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Breaking up Mbeya council



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Man killed by dynamite blast



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Govt fights against GBV



'Key TARURA, RUWASA projects must be linked'

By Getrude Mbago, Dodoma

GOVERNMENT supervision is needed to ensure that the Tanzania Rural and Urban Roads Agency (TARURA and the Rural Water Supply and Sanitation Agency (RUWASA) work together for smooth implementation of projects.

This appeal was made by Gairo MP Ahmed Shabiby when debating estimates of the Prime Minister's Office (PMO) for the year 2021/22, saying that the government should ensure that all projects implemented by the two agencies are inspected by councilors and development officers in respective district councils.

They should also monitor expenditure of funds and the quality of projects, he elaborated.

Various MPs said that with regard to the country's flagship projects, the government needs to invest heavily in their implementation as they are central to transforming the country's economy and livelihoods of the majority of the people.

The key projects are the Standard Gauge Railway (SGR), the Julius Nyerere Hydropower Dam, the Uganda-Tanzania Oil Pipeline and various infrastructure projects linking the country with neighbouring states.

Lawmakers especially called on the

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A sweet potatoes retailer at Buguruni market in Dar es Salaam apports into small piles to sell to his customers as Muslims geared up for special fast breaking diets during the holy month of Ramadhan that began yesterday. Photo: Correspondent Jumanne Juma

CONGESTION

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Soil testing kits to curb vast misuse of fertiliser

By Correspondent James Kandoya

SOIL assessment kits will be distributed to over 100 districts countrywide for extension officers to instruct farmers on the proper use of fertilizer types.

Prof Adolf Mkenda (pictured), the minister for Agriculture, told The Guardian in an interview yesterday that the decision is based on the realisation that farmers in most parts of the country apply fertiliser without taking account of the soil texture of their farms, which is at times unproductive and incurs

unnecessary costs.

Assessment kits will be distributed to 146 district councils to improve productivity, with the correct use of the nutrients, he said, elaborating that the programme will be tied to capacity building for extension officers in various districts to ensure that the advice rendered is appropriate.

Extension officers will be similarly be facilitated with reliable communication and other materials to that their work is traced with ease and assessed through mobile phone by higher ministerial officials, he pointed out.

Data available in the ministry shows that currently 20 percent of imported fertilizer is used irresponsibly and thus causes losses, in which case knowledge about soil profile is vital, he stated.

In enabling farmers to know their soil profiles, the knowledge of which fertiliser to use shall no longer need to be followed up in future, he pointed out.

The minister pointed at a gap in soil profile

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Same van crash claims 11 - RPC

By Guardian Correspondent, Moshi

ELEVEN people were confirmed dead yesterday after a Tuesday evening accident which left 10 others injured after two vans collided.

Kilimanjaro Regional Police Commander Amon Kakwale said the accident occurred at Kirinjiko village in Same district and involved a Toyota Hiace van and an Alphard minivan.

"Six of the injured are in critical condition and have been transferred to the KMC referral hospital in Moshi while four others are recuperating at the Same district hospital," he said.

The RPC said the accident occurred after the Alphard minibus which was



These accidents can be avoided if traffic police ensure that only roadworthy vehicles transport passengers

travelling from Arusha to Lushoto district in Tanga region, lost control due to a tyre burst.

"The driver lost control of the minivan and that caused a head-on collision with the Hiace van, travelling from Hedaru urban settlement to Same town," he said.

Four of the bodies were recognized, he said, appealing to people whose relatives travelled on the said routes on Tuesday up to the evening to turn up to see if they can recognise the bodies.

Regional Commissioner Dr Anna Mghwira visited the patients at the KMC Intensive Care Unit, wishing them a quick recovery.

"Doctors have informed me that some of the patients have sustained bone fractures and that is why they are in a critical condition," she said.

She appealed to traffic police in the region, the vehicle inspection department in particular, to conduct regular checks on vehicles, public

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1trn/- water project inked for 28 towns

By Getrude Mbago, Dodoma

THE government is set to commence implementation of a \$500 million (over 1trn/-) water project later this month billed to cover 28 towns in the country, the National Assembly was told yesterday.

The Deputy Minister for Water, Maryprisca Mahundi (pictured)



made this observation when responding to a question by Kilwa South MP Mohamed Kassinga.

She said that the government had secured a soft loan of \$500m from Exim Bank of India to finance the project and its implementation is set to take two years.

In his basic question, the MP sought the time frame to address prolonged water challenges facing residents of Kilwa Kivinje and Kilwa Masoko towns in Kilwa District, Lindi Region.

The legislator wondered what

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Zanzibar Second Vice President Hemed Suleiman Abdulla has urged engineers and consultants of development projects to take action on contractors who breach their contracts. The Second VP was on tour to inspect the sewage system which has been constructed below standard. Photo: SVPO

1trn/- water project inked for 28 towns

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happened to government promises earlier that it would implement a project involving tapping water from Mavuji River to benefit residents in the old towns of Kilwa Kivinje and Kilwa Masoko

Nothing has been done so something and this situation affects the daily lives and development in the areas, he asserted.

Responding, the deputy minister assured the lawmaker that water challenges in Kilwa Masoko and Kilwa Kivinje towns will soon revert to the past as the government moves to implement a wide ranging plan to various town residents are provided with

clean and safe water.

The mega water project will also benefit the two towns, thus addressing the prolonged water shortages facing the residents, she stated, noting further that implementation of the project will be a huge relief to residents in various towns.

In some towns and settlements,



Under these circumstances, the poor, particularly women and girls spend a significant amount of time travelling some distance to collect water

residents had to walk more than a kilometer to fetch water, she stated.

In the same vein, Kalenga MP Jackson Kiswaga demanded clarification on when it would implement water projects to address challenges facing various villages in the constituency.

Residents in Kalenga town currently face an acute shortage of water, impairing daily activities and income, he said, to which the deputy minister said she would pay a visit to the area and find out how to construct water wells in areas having an acute shortage of the precious liquid.

Data indicates that about 57 percent of the population has access to an improved source of safe water, with 34 percent of the country's population having access to improved sanitation.

"Under these circumstances, the poor, particularly women and girls spend a significant amount of time travelling some distance to collect water," NGOs constantly remind the government.

Same van crash claims 11 - RPC

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service vehicles first.

"These accidents can be avoided if traffic police ensure that only roadworthy vehicles transport passengers," the RC declared.

KCMC orthopedic specialist Dr Mugisha Nkoronko said two

patients suffered serious bone fractures, one on the head and another on the leg.

Hospital director Prof Gilead Masenga said they received six patients on Tuesday, with four of them admitted in intensive care and two in normal wards.

Mbeya City begins collecting views on breaking up council

By Guardian Correspondent, Mbeya

MBEYA City council has begun collecting views from religious, traditional and political leaders as well as from various areas that would enable breaking up of the city council into two councils.

At a meeting convened here on Tuesday some of these leaders advised the split should abide by the evaluation of the city's assets to avoid conflicts.

Chadema Mbeya District chairman John Mwambigija said the splitting should also take into consideration the equity of the existing resources.

He said the new Uyole municipal council will need to incorporate some of the areas from Mbeya district council so that it will have enough sources for its revenues.

He recommended Iyela ward, the biggest in Mbeya City including the Sido market and Mwanjelwa areas remained within the city council.

For his part, John Sanga said during the split many assets including buildings will remain in the city hence he recommended for other moveable assets to be transferred to the new Uyole Council.

Mbeya District Commissioner William Ntinika said the views will be submitted to the District Consultative Committee (DCC) and thereafter they will be sent to the Regional Consultative Committee (RCC).

Ntinika said after the views were discussed at RCC the report will be submitted to the President's Office, (Regional Administration and Local Government) for final decision.

"To split the council is a huge process, hence it is required to be implemented from one level to another, all stakeholders are required to participate by giving their views before submission to higher levels," Ntinika said.



He recommended Iyela ward, the biggest in Mbeya City including the Sido market and Mwanjelwa areas remained within the city council



President Samia Suluhu Hassan has a word with Vice President Dr Philip Mpango in Dodoma yesterday. Photo: State House

By Guardian Correspondent, Longido

TANZANIA Industrial Research and Development Organisation (TIRDO) has teamed up with the Livestock and Fisheries ministry to train hides and skins stakeholders in Longido District in adding the value chain to the products.

Early this week, TIRDO's hides and skins researcher who is also the coordinator in the adding the value chain project, Dr Cecilia China said the project will significantly contribute to government efforts to strengthen the hides and skins sector in increasing job opportunities and

Ministry, Tirdo train stakeholders in adding value to hides and skins

poverty reduction.

The project is being sponsored by Research on Poverty Alleviation (REPOA) and the European Union (EU).

"This training is part of the project for empowering Tanzania's hides and skins sector in order to improve the products' quality. We mainly aim skins products to satisfy both the domestic and foreign markets.

"Its participants come from various groups including herders, skinners, skin collectors and hides

and skins dealers," she said.

Earlier, an instructor from Tengeru's Livestock Training Agency College (LITA-Tengeru) in Arusha Frank Moshia said marking the livestock for identification without taking into consideration important hides and skins parts destroys the quality of the products.

Due to this problem, Moshia advised herders to mark the animals on the ears and humps, and if the animals have no humps, then they should be marked on the limbs or heads.

"Good marking for livestock is the use of plastic or metal earrings, you are not allowed to mark them on the ribs, necks or hips. This requirement is in accordance with the law aimed at protecting the skins' quality," he added.

An instructor from Morogoro's Livestock Development Agency (LIDA) College Mgingi Masija said to get quality skins it is essential to identify the livestock breeds, adequate feeding, desist from whipping the animals and avoid bruises on the livestock's skins.

'Key TARURA, RUWASA projects must be linked'

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government to increase funding for the Tanzania Rural and Urban Roads Agency (TARURA) so as to enable it improve infrastructure, a key requirement for national development.

MPs said that despite TARURA's huge burden of ensuring that roads in urban and rural areas are passable, the agency was still underfunded.

they claimed that most rural roads were in a deplorable state, hindering farmers from ferrying day to day produce to markets.

Innocent Bilakwate (Kyerwa) stressed that rural roads be given special treatment as they are the ones propelling the country's economy, insisting that it was important to invest in those roads to facilitate market access to farmers' produce, thus opening up opportunities to rural youth.

"The agency is still facing financial challenges, thwarting its efforts to execute projects, so we have to ensure that rural roads are given special treatment," he said.

Iddi Kassim Iddi (Msalala) said that most roads connecting the constituency and other towns were in a dilapidated condition, which unavoidably affects economic activities.

"Most of the roads need immediate rehabilitation and they should be constructed at tarmac level. These include the Burigi-Kahama road as well as the Geita-Bukoli-Kahama road," he said, noting that a number of traders and farmers in the areas are hugely affected by the poor state of the roads.

The MP said by equipping TARURA with enough funds it will facilitate the agency to implement projects on time and thus enhance efficiency in rural economy. This will stimulate growth of towns and boost sectors like agriculture, industry, tourism and trade, pushing up government revenue collections.

Dorothy Kilave (Temeke) said the country may not achieve some of its goals including strategic projects if it fails to invest heavily in improving roads.

Soil testing kits to curb vast misuse of fertiliser

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data as no studies are regularly conducted to inform farmers what fertilisers to use, such that in various locations and quite often individual farms or parts of them show different soil profiles.

Detailed plans on the scheme will be disclosed in the ministry's expectations set out in its annual estimates expected to be tabled anytime in the ongoing budget session of the National Assembly.

The Deputy Minister for Agriculture, Hussein Bashe, said

last year that farmers use millions of shillings for fertilizer purchase to use on their farms randomly, failing to yield expected benefits.

Estimates put at 20 percent the amount of fertilizer used inappropriately and sometimes contribute to poor farm yields per acre, he had observed

The government plans to collaborate with the private sector to establish more plants to manufacture fertilizers in the country to reduce the amount of fertilizers imported every year, he had asserted.



Prime Minister Kasimu Majaliwa (L) in discussion with Mpwapwa constituency MP George Malima in the National Assembly in Dodoma yesterday. Photo: Correspondent Joseph Ibrahim

Man killed by dynamite blast at his home - RPC

By Guardian Correspondent, Songwe

DYNAMITES used in rock blasting in gold mines have exploded in one house in Songwe killing one person and wounding another as well as seriously damaging six nearby houses.

Songwe Regional Police Commander George Kyando who arrived at the site of the blast on Tuesday said the blast occurred on Monday at 4.00pm at the house of Daud Mwakitalina in Kigamboni area, Saza Ward in Mbozi District.

He mentioned the deceased as Happymark Msuwila whose body was found scattered around the house.

RPC Kyando said the dynamite exploded when the deceased was in the process of taking the stuff to customers.

He said the wounded was identified Jinasia Mayunga (54) who was taken to Mwambani mission hospital for treatment

and later discharged. He said in the sad incident, late Daud's house was totally damaged while six others nearby developed cracks and windows broken.

RPC Kyando said the owner of the house which stored the dynamite was being held for trading in illegal explosives.

