, including giving it new leadership which, five years down the line has proved that the government did not make a mistake when it decided to give NIC a second lease of life.

What happened?

NIC Insurance Executive Di-

rector, Dr. Elirehema Doriye said change of culture was the main force behind the firm turn-around from hopeless entity to becoming a leading insurer in the country.

"It is historical fact that prior to 2018 NIC was performing poorly but that is history. But for one thing this left the corporation with hefty debts in form of claims from clients. But after verification it was realised that some of these claims were fake," he said when briefing reporters on the NIC journey during a meeting with journalists organised by the Office of the Treasury Registrar.

He said the government realised that in order to give NIC fresh air total reforms was the correct path and that is when he was appointed to steer limping NIC.

He said the new management started with the basics by ensuring that the company gets committed leadership which was the key in introducing a culture with the employees.

"We succeeded in that first step by ensuring that we have competent, hard-working and innovative people and it helped a lot in implementing other forms of reforms," he said noting that the competent staff helped the company to come up with a strong five years strategic plan which they are implementing now.

Dr Doriye noted that then came investment in information technology systems as a way of bringing the company to the realities of today world and this has helped a lot in not only connecting it to the clients but staying ahead of competition.

"One might think that our investment in technology is wastage of time because many Tanzanians are not technology savvies. Our aim here is to make sure that we put in place



all that a client might need, be it now or in the future. We don't want a scenario where clients demand something which we do not have. So, we decided to make preparations to give Tanzanians which they will need in the future," he clarifies.

Dr Doriye noted that all these changes helped to create a new culture within the firm and as a result only four years down the line NIC Insurance has made great strides such that now it is not only making profits and pay handsome dividends to its shareholder, but it is the leading insurance company in the country.

Making profit

As a result of reforms, Dr Doriye noted NIC Insurance managed to jump from a loss-making company after

increasing its income from Sh76.45 billion in 2019/20 to Sh103.94 billion in 2021/22. A 17.98 percent increase annually.

"Financial controls on expenditure and managing losses has increased efficiency enabling us to pay our clients timely. We have now set a limit of seven days since a client fills claims to when he is paid," he said.

Dr Doriye noted that in the last three years up to June last year they have paid claims totalling Sh33.79 billion in life insurance and Sh40.18 in general insurance claims.

He said NIC Insurance has also paid taxes to the government from the profit they are making. He noted that taxes paid to the government have also increased. He noted for instance that in 2019/20 they paid Sh11.86 billion and in

2020/21 the amount increased to Sh15.14 billion equivalent to 13.8 percent increase.

"Profit before tax we are making has also increased from Sh33.65 billion in 2019/20 to Sh63.21 billion in 2021/22, equals to 43.91 percent increase," he said.

As a result of the impressive performance, NIC Insurance managed to increase value of its property by 10.51 percent between 2019/20 and 2022 from Sh350.36 billion to Sh423.99 billion.

Company capitalisation has also gone up to Sh217.07 billion in 2020/21 from Sh72.16 billion recorded in 2019/20, equivalent to 100.40 percent increase.

This performance also has helped the firms to up its investment portfolio, especially on government bonds which

in 2021/22 reached Sh105.64 billion compared to Sh51.58 billion recorded in 2019/20. Investment in banks deposits reached Sh32.23 billion in 2021/22 from Sh19.53 billion in 2019/20.

This impressive performance enabled NIC Insurance to pay its shareholder, the government, Sh2 billion dividends in 2022 while a year earlier it paid Sh1.5 billion dividends.

Regulator testimony

NIC Insurance good show saw its market share jump to 16 percent with the second best insurance company managing about 10 percent market share.

This is also testified by the Tanzania Insurance Regulatory Authority (TIRA), which in Insurance Market Performance Report covering be-

tween 2019 and 2021 lists NIC Insurance as a leading firm among six companies which offer life insurance services in the country.

TIRA report shows that in this category, NIC Life capitalisation has reached 144.32bn/- with assets worth 190.35bn/-. It is followed by Sanlam House with 101.5bn/- capitalisation and assets worth 107.9 bn/-. Distant third is Jubilee Life whose capitalisation stands at 27.68 bn/- and holding assets worth 30.78 bn/-.

TIRA also notes in the report that NIC Life also leads in investment income at Sh7.9 billion followed by Sanlam Life at Sh5.6 billion and Jubilee Life stands at third place with income of 2.2bn/-.

Future plans

Dr Doriye said in order to maintain their position, NIC Insurance aspires to stay ahead of the game by increasing innovation which will enable it come up with new relevant products to suit the market.

He noted for instance that the company was mulling of introducing a product which will specifically cater for needs of journalists.

"We are going to meet with you and discuss what specific product will be good for journalists and that is just a beginning. We are building a company which will be able to answer to the needs of the community," he said.

Dr Doriye noted also that NIC Insurance is capable of devising any type of product to suit needs of insurance clients in the country.

"As a matter of fact, we want to be ahead of the client by innovating and developing a range of insurance products and release them when demands from the public grows," he said.

BEIJING

A flagship Beijing lending programme to revive the country's debt-stricken property market has done barely any business almost a year after its launch, officials said, highlighting the difficulty for policymakers seeking to boost confidence in the world's second-largest economy.

The People's Bank of China in November announced a Rmb200bn (\$27bn) facility to provide interest-free loans to six state-owned commercial banks to finance thousands of stalled property projects across the country.

But almost a year after the programme was launched, less than 1 per cent of the funds have been disbursed to banks, which were supposed to match the PBoC loans with their own lending but have been unwilling to issue further debt to the ailing sector, according to former PBoC and current banking officials familiar with the situation.

"For Chinese banks, the downside of lending to distressed property projects far outweighs the upside," said Larry Hu, chief China economist at Macquarie.

The failure of the central bank's signature initiative to resolve the problem of unfinished homes illustrates the complexity of trying to design measures to revive China's property sector, which accounts for more than a quarter of the country's economic activity.

Plunging sales and mounting liabilities have forced many cash-strapped developers to suspend construction, leaving housing projects in limbo. Elmlead, a Shanghai-based real estate information provider, estimated that almost 2,000 projects nationwide worth a combined Rmb6tn had been suspended at the beginning of this year by developers that defaulted on bond payments.

Tens of thousands of frustrated homebuyers, who often begin paying mortgages before properties are



Chinese banks shun Beijing's flagship property bailout fund

completed, have launched boycotts, while construction delays have deterred new buyers from entering the market.

Economists said boosting the sector was critical to putting a floor under weak consumer demand in the economy, which has also been hit by a plunge in exports and flagging industrial production.

China's State Council, the cabinet, in July

highlighted "ensuring the delivery of [unfinished] apartments" as a policy priority. Chen Chuandong, director of the Hefei Housing Bureau in China's eastern Anhui province, said in a speech this year that completing stalled apartments was a "political task" that developers and banks should treat as a "top priority".

Policymakers have unveiled a series of measures, led by the PBoC-backed bailout fund and

low-interest loans from policy banks, targeted at restarting construction, while large cities have cut minimum mortgage rates and downpayments to spur demand.

The central bank, which launched the bailout fund in November, initially planned to charge commercial banks 1.75 per cent interest before later cutting rates to zero to incentivise their participation.

But state-owned banks – which must lend double the amount of the central bank's contribution to qualify for the funds – have not taken it up. Official data showed the value of outstanding loans issued through the Rmb200bn scheme was just Rmb500mn in June. Two people close to the central bank said the figure had not changed significantly since then.

One significant hurdle has been finding suitable recipients for the funds. Many developers could struggle to generate cash from unfinished projects to repay loans as their properties are pre-sold or have already been pledged to existing creditors.

"This [bailout fund] project is set to fail due to a lack of sources of debt repayment," said an official at China Development Bank.

China Construction Bank, the country's largest mortgage lender, has worked closely with CDB to provide property rescue loans. It became the first lender in eastern Shandong province to tap the fund in June, issuing an Rmb100mn matched loan in a region with more than 300 delayed residential projects. An official at CCB's Shandong branch said no other bank had shown interest because of the risks.

"Qualified projects are very difficult to come by," said the official.

In a report published last month, the PBoC said the fund would continue operating through May, adding that it would "encourage and guide" financial institutions to provide funding for stalled projects.

But analysts expressed scepticism about its prospects.

The PBoC "wanted to show that they had done their best even though the program wouldn't work in practice", said a former official with the central bank.

The PBoC, China Development Bank and China Construction Bank did not immediately respond to a request for comment.

CONSTRUCTION

REPORT: IMPORTED CEMENT DESTABILISES SA'S ECONOMY

JOHANNESBURG

The negative impact on the South African economy caused by substituting local cement production with imported cement was highlighted in a report released by cement manufacturer PPC in conjunction with the Centre for African Management and Markets (CAMP) at the Gordon Institute of Business Science (GIBS), in Johannesburg, on September 13.

The report, titled 'The socio-economic impact of substituting local cement production with cement imports' was based on a report commissioned by PPC and independently conducted by CAMP.

The report provides an overview of PPC's contribution to the South African economy and forecasts the potential social and economic impacts of a significant displacement of local cement production in favour of imported cement.

"The report tangibly demonstrates the serious and complex threats that cement imports pose to our industry, society, and country's development," PPC South Africa and



CAMP founding director and GIBS economics lecturer Dr Adrian Saville, Business Unity South Africa CEO Cas Coovadia, Industry Insight CEO Elsie Snyman, PPC South Africa and Botswana MD Njombo Lekula, CAMP research associate Francois Fouche, and Cement and Concrete South Africa CEO Bryan Perrie

Botswana MD Njombo Lekula said, noting that the report was aimed at consolidating these dimensions into the impact analysis.

Based on the scenario modelled in the report, some of the more sobering estimations on the impact across the entire PPC value chain include

more than 2 200 jobs potentially being at risk, primarily across marginalised communities.

In addition, the report shows a

potential R2.6-billion-a-year loss in economic value in an already-strained economic environment.

The report shows that PPC was a major economic contributor in South Africa, with the business' operations adding about R8.8-billion to the national gross domestic product (GDP) last year through its value chain - equivalent to 0.13 percent of the country's total GDP.

Despite the subdued economic climate and infrastructure backlog South Africa experiences, PPC's purchased goods, services and capital equipment from local suppliers were valued at more than R4.7-billion.

PPC's Western Cape-wide employment is estimated at 2 667 jobs. Based on information from the government's public works programmes, it is estimated that yearly public sector spending of R410-million would be required to achieve the same employment contribution.

In this vein, while the findings of the report demonstrate the significant economic and social contribution made by PPC to South Africa,

the report also shows the material impacts and implications that follow from the displacement of domestic production by imported product.

The report was launched as part of a panel discussion that unpacked the urgency of enabling policies for building a conducive, local production environment.