He also gave two days for miners owning dynamite illegally to surrender them to the minerals officer after which a crackdown would be conducted from house to house and whoever would be found in possession of the explosives will be dealt with according to the country's laws.

Songwe District Commissioner Jeremia Opulukwa who arrived at the site of the incident with his Defence and Security Committee appealed to the people to remain calm while the government was investigating on the incident.

He also used the occasion to appeal to the people to stop storing dynamites in their houses.

By Guardian Reporter, Dodoma

Govt launches milk drinking plan for all public servants

THE government has unveiled a plan for milk drinking by public servants aimed at mobilising drinking of locally produced milk, as well as increasing livestock keepers' incomes.

Unveiling the plan here on Tuesday, Livestock and Fisheries minister Mashimba Ndaki said the implementation of the plan will help in solving the market challenges for milk and benefit livestock keepers.

The minister said 3 billion litres of milk is produced by the country's livestock keepers per year, but the quantity of milk that is processed is only 74.3 million litres making much milk lack reliable markets, a very unsatisfactory situation for the country's dairy industry.

"Today we are launching the

first phase of milk drinking in government offices and in this phase we have started with 10 ministries, but there will be another phase that will involve other ministries, institutions and state corporations," Ndaki said.

He said the launch goes simultaneously with the distribution of refrigerators for milk storage and appealed to top ministry officials, staff and the public in general to support the plan.

He said milk drinking in government offices will significantly raise the market for locally produced milk instead of foreign milk, the step that is set to increase the income of producers and spur

the availability of job opportunities.

For his part, the Registrar of Tanzania Dairy Board (TDB) Dr George Msalya said he hoped that if every government office with more than 500,000 workers will support the milk drinking drive, great opportunity would be provided in raising the market for the locally produced milk.

The ministries included in the first phase of milk drinking campaign include the Livestock and Fisheries, Defence and National Service, Agriculture, Finance and Planning, Industry and Trade, Regional Administration and Local Government, Education and Home Affairs.

By Guardian Reporter, Dodoma

PLANS are underway to construct 45 modern bus stands in various parts in the country, a project to be implemented under the Tanzania Cities Transforming Infrastructures and Competitiveness (TACTIC) programme, the House was informed yesterday.

Deputy Minister, president's office, Regional Administration and Local Government, Dr Festo Dugange made the statement here that the construction of the modern bus stations will among others, improve transit connections and transform the areas skyline.

Dugange said that the government was currently in negotiations with the World Bank

Cities improvement project to construct 45 bus stands

(WB) to look for funding of the projects.

He was responding to a supplementary question from Vwawa Member of Parliament, Japhet Hasunga, who demanded to know when the government will kick off the construction of Songwe bus stand.

"As I speak all the drawings have been completed but construction of the much anticipated stand is yet to be completed, now, when will this project take off?" the lawmaker queried.

In his response, the deputy minister said that immediately after funding was sourced, the projects would kick off

immediately.

In his basic question, Arusha Urban legislator, Mrisho Gambo had equally wanted to know when the construction of a modern Arusha bus stand would kick off.

The deputy minister responded that the government was currently on procurement procedures as well as looking for a consultant who will carry out a feasibility study for the project.

"Arusha bus stand is part of Tanzania Cities Transforming Infrastructures and Competitiveness (TACTIC) project scheduled to be implemented in 45 City, municipal and town councils," he noted.

By Guardian Reporter

Campaign to connect firms with tech students kicks off

A DRIVE that connects firms with information technology students kicked off in Dar es Salaam yesterday with the aim of introducing the learners to practical workplace experience and offer tech solutions to host companies.

Dubbed Corporate Hackathons, the initiative is a university outreach programme by a Tanzanian tech firm Smart Codes through its innovation platform Smart Lab and implemented in partnership with Human Development Innovation Fund (HDIF) and UK Aid.

A statement released yesterday by Smart Codes after the launch said that 50 students from institutions such as the University of Dar es Salaam, St Joseph University in Tanzania, the Institute of Finance Management and the Dar es Salaam Institute of Technology.

"Starting this week the students will participate in the Corporate Hackathons where they will use their skills to develop innovative solutions towards existing challenges corporates face. Students will work in teams to create these solutions to solve existing problems through

business cases, which will culminate in prize winning for the best and out-of-the-box ideas," reads the statement.

"The aim of this programme is to create a linkage between learning institutions and companies."

The advisory added that the programme is an initiative to get universities more involved in innovation and technology, entrepreneurship and producing high-quality graduates with all the necessary employability skills, but also empower them with real-world employability skills while linking them with rising corporations in Africa.

It said the programme has partnered with companies in the corporate world such as Ottap, Exim Bank, Vodacom, SlideVisuals, Boomplay, Deloitte and Standard Chartered, who will participate and guide these young innovative minds for solutions that are likely to bring a new perspective in their companies and businesses in general.

"Smart Lab has also partnered with a number of companies


who will participate and guide these young innovative minds for solutions that are likely to bring a new perspective in their companies and businesses in general. Smart Lab is looking forward to partnering with more as there is room and opportunity for corporates to connect with young talents," reads the statement.

According to the statement, the initiative aims at keeping empowering young people and connecting them with corporates to enable the birth of groundbreaking solutions that will impact communities, powerful tech teams and most importantly young people with the highest self-awareness skills that will transform the corporate world and the innovation ecosystem of Tanzania to boost the economy and Africa in general.

The programme which was first launched in August last year targets students in technical studies to take part in training sessions that focus on soft skills, project management, and human-centered design thinking.



Karatu District Commissioner in Arusha Region Abbas Kayanda (L) inspects prison maize farm in Eyasi valley which has been hit by wilt disease over the weekend. Photo: Correspondent Woinde Shizza



Request for Quotation
RFQ No. 4373
Purchase of Medical Supplies and Equipment

Due Date and Time for Receipt of Offers: Wednesday 28 April 2021 at 11:00 AM EAT

Jhpiego (pronounced "ja-pie-go"), is an international non-profit health organization affiliated with the Johns Hopkins University.

For more than 45 years and in over 40 countries, Jhpiego has empowered front-line health workers by designing and implementing effective, low-cost, hands-on solutions to strengthen the delivery of health care services for women and their families. By putting evidence-based health innovations into everyday practice, Jhpiego works to break down barriers to high-quality health care for the world's most vulnerable populations. Jhpiego's focus is on training and support for health care providers including doctors, nurses, midwives and health educators working in limited-resource settings throughout Africa, Asia, the Middle East, Latin America and the Caribbean.

Jhpiego's program management strategy recognizes the technical complexity and geographical, cultural, socio-economic and political diversity among our programs. We develop global program initiatives and technical interventions that can be adapted for country-specific applications. In support of this field-driven philosophy, Jhpiego uses a decentralized organizational structure that consists of a global "delivery system" designed to implement the entire portfolio of Jhpiego awards with assistance from key technical, programmatic and administrative staff.

Jhpiego Tanzania office hereby invites submission of quotations from eligible suppliers for purchase of medical supplies and equipment.

Interested eligible bidders may request for a complete set of bidding documents from the following email address: TZ-Jhpiegobids@jhpiego.org

A prospective bidder having any question regarding this RFQ shall send an email 3 days prior to the due date and time for submission of offers to the email address provided in this advert.

All proposals must be delivered to the email address provided above before Wednesday 28 April 2021 at 11:00 AM EAT

Jhpiego reserves the right to accept or reject any proposal, and to annul the bidding process and reject all proposals at any time prior to contract award, without thereby incurring any liability to bidders. Late proposals, electronic proposals, proposals not received shall not be accepted for evaluation irrespective of the circumstances.

Jhpiego Tanzania.
Plot No. 72, Block 45B, Victoria Area, New Bagamoyo Road
P.O. Box 9170, Dar es Salaam, Tanzania
Tel: +255 756 888 388



NBC Bank commercial director Elvis Ndunguru (2nd L) and Tanzania Agriculture Development Bank finance director Derick Lugemala sign cooperation agreement to empower small farmers in Dar es Salaam yesterday. Looking on is TADB special fund director Asha Tarimo and TADB legal affairs director Dr. Edson Rechungura. Photo: Correspondent Jumanne Juma

Tanzania hosted 624,096 foreign tourists - Premier

By Getrude Mbago, Dodoma

TANZANIA hosted a total of 624,096 foreign tourists in the 2020/2021 financial year despite challenges brought by the outbreak of COVID-19 pandemic, Prime Minister Kassim Majaliwa told the House.

According to the Premier, the number surpasses the set target of hosting 437,000 visitors.

Presenting his office's budget estimates for the coming financial year (2021/2022) in Dodoma on Tuesday, Majaliwa acknowledged that due to Covid-19, Tanzania did not expect even to reach half of the number of tourist arrivals as it was in previous years.

He said during the pandemic outbreak, the government took several measures to rescue the tourism sector which includes establishment of Standard Operating Procedures (SOPs) which required visitors to present medical proof on their COVID-19 status.

The SOPs are also applied by players in the tourism sector including tour guides, services providers and airport attendants.

"We took measures to rescue the sector which is an important area contributing highly in the country's economic growth. Other countries also imposed a

number of measures geared to contain the spread of the pandemic," Majaliwa told the National Assembly adding COVID-19 affected the tourism sector across the whole world, Tanzania included.

He explained that the government came up with special strategies to guide businesses in the tourism sector considering health and protection measures, something which attracted visitors from across the world.

PM Majaliwa added that following the measures, Tanzania was awarded the 'Safe Travels Stamp' in August, 2020 by the World Travel and Tourism Council (WTTC) proving that Tanzania was the safest place to visit even with the COVID-19 situation.

The Premier asserted that in the 2021/2022 financial year, the government will continue to strengthen strategies to boost the tourism sector as well as increasing the number of arrivals in the country's attraction sites.

On Ports, Majaliwa said the government will continue to invest in expansion of the country's ports such as Dar es Salaam, Tanga and Mtwara to facilitate smooth operation and raise revenue collection.

On the fight against epidemic diseases including the respiratory and breathing challenges, the Premier said the government has purchased seven modern plants with the capacity to produce 200 cylinders of oxygen.

"The plants will be installed in various referral hospitals in the regions of Dar es Salaam, Dodoma, Geita, Manyara, Mbeya, Mtwara and Ruvuma to facilitate production of oxygen for patients in need," he explained.

The premier also said that in the next fiscal year, the government will invest heavily in irrigation which includes rehabilitating infrastructures in various irrigation schemes countrywide.

He added that with improved irrigation schemes, production of both food and cash crops will also increase.

Kigoma RC irked by slow pace of repatriation of Burundian nationals

By Guardian Correspondent, Kigoma

SLOW pace in the repatriation of Burundi refugees from Kigoma Region has alarmed the government which has called for faster repatriation, saying the central African country was peaceful and wants its citizens back.

The remarks were given by Kigoma Regional Commissioner Thobias Andengenyee soon after visiting the Nhyarugusu refugees camp in Kasulu District, saying he was not pleased by the small numbers of Burundi refugees returning to their country.

He instructed the United Nations High Commission for Refugees (UNHCR) to ensure the repatriation exercise is conducted transparently.

Addressing the refugees at the camp, he said the issue of refugees has an end to it hence it was important to understand the situation following decision by the sides involved in the refugees' issue - UNHCR, Burundi and Tanzania governments.

"We would like you to go back to your country, your country needs you, you should know that, hence it is important for you to decide from your own volition as your country is now peaceful, go back to build your country," he said.

The RC was suspicious of the repatriation process in which the refugees are sent to a third country since the merits for doing so have not been made transparent causing many refugees to remain at the camp in anticipation of going to Europe.

In regard to those refugees who have been registering themselves to return to Burundi voluntarily and later decided against doing so, the RC directed investigations thereon to find out what made them change their mind.

Earlier, the Acting Head of the Nhyarugusu Refugees Camp Miraji Chagonja said between September 2017 and March 2021, out of the camp's original 53,856 refugees, only 20,586 returned to Burundi voluntarily.

Chagonja said the Refugees Services Department in the Home Affairs ministry in collaboration with UNHCR have been repeatedly campaigning to mobilise the refugees to return to Burundi, but still the pace was slow, giving doubts whether they would all return.

For his part, the Director of the Refugees Services Department Sudi Mwakibasi said Tanzanian and Burundian leaders he met several times and all called for the refugees to return home.

He said the Department's initial investigations discovered that many Burundian refugees had no basic reasons to remain at the camp as their country was now peaceful, and added that the only visible reason could be economic.

Tanzania's UNHCR Country Representative Kasulu Ben Diallo said the Commission has been making concerted efforts to appeal the refugees to go back home and every Thursday they are provided with transport to do so.

He said the main obstacle was their country's readiness to welcome them and settle them in accordance with the laid down procedures.

The Nhyarugusu camp is also home to 78,716 refugees from DRC Congo making total number of refugees at the camp to be 132,711.

MWANGA HAKIKA MICROFINANCE BANK LIMITED

Defining tomorrow today

MWANGA HAKIKA MICROFINANCE BANK LIMITED AUDITED FINANCIAL STATEMENTS

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

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

	Current Year 31-Dec-20	Previous Year 31-Dec-19
A. ASSETS		
1 Cash	782,688	348,919
2 Balances with Bank of Tanzania	2,604,540	1,456,777
3 Investment in Government securities	0	0
4 Balances with other banks	5,097,965	4,274,836
5 Cheques and items for clearing	0	(369)
6 Inter branch float items	0	0
7 Bills negotiated	0	0
8 Customers' liabilities for acceptances	0	0
9 Interbank Loans Receivables	0	0
10 Investments in other securities	0	0
11 Loans, advances and overdrafts (net of allowances for probable losses)	32,651,835	9,134,254
12 Other assets	5,204,548	2,417,688
13 Equity Investments	0	0
14 Underwriting accounts	0	0
15 Property, plant and equipment (net)	2,839,034	416,919
16 TOTAL ASSETS	49,380,610	18,049,022
B. LIABILITIES		
17 Deposits from other banks	1,500,000	200,000
18 Customer Deposits	26,789,576	13,063,641
19 Cash letters of credit	0	0
20 Special deposits	140,000	140,000
21 Payment orders/transfers payable	0	0
22 Bankers' cheques and draft issued	0	0
23 Accrued taxes and expenses payable	0	0
24 Acceptances outstanding	0	0
25 Interbranch float items	0	0
26 Unearned income and other deferred charges	280,104	266,267
27 Other liabilities	2,770,105	500,903
28 Borrowings	4,169,402	100,000
29 TOTAL LIABILITIES	37,649,187	14,270,811
30 NET ASSETS/(LIABILITIES)	11,731,423	3,778,211
C. CAPITAL AND RESERVES		
31 Paid up share capital	8,250,834	2,791,382
32 Capital Reserves	1,389,166	0
33 Retained earnings	(875,003)	789,129
34 Profit/(Loss) account	2,687,497	(241,700)
35 Other capital accounts	278,929	439,400
36 Minority Interest	0	0
37 TOTAL SHAREHOLDERS' FUNDS	11,731,423	3,778,211
38 Contingent liabilities	38,497,295	40,116,084
39 Non Performing Loans & Advances	5,333,900	410,614
40 Allowances for probable losses	2,474,402	532,606
41 Other non performing assets	0	0
D. PERFORMANCE INDICATORS		
i Shareholders funds to total assets	24%	21%
ii Non performing loans to total gross loans	15%	4%
iii Gross loans and advances to total deposits	115%	72%
iv Loans and advances to total assets	66%	51%
v Earning Assets to Total Assets	76%	74%
vi Deposits Growth	119%	9%
vii Assets growth	174%	8%

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

	Current Yr Cumulative 31-Dec-20	Previous Yr Cumulative 31-Dec-19
I Cash Flow from Operating Activities:		
Net (loss)/Income	2,242,354	(346,041.00)
Adjustments for non cash items:		
- Gain/loss on Sale of Assets	0	0
- Depreciation of property and equipment	287,878	128,546.00
- Amortization of Intangible Assets and Refurbishment	61,476	28,050.00
- Amortization of Capital Grant & Reserve	(202,551)	(324,661.00)
- Prior Year adjustment	(33,267)	0
- Expected credit loss IFRS 9	(1,667,308)	(178,588.00)
- Loans Written Off	0	991,380.00
- Change in Statutory minimum reserve (SMR)	688,583	298,687
- Net change in loans and advances	(950,539)	391,731
- Net change in other assets	(21,570,169)	(3,340,115)
- Net change in deposits	(584,541)	(894,202)
- Net change in placements with other bank	17,025,935	1,260,028
- Net change in other liabilities	2,247,731	2,604,200
- Tax paid	307,792	(164,499)
	(3,523,791)	(142,857)
	(48,000)	(98,972)
Net cash flows/(used) from operating activities	(2,883,208)	56,858
II Cash Flow from Investing Activities		
Dividend Received	0	0
Purchase of property, plant & equipment	(1,008,307)	(39,870)
Proceeds from disposal of property and equipment	0	0
Purchase of Intangible assets	(654,888)	0
Goodwill	(1,122,305)	0
Proceeds from sale of Non-Dealing Securities	0	0
Net cash provided (used) by investing activities	(2,785,501)	(39,870)
III Cash Flow from Financing Activities		
Repayment of Long term Debt	0	0
Proceeds from issuance of long term debts	0	0
Capital Grants	42,078	105,652
Proceeds from issuance of paid up capital	5,459,452	189,477
Payment of Cash Dividends	0	0
Net change in other borrowings	4,069,402	25,318
Net cash provided (used) by financing activities	9,570,932	320,447
IV Cash and Cash equivalents		
Net increase (decrease) in cash & cash equivalents	3,902,223	337,434
Cash & equivalents, beginning of Year	3,026,604	2,689,170
Cash & equivalents, end of Year	6,928,825	3,026,604

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

	Cur Yr P & L cumm 31-Dec-20	Previous Yr P & L cumm 31-Dec-19
1 Interest Income	4,031,422	2,144,198
2 Interest Expense	1,386,353	682,429
3 Net Interest Income (1 minus 2)	2,635,069	1,461,769
4 Bad debts written off	0	991,380
5 Impairment losses on Loans and Advances	(1,359,637)	(63,588)
6 Non Interest Income	1,809,889	1,312,306
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	172,616	62,101
6.2 Commissions and fees	1,321,520	845,433
6.3 Dividend Income	0	0
6.4 Other Operating Income	315,753	404,772
7 Non Interest Expense	3,562,241	2,192,325
7.1 Salaries and Benefits	1,667,071	1,056,046
7.2 Fees and Commission	0	0
7.3 Other Operating expenses	1,895,170	1,136,279
8 Operating Profit/(Loss) before Income Tax	2,242,354	(346,042)
9 Income Tax Provision	445,143	104,342
10 Net Income/(Loss) after Income Tax	2,687,497	(241,700)
11 Other Comprehensive Income	0	0
12 Total comprehensive income/(Loss) for the year	2,687,497	(241,700)
13 Number of Employees	97	40
14 Basic Earnings Per Share	1,629	(3)
15 Number of Branches	7	0

SELECTED PERFORMANCE INDICATORS

(i) Return on average total assets	5%	-1%
(ii) Return on average shareholders funds	23%	-6%
(iii) Non Interest Expense to Gross Income	61%	63%
(iv) Net Interest Income to Average Earning Assets	7%	11%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2020
(Amounts in million shillings)

	Share Capital	Share Premium	Retained Earnings	Regulatory Reserve	General Provision Reserve	Others	Total
Year ended 31 December 2020							
Balance as at 01.01.2020	2,791,382	0	547,429	0	0	0	3,338,811
Profit for the year	0	0	2,687,497	0	0	0	2,687,497
Prior year adjustment	0	0	8,286	0	0	0	8,286
Adjustment during the year	0	0	(41,552)	0	0	0	(41,552)
Other Comprehensive Income	0	0	0	0	0	0	0
Transactions with owners	0	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0	0
Regulatory Reserve	0	0	0	0	0	0	0
General Provision Reserve	0	0	0	0	0	0	0
Issued during the year	1,944,026	0	0	0	0	0	1,944,026
Gain from Merger	3,514,826	0	0	0	0	0	3,514,826
Advance toward share Capital	600	0	0	0	0	0	600
Transfer to retained earnings	0	0	(1,388,166)	1,389,166	0	0	0
Balance as at 31.12.2020	8,250,834	0	1,812,484	1,389,166	0	0	11,452,484
Previous Year ended 31 December 2019							
Balance as at 01.01.2019	2,685,730	0	(67,528)	790,817	54,116	0	3,463,135
Loss/Profit for the year	0	0	(241,700)	0	0	0	(241,700)
Prior year adjustment	0	0	11,724	0	0	0	11,724
Adjustment during the year	0	0	0	0	0	0	0
Other Comprehensive Income	0	0	0	0	0	0	0
Transactions with owners	0	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0	0
Transfer to retained earnings	0	0	844,933	(790,817)	(54,116)	0	0
Donated assets	0	0	0	0	0	0	0
Regulatory Reserve	0	0	0	0	0	0	0
General Provision Reserve	0	0	0	0	0	0	0
Issued during the year	105,652	0	0	0	0	0	105,652
Balance as at the 31.12.2019	2,791,382	0	547,429	0	0	0	3,338,811

* Figures in the brackets indicate negative value

The above extracts are from the audited financial statements of the bank for the year ended 31 December 2020 which have been prepared in accordance to the International Financial Reporting Standards (IFRS). The financial statements have been audited by Innovex, Certified Public Accountants and received an unqualified opinion.

Signed by:		Date
Isaack Chahe	Ag. Managing Director	7-Apr-21
Dominick Mnzava	Ag. Head of Finance	7-Apr-21
Elifuraha Charles	Internal Auditor	7-Apr-21

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

Attested by:		Date
Eng. Ridhuan Mringo	Board Chairman	7-Apr-21
Zukra Ally	Director	7-Apr-21

MHB Bank Guarantees
Performance Bank Guarantees
Advance Payment Bank Guarantees and
S&B Bond Bank Guarantees

info@mhbbank.co.tz

www.mhbbank.co.tz



A consignment of condemned items from four regions across Tanzania were yesterday destroyed in Mbeya by the Tanzania Bureau of Standards. Photo: Correspondent Nebart Msokwa

By Guardian Reporter, Dodoma

Govt empowering groups in fight against the GBV

A TOTAL of 3,162,421 women and special groups have been reached with essential legal education in the past three years, a move which has enabled them know their rights and thus accelerate the fight against Gender Based Violence (GBV) in the country.

Deputy Minister for Constitution and Legal Affairs Geoffrey Pinda said this in the House yesterday during the questions and answers session.

Responding to a question by Wanu Hafidh Ameir (Special Seats), the deputy minister said the government has been implementing several programmes so as to ensure that women are furnished with essential information on their rights and thus facilitate access to justice.

In her basic question, the legislator wanted to know how the government was doing to ensure that women are reached with legal aid services especially on laws that protect them in both urban and rural areas in the country.

The deputy minister said that in efforts aimed to ensure that

women and special groups such as children and People with Disabilities (PwDs) have border understanding of the laws which protect them, the government has been embarking on programmes to educate, train and support them on how to fight for their rights.

"By implementing several programmes in collaboration with stakeholders, a good number of women, children, elders and PwDs in regions, districts, towns and villages have been educated on their rights which include enabling them to participate in decision making, land ownership, contesting for various leadership positions as well as fighting against all forms of violence and humiliation," he said.

He said that the government in collaboration with stakeholders has been investing in the promotion and protection of women's rights in the country, accomplishing its successes through legal aid, advocacy and networking, paralegal training and

outreach programmes.

"We will continue expanding the services in our police posts, courts and hospitals by increasing the number of gender desks and one stop centres so as to ensure that more people have access to justice.

Pinda said that the government is also implementing a 'Five-year National Plan of Action to End Violence Against Women and Children (NPAVAWC 2017/18 - 2021/22)' which has been developed by consolidating eight different action plans addressing violence against women and children so as to create a single comprehensive, National Plan of Action to eradicate violence against women and children in the country.

"The NPA-VAWC emphasizes the actions needed for both preventing and responding to violence and recognizes that investing in violence prevention initiatives has a positive impact on inclusive growth," he said.

Njombe prison congestion cited as obstacle to its daily operations

By Guardian Correspondent, Njombe

INMATES' congestion at Njombe District Prison has been cited as an obstacle for the day to day operations at the correctional facility.

This was revealed here early this week by Njombe Region Prison Officer Emmanuel Lwinda during the launching of the region's Parole Board.

"This correctional facility is supposed to hold 100 inmates but as for now there are more than 300 causing serious congestion," he said.

He said since Wangingombe District lacks a prison all prisoners from the district are taken to the Njombe Prison causing a huge inmates congestion.

He said the Parole law will help in reducing the congestion at the prison because the law allows inmates jailed for more than four years and who meet certain laid down conditions to benefit from it.

He further said the process start at the prison by recommending the name of the inmate to benefit from the law which is sent to his home village for inquiries. "The person who was aggrieved by the prisoner is then interrogated whether he was ready to receive him and if he agrees, the recommendations are submitted to the Parole Board for onward transmission to the minister," Lwinda added.

However, he said the inmate who benefits from the Parole law will have reduced the number of inmates at the prison, hence reducing congestion.

He said those set to benefit from the law were those with minor offences except those involving armed robbery.

Speaking at the launching of the Parole Board, Njombe Regional Commissioner Eng Marwa Rubirya said the main aim to have the Parole Board was to reduce the inmates' congestion challenge in prisons.

"The second aim is to involve the community in the whole issue of correctional behavior for those found guilty of various offences," he added.

Minister now directs RUWASA to increase water drawing points

By Correspondent Gideon Mwanosya, Mbinga

WATER ministry Deputy Minister MaryPrisca Mahundi has given one month to Ruvuma Region's Rural and Urban Water and Sanitation Authority (RUWASA) to increase the number of water drawing points at Kiosi area in Kipapa Village.