Hosted by CAMP founding director and GIBS economics lecturer Dr Adrian Saville, the panel of trade and industry experts included Lekula, CAMP research associate Francois Fouche, Cement and Concrete South Africa CEO Bryan Perrie, Business Unity South Africa CEO Cas Coovadia and Industry Insight CEO Elsie Snyman.

The discussions highlighted the imperative to establish robust policies which are critical in levelling the playing field for local producers. Despite the intensifying challenges faced, numerous measures taken by the construction industry were noted as ways to ensure innovative, sustainable development that is responsive to evolving market dynamics.

Ramani revolutionising the FMCG sector in TZ

By Guardian Reporter

FINANCIAL technology start-up Ramani has attained remarkable success after onboarding over 100 micro-distribution centres across Tanzania and disbursing over \$100million (250.5bn/-) in loans.

Founded in 2019, Ramani is focused on fixing fragmented consumer goods supply chains that traditionally suffer from lack of data visibility and are burdened by limited access to financial services.

Addressing journalists in Dar es Salaam yesterday, Ramani CEO and Co-founder Iain Usiri said that success has been attained in the two and a half years to July this year and that he hopes to increase efficiency by providing services in modern ways with a high level of professionalism.

"What we have done is build software that micro-distribution centres can use to manage their operations. This means a distributor can keep track of where their salespeople are going, who they are selling to, how much they are selling, how much inventory you still have in your warehouse, and much more. The app then helps you track all that data in real time," said Usiri.

He said the tremendous growth is a testament to the operational excellence of Ramani's model, fulfilling a significant demand in the market for both technological solutions and flexible financing.

"With the strong backing of Y-Combinator and a foothold in the Tanzanian market, Ramani's future looks promising. The impact of Ramani extends beyond the confines of the fast-moving consumer goods (FMCG) sector. It offers a blueprint for how thoughtful technology integration and inventive financing can dismantle traditional barriers to growth and unlock potential across various industries," he said.

He said as they continue to expand and refine their offerings, they promise to remain at the forefront of the digital revolution, catalyzing a new era of growth and opportunity for Tanzanian entrepreneurs and beyond.

"In a world where technology is increasingly becoming the great equalizer, Ramani stands out as a beacon of innovation, proving that with the

right tools and vision, even the most traditional markets can be transformed. Our success serves as an inspiring example of how technological innovation can drive economic growth and empower local businesses in emerging markets," he said.

He explained that in the bustling markets of Tanzania, a technological revolution is taking shape, transforming the way FMCG resellers operate.

"Ramani, a Y-Combinator-backed start-up and Series A, is leading this charge with a unique blend of software solutions and inventory financing that is rapidly reshaping the FMCG landscape."

Founded with the aim of automating and digitizing the fragmented operations of the FMCG sector, Ramani provides resellers with proprietary financial technology software to streamline their operations. Their integrated platform covers every aspect of the business, from procurement to warehousing and point-of-sale (POS) services, ensuring a smooth and efficient workflow.

This innovative solution offers an unprecedented level of control and visibility into the day-to-day activities of resellers, allowing them to make informed decisions and optimize their strategies.

"One of Ramani's standout features is the provision of inventory financing. By financing inventory purchases on behalf of resellers, Ramani enables businesses to bypass traditional financial barriers and focus on what they do best: sales and growth," he said.

Resellers are able to purchase unlimited inventory through Ramani's inventory financing system, a feature that liberates them from the financial constraints that typically hamper growth in the industry. This fresh approach to funding has led to a seismic shift in market dynamics, enabling small and medium-sized businesses to compete on an even playing field with larger corporations.



What we have done is build software that micro-distribution centres can use to manage their ...



Hasina Andriatsitohaina (L), Founder and CEO of Madagascar's Mad'Arom with President Samia Suluhu Hassan

By Guardian Correspondent

Two visionary agribusinesses clinched top honours in the fifth annual GoGettag Agripreneur Prize Competition Finals held at the Africa Food Systems Forum Summit 2023.

During an exciting Youth Town Hall event chaired by President Samia Suluhu Hassan of Tanzania, Generation Africa awarded two grand prizes of \$50,000 to Hasina Andriatsitohaina, Founder and CEO of Mad'Arom in Madagascar, and Mr Ikenna

Nzewi, co-Founder and CEO of Releaf Africa in Nigeria.

During her address, Dr. Suluhu emphasized the importance of involving the youth in Africa's Food Systems transformation. "As youth form a large segment of the African population, they have to raise their voice in matters that affect their lives. Our gathering here at the (AGRF) Youth Townhall, gives us an exclusive opportunity to listen to them (the youth). It is very important to hear, their concerns, challenges and hopes so as to enrich our discus-

sion as we are charting the way to improve agribusiness for the young population."

Also, four African youth were awarded the GoGettag Impact Award announced at the closing Youth Innovation Awards Celebration the following day.

Each Impact Award winner received a US\$2,500 prize. Recognising the extraordinary contributions of all twelve GoGettag young entrepreneurs who travelled to Tanzania to compete in the live pitch contest from across the continent, Generation Afri-

Generation Africa gives \$116,000 to winners of GoGettag Agripreneur prize competition

ca partner USAID donated a further US\$1,000 to each of the remaining six finalists.

All GoGettag winners were lauded for their entrepreneurial vision, diligent preparation, expertly crafted on-stage pitches, and the innovative new businesses they've each launched in Africa's agri-food sector.

"This year's summit theme is 'Recover, Regenerate, Act: Africa's Solutions to Food Systems Transformation.' Far from being a distant hope, these GoGettag have demonstrated to everyone at the Summit that they are Africa's solutions," said Dr Agnes Kalibata, President of the Alliance for a Green Revolution in Africa (AGRA). "I hope the investors were paying attention because I can clearly see how some of these businesses have the potential to impact millions of lives across the continent in the next decade."

This year, the annual competition received completed applications from 43 African countries, with 9 countries repre-

sented in the Top 12 finalists. Application data also shows an increase in female applicants this year.

Strive Masiyiwa, Chair Emeritus of AGRA and Generation Africa founding member, expressed his admiration for the innovative spirit of all the young entrepreneurs taking part at this year's AGRF Summit: "Our continent's young agribusinesses are a testament to Africa's innovative vision in action. I salute all our entrepreneurs, hailing from across Africa. The young men and women who competed in the live pitch competitions at the AGRF Summit this year are all winners for our continent, whether they received a prize on stage or not. We must continue to celebrate and support these amazing young people, most of whom designed innovative technology solutions to tackle both food system and environmental challenges while creating new businesses and jobs. Generation Africa's agribusinesses are leading the transformative change that needs to happen across Africa's agri-

ri-food sector."

Generation Africa founding member Svein Tore Holsether, President and CEO of Yara International, emphasized the urgency of youth efforts in food systems transformation and the essential role of young entrepreneurs, stating, "In the face of mounting food security challenges, it is imperative to revolutionize our food systems. Young entrepreneurs are the torchbearers of sustainable solutions. We are proud to support their endeavours in reshaping the future of food."

Amath Pathe Sene, Managing Director of the Africa Food Systems Forum, underscored the significance of amplifying youth-led businesses at the AGRF Summit, "We bring together policymakers and industry leaders, so conversations can evolve into actionable solutions. Youth-led businesses like these impressive GoGettag finalists belong in the conversation because their innovative ideas are pivotal to shaping the future food system."

Barrick to double copper output by decade-end

LUSAKA

Global mining company Barrick plans to double its copper output by the end of the decade and continue to increase its production of the metal to an estimated one-billion pounds, or 450 000 t/y, by 2031, says president and CEO Mark Bristow.

The substantial growth in copper production combined with the output from Barrick's gold portfolio is expected to increase the group's attributable production by some 30percent to 6.8-million gold-equivalent ounces by 2031.

"The value of these projects, and in particular of our substantial and growing copper business, is currently underestimated by the market.

If it was properly appreciated, Barrick would be commanding a premium to our peers," he comments.

Reko Diq, in Pakistan, is positioned to rank as one of the world's top ten copper mines when it reaches full production and the prefeasibility study on the Lumwana Super Pit expansion, in Zambia, is projected to deliver a potential of 240 000 t/y of copper production from a 50-million-tonne process plant expansion over a 36-year life-of-mine. The accelerated Lumwana work programme is now targeting to complete a full feasibility study by the end of next year, which brings forward expected production from the Super Pit to 2028.

The Reko Diq project



also remains on track to deliver an updated feasibility study by the end of 2024. Together, the Reko Diq and Lumwana Super Pit feasibility studies will underpin potential reserve updates and the transition to construction.

"Within our gold growth portfolio, the wholly-owned Fourmile project [in Nevada] is a best-in-class development project located in the world's most prolific gold district adjacent to existing infra-

structure, with ongoing drilling demonstrating significant potential to increase in grade and size. Accordingly, we are assessing options for independent exploration decline access in support of a prefeasibility study, which would later be re-utilised for development and production complementing the current Goldrush development. The results of our preliminary economic assessment indicate that this could support a potential production profile of 300 000 to 400 000 ounces per annum, over and above the existing Cortez profile of 950 000 to 1.2-million ounces per year (100 percent basis) over 10 years," says mineral resource management and evaluation executive Simon

Bottoms.

Bristow says Nevada Gold Mines, the world's biggest gold mining complex, is expected to grow its yearly production to 3.7-million ounces towards the end of the decade, driven by three tier-one assets and near-mine exploration pointed to the extension of that horizon to 15 years and beyond.

In the Carlin district, the current ten-year production profile is expected to be between 1.4-million and 1.6-million ounces a year (100 percent basis). The company has identified a potential high-grade opportunity at Horsham on the north-east side of the known high-grade controlling structures in the Leeville Complex and is expected to extend this

profile well past the ten-year window.

Similarly at Turquoise Ridge, the miner expects to build on the already significant reserves and resources base with multimillion-ounce potential growth opportunities at Cricket Corridor to the east, BBT Corridor to the south, and Gatchell Fault zone to the west. This will potentially further add to the existing ten-year production profile of 550 000 oz/y to 700 000 oz/y.

"The Africa and Middle East region, our most consistent production and reserve replacement performer, now also presents us with the exciting growth opportunities as we leverage our partnership model in Tanzania and Saudi Arabia," Bristow says

WORLD

Kim, Putin hold talks

SEOUL

KIM JONG-UN, the top leader of the Democratic People's Republic of Korea (DPRK) had a historic meeting with Russian President Vladimir Putin on Wednesday in the Russian Far East, the official Korean Central News Agency (KCNA) reports yesterday.

Kim, general secretary of the Workers' Party of Korea and president of the State Affairs of the DPRK, met with his Russian counterpart at the Vostochny spaceport in the Amur region, according to the KCNA report.

The two leaders had a one-on-one session after an extended talk which also involved senior officials from the two coun-

tries.