She issued the ultimatum during her working visit in Mbinga District, Ruvuma Region to inspect water projects costing billions of shillings.

"You must make sure you begin water distribution in Langiro Asili, in Langiro Ward within the next three months," she stressed.


In the visit, Mahundi inspected the 647.4m/- Kipapa and Mhilo water project implemented in Kipapa and Langiro wards in Mbinga District.

The project for clean and safe water was now complete and has started serving the residents.

The Deputy Minister also inspected two other water projects at Lifakara Village estimated to cost 651m/- and another one in Bethlehem Ward estimated to cost 1.4bn/- after completion.

She also inspected water projects implemented in Amani Makolo, Mabuni, Luhagara and Litumbandyosi villages in Mbinga District.

For his part, Ruvuma Region RUWASA Manager Eng Rebman Ganshongwa called on the residents to protect water sources as well as water infrastructures to enable the projects last long.



CHINA DASHENG BANK

中華大盛銀行

AUDITED FINANCIAL STATEMENTS

Issued Pursuant to Section 7 & 8 of the Banking and Financial Institutions (disclosures) Regulations 2014

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 st DEC 2020		
(All Amounts in millions of Tanzanian shillings)		
BALANCE SHEET (AMOUNTS IN MILLIONS OF TANZANIAN SHILLINGS)	Current Year 31-December-20	Previous Year 31-December-19
A. ASSETS		
1 Cash	166	729
2 Balances with Bank of Tanzania	4,412	869
3 Investments in Government securities	60,793	55,593
4 Balances with other banks and financial institutions	11,721	16,655
5 Cheques and items for clearing	0	0
6 Inter branch float items	0	0
7 Bills negotiated	0	0
8 Customers liabilities for acceptances	0	0
9 Interbank loans receivable	0	0
10 Investments in other Securities	0	0
11 Loans, Advances and Overdrafts (net of allowances for probable losses)	25,985	22,990
12 Other Assets	5,004	6,031
13 Equity Investments	0	0
14 Underwriting Accounts	3,208	4,090
15 Property and Equipment	0	0
16 TOTAL ASSETS	111,289	106,957
B. LIABILITIES		
17 Deposits from other banks and financial institutions	0	0
18 Customer deposits	2,751	1,212
19 Cash letters of Credit	0	0
20 Special Deposits	0	1,069
21 Payment orders/transfers payable	0	0
22 Bankers' cheques and drafts issued	0	0
23 Accrued taxes and expenses payable	225	301
24 Acceptances outstanding	0	0
25 Interbranch float items	0	0
26 Unearned income and other deferred charges	3,922	4,022
27 Other Liabilities	2,462	2,830
28 Borrowings	10,230	10,120
29 TOTAL LIABILITIES	19,590	19,555
30 NET ASSETS/(LIABILITIES) (16 minus 29)	91,699	87,402
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	89,040	89,040
32 Capital Reserves	0	0
33 Retained Earnings	-1,638	-4,045
34 Profit (Loss) Account	4,296	2,408
35 Regulatory Reserve	0	0
36 Minority Interest	0	0
37 TOTAL SHAREHOLDERS' FUNDS	91,699	87,402
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders Funds to Total Assets	82%	82%
(ii) Non performing Loans to Total Gross Loans	0%	0%
(iii) Gross Loans and Advances to Total Deposits	948%	1902%
(iv) Loans and Advances to Total Assets	23%	21%
(v) Earning Assets to Total Assets	89%	89%
(vi) Deposits Growth	127%	1816%
(vii) Assets Growth	4%	22%

CONDENSED STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 st DEC 2020		
(All Amounts in millions of Tanzanian shillings)		
CASH FLOW FROM OPERATING ACTIVITIES	Current Year 31st December 2020	Previous Year 31st December 2019
(AMOUNTS IN MILLIONS OF TANZANIAN SHILLINGS)		
Operating Profit/(Loss) Before Taxation	4,468	2,461
Adjustments for:		
-Impairment/Amortization	1,826	1,860
-Net change in Loans and Advances	(2,992)	(21,152)
-Gain/loss on Sale of Assets	0	0
-Net change in Deposits	665	12,473
-Net change in Short Term Negotiable Securities	0	0
-Net change in Other Liabilities	(606)	914
-Net change in Other Assets	5,501	(18,965)
- Tax Paid	(156)	(46)
-Others (specify)	0	0
Net cash provided (Used) by operating activities	8,705	(22,455)
Cash flow from investing activities:		
Dividend Received	0	0
Purchase of Fixed Assets	(123)	(117)
Proceeds from Sale of Fixed Assets	0	0
Others (Government Securities)	(6,039)	(52,859)
Net cash (Used in)/generated from investing activities	(6,162)	(52,976)
Cash flow from financing activities:		
Repayment of Long-term Debt	0	0
Proceeds from Issuance of Long Term Debt	0	0
Proceeds from Issuance of Share Capital	0	0
Payment of Preference Dividends	0	0
Net Change in other Borrowings	0	0
Others (specify) - WHT paid on Bonus Shares	0	0
Net Cash generated from Financing Activities	0	0
Cash and Cash Equivalents:		
Net Increase/ (Decrease) in Cash and Cash Equivalents	2,543	(75,431)
Cash and Cash Equivalents at the beginning of the Year	2,047	77,478
Cash and Cash Equivalents at the end of the Year	4,590	2,047

CONDENSED STATEMENT OF CHANGE IN EQUITY AS AT 31 st DEC 2020						
(All Amounts in millions of Tanzanian shillings)						
	Share capital	Share Premium	Retained Earnings	Regulatory reserve	General provision Reserve	Others Total
Current Year						
Balance as at the beginning of the year	89,040	0	(1,638)	0	0	87,402
Profit for the year	0	0	4,296	0	0	4,296
Other Comprehensive Income	0	0	0	0	0	0
Transaction with owners	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0
Regulatory reserve	0	0	0	0	0	0
General Provision Reserve	0	0	0	0	0	0
Others	0	0	0	0	0	0
Balance as at the end of the current period	89,040	0	2,659	0	0	91,699
Previous Year						
Balance as at the beginning of the year	89,040	0	(4,045)	0	19	84,995
Profit for the year	0	0	2,408	0	0	2,408
Other Comprehensive Income	0	0	0	0	0	0
Transaction with owners	0	0	0	0	0	0
Dividends Paid	0	0	0	0	0	0
Regulatory reserve	0	0	0	0	0	0
General Provision Reserve	0	0	0	0	0	0
Others	0	0	0	19	(19)	0
Balance as at the end of the previous period	89,040	0	(1,638)	0	0	87,402

CONDENSED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 st DEC 2020		
(All Amounts in millions of Tanzanian shillings)		
(AMOUNTS IN MILLIONS OF TANZANIAN SHILLINGS)	Current year 31st December 2020	Previous year 31st December 2019
1 Interest Income	12,382	8,014
2 Interest Expense	(671)	(488)
3 Net Interest Income (1 + 2)	11,712	7,526
4 Bad Debts Written-Off	0	0
5 Impairment Losses on Loans and Advances	(4)	(75)
6 Non Interest Income:	11,708	7,450
6.1 Foreign Currency Dealings and translation Gain/(Loss)	88	1,198
6.2 Fees and Commissions	192	171
6.3 Dividend Income	0	0
6.4 Other Operating Income	20	1,174
7 Non Interest Expenses:	12,008	9,993
7.1 Salaries and Benefits	(3,599)	(2,596)
7.2 Fees and Commission	0	0
7.3 Other Operating Expenses	(3,940)	(4,936)
8 Operating Profit/(Loss) Before Taxation	4,468	2,461
9 Income Tax Provision	(172)	(53)
10 Profit/(Loss) After Income Tax	4,296	2,408
11 Other Comprehensive Income (itemize)	0	0
12 Total comprehensive income/(loss) for the year	4,296	2,408
13 Number of Employees	25	22
14 Basic Earnings per Share	107	60
15 Number of Branches	1	1
SELECTED PERFORMANCE INDICATORS		
(i) Return on Average Total Assets	3.9%	2.3%
(ii) Return on Average Shareholder Funds	4.8%	2.8%
(iii) Non Interest Expenses to Gross Income	62.8%	74.8%
(iv) Net Interest Income to Average Earnings Assets	12.1%	8.7%

Nunu Saghaf Ag. Chief Executive Officer 12th April 2021	Guydon Chihwalo Senior Finance Manager 12th April 2021	Zablon Stambuli Head of Internal Audit 12th April 2021						
<p>The above extracts are from the financial statements of the Bank for the year ended 31st December 2020 which have been prepared in accordance with international financial reporting standard (IFRS). The financial statements were audited by INNOVEX Auditors; Certified Public Accountants and received a clean/unqualified audit report.</p>								
<table style="width: 100%; border: none;"> <thead> <tr> <th style="text-align: left;">Name</th> <th style="text-align: right;">Date</th> </tr> </thead> <tbody> <tr> <td>1. Bao Dongqiang (Ag. Chairperson)</td> <td style="text-align: right;">12th April 2021</td> </tr> <tr> <td>1. Jimmy Mrosso (Director)</td> <td style="text-align: right;">12th April 2021</td> </tr> </tbody> </table>			Name	Date	1. Bao Dongqiang (Ag. Chairperson)	12th April 2021	1. Jimmy Mrosso (Director)	12th April 2021
Name	Date							
1. Bao Dongqiang (Ag. Chairperson)	12th April 2021							
1. Jimmy Mrosso (Director)	12th April 2021							



Government of
Republic of Malawi



AFRICAN DEVELOPMENT
BANK GROUP



The Government of The
United Republic of Tanzania

SECRETARIAT OF THE JOINT SONGWE RIVER BASIN COMMISSION
Joint Songwe River Basin Development Programme

STRENGTHENING TRANSBOUNDARY COOPERATION AND INTEGRATED NATURAL
RESOURCES MANAGEMENT IN THE SONGWE RIVER BASIN (STCINRMSRB) PROJECT

SPECIAL PROCUREMENT NOTICE
FOR
MONITORING AND EVALUATION EXPERT

Position Title: Monitoring and Evaluation Expert
Reporting to: The Executive Secretary for the Joint Songwe River Basin Commission.
Reference Number: SRBC/STCINRMSRB/M&E/1
Publication date: 15th April, 2021
Closing date: 6th May, 2021
Place of duty: S-SRBC Offices in Kyela, Tanzania
Terms of Appointment: Four (4) years contractual appointment renewable every year based on performance.

1.0 Background

The Governments of the United Republic of Tanzania and the Republic of Malawi are jointly implementing the Songwe River Basin Development Programme (SRBDP), which is managed by the Secretariat of the joint Songwe River Basin Commission (S-SRBC) with office located at Kyela, Tanzania. The Songwe River Basin (SRB) covers an area of 4,243 km² in seven districts of: Karonga, Chitipa (in Malawi); and Kyela, Mbeya Rural, Ileje, Mbozi and Momba (Tanzania). The basin is part of the wider Zambezi River basin. The river forms part of the border between Malawi and Tanzania where increasing competition for space, water and natural resources is degrading the Songwe River Basin. Both riparian countries in 2017 ratified the Convention on the Establishment of the Joint the Songwe River Basin Commission (SRBC) to sustainably manage the basin natural resources and implement the Songwe River Basin Development Programme (SRBDP). The Convention came into force on 1st July, 2018. The SRBDP is a multipurpose transboundary Programme under which the challenges and opportunities resulting from the behaviour of the Songwe River are planned to be worked on through various projects. The projects are to cover construction of dams for flood control and hydropower productions, development of irrigated agriculture, water supply, fisheries and tourism to mention a few including non-structural measures.

The 'Strengthening Transboundary Cooperation and Integrated Natural Resource Management in the Songwe River Basin' (STCINRM-SRB) Project as one of the non-structural measures has been established to prepare the ground for the implementation of the SRBDP by addressing the problem of environmental degradation. Specifically, the Project objective is to enhance basin protection, livelihoods and integrated water resources management through improved transboundary cooperation and sustained ecosystem services. The Project will be implemented for a period of four years.

2.0 Functions and Responsibilities

The functions and responsibilities of the M&E Expert will include, but are not limited to: -

- Supervise and assist the consultant responsible for establishing the M&E system and thereafter operate and maintain the system;
- Lead in preparation and review of annual work plans and budgets for the Project;
- Design, implement and updates gender responsive M&E plan for the project and associated work plans for each activity (as reflected in the project result framework);
- Assist the Districts in developing an M&E tool for Project interventions including a Community Based Monitoring and Evaluation;
- Build capacity of SRBC staff and stakeholders in collecting analysing, communication and use of M&E information in planning and decision making;
- Lead the sourcing of data and information for specific M&E needs directly from the S-SRBC (such as budgets, staff capacity and other internal data) particularly for indicators not requiring a survey and remember to include gender related consideration in all aspects of collecting, analysing and reporting;
- Review and provide advice related to the project results framework and indicators including advising on development and maintenance of M&E database for the project;
- Assist the Capacity Building Consultant in conducting assessment of the existing capacity in the field of M&E with gender consideration in mind, and support the development and implementation of a capacity building plan as per Project Appraisal Report;
- Review the quality of existing data sources, the methods of collecting data and the degree to which they will provide good

baseline data for mid-term and end of project evaluations, and based on this review, consult with partners to develop approaches to address identified gaps;

- Lead in identifying M&E technical needs of the project and make appropriate recommendations to the S-SRBC and relevant partners cooperating with the project that will ensure all planned outcomes and outputs are achieved and reported;
- Assist in the development of ToRs for M&E tasks to be carried out for consulting firm if need be (e.g. the design of surveys, studies, under the project and oversee the development of data collection tools and work of consultants, evaluations (mid-term/final evaluation) etc.) by using a combination of quantitative and qualitative methods;
- Oversee evaluation exercises and preparation of monthly, quarterly, semi-annual and annual reports as well as compile periodic data for input into the S-SRBC Management Information System (MIS);
- Organise timely monitoring visits to project sites and identify and formulate lessons learned and document best practices from various studies to be integrated into project reports; and
- Perform any other appropriate/relevant tasks assigned by the Executive Secretary.