According to the KCNA, the extended talk addressed the issues of further consolidating the friendship, solidarity and cooperative relations and boosting mutual trust by deepening the exchanges and cooperation in various fields including high-level visits between the two countries, and steadily expanding the bilateral ties.

The two sides also had a wide-ranging and in-depth exchange of views on important issues of mutual concern.

During the one-on-one meeting, Kim and Putin reached an agreement and consensus on further strengthening strategic and tactical cooperation between the two countries and extending strong support to



In this photo released by Korean Central News Agency, the Democratic People's Republic of Korea's top leader Kim Jong-un (left) talks with Russian President Vladimir Putin during their meeting at the Vostochny Cosmodrome, Russia, on Wednesday (PHOTO / KCNA VIA AP)

and solidarity with each other on the common front of frustrating military threats.

At the invitation of Putin, Kim left the DPRK capital Pyongyang on Sunday to visit Russia by a special train and arrived in the Russian border city of Khasan early Tuesday.

According to the KCNA, Kim also visited the Vostochny spaceport with Putin on Wednesday. The Russian president hosted on the same day a welcoming reception for Kim and accepted Kim's invitation to visit his country.

Xinhua

Russian diplomat slams US for presenting Russia-DPRK dialogue as factor of instability

WASHINGTON

THE United States is seeking to picture the productive dialogue between Russia and North Korea as a factor of instability in the world, which is repulsing, Russian Ambassador to Washington Anatoly Antonov (pictured) said, commenting on US official's remarks about North Korean leader Kim Jong Un's visit to Russia.



"The U.S. has no right to lecture us how to live. Russia being a responsible nuclear power and a permanent member of the UN Security Council can independently decide who to cooperate with.

The attempts to label the productive and mutually beneficial Russian-North Korean dialogue as a driver of instability are not only surprising but also repulsive," he was quoted as saying on the Russian embassy's Telegram channel.

"How should we then regard the White House's efforts to build up coalitions in Asia Pacific and expand military drills near the Korean Peninsula, with deploying U.S. strategic assets?" he noted.

He pointed to the United States' janus-faced approach to Russia's relations with North Korea. "Washington's hypocrisy is no longer a surprise. The U.S. is OK with delivering weapons to the 'hot spot."

At the same time, following the Administration's logics, Russia's military and technical cooperation with foreign countries is unlawful. Our partners are once again being threatened with sanctions.

And Moscow, presumably, will also suffer consequences. Local Russophobes, however, are unlikely to find new ways to infringe on our interests, taking into consideration the uncountable restrictions already imposed on Russia."

"It is high time for Washington to throw its economic sanctions into the landfill and give a thought on how to build an equal relationship with other states on the basis of the principle of indivisible security. Maintaining unipolar dominance beloved by American officials is no longer possible," he stressed.

The North Korean leader arrived in Russia on an official visit at the invitation of Russian President Vladimir Putin.

Russia is the first state Kim is visiting after the coronavirus pandemic when his country's borders were strictly closed. Kim's previous visit to Russia was held from April 24 through 26, 2019. He arrived in Russia's Far Eastern city of Vladivostok onboard his personal train. His talks with Putin in Vladivostok constituted their first-ever personal meeting.

'Dreamer' immigrants: US judge rules against Biden's regulation

WASHINGTON

A US judge on Wednesday ruled against a program offering deportation relief and work permits to immigrants brought to the country illegally as children, known as "Dreamers," despite an attempt by President Joe Biden's administration to bolster the program's standing with a new regulation.

The decision by Texas-based US District Court Judge Andrew Hanen deals a fresh setback to the program, called Deferred Action for Childhood Arrivals (DACA), and its 579,000 enrollees and other immigrants who might have hoped to be approved.

Hanen, a Republican-appointed judge, found that a regulation issued last year by Biden's administration did not remedy legal deficiencies that led him to find DACA unlawful in 2021 and block any expansion of the program, which has been in place for more than a decade.

The US Department of Homeland

Security can continue to renew the status of those enrolled in DACA prior to Hanen's 2021 ruling, he said. Many DACA recipients speak English and have jobs, homes, and families in the United States.

Hanen wrote that the order did not require US immigration authorities "to take any immigration, deportation, or criminal action against any DACA recipient, applicant, or any other individual that would otherwise not be taken."

The ruling, which came in response to a lawsuit brought by Texas and other states, is expected to be appealed.

"As we have long maintained, we disagree with the District Court's conclusion that DACA is unlawful, and will continue to defend this critical policy from legal challenges," White House spokeswoman Karine Jean-Pierre said in a written statement released on Wednesday night. "While we do so, consistent with the court's order, DHS will continue to process renewals for current DACA recipients and DHS may continue to accept DACA applications."



A young child wearing a "Defend DACA" shirt joins people as they gather for a rally to celebrate the 10th anniversary of the Deferred Action for Childhood Arrivals (DACA) in Battery Park on June 15, 2022 in New York City. AFP

"The ruling preserves the stay, which means current DACA recipients will not lose their protection from removal," Alejandro Mayorkas, secretary of the US Department of Homeland Security, said in a separate statement. "But this ruling does undermine the

security and stability of more than half a million Dreamers who have contributed to our communities."

The office of Texas Republican Governor Greg Abbott did not immediately respond to a request for comment.

Agencies

Xi, Maduro announce elevation of China-Venezuela ties

BEIJING

CHINESE President Xi Jinping held talks with his Venezuelan counterpart, Nicolás Maduro Moros, who is on a state visit to China, at the Great Hall of the People on Wednesday.

The two presidents announced the elevation of the China-Venezuela relationship to an all-weather strategic partnership.

ALL-WEATHER STRATEGIC PARTNERSHIP

Xi said China and Venezuela are good friends who trust each other and good partners for common development, hailing the ironclad friendship forged amid the ever-changing international landscape.

"China has always viewed its relations with Venezuela from a strategic and long-term perspective, and firmly supports Venezuela's efforts to safeguard national sovereignty, national dignity and social stability, as well as Venezuela's just cause of opposing external interference," Xi told Maduro.

"The establishment of an all-weather strategic partnership between China and Venezuela meets the common expectations of the two peoples and conforms to the general trend of historical development," Xi said, call-



Chinese President Xi Jinping holds talks with his Venezuelan counterpart Nicolás Maduro Moros, who is on a state visit to China, at the Great Hall of the People in Beijing, capital of China, on Wednesday. Xinhua

ing on the two sides to push for more fruitful China-Venezuela strategic cooperation, bring more benefits to the two peoples and inject more positive energy into world peace and development.

Maduro said Venezuela and China enjoy profound friendship and fruitful cooperation, making bilateral relations a model for relations among countries of the Global South. He said the Venezuelan people thank the Chinese government and people for their valuable support and assistance when Venezuela was suffering from illegal unilateral sanctions and the COVID-19 pandemic.

Maduro said Venezuela's national development and Venezuela-China relations are at a significant stage. "The establishment of an all-weather strategic partnership is of historic significance and will surely usher in a new era of bilateral relations."

Sun Yanfeng, Deputy Director of the Institute of Latin American Studies, China Institutes of Contemporary International Relations, noted that Venezu-

ela is the first Latin American country that China established an all-weather strategic partnership with.

"The upgraded relationship means increased political trust, strategic need of each other, and high-level cooperation between the two sides. It also means they will surely expand cooperation in multilateral frameworks and, therefore, contribute to building a fair and just international order," Sun said.

CHINA CHARISMA

Xi spoke about China's reform and opening up, especially the development of special economic zones, and noted that reform and opening up is an important instrument for China to catch up with the times in great strides and a crucial move in making China what it is today.

"China cherishes the valuable experience gained in this process and will continue to push forward reform and opening up. No force can stop China's development and progress," Xi said.

Xi said China stands ready to work with Venezuela to firmly support each other in exploring a development path suited to their national conditions and strengthen Party and national governance exchanges. He said China supports Venezuela in setting up special economic zones and will share relevant experience to help its national development.

Maduro said Venezuela is willing to learn from China's experience in building special economic zones and deepen practical cooperation in agriculture, investment, education, and tourism.

Xinhua

UK Labour's Starmer sets out plans for illegal migration

LONDON

BRITISH opposition leader Keir Starmer said yesterday a Labour government would set up a new police unit to tackle illegal migration and suggested he was open to a returns agreement with the European Union to solve the crisis.

How to tackle illegal migration is set to be a major battleground for both Labour and the governing Conservative Party in a national election expected next year, with many voters angry over the housing of immigrants in costly hotels.

Prime Minister Rishi Sunak has made "stopping the boats" - the arrival of migrants across the Channel - a priority but as yet his government's policies, such as sending asylum seekers to Rwanda, have failed to get off the ground.

Starmer (pictured), whose party looks set to win the next election according to opinion polls, said in a comment piece in the Sun newspaper: "With Labour, you won't get more gimmicks...You'll get a proper plan to stop these dangerous boat crossings. I will ensure Britain leads the Continent in this."

"That is going to mean setting up a brand new police unit, working both here and abroad, entirely dedicated to breaking up the smugglers' business model," he wrote.

He also suggested in an interview with the Times newspaper that a Labour government could seek an EU-wide returns agreement for asylum seekers who come to Britain, possibly accepting quotas of migrants in return for sending back people who arrive illegally.

Asked on ITV about how many asylum seekers he might take, he said such a returns agreement would only happen if people were still traveling across the Channel, something he wanted to stop.

Agencies

THE Latest high-end smartphone recently launched by Chinese tech giant Huawei has been attracting attention at home and abroad. It demonstrates that China's technological advancements cannot be hindered by U.S. sanctions.

However, the U.S. side remains stubborn, claiming that "the United States should continue on its course of a 'small yard, high fence' set of technological restrictions."

The United States resorts to all means to suppress China's technological progress, attempting to deprive China of its rights to development. This is a typical act of bullying.

Facts have proven and will continue to prove that America's descending "technological iron curtain" and "small yard, high fence" approach cannot uphold its technological hegemony.

Building 'small yard, high fence' will eventually backfire on US

Those who disrupt global sci-tech cooperation and undermine industrial and supply chains will ultimately suffer the consequences of their actions.

In recent years, the U.S. government has repeatedly imposed restrictions on China in the name of so-called national security, in an attempt to suppress China in the field of science and technology. The U.S. side has claimed multiple times that the "small yard, high fence" approach is not aimed at a broader decoupling, and that areas outside the "small yard" will remain open to China. However, its regulatory measures have continued to expand in scope and tighten in severity.

The United States has utilized its national power to enact the so-called "CHIPS and Science Act," set up a semi-

conductor industry alliance with its allies and the "Chip 4 Alliance," and issued executive orders for foreign investment reviews.

The country has repeatedly escalated its containment and suppression efforts, resulting in the inclusion of over 1,300 Chinese companies, institutions, and individuals on various sanction lists, even targeting Chinese social media applications. The true intention of the United States is to block China's technological advancement and impede China's development through technological decoupling.