3.0 Education Qualifications and Experience

- At least a Master degree in Statistics, Economics, Demographics or any other Socio-economic or Social-science field with M&E related experience in the field of environment and natural resources management.
- At least five (5) years' experience in a senior project monitoring and evaluation position responsible for implementing M&E for international development/donor funded projects;
- Experience in designing, implementing and operating project M&E systems from project initiation to closeout stage;
- Experience in strategic planning and performance measurement including indicator selection, target setting, reporting, database management, and developing M&E and performance monitoring plans;
- Experience in developing and refining data collection tools;
- Experience in report writing and presentation;
- Experience in planning and managing surveys;
- Solid experience in gender mainstreaming and collection, analysis and reporting on sex-disaggregated and gender-responsive data;
- Experience in managing and providing training to partners and target beneficiaries;
- Knowledge of major evaluation methodologies (e.g. quantitative, qualitative and mixed-method) and data collection and analysis methodologies;
- Experience in working with donor funded projects including governmental and international funded projects; and
- Excellent knowledge of English language is a requirement; knowledge of local languages is an added advantage.

HOW TO APPLY

Interested candidates should submit a cover letter, copies of academic certificates, professional certificates and Curriculum Vitae (not exceeding four pages) with names and contact information of three traceable referees to:

The Executive Secretary
The Secretariat of the Joint Songwe River Basin
Commission
P.O. Box 300,
Kyela,
TANZANIA.

Email: recruitment.srb@gmail.com

Telephone number: +255 25 2957412; or +255 754 832484;
To be submitted not later than 6th May, 2021, 17:00 Hours
Local time (EAT).

Please mention the title of the position you are applying for
in your email or Post.

Ladies are encouraged to apply.

Only shortlisted candidate will be contacted.

Kagera irrigation scheme plan on - deputy minister

By Guardian Reporter, Dodoma

THE government is planning to invest in irrigation schemes covering 11,700 hectares around Ngoni River Basin in Kagera Region, a project which will help improve agriculture and food security in the country.

Deputy Minister of Agriculture, Hussein Bashe said this in the House yesterday when responding to a question by Dr Oscar Kikoyo (Muleba, CCM).

The lawmaker demanded to know when the government will invest in the Ngoni River Basin by putting up steady infrastructures so as to improve irrigation farming.

Bashe said that the government has been taking several measures to ensure that it improves irrigation and expands hectares across the country including the Ngoni River Irrigation Scheme.

According to him, Kagera is a strategic region for agriculture as it was bordering four different neighbouring countries which were potential in agribusiness.

The deputy minister added that Kagera region is also the main centre for selling different agricultural products in South Sudan.

He said that the project proposal had already been drafted and presented to development partners and that discussions to solicit funds for the implementation of the project were still ongoing.

On the development of that river basin, during the 2018/2019, the government conducted a feasibility study which is located around Misenyi and Bukoba Rural districts and found out that there were 11,700 hectares of virgin land which could be spent in irrigation farming.

"The government has already put robust measures for developing Ngoni River Basin by beginning with the construction of Kalebe-Multi-Purpose Dam which has a capacity to preserve about 268 cubic metres that can cover all 11,700 hectares in irrigation farming," he said.

Bashe further said that the Kalebe dam is expected apart from being used for irrigation to help in generating electricity, producing water for pastoralism, fishing, as well as controlling floods.

In ensuring that various irrigation schemes were completed, the minister noted that currently, the government was making sure that all ongoing projects were completed.

He also said the government was currently conducting an assessment on the completed projects to identify all the weaknesses that were causing production inefficiency.



The government has already put robust measures for developing Ngoni River Basin by beginning with the construction of Kalebe-Multi-Purpose Dam which has a capacity to preserve about 268 cubic metres that can cover all 11,700 hectares in irrigation farming

Health ministry experts dispatched to Babati to fight trachoma disease

By Guardian Correspondent, Babati

A PANEL of experts from the Health ministry has arrived in Babati District, Manyara Region to start fighting the trachoma disease facing some 1,091 people.

Trachoma is an eye disease that can cause blindness, it affects the eyes and if not quickly treated one can be blind.

While in Babati yesterday, the Coordinator of Trachoma Eradication Services in Tanzania Ambakisyé Mhiche said the National Plan for Control of Non-Priority Diseases spells out how to confront the disease.

Ambakisyé was educating on the mobilization of district officials, including religious leaders and other people.

"In the plan we also deal with other diseases including bilharzia, stomach worms, trachoma and elephantiasis. We have come here in Babati to provide education on how to eradicate trachoma after researches showed that the district has 1,091 sufferers of the diseases who are yet to be treated," Mhiche said.

Research conducted in 2012 in the country showed Babati District to have 0.5 per cent of trachoma sufferers, and the last research in 2018 showed that the percentage rose to 0.29.

In Babati District so far only 32 trachoma sufferers have received treatment, and still efforts are needed to treat the 1,091 remaining.

Earlier, the officer for the National Plan for Control of Non-Priority Diseases Hope Rusibamayila said trachoma creates a wound in the eye.



Members of Serving Waters Initiative (SWI) a youth led organisation clean-up waste at Mikocheni in the outskirts of Dar es Salaam aimed to ensure the coastline environment remains clean and safe for people and aimed at conserving biodiversity. The event took place over the weekend in Dar es Salaam. About 60 youth volunteers took part. Photo: Guardian Correspondent.

Herders urged to abide by livestock keeping practices

By Guardian Correspondent, Longido

LIVESTOCK keepers in the country have been called upon to abide by better livestock keeping practices to enable local factories to attain their targets in processing and packaging of livestock products to satisfy foreign markets.

The call was made by the Acting Assistant Director of Livestock Products, Food Security and Nutrition in the Ministry of Livestock and Fisheries Gabriel Bura.

He added: "We will not receive in the factories livestock that have not been bred from better livestock keeping practices, including their frequent treatment of diseases.

"In the past we had no factories to process livestock products including milk, but here in Longido there is one such factory - belonging to Eliya Food Overseas of Dar es Salaam whose construction is in final stages of completion.

"In Mwanza, there is the Chooop factory, Kibaha Tan Choice, while for Tanga and Iringa construction work has begun."

Bura said there has been the rampant practice for livestock keepers to smuggle out their livestock to neighbouring countries for higher prices, hence, he said his ministry has mobilised itself to look for foreign markets.

Research on Poverty Alleviation (REPOA) Managing

Director Dr Donald Mmari said in collaboration with Tanzania Industrial Research and Development Organisation (TIRDO) they have established a special training project to herder's communities to empower them in the production of quality hides and skins to satisfy foreign markets.

Dr Mmari further said training to hides and skins stakeholders will be provided in every district with many livestock keepers.

Longido District Commissioner Frank Mwaisumbe said herders have begun seeing the value of the products from their livestock, but their main problem is in the rampant livestock smuggling to neighbouring country of Kenya.

Food traders in Dar ask government to guarantee business terms sustainability

By Guardian Reporter

FOOD producers, traders and transporters in Dar es Salaam have asked the local government authorities to establish short and long term plans that will guarantee the sustainability of their operations during and after an eruption of pandemic diseases.

The request comes after experiencing a pinch of the Covid-19 pandemic which left the majority of them either totally bankrupt or at loss of profits and capitals.

Earlier findings by the Eastern and Southern Africa Small Scale Farmers' Forum (ESSAF)'s research on the impacts of Covid-19 to food production, trade and transportation show that the country's food production was not affected much but traders and transporters have suffered a lot.

The research programme officer, Emmanuel Justine said the one-year research which started last year will cover 11 major food markets in various regions of Tanzania, farmers and transporters (including exporters).

"We have so far covered nine major markets in five regions. Our earlier findings show that food production is still stable, mainly

due to encouragement by the government for cultivating more during the pandemic crisis. The local food prices are also down to consumers but the traders (locally and exporters) and transporters are suffering losses," he noted.

The ESSAF brought together the food stakeholders, Dar es Salaam councilors and other government officials last Saturday in a single day seminar as a part of the research programme which is expected to be completed in the end of 2020.

A representative from the Ministry of Agriculture, food crop department, Daines Mtei said the food production remained strong for local consumption and surplus for exportation.

"I have no clear data on my hand, but the country produced enough food to the point that it couldn't import food from outsiders during the pandemic till now," she said.

Assistant director of trade from the Ministry of Industry and Trade Abdul Chacha said the prices of food products in local markets were cheerful to the consumers while traders suffered.

The price of beans dropped from Sh214,873 per bag of 100kg in January 2020 to Sh202,758 in December 2020 while those of maize and rice went down to Sh56,699 and Sh145,029 in

December 2020 from Sh92,293 and Sh187,736 in January, accordingly.

"The fall of prices was a wow moment to the customers, but farmers and traders got losses," he noted.

The Covid-19, Chacha said, reduced the morale of farmers to a number of challenges including the fall of food prices, hardships on accessing markets and loans, decrease of purchasing power to people, lack of modern seeds and lack of enough manpower.

Winfred Richard (39), a wholesaler of bananas at Mabibo Market was about to go bankrupt.

For the first time in his 19 years of doing the business, to supply between 250 and 300 bunches of bananas per week. He used to supply more than 3,000 bunches of banana before the pandemic.

"It was a total mess. Some famers stopped production while customers were also afraid to visit the marketplace. It was very difficult to pay bank loans at that moment," he noted.

Chairman of workers for the Tanzania Trucks Association, Greyson Mwimile said they have lost jobs and lives.

"Our fellow drivers were fired and few who managed to secure the jobs died during their trips outside the country," he said.

26, 000 sunflower growers, processors in Manyara equipped with modern processing, marketing skills

By Correspondent Valentine Oforo,

Manyara

A TOTAL of 26,143 sunflower growers and processors in Manyara Region have been equipped with skills on modern processing technologies and marketing strategies to be able to tap opportunities in sunflower value chains.

Through a two-year project 'Flourishing Futures' implemented by Farm Africa with financial support from Agricultural Markets Development Trust (AMDT) the smallholder farmers have been able to increase investments, productivity and business linkages.

Basing on market approaches to sunflower production in northern Tanzania, the initiative enhanced collaboration across the value chain and pro-poor mutually beneficial contractual arrangements between smallholder farmers, small-scale processors, and buyers.

Program Manager for Farm Africa Tanzania, Tumaini Elibariki told the Guardian in an interview that beneficiary farmers and SME processors have made significant progress in sunflower production and processing—the two main employment opportunities in the sunflower value chain.

According to Elibariki, the initiative played a key role to curtail

constraints faced by farmers and sunflower processors, including low adoption of improved seeds, weak incentives for investment, as well as low technical, operational and financial management capacity.

"Through the intervention, a total of 13,064 smallholder farmers have been engaged in the sunflower production by October 2020, which is equivalent to 131percent of the targeted 10,000 farmers," he noted adding the project achievement has exceeded the target by 31 percent.

Elibariki said the project which has been implemented in partnership with local government officials from Babati, Kiteto and Hanang districts has enabled at least 95.68 percent of farmers to invest in commercial hybrid seeds.

He added that 12,500 smallholder farmers, out of 13,064 are practicing commercial sunflower cultivation which translates to improved employment opportunities.

Similarly, he said the project target of having 6,400 smallholder farmers engaging in cultivation of hybrid sunflower seeds has been exceeded by 195 percent.

"At least 80.10 percent of smallholder farmers' groups have received credit facilities from different sources outside their organizations. This value can be extrapolated to indicate that around 10,464 smallholder

farmers out of 13,064 received credit facilities," he expressed.

He informed that 67 percent of the SMEs sunflower oil seed processors in the region have significantly increased their annual processing volumes from an average of 49MT processed in 2018 to 70MT per SME processor in 2020.

The overall total annual processing volume of all targeted processors increased from 732MT in 2018 to 1029MT in 2020.

With the project's support, sunflower oil seed processor's extraction rate efficiency has increased from 4.2Kg seed per litre in 2018 to 3.2Kg seed per litre in 2020 with local varieties requiring greater seed volume per litre than hybrid seeds.

"There is no significant improvement with use of local varieties, while the use of hybrid seeds has significantly improved the extraction efficiency rate. SMEs now require fewer Kg of seed (around 3.2kg) to produce a litre of sunflower oil, while with the local variety it would need at least 4.2kg of seed to extract a litre of sunflower oil," he said.

Farm Africa has been working in Tanzania since 1990 with an eye to support smallholder farmers, pastoralists and forest communities. The organization helps them to become self-sufficient through pioneering techniques that boost harvests and sustain natural resources.



NATIONAL DEVELOPMENT CORPORATION

TENDER NO. PA/068/NDC/2020/2021/INV/01

EXPRESSION OF INTEREST

FOR

CONSTRUCTION OF A MODERN TYRE MANUFACTURING PLANT AT ARUSHA

- BACKGROUND:** The National Development Corporation ("NDC") was established as a statutory body by an Act of Parliament in 1962, wholly owned by the Government of the United Republic of Tanzania (URT), charged with responsibility of promoting economic development in Tanzania in partnership with the private sector. The NDC is mandated by the Government of URT to stimulate development of basic industries in Tanzania and to initiate and facilitate development of World Class Industrial infrastructure for sustainable and competitive industrialisation.

Arusha Tyre Manufacturing Plant (known as General Tyre East Africa Limited) is located in Njiro Industrial Area in Arusha Municipality, northern part of Tanzania. The installed capacity is 320,000 tyres per annum and there is an existing constructed new bay for plant expansion which has not been installed with production facilities. The Plant stopped its operations in 2009 due to lack of financial resources to run the operations/productions of the tyre plant. Following that, the Government of URT mandated NDC to construct a new and Modern Tyre Manufacturing Plant at the same premises in Arusha in partnership with strategic investor(s).

The existing tyre manufacturing plant is old, its technology is outdated and can no longer sustain in the global market competition.

- OBJECTIVE:** the overall objective is to secure an experienced and competent investor (Strategic Partner) in tyre manufacturing industry who has World Renowned Tyre Brand to partner with the NDC on behalf of the Government of Tanzania to establish a new and modern tyre manufacturing plant. The new tyre manufacturing plant will be operated by joint venture company to be formed between the NDC and the Investor.
- PROJECT OUTLINE AND SCOPE:** The NDC intends to pre-qualify competent investor(s) (Strategic Partner(s)) to partner with NDC and form a Joint Venture Company which will have the right to:
 - Carry out feasibility study and environmental and social impact assessment (ESIA) for establishment of Modern Tyre Manufacturing Plant;
 - Prepare Business Plan;
 - Construct a modern Tyre Manufacturing Plant with an assumed capacity of 900,000 tires per annum. The tires will be of different types; and
 - Operate and maintain the Tyre Manufacturing Plant.
- INTERESTED investors,** must provide information indicating that they are qualified to be strategic partners by submitting a company profile indicating their technical, personnel, managerial and financial capabilities; as well as the experience and past performance in the tyre industry for the past five (5) years. In financial capability, the interested investor(s) is/are required to provide Audited Financial Statements for the past five (5) years. The evaluation criteria for pre-qualifying the Strategic Partner will take into consideration of the above mentioned items.
- Interested eligible Strategic Partner(s) may obtain further clarification from the office of the Secretary - Tender Board, Development House, Kivukoni Front/Ohio Street, 6th Floor, P. O. Box 2669, Dar es Salaam, TANZANIA from 09:00 – 16:00 hrs. EAT on Monday to Friday inclusive except on public holidays.
- Expressions of Interest (EoI) must be submitted in four (4) hard copies (one original plus three copies) including electronic copy and delivered to the address below at or before 14th May 2021 at 14:00hrs EAT, 6th Floor, Room No. 605, clearly marked "Expression of Interest for Construction of a Modern Tyre Manufacturing Plant at Arusha."
- Late submission of Expressions of Interest shall not be accepted for evaluation irrespective of the circumstances.
- The Corporation reserves the right to continue or reject the tendering process without giving reason(s) thereof and shall incur no any liability

The Managing Director,
National Development Corporation,
Development House,
Kivukoni Front/Ohio Street,
P. O. Box 2669,
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THURSDAY 15 APRIL 2021

Taking A New Look
At The News
ESTABLISHED IN 1995

Time to act tough on swindlers

FOR almost the whole of last week big headlines in the country's media and social networks were about the characteristic grim side in the establishment - how a handful of influential people are stealing citizens' money left, right and centre, depriving them of quality basic social services - education, health and water, and no one seems to care.

The big story was the Controller and Auditor General Report for 2018/19 Financial Year that was tabled in Parliament.

As is customary - since times immemorial - CAG reports have been displays of what is outrageously amiss in the nation's official accounting system and for the government becoming deaf about it.

It would be accurate to say it is the greatest display of the rot that tells much about the country's difficult drive in poverty eradication as well as the rampant corruption in the officialdom.

Hence to merely say the report is a grim side in the establishment's nearly six-decade history is perhaps an understatement - but its playing deaf on the shenanigans going on without relent borders the inconceivable.

The report details many cases of public funds pilferage through

shoddy contracts, outright embezzlement and thievery by officials and sheer lethargy on the part of management.

It is in fact shocking to see that misuse of public funds was deep rooted in a government vowing zero tolerance of corruption.

Many hold the view that in order to tame the rampant wastage of taxpayers' money, the government must shift from depending on "strong personalities" to fight corruption in favour of strengthening institutions of governance.

For many decades repeated calls were being made to have the annual reports used to hold accountable those found to have abused their powers and caused the government losses running into billions of shillings, with some calling for outright court action against the culprits.

The latest CAG Report is the sixth to come out during the current Phase V administration, but Tanzanians are yet to see the results of its early promise - that it would never condone graft and or business-as-usual, happy-go-lucky style of public resource management.

We are therefore reminding that something has to be done if merely to show that this administration is in reality different to its predecessors.

African countries should address the low fruit, vegetable intake challenge

VEGETABLES are parts of plants that are consumed by humans or other animals as food. The original meaning is still commonly used and is applied to plants collectively to refer to all edible plant matter, including the flowers, fruits, stems, leaves, roots, and seeds. The alternate definition of the term is applied somewhat arbitrarily, often by culinary and cultural tradition. It may exclude foods derived from some plants that are fruits, flowers, nuts, and cereal grains, but include savoury fruits such as tomatoes and courgettes, flowers such as broccoli, and seeds such as pulses.

In common language usage, "fruit" normally means the fleshy seed-associated structures of a plant that are sweet or sour, and edible in the raw state, such as apples, bananas, grapes, lemons, oranges, and strawberries. A newly released report by the Food and Agriculture Organization of the United Nations (FAO) has indicated that people in sub-Saharan African countries are not eating enough fruits and vegetables as is recommended by the World Health Organisation (WHO). In the International Year of Fruits and Vegetables, 2021, report, the UN agency said that consumption of fruit and vegetables is particularly low in sub-Saharan Africa.

WHO said that some 3.9 million deaths worldwide were attributable to not eating enough fruit and vegetables, recommends consuming at least 400g each day to reap their health and nutrition benefits.

The UN arm also said: "Insufficient intake of fruit and vegetables is estimated to cause around 14 per cent of deaths from gastro-intestinal cancer worldwide, about 11 per cent of those due to ischemic heart disease, and about nine percent of those caused by stroke."

But according to the FAO report, on average, the world consumes only about two-thirds of the recommended minimum amounts of fruit and vegetables. The report said a study in 10

countries in sub-Saharan Africa found that the expenditure for fruit and vegetables accounts for between three and 13 per cent of the total household budget, or between five and 16 per cent of the food budget.

As household incomes rise, demand for fruit and vegetables also rises, but at a slower rate than the income. Households headed by women were found to spend more on fruit and vegetables than do those headed by men. Urban residents tend to eat more fruits and vegetables than do those in rural areas - because urban residents tend to have higher incomes," said the report.

Interestingly, the report also suggests that better-educated people consume less fruit and vegetables than those with less education because the better-educated have an appetite for processed foods that contain less fruit and vegetables.

Worldwide production of both fruit and vegetables rose by about half between 2000 and 2018. The biggest absolute increase was in Asia, especially East Asia where China is by far the largest producer. In relative terms, the biggest increases were in Central Asia where production of both fruit and vegetables more than tripled.

In Africa, Central Africa nearly tripled the amount of fruit and double the volume of vegetables, though from a very low base. Production of vegetables also doubled in East and West Africa. Worldwide, over 50 per cent of fruits and vegetables are grown on farms smaller than 20 hectares. In developing countries, such farms grow the vast majority of horticultural produce - over 80 per cent in most of Asia, sub-Saharan Africa and China

The United Nations has declared 2021 as the International Year of Fruits and Vegetables to raise awareness of the nutritional and health benefits of consuming more fruits and vegetables as part of a diversified, balanced and healthy diet and lifestyle as well as to direct policy attention to reducing loss and waste of these highly perishable produce items.

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By Ernest Darkoh

TO defeat the Covid-19 pandemic at scale, health authorities need to invest in microplanning on the ground as well as a global control tower approach backed by digital resources and data management.

As we face a potential spike in Covid-19 infections between Easter and winter, especially in underserved communities, it becomes all the more important for African health authorities to master the massive logistical feat of vaccine distribution.

So, what kind of numbers are we dealing with here? A few quick calculations illustrate that the Africa Centres for Disease Control and Prevention (CDC) target of 780 million vaccinations across Africa over 12 months would require 3.5 million single dose vaccinations per day, or 437,000 an hour - if we work on 220 annual working days and eight hours a day. Double that for vaccines that require two doses.

Now consider that South Africa wants to vaccinate about 40 million people this year. That's 182,000 per day for single dose, or 364,000 for double dose, at 45,500 vaccinations per hour - assuming no new variants derail everything. The logistics around this will multiply significantly if Covid-19 stays with us year after year like the flu.

A very complex orchestra of demand and supply-side events needs to be coordinated impeccably every day for the vaccine engine to run smoothly. I agree with experts such as Dr Phionah Atuhebwe of WHO Africa that microplanning is the answer. I've seen, first-hand, everything that can go wrong without this approach.

At the early stage of a massive intervention like this, we tend to

By Andrew Gasnolar

THE work of demanding more from those in high office is critical, especially where that incompetence continues to hobble South Africa's ability to serve the needs, interest and aspirations of its people. The efforts to build coalitions of concerned citizenry will be crucial to confronting the flaws of the system.

Mark Heywood, writing in *Maverick Citizen* on 7 April 2021, raised a serious concern around financial reporting, accountability and transparency, but more importantly whether anyone in government or positions of leadership and influence is actually paying attention. (As an aside, my opinion is that Heywood's piece is critical reading and the work undertaken again points out how simple it is to connect the dots,

Technology and microplanning are vital to a successful African Covid-19 vaccine roll-out

obsess over vaccine sourcing, but the real challenges begin when the pallets arrive at the airport. Without microplanning, many things will go wrong, including:

- Storage: On the ground, refrigerators are often too small or full, creating massive supply chain issues and mismatches in adequate vaccine supply.

- Lining people up: Recent public health messages to avoid facilities and physical distance are now creating vaccine compliance challenges. Many public health facilities do not operate by appointments and working people cannot afford to queue for long hours, while the unemployed may not be able to get there. Unpredictable demand is difficult to plan and staff against. If we implement a 15-minute observation period for adverse patient reactions, further space and management complications arise.

- Vaccine specifications: Different vaccines have different preparation requirements. Some need to be thawed for two hours before administering. So, if your clinic opens at 7am, someone must start thawing at 5am, leading to potential human resource challenges.

- Time: Unless it's a 24-hour clinic, most clinics don't start at 5am, so if staff arrive at 7am, vaccinations start at 9am, decreasing the eight effective working hours to six. This increases the daily country targets by 25%.

- Vaccine expiration: Once opened and mixed, vaccines must be used within short time limits, and unused doses must be discarded. If patients don't arrive in the right volumes, there is tremendous wastage.

- Safe disposal: Vaccination at this

scale produces an unprecedented amount of medical waste, such as sharps and syringes that must be disposed of safely.

- Records: Every single vaccination requires stringent documentation. Those using paper systems will need clinical stationery, immunisation cards and appointment slips in unprecedented volumes, creating additional supply chain challenges.

- Administration policy: Some countries have policies restricting who can give injections, often creating massive supply-side bottlenecks and requirements for "emergency use authorisation" for other cadres to assist.

- Human resource complexities: Current experience tells us that most patients want to access services before or after work and queue for the shortest possible time. Overtime requirements for staff, especially those with children, can lead to labour disputes and strikes.

- Digital solutions: Vaccination at this scale will require a quantum leap in digital adoption, which is particularly critical if Covid-19 remains with us like the flu. In this scenario, it causes problems when staff have to use their own airtime and data for work.

On the solutions side, I believe countries could benefit from a few useful approaches:

- Public Information, Education and Communication (IEC): Widespread language and literacy-appropriate public IEC, at population-saturation levels, is vital for decreasing vaccine hesitancy and misinformation, ensuring population access and demand management, increasing adherence particularly regarding second doses, and ensuring side-

effects reporting.