The U.S. approach goes against the general trend of open cooperation in science and technology. The country overestimates its own capabilities and underestimates China's determination to achieve technological innovation.

Looking back at history, China's development has always been based on its own strength, from its early development in scientific and defense capabilities, to recent achievements in manned spaceflight, quantum communication, the BeiDou Navigation Satellite System, and chips.

Countless facts have already proven that restrictions and suppression can never stop China's development, but only enhance its determination and ability to achieve self-reliance and technological innovation.

Today, China's independent innovation capabilities have been greatly strengthened, and cutting-edge sci-tech outcomes continue to emerge. New industries and business forms, such as new energy and artificial intelligence, are flourishing.

In the face of blockades and suppression, China does not engage in self-isolation or self-seclusion, but instead strengthens international cooperation in sci-tech innovation in all aspects. It actively integrates into the global innovation network and enhances its own technological innovation capabilities through open cooperation.

Many international observers have pointed out that the counterproductive of decoupling cannot stop China's innovation-driven pace.

Arbitrarily suppressing China's technological development will not make the United States better, but will greatly weaken its global competitiveness.

China boasts the world's largest semiconductor market, accounting for about one-third of global chip sales, which is the

result of mutually beneficial cooperation between Chinese and foreign companies.

John Neuffer, president and CEO of the Semiconductor Industry Association, recently said that China is very important to the U.S. semiconductor industry, as it is an important part of the supply chain and a large customer base.

Forcing U.S. companies to stay away from the Chinese market not only harms the legitimate rights and interests of Chinese companies but also backfires on the United States itself.

According to an estimation by the Boston Consulting Group, U.S. companies could lose 18 percentage points of global share and 37 percent of their revenues, if the U.S. completely bans semiconductor companies from selling to Chinese customers, effectively causing a technology decoupling from China.

People's Daily

UN Chief to hold meetings with Lavrov, Zelensky, Erdogan next week to discuss grain deal

UNITED NATIONS

UN Secretary-General Antonio Guterres will discuss the renewal of the grain deal with Russian Foreign Minister Sergey Lavrov, as well as with presidents of Turkey and Ukraine Tayyip Erdogan and Vladimir Zelensky next week. The discussions will be held at personal meetings as part of the high-level week of the UN General Assembly.

"Next week, I will be receiving president Zelensky. I will be receiving president Erdogan. I will be receiving minister Lavrov and obviously, this question will be on the table of our discussions," he told a press conference responding to a relevant question.

Guterres (pictured) noted that he will hold separate contacts with representatives of the Russian Federation, Ukraine and Turkey and does not plan to gather them together.

"I remained determined to do everything possible to establish the Black Sea initiative, the exports of Ukraine foodstuffs, and also to go on our work in relation to the facilitation within the sanctions regime of the Russian foods and fertilizer products," he added.

The UN General Assembly High-level Week will take place September 19-23 in New York. The Russian delegation will be headed by Sergey Lavrov.

On July 17, Russia refused to continue its participation in the grain deal, which was reached a year ago to ensure safe exports of Ukrainian grain across the Black Sea.

President Vladimir Putin stated that none of the terms of the deal regarding the removal of sanctions from Russian exports of grain and fertilizers to world markets had been fulfilled.

He repeatedly pointed out that the West exported most of Ukrainian grain to its own states, while the main task of the agreement - supplies to countries in need - was never fulfilled. Nevertheless, Moscow stated that it was ready to immediately return to the deal, once its part that concerns Russia is implemented.



King Mohammed VI visits injured at Marrakech hospital

MARRAKECH

MARRAKECH - His Majesty King Mohammed VI visited Tuesday afternoon the "Mohammed VI" University Hospital in Marrakech, where the Sovereign inquired about the state of health of the wounded, victims of Friday's devastating earthquake, causing significant human and material losses in several regions of the Kingdom.

The King visited the resuscitation and hospitalization departments for earthquake victims, where the Sovereign was informed of the state of health of the injured and the care they were receiving from the medical teams mobilized in the wake of this major natural disaster.

This Royal initiative of great moral support to the injured and their families reinforces the various initiatives and measures taken, in accordance with the High Royal Instructions, to rescue, assist and support those affected by the Al-Haouz earthquake.

Some 2,171 injured people were admitted to various hospitals in the Marrakech-Safi region, including 484 with major injuries and 1,570 with minor injuries. 248 people are still hospitalized.

The Moroccan monarch donated his blood, a powerful gesture that also testifies to the Royal benevolence and expresses the Sovereign's full solidarity and compassion for the victims and their grieving families.

The King's visit to the "Mohammed VI" University Hospital reflects the Sovereign's great concern for the victims of the Al-Haouz earthquake, and underscores the symbiosis that exists between His Majesty the King and His people in times of hardship and misfortune, enabling the Kingdom of Morocco to manage current crises and look to the future with enthusiasm and determination. **Agencies**

Analysing New Delhi Declaration

NEW DELHI

THE G20 summit reached a successful conclusion in Delhi on September 10, featuring numerous prominent global leaders who also engaged in a series of bilateral meetings on the sidelines. The summit led to the consolidation of a comprehensive framework with the objective of fostering enhanced collaboration among the G20 member nations, the European Union, and the recently incorporated African Union.

India faced several challenges at the beginning of its G20 Presidency last December. The global economic landscape was marred by turbulence, which was aggravated by the lingering effects of the COVID-19 pandemic. The Ukraine conflict and the resultant sanctions against Russia further complicated matters, effectively dividing the G20 into opposing factions. Maheep, a leading expert on India's Foreign Policy, wrote:

Maheep is also the Principal Investigator of a National Project on India's Soft Power Diplomacy.

Crafting a unified joint statement became a herculean task, even in the previous year. India's Presidency also unfolded against the backdrop of ongoing bilateral tensions with China, primarily around territorial disputes. This perennial friction introduced an additional layer of complexity for India's G-20 Sherpa team, as China frequently acted as a disruptive force during numerous meetings.

Moreover, the Indian government deviated from tradition by scheduling the G20 summit two months earlier than the customary November timeframe. Officials had two months less to work towards the Joint Communiqué. New Delhi clearly faced a formidable obstacle in its efforts to reach a consensus towards the preparation of a Joint Communiqué highlighting critical issues including climate finance, healthcare investment, and poverty alleviation.

As the curtains fell on the G20 Summit, Amitabh Kant, the Sherpa for the Indian presidency, was both exhausted and happy, having accomplished what had

seemed elusive until even a week ago: securing a consensus.

The focal issue of contention revolved around the Ukraine-Russia conflict, a subject which was finally addressed comprehensively in seven paragraphs. This level of detail starkly contrasts with the Bali Declaration last year, which dedicated only two paragraphs to the topic. Following the circulation of a new text by India at the last moment describing the Ukraine conflict, a Consensus was finally reached and the Declaration was subsequently adopted.

Moreover, the significance of the moment cannot be overestimated. It marks a remarkable achievement as, for the first time in the history of the G20, the declaration has garnered unanimous consensus across all areas, including developments, climate concerns, and geopolitical matters. The declaration highlighted India's exceptional ability to act as a crucial bridge between emerging economies, developed nations, Russia, and China, effectively bringing them all to the negotiation table, Maheep wrote.

Moreover, this event is truly unique in that it places multilateralism at the forefront once again, underscoring its importance in global diplomacy. Finally, it serves as a compelling demonstration that even in the face of numerous global challenges, ambitious, inclusive, and decisive actions can be undertaken successfully. It marks a remarkable accomplishment not only for India but also a significant milestone for all emerging markets. This Delhi Declaration embodies the voice of the Global South, articulated from the vantage point of this diverse and dynamic region.

The declaration expressed great concern over the immense human suffering caused by global conflicts and wars. The consensus declaration, embraced by G20 leaders, emphasized the necessity for a comprehensive, equitable, and lasting peace in Ukraine. It called upon the member states to abstain from employing threats of force to pursue territorial gains or to infringe upon the territorial integrity of any sovereign nation. **ANI**

In tackling climate change, US should have some skin in the game

BEIJING

WHETHER a person or a country can win the respect of others depends not only on what has been said, but more on what has been done. It is a simple truth that actions speak louder than words.

The United States, which intends to reestablish its leadership on climate, has failed to make the contributions commensurate with its role as the largest economy and No. 1 historical polluter. Instead, U.S. spin doctors have prescribed bitter remedies for other countries while refusing a taste of their own medicine.

Recently, U.S. climate envoy John Kerry called for China and other "large economies" to contribute to a loss and damage fund for climate-hit countries, which Kerry himself described as a humanitarian donation.

Yet about two months ago, the former secretary of state told a Congress hearing that the U.S. will, "under no circumstances, pay climate reparations to developing countries hit by climate-driven disasters," which is its clear historical responsibility. This skinflint needs to overcome its selective amnesia and put some skin in the game.

As the largest emitter among developed countries, the U.S. has set a bad example in dealing with



This photo taken on June 7, 2023 shows smoke from wildfires in Canada shrouding New York, the United States. Smoke from raging wildfires in Canada has triggered air quality alerts in a number of U.S. states, with the sky over New York City rapidly darkening. **Xinhua**

climate issues by signing but not ratifying many multilateral environmental treaties, and refusing to meet climate financing and green technology transfer commitments.

Such irresponsible attitudes and inaction are bound to arouse discontent and protests from developing nations of the Global South. In his speech at last week's G20 Summit in India, Brazilian President Luiz Inacio Lula da Silva urged those who historically contributed the most to global warming to bear the greatest costs of combating it.

Coincidentally, just ahead of the first Africa Climate Summit earlier this month, UN resident coordinator in Kenya Stephen Jackson called for the developed world to deliver on promises to reduce their own emissions and provide financing for dealing with the impact of climate change.

According to a study published in Nature Sustainability in June, Global North countries hold "overwhelming responsibility" for climate breakdown and could be liable to pay 170 trillion U.S. dollars in compensation by 2050 to ensure climate targets are met, with the U.S. holding the single largest climate debt of around 80 trillion dollars.

However, the developed world has remained largely passive in pro-

Northeast China to blaze path of high-quality, sustainable development

CHINESE President Xi Jinping emphasized the need to blaze a path of high-quality and sustainable development with more courage and concrete actions, and stressed "writing a new chapter" in striving for the full revitalization of northeast China.

Xi, also general secretary of the Communist Party of China (CPC) Central Committee and chairman of the Central Military Commission, made the remarks as he convened a key meeting in Harbin, northeast China's Heilongjiang province.

Observing the overall development of the CPC and the country in a strategic context, Xi profoundly expounded on the significant missions shouldered by northeast China, deeply analyzed the major new opportunities the region faces in its revitalization, and made arrangements for promoting the full revitalization of northeast China on the new journey of the new era. Xi's remarks charted the course and provided fundamental guidance for the region to embark on a path of high-quality and sustainable development.