- Dry runs: Before the vaccines even arrive, all facilities staff need to be fully trained and have conducted dry runs that cover all micro planning elements.

- Technology solutions: Technology is critical for managing facilities' readiness assessments, staff training, space and equipment, stock management and visualisation, vaccine documentation and tracking of performance against targets - in real-time or at least daily, to provide critical management insights for decision-making. Countries need to invest in these solutions long before a crisis hits. We don't have to reinvent the wheel for Covid-19. The key, however, is making existing systems interoperable through the impeccable orchestration of people, processes and technology.

- A control tower approach: Covid-19 ties the fates of the entire globe together. A global, technology-driven control tower approach enables us to do coherent, evidence-based supply and demand matching on the national, regional and local levels so that we can meet global targets to beat the pandemic.

We will fail if we treat Covid-19 like yet another vertical disease programme. It's our chance to springboard to Universal Health Coverage (UHC) and do better on so many other illnesses. If 65% of populations are reached by the health system this year, we could screen them for other communicable and non-communicable diseases too. Microplanning, combined with technology and a global control tower approach, provide the answers.

Demanding accountability from our elected representatives will help reshape democracy

provided you are interested in meaningful outcomes that serve the citizens of this country.)

The challenge perhaps to Heywood's lingering question of "is anyone in high office really going to do something about it?" is that it is unlikely we are going to receive meaningful or even satisfactory conduct from those in high office.

Each day, hundreds of millions of rands are entrusted to civil servants and elected representatives by the citizenry: just one example in Gauteng has highlighted how broken the system of reporting and account is, when the provincial treasury and department of infrastructure development are unable to navigate "rudimentary

mathematical" calculations.

The broader issue confronting South Africans is not only whether those in high office are attempting to confront not only these errors, but also instances of malfeasance and corruption, as well as the need that public funding and spending must be properly allocated, committed, and thereafter reported and accounted for.

At the heart of this challenge is the availability of elected representatives such as the president or premier or MEC of a province to properly engage with the substance of issues, or whether they have been dragged into factional alliances and strife.

We are confronted with elected representatives who are constantly focused on internal

party-political shenanigans, and this is true across the political spectrum - and the work of service to the people is often simply lip service or the paying of fleeting attention.

The availability of our elected representatives is crucial to providing meaningful service to the citizenry, and also in providing direction to the government that they have been entrusted to lead or guide. Unfortunately, reports by *Maverick Citizen* and elsewhere have highlighted how our various levels of government have often been found wanting, whether it comes to the erection of border fencing, the fumigation of school and government facilities or the procurement of personal protective equipment.

'Ear economy' booms in China

By Ye Zi

CHINA's online audio sector, or the "ear economy", represented by online audiobooks, audio live-streaming, and pay-for-knowledge products has witnessed rapid development in recent years.

The country's market size of long-form audio content is expected to reach 54.31 billion yuan (about \$8.27 billion) by 2022, and the number of online audio service users in China will exceed 900 million in 2023, according to data from iResearch, an independent market research company.

For many people, listening to audio programs has increasingly become a part of their daily routine.

"I often listen to news programs during my commute to get information about the latest events, and spend lunch breaks during workdays taking audio courses in business and finance to improve myself. When I do laundry or cook at weekends, I always play an audiobook to relax myself," said a woman surnamed Wang, a white-collar worker of an Internet company in Beijing.

Audio materials allow listeners to rest their hands and eyes while using the fragments of time for self-improvement or recreation, compared with videos, said Wang, a big fan of online audio content who has arranged various audio programs for different time periods of the day and different occasions.

According to a national reading report released by the Chinese Academy of Press and Publication (CAPP) in April 2020, audiobooks have attracted more and more readers and become a new growth point for the Chinese people in terms of their reading behaviors.

The report showed that 31.2 percent of Chinese citizens and 30.3 percent of Chinese adults often listened to audiobooks in 2019. Audiobook mobile apps were the most popular choice among Chinese adults who listened to audiobooks, with the adults who listened to audiobooks via such apps accounting for 16.2 percent of the total, followed by WeChat programs and radio channels, indicated the report.

Audiobooks represent the most popular category among users on audio content platforms, while radio dramas and content about quality lifestyle favored by young users, parent-child courses designed for mothers. Audio courses and materials on workplace skills, foreign language learning, as well as knowledge about business, finance, and economics are also among the top on the bestseller list.

The ways in which people listen to audio content are more and more diverse. Wang told the People's Daily that she usually uses wireless earbuds connected to apps on her mobile phone to enjoy audio content during the commute, and plays such content via a smart speaker at home.

A jogger in Shenzhen, south China's Guangdong province, who is surnamed Zhou, said that he listens to various podcasts via his smartwatch while running. Podcasts are good company during exercise and sometimes inspire him to think, according to Zhou.

Audio content platforms have made active efforts to develop external channels for distribution of products, reaching out to potential partners including operators of smart hardware, apps, mini-programs, and mobile websites, said an analysis report released by Analysys International, a Beijing-based marketing consulting company.


Popular online audio-sharing platform Ximalaya FM in China has carried out in-depth cooperation with tech giants like Alibaba, Xiaomi, Huawei, Baidu, and Samsung to make audio content available on various smart terminals and in many scenarios in people's daily life. The platform has also launched relevant products including artificial intelligence-based speaker and earbuds.

Experts believe that with the advance in science and technology, the integration of audio content into smart hardware terminals like vehicle-mounted terminals, smart home devices, smart speakers, and smart wearables will bring audio products to various scenarios in life and further boost the development of the "ear economy."

People's Daily



Photo taken on August 13, 2020, shows residents in Wangchang village, Wushan township, Hukou county, Jiujiang, east China's Jiangxi province, enjoying reading in an audio library. (File Photo)



DCB COMMERCIAL BANK PLC

AUDITED FINANCIAL STATEMENTS FOR THE YEAR 2020

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2020


		(Amounts in Thousands shillings)	
		Current Year	Previous Year
		31ST DEC 2020	31ST DEC 2019
A.	ASSETS		
1	Cash	3,046,060	1,776,270
2	Balances with Bank of Tanzania	10,288,370	10,291,226
3	Investments in Government securities	33,708,791	13,869,506
4	Balances with other banks and financial institutions	613,530	186,533
5	Cheques and items for clearing	111,280	120,530
6	Inter branch float items	(26,077)	30,763
7	Bills negotiated	-	-
8	Customer's liabilities for acceptances	-	-
9	Interbank Loans Receivables	2,566,400	6,154,400
10	Investments in other securities	-	-
11	Loans, advances and overdrafts (net of allowances for probable losses)	98,071,452	84,325,674
12	Other assets	18,965,858	18,739,159
13	Equity Investments	1,823,200	1,804,200
14	Underwriting accounts	-	-
15	Property, Plant and Equipment	3,719,268	4,895,855
16	TOTAL ASSETS	172,888,132	142,194,116
B.	LIABILITIES		
17	Deposits from other banks and financial institutions	27,513,654	11,624,267
18	Customer deposits	99,450,509	85,135,519
19	Cash letters of credit	-	-
20	Special deposits	53,337	53,337
21	Payment orders/transfers payable	-	-
22	Bankers' cheques and drafts issued	23,073	22,585
23	Accrued taxes and expenses payable	195,283	352,754
24	Acceptances outstanding	-	-
25	Interbranch float items	-	-
26	Unearned income and other deferred charges	1,203,033	1,160,395
27	Other liabilities	3,914,037	4,743,408
28	Borrowings	10,920,248	10,253,881
29	TOTAL LIABILITIES	143,273,174	113,346,146
30	NET ASSETS/(LIABILITIES)(16 minus 29)	29,614,958	28,847,970
C.	SHAREHOLDERS' FUNDS		
31	Paid up share capital	22,741,149	22,741,149
32	Capital reserves	4,104,046	4,104,046
33	Retained earnings	(2,670,620)	(2,618,522)
34	Profit (Loss) account	453,307	2,038,188
35	Other capital accounts	4,987,077	2,583,109
36	Minority Interest	-	-
37	TOTAL SHAREHOLDERS' FUNDS	29,614,958	28,847,970
38	Contingent liabilities	3,584,722	2,410,552
39	Non performing loans & advances	12,224,176	13,222,492
40	Allowances for probable losses	6,737,478	9,043,535
41	Other non performing assets	209,508	166,165

CONDENSED STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31ST DEC 2020

		(Amounts in Thousands shillings)	
		Current Year	Previous Year
		31ST DEC 2020	31ST DEC 2019
I.	Cash flow from operating activities:		
	Net income(loss)	1,016,578	2,107,682
	Adjustments for:	-	-
	- Impairment/Amortization	2,371,067	2,450,308
	- Net change in Loans and Advances	(13,745,778)	(7,973,920)
	- Gain/loss on Sale of Assets	-	-
	- Net change in Deposits	30,204,377	2,386,101
	- Net change in Short Term Negotiable Securities	(19,605,455)	(1,596,009)
	- Net change in Other Liabilities	(378,348)	(6,920,517)
	- Net change in Other Assets	(938,004)	2,079,815
	- Tax Paid	(221,639)	(97,470)
	- Others including SMR	904,799	1,709,232
	Net cash provided (used) by operating activities	(392,403)	(5,854,779)
II.	Cash flow from investing activities:		
	Dividend Received	-	18,960
	Purchase of Fixed Assets	(913,956)	(874,385)
	Proceeds from Sale of Fixed Assets	-	-
	Purchase of Non-Dealing Securities	-	-
	Proceeds from Sale of Non-Dealing Securities	-	-
	Others (Purchase of Intangible Assets)	-	-
	Net cash provided (used) by investing activities	(913,956)	(855,425)
III.	Cash flow from financing activities:		
	Repayment of Long-term Debt	(1,106,703)	(857,759)
	Proceeds from Issuance of Long Term Debt	2,500,000	3,000,000
	Proceeds from Issuance of Share Capital	650,000	6,534,175
	Payment of Cash Dividends	(500,000)	-
	Net Change in Other Borrowings	(1,798,502)	(2,210,242)
	Others (specify)	(842,080)	-
	Net Cash Provided (used) by Financing Activities	(1,097,285)	6,466,174
IV.	Cash and Cash Equivalents:		
	Net Increase/(Decrease) in Cash and Cash Equivalents	(2,403,644)	(244,030)
	Cash and Cash Equivalents at the Beginning of the Quarter/Year	11,914,492	12,158,523
	Cash and Cash Equivalents at the end of the Quarter/Year	9,510,848	11,914,492

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2020

		(Amounts in Thousands shillings)	
		Current Year	Previous Year
		31ST DEC 2020	31ST DEC 2019
D.	SELECTED FINANCIAL CONDITION INDICATORS		
(i)	Shareholders Funds to total assets	17%	20%
(ii)	Non performing loans to total gross loans	12%	14%
(iii)	Gross loans and advances to total deposits	83%	96%
(iv)	Loans and Advances to total assets	57%	59%
(v)	Earning Assets to Total Assets	79%	75%
(vi)	Deposits Growth	17%	13%
(vii)	Assets growth	22%	7%



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

		Current Year		Previous Year	
		31ST DEC 2020	31ST DEC 2019	31ST DEC 2020	31ST DEC 2019
1	Interest Income	22,665,249	19,585,711		
2	Interest Expense	9,638,493	7,059,073		
3	Net Interest Income (1 minus 2)	13,026,756	12,526,638		
4	Bad Debts Written-Off	-	-		
5	Impairment Losses on Loans and Advances	(264,727)	(1,193,094)		
6	Non Interest Income:	4,635,641	4,212,636		
6.1	Foreign Currency Dealings and Translation Gains/(Loss)	151,697	82,950		
6.2	Fees and Commissions	3,736,713	2,938,306		
6.3	Dividend Income	-	28,960		
6.4	Other Operating Income	747,231	1,162,420		
7	Non Interest Expenses:	16,910,547	15,824,686		
7.1	Salaries and Benefits	9,547,652	8,560,168		
7.2	Fees and Commission	-	-		
7.3	Other Operating Expenses	7,362,895	7,264,518		
8	Operating Income/(Loss)	1,016,577	2,107,682		
9	Income Tax Provision	563,271	69,494		
10	Net Income (Loss) After Income Tax	453,306	2,038,188		
11	Other Comprehensive Income (itemize)	163,681	-		
12	Total comprehensive income/(loss) for the year	616,987	2,038,188		
13	Number of Employees	232	212		
14	Basic Earnings Per Share	4.91	22.07		
15	Number of Branches	8	8		
SELECTED PERFORMANCE INDICATORS					
(i)	Return on Average Total Assets	0.3%	1%		
(ii)	Return on Average Shareholders' Fund	2%	5%		
(iii)	Non Interest Expense to Gross Income	62%	66%		
(iv)	Net Interest Income to Average Earning Assets	11%	12%		

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

	Share capital	Share premium	Retained Earning	Regulatory Reserve	General Provision Reserve	Others	Total
Current Year 2020							
Balance as at the beginning of the year	22,741,149	4,104,046	(880,334)	1,354,169	-	1,228,940	28,847,970
Profit for the year	-	-	453,306	-	-	-	453,306
Other Comprehensive Income	-	-	-	-	-	163,681	163,681
Transactions with owners	-	-	-	-	-	-	-
Dividends Paid	-	-	(500,000)	-	-	-	(500,000)
Regulatory Reserve	-	-	(1,590,287)	1,590,287	-	-	-
General Provision Reserve	-	-	-	-	-	-	-
Others	-	-	-	-	-	650,000	650,000
Balance as at the end of the current period	22,741,149	4,104,046	(2,217,314)	2,944,456	-	2,042,621	29,614,957
Previous Year 2019							
Balance as at the beginning of the year	16,956,974	4,104,046	(1,968,715)	-	704,362	478,940	20,275,607
Profit for the year	-	-	2,038,188	-	-	-	2,038,188
Other Comprehensive Income	-	-	-	-	-	-	-
Transactions with owners	5,784,175	-	-	-	-	-	5,784,175
Dividends Paid	-	-	-	-	-	-	-
Regulatory Reserve	-	-	(1,354,169)				



The UN Security Council is now the battleground for a new Cold War between the US and China. Credit: United Nations

UN's most powerful political body remains paralysed battling a new Cold War

UNITED NATIONS

A new Cold War – this time, between the US and China – is threatening to paralyze the UN's most powerful body, even as military conflicts and civil wars are sweeping across the world, mostly in Africa, the Middle East and Latin America.