Northeast China is an important industrial and agricultural base of the country. It is in a crucial strategic position in ensuring the security of national defense, food, ecology, energy and industries, and thus is vital for the overall development of the country.

China attaches great importance to the revitalization and development of old industrial bases in the northeastern region, and has formulated and issued a document on the full revitalization of old industrial bases in northeast China and other regions.

Northeast China boasts rich resources, solid industrial foundations, favorable geological locations, and significant development potential. Xi said that efforts to build self-reliance and strength in science and technology at higher levels will help the region turn its strengths in science, education and industries into growth advantages; the building of a new development pattern further highlights the region's significant strategic position; to promote Chinese modernization, northeast China's role as a strategic pillar needs to be bolstered.

Looking to the future, China should firmly grasp the important mission of northeast China in safeguarding the five major securities (political, economic, military, cultural and social securities) of the country, and firmly grasp the



An autopilot vehicle is exhibited at a conference about intelligent connected vehicles in Shenyang, northeast China's Liaoning province, July 8, 2023. **File photo**

primary task of promoting high-quality development and the strategic task of building new development paradigm.

It is also important to coordinate development and security, adopt goal-oriented and problem-oriented approaches, and consolidate strengths and make up for deficiencies.

Xi also called for more support and stimulating endogenous motivating power, and emphasized the need to blaze a new path for high-quality and sustainable development with tenacity, more courage and concrete actions, so as to write a new chapter for the full revitalization of northeast China.

Xi stressed the importance to promote industrial innovation with sci-tech innovation, and accelerate the development of a modern industrial system with the characteristics and advantages of northeast China. He also noted that the region should prioritize the development of modern agriculture and accelerate the modernization of agriculture and rural areas.

Xi further stressed the need to accelerate the construction of a modern infrastructure system and enhance the level of opening up and cooperation

domestically and internationally. He also noted that the overall population quality should be improved so that the revitalization of northeast China on all fronts can be sustained by the high-quality development of the population.

Besides, Xi called for efforts to further improve the political landscape and create a sound business environment.

In the course of fully revitalizing the region, it is a must to develop the real economy, encourage sci-tech innovation, and promote the upgrading of its industries.

Furthermore, the region should serve as a "ballast" in ensuring national food security, integrate itself more deeply into the Belt and Road Initiative, systematically arrange the construction of modern infrastructure system, improve the overall population quality to promote the high-quality development of the population, and develop a cordial and clean relationship between government and businesses across the board, making new breakthroughs in the full revitalization of northeast China. **People's Daily**

Xinhua

PM Modi meets PMO officers, staff for debriefing on their G20 experience

NEW DELHI

PRIME Minister Narendra Modi on Tuesday met officials and staff at the Prime Minister's Office (PMO) for a debriefing on their experiences of the G20 Summit.

PM Modi then visited the Sushma Swaraj Bhavan where he met and interacted with MEA officers as well as staff at all levels, enquiring about their experience of the G20.

The G20 summit, which saw the participation of heads of state of 30 countries as well as delegates of leading international organisations, concluded successfully in the national capital on September 10.

The summit led to the consolidation of a comprehensive framework with the objective of fostering enhanced collaboration among the G20 member nations, the European Union, and the African Union, which was formally inducted into the bloc at the New Delhi summit.

The big-ticket event, for which the na-

tional capital was decked up over days, was held at the state-of-the-art Bharat Mandapam at the Pragati Maidan.

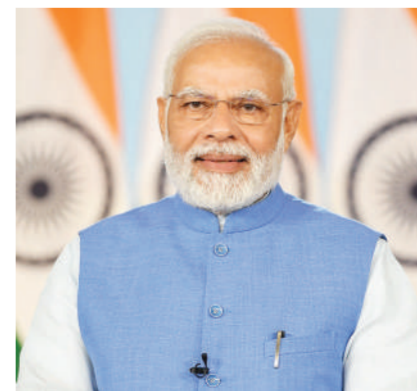
India took over the G20 presidency on December 1 last year at the summit in Bali and will continue to hold the mantle till the end of November.

The New Delhi Declaration was adopted by G20 leaders on Saturday, the opening day of the summit.

The biggest takeaway of the declaration was that all 83 paragraphs of the declaration were passed unanimously with a 100 per cent consensus of all member states, including China and Russia. For the first time, the declaration contained no footnote or the Chair's Summary.

Also, the declaration being the most ambitious, contained 112 outcomes - both the outcomes and annexed documents - which is two-and-a-half-times more than any other.

PM Modi made the announcement and congratulated the Sherpas and ministers who had worked towards forging the consensus.



"I have received good news. Due to the hard work of our team, consensus has been built on New Delhi G20 Leaders' Summit Declaration. My proposal is to adopt this leadership declaration. I announce to adopt this declaration. On this occasion, I congratulate my Sherpa, ministers, who worked hard for it and made it possible," he said.

Another big takeaway of the declaration was the launch of the Global Biofuels Alliance.

PM Modi said that it marks a watershed moment in India's quest towards

sustainability and clean energy.

"The launch of the Global Biofuels Alliance marks a watershed moment in our quest towards sustainability and clean energy. I thank the member nations who have joined this Alliance," PM Modi wrote on X (formerly Twitter).

PM Modi on Saturday launched the Global Biofuels Alliance in the presence of US President Joe Biden, President of Brazil Luiz Inacio, President of Argentina, Alberto Fernández and Prime Minister of Italy Giorgia Meloni.

Another major takeaway was the announcement launch of a mega India-Middle East-Europe shipping and railway connectivity corridor by India, the US, Saudi Arabia and the European Union.

The India-Middle East-Europe Economic Corridor (IMEEC) will encourage and provide impetus to economic development through enhanced connectivity and economic integration between Asia, West Asia/Middle East and Europe.

ANI



Tanzania's professional golfer, Victor Joseph, is pictured taking part in a past showdown that took place at Dar es Salaam Gymkhana Club (DGC).

Dar Gymkhana to host 2023 NCBA Golf Series

By Guardian Correspondent

DAR ES SALAAM Gymkhana Club (DGC) will be a place to go for golf fanatics from across the city as the 2023 NCBA Golf Series is set to be played at the club's course at the end of this month.

The tournament, slated for September 30, promises to be a thrilling event for golf enthusiasts in the region.

The showdown, to be played at the prestigious DGC course, will feature invited players from across Tanzania.

The participating golfers would all be eyeing the chance to become champions in their respective categories.

This year's tournament journey has, according to the organizers, passed through East African countries- Kenya, Uganda, Rwanda, and now Tanzania.

The grand finale is set to take place in Nairobi, Kenya, to determine the overall winners of this tournament.

What makes this tournament even more special, the organizers pointed out, is the opportunity it presents to the winners.

The organizers stated there will be three categories of champions- overall winner, men's overall winner, and women's overall winner.

They noted that talented golfers would not just bask in the glory of their victory at the Dar es Salaam Gymkhana Club's course, they will, instead, embark on an incredible

journey to Kenya for the grand finale of the NCBA Golf Series.

In Kenya, they will join other winners from various regions in the ultimate showdown to determine the overall winners of the entire tournament.

They disclosed the finale will see three winners- one from each category- walk away with 100,000 Kshs.

The organizers noted that the champions will not only get to showcase their golfing prowess on the beautiful Kenyan courses but also enjoy an unforgettable experience in the process.

They stated that the NCBA Golf Series is not just about competition, it is about fostering a sense of camaraderie and love for the sport among enthusiasts across East Africa.

The tournament brings together golfers and fans alike, creating memorable moments that strengthen the bond between NCBA Bank and its valued customers.

Golf followers have been urged to mark their calendars and prepare to witness some outstanding golfing talent on display at the Dar es Salaam Gymkhana Golf Club course.

It is not just a tournament, it is an adventure, and the journey to Kenya for the grand finale awaits the champions.

Golf lovers, the organizers insisted, should get ready for an exhilarating experience that promises to be unique.

Bongo Star Search launched in Dar

By Correspondent Theresia Victor

TANZANIAN technology company, StarTimes, through its brand in collaboration with Benchmark 360 Company, has officially launched the 14th season of the popular talent search competition, termed 'Bongo Star Search'.

StarTimes Director of Marketing and Content, David Malisa, graced the launch of the season's Bongo Star Search in Dar es Salaam yesterday.

The official told journalists that the 14th season of Bongo Star Search will officially start airing on October 22 at 2100hrs pm through ST Swahili channel, channel number 160 for antenna users and channel 400 for dish users.

He disclosed: "We have gathered here to witness the launch of the 14th season of one of the biggest talent show competitions that have been held every year and, this year, Bongo Star Search has come up with a slogan 'Your talent, your capital.'"

"In all this people can be witnesses

that Bongo Star Search has been a platform for not only raising talents but also providing employment in the entertainment industry," he said.

He further noted that this new season comes with many changes including a new region, new judge, and new flavours to add flavour and improve the entertainment that the competition's lovers get.

"For the first time, this Bongo Star Search hopes to reach Kigoma, as well as regions like Arusha, Mwanza, Mbeya, and Dar es Salaam," he noted.

"For this season, we will also have a new judge, Zuena Yusuf Mohammed, known by her stage name 'Shilole', who will join our panel of judges that we have had all these years including Chief Judge Ritha, Joachim Kimaryo 'Master J', and Salama Jabir," Malisa noted.

The official insisted: "I would like to call on all Tanzanians with singing talents to audition so that they can live their dreams and sustain their lives in achieving the kind of lifestyle they love."

'Skudu' Makudubela turns into Yanga's fan-favourite

By Correspondent Nassir Nchimbi

IN the space of 30 minutes, South African winger Mahlatse 'Skudu' Makudubela- sitting in the reception of a certain hotel at the city center in Dar es Salaam- his love affair with Tanzania's football giant, Yanga, is easily visible.

At least 10 people interrupt our flowing conversation as they ask for a picture with the newly-signed Yanga winger. It is the attention he is not used to.

Just six months ago, he could walk in and out of any mall in South Africa without anyone either noticing or stopping him.

But now, in far-flung Dar es Salaam, the taxi driver, security guard, hotel receptionist, or waiter will tell an individual about 'Skudu' the moment they hear he/she comes from South Africa.

Indeed, a prophet is not honoured in his hometown. "Even when I played for Orlando Pirates, I could walk through a mall, and no one asks for a picture," he said.

This is just over a fortnight after his breathtaking unveiling in front of 60,000 fans who attended the 'Mwananchi Day' festival at the Benjamin Mkapa Stadium in Dar es Salaam.

Even sweeter, his debut for Yanga came against an opponent he is used to, Kaizer Chiefs from South Africa, which took on Yanga in an international friendly clash that served as a culmination of the 'Mwananchi Day' festival.

"I'm so humbled, my brother. While waiting in the tunnel, Kaizer Jnr approached me and embraced me. He said, 'This is big, go and shine boy'... it meant a lot to me," he stated.

The winger did shine even before getting onto the pitch. 'Skudu', a man of many talents, danced a little to an Amapiano tune before juggling the ball, driving a packed Benjamin Mkapa Stadium into a frenzy.

It was only his fifth day in Dar es Salaam after becoming the first South African to join a Premier League team in Tanzania.

A car in town already had the name 'Skudu Makudubela' inscribed on the tow bar. Some fans had the name 'Skudu' written on their faces. And some unashamedly wrote on their stomachs.

Many though would have



Newly signed Yanga winger, South African Mahlatse 'Skudu' Makudubela. PHOTO: COURTESY OF YANGA

seen videos of him dancing and wearing a Yanga jersey seven months ago. Of course, the video trended when talk of him joining Yanga started.

However, the video, uploaded on Instagram, was taken way before his former club, South Africa's Marumo Gallants, faced Yanga, alias 'Timu ya Wanchi', in the 2022/23 CAF Confederation Cup semi-final rematch.

Ghanaian winger Bernard Morisson, who has now left Yanga, sent Makudubela the jersey. The two had known each other from their days at the 'Buccaneers'.

As soon as it was announced that 'Skudu' was officially a Yanga player around midnight on July 19, 2023, his Instagram page numbers increased by the hour.

The player disclosed: "I had 65,000 followers on Instagram when I arrived, but I'm sitting on double that number after just a few days here."

As of August 7, 2023,

'Skudu' had 142,000 followers, it is all an indication of how much Yanga fans have fallen in love with their new signing.

Interestingly, 'the 33-year-old in a 25-year-old body' had never imagined himself playing for Yanga.

Makudubela still had his sights set on playing in the DStv Premiership. Two of the South African top flight's clubs were keen on having his services.

A phone call from Yanga president Hersi Said Ally, however, changed everything. "That phone call was the difference. I couldn't resist, and I'm glad I took this step," he added.

It appears 'Skudu' impressed everyone with his performance against Yanga while turning out for Marumo Gallants. Yanga just had to bring him over.

'Skudu' is that apple that never fell far from the tree. His dad, Napoleon, was also a pacy winger who could be deployed on either side of the attack.

He recalls the one day his

dad took him to a game at the stadium. Dad was now coaching Napoleon Golden Zebras, a team named after himself.

The winger revealed: "I was still young, like 10, when dad took me to their game against Moroka Swallows' reserve. It was a curtain raiser for Kaizer Chiefs and Moroka Swallows."

That stadium visit piqued some interest in him to play the game. Luckily, at the age of 13, he was scouted to join the School of Excellence during a U-14 tournament in the Vaal.

At the School, he spent five years before joining Mamelodi Sundowns while doing Matric.

His career then took him to several clubs, including Platinum Stars, Orlando Pirates, Chippa United, and most recently Marumo Gallants.

Fascinatingly, the most challenging period of his career birthed a new passion and skill. It would push his love for dancing further down the pecking order.

The winger noted: "When I was young, my brother and I were dancing. We were even on Star Search, and we won the competition. We had gigs and we were getting paid."

He pointed out: "But when football started getting serious, I dropped dancing. So, it was now school, football, and church."

A new passion would take over during that difficult Chippa stint. "I had a tough time when Pirates loaned me to Chippa United. I never got a chance to play there. But I was able to complete my Diploma in Photography," the footballer revealed.

It did not end there, as he established a photography and videography company, 3 Kinetics.

'Skudu' disclosed: "I've always loved photography, so studying it and turning it into a business made sense. We do corporate functions and sports photo shoots, we do weddings."

His football career has also taken him to countries like Georgia, where he had to return after five months because of the COVID-19 pandemic.

In Slovakia, he had a stint with SK Slovan Bratislava, while his stay in Canada was cut short.

But from all the travels football presents, another hobby was born. That pastime - traveling - was also turned into a business as he runs a travel agency called Matape Agency.

The footballer pointed out "I've used the contacts I've created in football to run it."

For now, though, he understands the responsibility that lies on his shoulders as Yanga looks to retain their Premier League title.

He has to dance on the ball across the stadiums of the East African country and make Yanga supporters happy.

Oliveira insists Simba SC will not underrate Power Dynamos

By Correspondent Nassir Nchimbi

TANZANIA'S Simba SC head coach Roberto Oliveira is set to approach the 2023/24 CAF Champions League Second Preliminary Round's first leg against Power Dynamos with ultimate discipline on an away venue at Levy Mwanawasa Stadium in Zambia tomorrow.

This is the first CAF Champions League match for Simba SC this season as the squad was exempted in the First Preliminary Round.

The Brazilian gaffer said recent history has proved that preliminary rounds' encounters have proved to be tough, with local teams multiple times failing to advance into the Group Stage.

Oliveira's side has already declared that it is seeking to reach the 2023/24 CAF Champions League semi-final, and the trip to achieve the goal begins this Saturday.

The coach noted: "This stage is very crucial to us and our fans, our main aim is to qualify for the Group Stage and we have to opt for critical analysis of our opponents' strengths and how to exploit their weaknesses, we played against them at 'Simba Day' but this is a different stage

and level of competition."

"In defiance of missing an international friendly match, I am pleased with the level of performance shown by my players in the domestic friendly held at Simba MO Arena," the coach disclosed.

"They have shown hunger and determination in picking orders and achieving goals we have set," Oliveira said.

The coach noted: "We will approach this game with discipline because recent history shows we undermined our opponents and we were eliminated, with that in mind I would not prefer to repeat the same mistakes."

In the 2021/22 season, Simba SC was eliminated by Botswana Premier League side, Jwaneng Galaxy, following a 3-3 aggregate score which went in favour of the latter.

Simba SC won the first match, which was held in Botswana, commanding a 2-0 victory but lost 3-1 in the rematch at the Benjamin Mkapa Stadium in Dar es Salaam.

The Tanzanian outfit will play the reverse fixture against Power Dynamos on September 29 to determine the former's chances of qualifying for this season's CAF Champions League Group



Simba SC head coach, Roberto Oliveira. PHOTO: COURTESY OF SIMBASAC

Stage- as declared by the club that the squad's main objective is to qualify for the semi-finals.

However, apart from competing in the CAF Champions League, Simba SC will represent the coun-

try in the Africa Football League (AFL) which will have its opening encounter taking place at Benjamin Mkapa Stadium on October 20.

Simba SC will face Al Ahly of Egypt in a seem-

ingly tough fixture, as the former will entertain the latter in the opening clash and the clubs will, thereafter, take on each other in the rematch in Egypt on October 24.

Antony and Jadon Sancho in Manchester Utd squads despite uncertain futures

By James Ducker

ANTONY has been included in Manchester United's final 25-man Premier League squad, despite agreeing to stay away from the club until further notice because of the assault allegations against him.

Jadon Sancho, who has deleted his controversial social media post that effectively accused his manager Erik ten Hag of lying over the reasons for his absence against Arsenal, has also been named in the squad submitted by United on Wednesday.

United have also opted to include Donny van de Beek in the event the Holland midfielder does not secure a move to Galatasaray before the close of the Turkish transfer window on Friday.

Van de Beek, who is surplus to requirements, was not included in United's Champions League squad and is looking to secure a move away from Old Trafford in a bid to resurrect his career.

Antony, 23, has not been suspended by United and remains on full pay but he will not train or be considered for selection until further notice after agreeing with the club that it is in the best interest of both parties that his presence does not become a "distraction" and he does not create "unnecessary controversy".

The Brazil winger has been accused of attacking a former girlfriend Gabriela Cavallin on a

number of occasions between June last year and May last year.

He has also been accused of physical violence towards two more women, Ingrid Lana and Rayssa de Freitas. Antony strenuously denies all the allegations and has vowed to prove his innocence.

Sancho accused Ten Hag of making him a "scapegoat" and branded as "completely untrue" the Dutchman's claims that the player was left out of the 3-1 defeat to Arsenal because of his performances in training.

Ten Hag, meanwhile, hopes to have new signing Sofyan Amrabat, a deadline day loan recruit from Fiorentina, available to face Brighton at Old Trafford on Saturday, despite the midfielder sitting out Morocco's recent internationals as an injury precaution.

But there are thought to be more doubts over Lisandro Martinez's availability against Brighton. The defender was not included in Argentina's squad for their World Cup qualifier against Bolivia on Tuesday, having also sat out their previous match against Ecuador.

Martinez has done some training with Argentina but was substituted against Arsenal with an issue to his right foot, the same one in which he suffered a broken metatarsal that ruled him out for the final seven weeks of last season.

THE TELEGRAPH

Maguire can handle 'pressure' from mocking rival fans

LONDON

HARRY Maguire said he can cope with the pressure of being in the spotlight for club and country after England manager Gareth Southgate condemned the "ridiculous treatment" meted out to the defender.

The Manchester United centre-back won his 59th cap as a substitute in England's 3-1 friendly win in Glasgow on Tuesday but his performance was marred by an own goal.

Maguire was sarcastically cheered by Scotland fans every time he touched the ball.

"It's a joke," said Southgate. "I've never known a player treated the way he is -- not by the Scottish fans, by our own commentators, pundits, whatever it is."

Maguire, 30, has struggled for playing time at United under Erik ten Hag but has remained a regular for England, who have reached the latter stages at the past three major tournaments.

"I would not say I am a person who struggles with pressure mentally," said Maguire, who laughed off the Scotland fans' behaviour as "banter".

"I have been through a lot in the last couple of years and I have been Manchester United captain for nearly four years (Bruno Fernandes is the

new captain).

"You take a huge lot of responsibility and everything that comes with it and that is a lot of bad as well as good.

"But it was a huge honour and of course it is a hostile environment here, which is how I described it, and they piled pressure on myself. I would not say I am used to it but I can deal with it."

Maguire has only made one substitute appearance for United so far this season after a move to West Ham failed to materialise.

He described his international career as a "big priority" but believes he can still justify his place in Southgate's side by performing when selected for England.

"I considered everything and I know, at the moment, when I have not started a game in the first four games of the season, the story comes to me," he said, referring to his club future.

"I finished off last season with two very strong performances for England and I have played in all five matches to help put us where we are in qualifying, so I need to keep performing when I get chosen.

"Listen, at club football, I want to play games, I want to play football.

AFP

How Fifa are leading the push for football transfers' biggest change since Bosman - I

By Miguel Delaney

AS with so much in modern football, a moment that could transform the entire game is set to come far away from the pitch, and probably in court.

Fifa are currently in a battle with most of the game's agents, although the global governing body would not characterise it as that. They insist they are simply engaging in a reform of the industry that "everyone except some agents consider absolutely necessary to address widespread abuses and a system currently fuelled by speculation". That extends to all of the game's major stakeholders and the primary European institutions - from the European Commission to the Council of Europe - who have long asked Fifa to "do something".

The position on the other side, most notably the Association of Football Agents [AFA], is that this does indeed come down to European law - but not in the way Fifa think. They are strident that the federation has no legitimacy to regulate on this. The view is that representing players is a business outside of the running of the game, and that the provisions for the forthcoming Fifa Football Agent Regulations [Ffar] go against European Union anti-trust law - especially as regards forbidding payment to a supplier above a certain level.

The Court of Arbitration for Sport did rule in July that Fifa has legitimacy here, but a referral from a District Court in Germany has brought the case before the European Court of Justice [ECJ].

If this already seems a dry back-and-forth of legal claims, it will all have significant influence on how the very sport is played.

Not exactly a new Bosman ruling, but a potentially transformative case all of its own that does come down to far bigger issues such as sport versus business and what any cultural model of football should be.

Fifa's entire position is that they are addressing what is good for the game rather than actually taking on the representative industry. "Good agents are hugely important," says Jan Kleiner, Fifa's Director of Football Regulatory. "But since agents act at the very centre of the international football transfer system, Fifa has the authority and responsibility to regulate their activities within that system."

The root motivation of the reform is that the current transfer ecosystem incentivises the movement of players, primarily through the focus on commissions, which accelerates the market and concentrates increasing money at the top end of the game so affecting competitive balance.

As justification for this, Fifa relate a few key figures.

Every year, players move more quickly and more often between clubs. Every year, 10 times more money is paid to agents than paid to grassroots clubs. Every year, the money spent on transfers grows, as do service fees paid to agents.

The fact that the AFA's legal challenge against the regulations takes place in the last 10 days of September has limited the ability of many involved to speak openly on this. That comment still points to one of the many tensions at the core of this.

There are then separate but bigger concerns about how the current system has brought reports of unethical and criminal behaviour, as well as cases of abuse and even human trafficking.

With the matter going before the ECJ, Fifa is



A 400% increase in the latter over the last decade saw a record of \$696.6m (£557.3m) in this window, representing nearly 10% of the total spending on transfer fees.

That has gone hand in hand with the growth of so-called "super agencies" and conglomerations, the largest of which is CAA Stellar. The current conditions are seen as perpetuating their domination.

Pointedly, as regards big agency domination, even smaller agencies and independents dispute that.

They say Fifa's plans will merely strengthen the power of the "supermarket model", since the larger companies will be able to weather the greater costs. There is also an insistence one of many unintended consequences will be the entry of more unscrupulous agents due to a willingness to offer what other representatives won't.

The view of one lawyer working with the AFA is that the idea it is agent commissions driving the market is "beyond making any sense". All of the demand comes from the clubs. They are willing to pay the players so much as part of what has become a financial arms race, and agents merely mediate this. There is also a belief that many of the economic issues that Fifa describe also come from systemic dysfunctions and inequalities in football's ecosystem, that any problems with agents are only a symptom of.

"People read cartoon descriptions of agents from rare transfers that bear no relation to the actual reality of the industry," one prominent agent privately argues.

The fact that the AFA's legal challenge against the regulations takes place in the last 10 days of September has limited the ability of many involved to speak openly on this. That comment still points to one of the many tensions at the core of this.

There are then separate but bigger concerns about how the current system has brought reports of unethical and criminal behaviour, as well as cases of abuse and even human trafficking.

With the matter going before the ECJ, Fifa is

confident the European judges will understand the specificities of the football industry. The agents are concerned Fifa don't understand their business.

"They don't know the specifics because they only see the surface," was one response. This is a shared view even among agents who despise each other - a common enough theme - although some recognise a need for reform.

This is where Fifa would rebut the idea they are ignorant to the business. They point to a five-year consultation process that involved FifPro, the European Club Association, the World Leagues Forum as well as member associations and confederations, and "a large number of agents and agent representative organisations".

Fifa insists that feedback is overwhelmingly positive, even from agents and agent organisations.

The head of one major football body insists the requirement for better agent regulation is "inarguable" and unanimous, and many would point to how all of the major American sporting associations have the same rules that Fifa are trying to introduce, including almost identical caps on commission.

Against that, high-profile agents say there was "a lack of invitation" and that there has "never been any public disclosure of these consultations".

Fifa expressly state this is factually wrong, and that there was both invitation and disclosure as illustrated on their website.

Sources within the global body argue that all representative organisations were invited but some of the biggest agents just re-

fused to engage, and that this is now seen as a litigation strategy to delegitimise the entire process.

Either way, if Fifa have succeed, their reforms will bring the following:

- The establishment of a licensing system, involving an exam
- A requirement for agents to provide full transparency towards clients about payments they receive
- The payment of agent service fees via the Fifa Clearing House, as a measure against financial crime and to protect financial integrity
- The prohibition of multiple representation, so an agent can only work for any one party in a transaction
- Stricter regulations for the representation of minors
- The establishment of a mandatory service fee cap, to avoid excessive financial incentives and conflicts of interest

It is the last of those that has provoked the fiercest dispute from agents, beyond the opposition to the basic premise of Fifa regulating. The cap is being described by lawyer Philip Wehler as a "hard-core, anti-competitive measure fixing purchase prices" that represents a "violation of EU anti-trust laws".

Fifa's position is that to protect the functioning of its transfer system in line with its 2001 agreement with the European Commission, a cap is necessary to reduce existing financial incentives which promote player movement. It is also said that the cap is a pro-competitive measure, because lump-sum

commissions have such a destabilising effect on the economic make-up of the game. Aside from how they incentivise movement, only a handful of clubs can pay the £20m minimum commission required for most top talent, further concentrating that talent among six to eight teams.

There is also the argument that the very nature of modern football ensures that the more money that swirls around the more player wages at a narrowing top end in an escalating arms race.

Fifa want to reduce transfer incentives and nuance how service fees are paid, so they are proportionate to salary. This would in essence mean the interests of player and agent are more aligned, increasing transparency regarding what footballers pay for. As it stands, Fifa posit, commission on fees cover a wide range of service that agents otherwise tell their players is "for free".

A series of agents spoken to for this article say that reflects Fifa's misunderstanding of the business. For one, they argue, service fees aren't just for contract extensions, and the majority of good agents would never push a move their client doesn't need, since this would be bad for everybody in the long term. What's more, all modern agents right down to independents are expected to have office premises, player care staff, media, social media and scouts, not to mention a lot of expenses on travel. All of this is to serve the player and "has a direct correlation to performance".

Fifa admit it's a "cultural shift" to charge players for this at base, but that it's a more "transparent and fair" way of doing business. "It is difficult to understand why agents would not be able to issue transparent invoices to their clients for all additional services, which are not subject to the cap," Kleiner says. Agents would respond that the cultural shift would be agent income being restricted at the exact point players expect greater service.

That could also lead to the unintended consequence of further incentivising transfers since some agents would instead just seek more commissions.

"It's like a streaming service saying if artists aren't happy with their royalties they can do more concerts," one agent says. "Could they do it? Yes. Is it a solution or even rational? No."

The argument is again that super-agencies could

more easily absorb this.

Fifa would also point out that the cap wouldn't apply to sponsorship or any endorsement deals. The agents say that the vast majority of players - right up to mid-table clubs in even the Premier League - don't have commercial appeal so would end up being the ones punished.

As regards the question of representing multiple or all parties in the same transfer, the motivation behind this is pure transparency and to avoid a conflict of interests. The argument on the other side is that it's simply what the relevant parties agree. Fifa would say it's important because it could theoretically mean players don't have the same level of information as their agents.

There is also pushback on the point of how more money goes to service fees than grassroots since they are seen as two unrelated areas. Agents say they only take a percentage of a player's salary, and that has nothing to do with money coming from or going to grassroots.

It is viewed by one representative as a false comparison to further a caricature.

Fifa would counter that it is highly corrosive for the game's solidarity if so much money leaves its ecosystem, and that it is necessary for redistribution mechanisms to function. The argument there is to ensure less money goes to off-shore accounts or impenetrable tax havens, with that increasing financial transparency and integrity.

Agents based in England argue there is already a workable clearing house in the country. Fifa would respond they have to take a "global perspective" and create a level playing field, which would consequently mean the changes for those in England wouldn't be that dramatic.

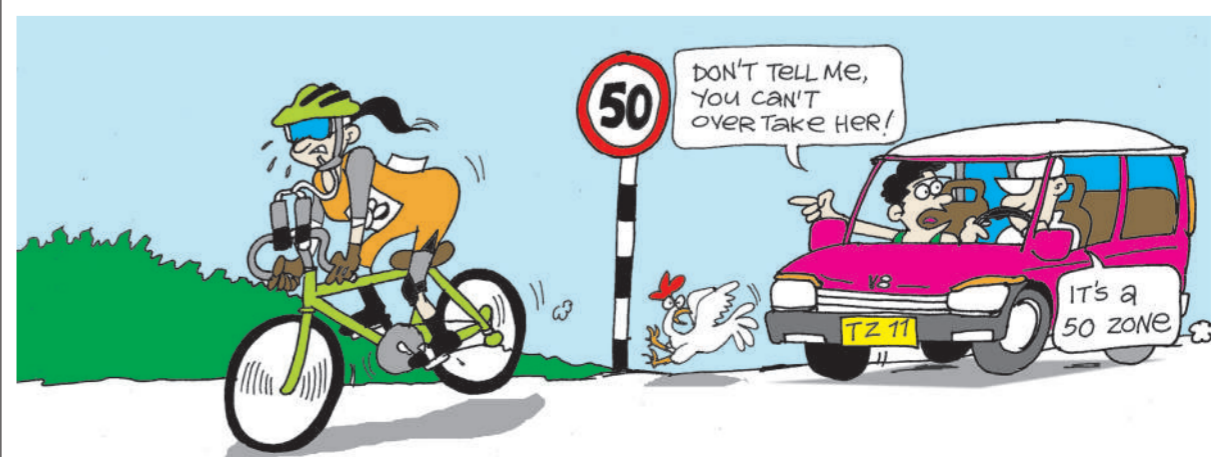
One argument outside England, however, is that amounts to control of a money-flow that further facilitates uncompetitive price-fixing.

Even on the issue of minors, agents would dispute Fifa's position, insisting they require representation the most. The reality will still be that clubs want to sign the most promising young players. An absence of representation could just lead to more unscrupulous actors or illegal payments. Fifa's position is that the rules do not prohibit representation of minors, but set a reasonable and proportionate framework.

To be continued

THE INDEPENDENT

Gwiji by David Chikoko



SPORT

Antony and Jadon Sancho in Manchester Utd squads despite uncertain futures

5
EATV
FRIDAY

11:00 DADAZ
12:00 KIPENGA XTRA
13:00 Movie
13:55 Dondoo Za Michezo
14:00 Movie
15:00 Funguka
15:30 Mpera Mpera
16:00 Zote Kuntu
16:55 Dondoo Za Michezo
17:00 SSELEKT
17:55 Kurasa
18:00 Kali Za Wana
18:30 Skonga
19:00 EATV SAA 1
20:00 DADAZ (r)
21:00 Friday Night Live
23:00 Kurasa (r)
23:05 EATV SAA 1 (r)

TONIGHT @ 9:00

FRIDAY NIGHT LIVE

Friday Night Live The Weekend begins here! Listen to upbeat mixed music by the hottest Djs, Gossip, showbiz updates and exclusive interviews with celebrities from home and abroad. Don't you dare miss this.

eastafrika RADIO

05:00 Supa Breakfast
09:00 MAMAMIA
12:00 Kipenga Xtra
13:00 Planet Bongo
16:00 EA Drive
19:00 Kipenga
21:00 Friday Night Live

88.1FM
DAR ES SALAAM

KMC FC, JKT Tanzania look to bounce back from defeats to Yanga

By Correspondent Michael Mwebe

HOSTS Kinondoni Municipal Council FC and JKT Tanzania will both be determined to bounce back from their recent heavy losses to Young Africans SC in the 2023/24 NBC Premier League when they meet at Uhuru Stadium in Dar es Salaam in the afternoon, with kick-off scheduled for 2 pm.

Kinondoni Municipal Council FC, under head coach Abdihamid Moallin, remains winless after two rounds of the 2023/24 league season.

Their latest disappointment arrived on August 23 at the Azam Complex Stadium in Dar es Salaam as they were thrashed 5-0 by Young Africans SC, popularly known as Yanga.

Moallin knows it is far too early for the Kinondoni-based team to be worried by their poor start to the season, nonetheless, he will demand a re-focus for what should be a fearsome encounter against JKT Tanzania.

Playing in their familiar environment of Uhuru Stadium against a newly-promoted side, Kinondoni Municipal Council FC will be confident to end the wait for a first victory of the campaign to climb out of the drop zone at this early stage of the campaign.

As for the visitors, JKT Tanzania will come into the game having had a mixed start to the club's campaign in the 2023/24 NBC Premier League season.

While they began the campaign on a high by defeating Namungo FC 1-0 on the road, they were soon brought back to earth with a 5-0 loss away to Premier League defending champions, Yanga, in their second game.

The defeat will have been a wake-up call for JKT Tanzania players, and head coach Malale Hamsini, as they bid to finish in the top half of the NBC Premier League table this season.

Hamsini may look to make several alterations to his starting XI, and attacker Daniel Lyanga could be given the nod to lead the line.

Sixtus Sabilo and Edward Songo will both hope to keep their places on either side of Lyanga in a front three, with Hassan Dilunga and Hassan Nassoro remaining key men in midfield.

In head-to-head stats, Kinondoni Municipal Council FC and JKT Tanzania have met in six league matches since the 2018/19 season.

Kinondoni Municipal Council FC has claimed three wins compared to one for the military side, while two matches have ended in a draw.

The teams have not met in the top flight since the 2020/21 season, in which JKT Tanzania won 2-0 at home before Kinondoni Municipal Council FC claimed revenge in the return game with a 5-2 triumph.

Gamondi convinced Yanga's quality would be key to downing Al Merrikh SC

PAGE 19



Tanzania's Yanga footballers, midfielder Salum Abubakar (L), and winger Dennis Nkane participate in their club's training in Dar es Salaam recently in preparation for the 2023/24 CAF Champions League Second Preliminary Round's first leg versus Al Merrikh of Sudan to be held in Rwanda tomorrow. PHOTO: COURTESY OF YANGA

By correspondents Nassir Nchimbi & Michael Mwebe

TANZANIA'S Yanga head coach Miguel Gamondi is adamant the quality of his squad will achieve his desire to historically lead the outfit to the 2023/24 CAF Champions League following two decades of absence in the showdown.

Yanga last played in the Group Stage of the premier continental showdown in 1998 whereby they faced elimination in the stage following failure to notch victory - posting a draw in two clashes and losses in four encounters.

In retrospect, this is a different Yanga - having played in the 2022/23 CAF Confederation Cup final with vast optimism - and Gamondi is focused on writing a history of his own in this year's edition.

Yanga will miss the services of skipper Bakari Mwamnyeto due to family issues while the rest of the squad is fit for the match.

Argentine Gamondi, the NBC Premier League coach of the month, pointed out he is aware Yanga has not played in the Group Stage of the competition, which is a difficult feat to achieve, and it is im-

portant to be careful in the two games against Sudanese outfit, Al Merrikh.

The tactician revealed: "We have planned to have a new record and history this season, our goals are to make sure we qualify for the CAF Champions League Group Stage and go further because we believe in the quality of the squad we have."

The Argentine disclosed: "We need to be careful to get positive results in both matches against Al Merrikh, away and at home so that we can continue to move forward within the competition."

"If we lose we will be in a bad situation, I don't want to see that

at the earliest stages of our season," Gamondi said.

The Argentinian coach will be extremely reliant on the club's senior players as he expressed that many have previously played at this level and their determination to return at this stage will be key ahead of the Al Merrikh match.

"I have no pressure because a large percentage of our players have already played in these competitions," the tactician noted.

"They know what we need although there are things to add to get better results and move forward, looking at last season they did very well in the CAF inter-club showdowns,"

Gamondi disclosed.

Yanga qualified for the 2023/24 CAF Champions League Second Preliminary Round after commanding a 7-1 aggregate victory over AS Ali Sabieh of Djibouti in the First Preliminary Round - with both games having been played at Azam Complex Stadium.

Al Merrikh defeated the Republic of the Congo Premier League side, Association Sportive Othoh, popularly known as Othoh d'Oyo, on a 1-1 aggregate outcome in the First Preliminary Round.

The first leg, which took place in Brazzaville on August 20, had the clubs settling for a 1-1 draw, and the rematch, held at Stade

Huye in Rwanda, had the clubs being locked to a 0-0 draw and the aggregate results went in favour of Al Merrikh.

Meanwhile, Yanga's skipper Mwamnyeto, is not part of the outfit's 26-man squad traveling to Rwanda ahead of the 2023/24 CAF Champions League Second Preliminary Round's first leg against Sudan's Al Merrikh.

Yanga departed Julius Nyerere International Airport in Dar es Salaam yesterday without the club's captain who has family issues to sort out. According to the club's statement, Mwamnyeto was granted leave by head coach Gamondi.

Mwamnyeto - who joined Yanga three years ago from Coastal Union - has been a pillar of strength for the Premier League defending champions.

The tall center-back played both games against ASAS Djibouti in the First Preliminary Round, guiding Yanga to a 10-1 aggregate victory which set a date with Al Merrikh.

Gamondi, who has heavily rotated his players in the early matches of the season, has three center-back options against Al Merrikh.

Dickson Job and Ibrahim Hamad 'Bacca' are likely to start while Ugandan international, Gift Fred, is an option from the bench against Al Merrikh.

The first leg of the Second Preliminary Round for the CAF Champions League will be played at Kigali Pele

Stadium in Rwanda tomorrow, while the second leg will be played at Azam Complex Stadium in Dar es Salaam on September 30.

The Sudanese giants are honouring their home game in the Rwandan city of Huye due to political unrest in their country, which has so far left hundreds of people dead and many others destabilized.

The team has been in Rwanda for the past month and has played friendly games against Rayon Sports and Kiyovu Sports to keep their players in shape. To set a date with Yanga, Al Merrikh edged out Republic of the Congo's AS Othoh. The two teams played out a 1-1 draw in the first leg in Congo Brazzaville on August 20 before settling for a goalless draw in the return leg in Rwanda that enabled Al Merrikh to go through on away goals rule.

Goalkeepers: Djigui Diarra, Metacha Mnata, and Aboutwalib Msherry

Defenders: Dickson Job, Gift Fred, Nickson Kibabage, Lomalisa Mutambala, and Kouassi Yao

Midfielders: Khalid Aucho, Jonas Mkude, Zawadi Mauya, Mudathir Yahya, Salum Abubakar, Farid Mussa, Jesus Molo-ko, Chrispin Ngushi, Dennis Nkane, and Mahlatse Makudubela

Forwards: Maxi Nzengele, Pacome Zouzoua, Stephane Aziz Ki, Clement Mzize, Kennedy Musonda, and Hafiz Konkoni

Dodoma Jiji FC chases second win in 2023/24 NBC Premier League

By Correspondent Michael Mwebe

DODOMA Jiji FC will hope to rebound from a 2-0 defeat at the hands of Simba SC when the former hosts Mtibwa Sugar in search of a second win of the NBC Premier League season at Jamhuri Stadium in Dodoma today in the evening, with kick-off scheduled for 7 pm.

The Dodoma outfit, alias 'Walima Zabibu', offered a somewhat better display than the one they had shown on the opening day against Coastal Union but, ironically, the performance in the match against Simba SC brought them zero points.

On a positive note, Dodoma Jiji FC's head coach Melis Medo can draw plenty of positives from that tie.

On top of this, the home



Footballers making Dodoma Jiji FC feature in training as they geared up for the previous season's Premier League. PHOTO: COURTESY OF DODOMA JIJI FC

match against Mtibwa Sugar represents a nice chance for the Capital City boys to get back to winning ways.

They claimed their first win of the season when they defeated Coastal Union 2-1 at home on Au-

gust 15, with second-half goals netted by forwards, Raizin Hafidh and Meshack Mwamita.

Medo is expected to resist the temptation to shuffle his pack following the loss at Simba SC, although there are likely to

be some alterations, with striker Hassan Mwaterema and defensive midfielder Salmin Hoza both in line for starts.

On the flip side, Mtibwa Sugar has yet to win in the Premier League this season, though, in the outfit's

last outing, it fought back from being a goal down to draw 1-1 with Coastal Union on August 23.

The Manungu-based side opened this season's campaign with a 4-2 home loss in a clash against previous season's runners-up, Simba SC, in Morogoro.

Despite wholesale changes to their squad, it appears Mtibwa Sugar's defense is still a big area of weakness as the side has conceded five goals in two games while the outfit's attacking department still has bite.

In this third-round match, a first victory of the season could be on the menu as Mtibwa Sugar can rely on the recent tradition since they won all of their last three encounters against Dodoma Jiji FC.

The bulk of the starting XI that took to the pitch in the duel against Coastal Union last time out is again expected to feature from the start today.

Having netted two goals in as many league games this term, forward Matheo Anthony will likely spearhead Mtibwa Sugar's attack as he bids to overtake Azam FC's Feisal Salum Abdallah in the scoring charts.

In head-to-head stats, Dodoma Jiji FC and Mtibwa Sugar have met in six league matches since the 2020/21 season. Mtibwa Sugar has recorded three wins and two duels ended in a draw.

The visitors come into the game with the confidence of having won all three league games against their hosts.

Flexibles by David Chikoko