The growing criticism against the Security Council is directed largely at its collective failures to resolve ongoing conflicts and political crises in several hot spots, including Syria, Yemen, Afghanistan, Iraq, Myanmar, Somalia, South Sudan, Ukraine and Libya – and its longstanding failure over Palestine.

The sharp divisions between China and Russia, on one side, and the Western powers on the other, are expected to continue, triggering the question: Has the Security Council outlived its usefulness or has it lost its political credibility?

The five big powers are increasingly throwing their protective arms around their allies, despite growing charges of war crimes, genocide and human rights violations against these countries.

Last week, Yasmine Ahmed, UK Director at Human Rights Watch, called on Britain "to step up as penholder on Myanmar and start negotiating a Security Council draft resolution on an arms embargo and targeted sanctions against the military".

Over 580 people, including children, have been killed since the February 1 coup: "it is time for the Security Council to do more than issue statements and begin working towards substantive action," she warned.

But in most of these conflicts, including Myanmar, arms embargoes are very unlikely because the major arms suppliers to the warring parties are the five permanent members of the Security Council, namely the US, UK, France, Russia and China.

US President Joe Biden has described the growing new confrontation as a battle between democracies and autocracies.

In a recent analytical piece, the New York Times said China's most striking alignment is with Russia, with both countries drawing closer after Russia's annexation of Crimea in 2014. The two countries have also announced they will jointly build a research station on the moon, setting the stage to compete with US space programmes.

"The threat of a US-led coalition challenging China's authoritarian policies has only bolstered Beijing's ambition to be a global leader of nations that oppose Washington and its allies," the Times said.

Ian Williams, President of the New York-based Foreign Press Association and author of "UNTold: The Real Story of the United Nations in Peace and War", told IPS that in the early years, with a secure majority in the General Assembly (GA), the US could pretend virtue and eschew using the veto. The embattled Soviets resorted to it over and over.

"But as with so much UN and international law, the Israeli exception had the US making up for lost time. Now the Russians have been catching up with vetoes for Serbia and Syria".

China, he pointed out, avoided using the veto unless Taiwan or Tibet was mentioned. In the old days there was a hint of an ideological element – Third World and Socialism versus Imperialism.

"But now it is entirely transactional, veto holders looking after their clients and allies, so no one should entertain illusions about China and Russia acting in a progressive and constructive way. But the US is no position to point fingers about Syria while it protects Saudi Arabia and Israel".

"We can hope that the majority of members will grow indignant enough to try to effect indignation. But sadly, historical experience suggests many governments have almost unlimited tolerance for mass murder in far-away countries of which they know little," he noted, including Darfur, the Balkans, Rwanda and now Myanmar.

The breakthrough would be the US saying, end the Occupation and then inviting others to join in a reaffirmation of the Charter.

"But since I don't really believe in the tooth fairy, I would have to settle for a coalition of the conscious-stricken in the GA united for peace – and international law and order", said Williams, a senior analyst who has written for newspapers and magazines around the world, including the Australian, The Independent, New York Observer, The Financial Times and The Guardian.

Asked about the killings in Myanmar, and the lack of action in the UNSC, Secretary-General Antonio Guterres told reporters on March 29: "We need more unity in international community. We need more commitment in the international community to put pressure in order to make sure that the situation is reversed. I'm very worried. I see, with a lot of concern, the fact that, apparently, many of these trends look irreversible, but hope is the last thing we can give up on."

Vijay Prashad, Executive Director, Tricontinental: Institute for Social Research, who has written extensively on international politics, told IPS the United Nations is an essential institution, a process, in many ways, rather than a fully-finished institution.

The agencies of the UN – including WHO, UNICEF, UNHCR, he said, provide vital service to the world's peoples; "and we need to make these institutions more robust, and we need to ensure that they drive a public agenda that advances the UN Charter's main goals (namely to maintain peace, to end hunger and illiteracy, to provide the basis for a rich life, in sum)."

IPS

AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020



TANZIDIA ASSURANCE CO LTD

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 TZS	2019 TZS
Gross written premium	12,768,117,600	12,846,041,931
Premium ceded to reinsurers	(8,417,835,723)	(8,579,630,390)
Net written premiums	4,350,281,877	4,266,411,540
Change in provision for unearned premiums	(777,138,331)	694,771,010
Net earned premiums	3,573,143,546	4,961,182,550
Commission income	2,355,728,071	2,184,299,479
Investment income	659,918,570	307,127,404
Other operating revenue	96,783,590	8,467,006
Total revenue	6,685,573,777	7,461,076,440
Claims paid	(6,720,911,013)	(7,765,479,044)
Claims ceded to reinsurers	4,758,975,245	5,850,822,440
Gross change in contract liabilities	10,348,361,853	(2,241,026,531)
Change in contract liabilities ceded to reinsurers	(8,980,923,962)	2,385,450,151
Net claims incurred	(594,497,877)	(1,770,232,983)
Commission expenses	(2,393,047,553)	(2,376,248,972)
General administration expenses	(2,298,709,742)	(2,717,036,671)
Other expenses	(359,487,101)	(297,542,716)
Provision for expected credit losses	1,665,144,148	(1,357,137,517)
Total claims and expenses	(3,980,598,125)	(8,518,198,859)
Profit/(Loss) before tax	2,704,975,653	(1,057,122,420)
Tax charge	(864,911,720)	184,443,879
Profit/(Loss) for the year	1,840,063,933	(872,678,540)
Total comprehensive profit/(loss) for the year	1,840,063,933	(872,678,540)

STATEMENT OF FINANCIAL POSITION FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 TZS	2019 TZS
Assets		
Property and equipment	310,485,883	263,003,109
Intangible assets	44,348,268	63,354,668
Right to Use assets	175,572,483	317,362,059
Reinsurers' share of insurance liabilities	13,945,212,170	22,774,414,860
Financial instruments		
Government securities	1,147,900,763	1,080,184,638
Financial assets at fair value through profit or loss	1,230,028,352	1,088,332,618
Loans and receivables	37,464,347	54,844,032
Reinsurance receivables	3,232,044,131	8,220,821,617
Other receivables and prepayments	434,833,381	654,830,285
Deferred tax asset	-	413,693,197
Insurance receivables	2,457,242,093	6,301,824,085
Deposits with Financial institutions	7,350,030,817	4,563,919,981
Cash and cash equivalents	1,815,488,475	1,605,835,192
Advance Tax Paid	267,069,844	170,966,304
Total assets	32,447,721,006	47,573,386,645
Equity		
Issued Share capital	3,000,000,000	3,000,000,000
Retained earnings	742,759,736	(320,550,928)
Contingency reserve	1,984,000,000	1,615,000,000
Shareholder's fund	5,726,759,736	4,294,449,072
Liabilities		
Unearned premiums	5,970,516,540	5,041,656,937
Outstanding claims	13,712,292,744	24,060,654,596
Due to the parent company	36,951,415	37,763,845
Amount due to reinsurers	4,127,423,597	11,582,319,159
Other payables	1,666,445,836	1,688,141,392
Current Bank Overdrafts	629,667,688	447,348,570
Deferred tax liabilities	171,771,692	-
Lease Liability	142,015,323	286,851,035
Provision for Income tax	263,876,435	134,202,039
Total liabilities	26,720,961,270	43,278,937,573
Total equity and liabilities	32,447,721,006	47,573,386,645

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 TZS	2019 TZS
Operating activities		
Profit/(Loss) before tax	2,704,975,653	(1,057,122,420)
Non-cash adjustment to reconcile profit before tax to net cash flows		
Depreciation of property and equipment	91,853,242	74,297,080
Depreciation on Right to use assets	141,789,576	141,049,804
Interest on Lease Liability	19,422,024	27,905,729
Rent expense paid	(168,192,258)	(193,729,536)
Gain/Loss on disposal of property and equipment	(11,036,421)	-
Dividend received	(21,912,713)	(26,987,573)
Accrued investment income	(254,688,248)	(40,587,195)
Bonus issue	(16,866,000)	-
Fair value (gain)/loss on investments	(124,975,768)	163,643,971
Foreign exchange gains	(85,747,170)	(8,467,006)
	2,274,621,917	(919,997,146)
Working capital adjustments:		
Decrease in unearned premiums	928,859,603	(1,335,836,731)
Increase in outstanding claims	(10,348,361,853)	2,241,026,531
Increase in amounts due to reinsurers	(7,454,895,562)	1,575,805,839
Increase/(Decrease) in other payables	33,592,891	(200,717,159)
Increase in insurance and reinsurance receivables	8,833,359,478	(1,016,730,803)
Decrease/(Increase) in reinsurer's share of insurance liabilities	8,829,202,690	(1,744,384,430)
Decrease due to the group	(812,430)	37,470,839
Increase in loans, receivables and prepayments	(17,311,660)	(106,120,338)
Cash from operating activities	3,078,255,075	(1,469,483,399)
Income tax paid	(167,146,574)	(71,043,034)
Net cash (used in)/from operating activities	2,911,108,501	(1,540,526,434)
Investing activities		
Purchase of property and equipment	(121,430,849)	(34,290,073)
Proceeds from sale of property and equipment	12,000,000	-
Investment in fixed deposit with banks	(2,814,253,370)	(174,774,114)
Dividend received	21,912,713	26,987,573
Investment in government securities	(67,750,000)	34,475,193
Net cash (used in)/received from investing activities	(2,969,521,506)	(147,601,420)
Financing activities		
Issue of share capital	-	61,719,000
Bank Over draft	182,319,118	447,348,570
Net cash from/(used in) financing activities	182,319,118	509,067,570
(Decrease)/increase in cash and cash equivalents	123,906,113	(1,179,060,284)
Movement in cash and cash equivalents		
At start of year	1,605,835,192	2,776,428,470
(Decrease)/Increase	123,906,113	(1,179,060,284)
Effects of foreign exchange differences	85,747,170	8,467,006
At end of year	1,815,488,475	1,605,835,192

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

	Share capital TZS	Share Application TZS	Retained earnings TZS	Contingency reserve TZS	Total TZS
Year ended 31 December 2020					
At start of year	3,000,000,000	-	(320,550,928)	1,615,000,000	4,294,449,072
Total comprehensive loss for the year	-	-	1,840,063,933	-	1,840,063,933
Transfer to contingency reserves	-	-	(369,000,000)	369,000,000	-
Prior period adjustments	-	-	(407,753,269)	-	(407,753,269)
At end of year	3,000,000,000	-	742,759,736	1,984,000,000	5,726,759,736
Year ended 31 December 2019					
At start of year	2,215,840,000	722,441,000	690,127,612	1,487,000,000	5,105,408,612
Total comprehensive loss for the year	-	-	(872,678,540)	-	(872,678,540)
Transfer to contingency reserves	-	-	(128,000,000)	128,000,000	-
Additional share capital	61,719,000	-	-	-	61,719,000
Transfer to share capital	(784,160,000)	(784,160,000)	-	-	-
At end of year	3,000,000,000	-	(320,550,928)	1,615,000,000	4,294,449,072

The above extracts are from financial statements of for the year ended 31st December 2020 which have been prepared in accordance with International Financial Reporting Standards (IFRS), the Tanzania Companies Act, Cap 212 of 2002. The financial statements were audited by Baker Tilly DGP & Co. Certified Public Accountants and received a clean audit report.

The Financial Statements were approved by the Board of Directors on 02nd March 2021 and signed on its behalf by:

Mr. Bhawani Shanker Sharma
CHAIRMAN

Mr. Sanjay Sharma
MANAGING DIRECTOR

Mjumita in new campaign to engage Tanga villagers in forest conservation

By Beatrice Philemon

THE Tanzania Forest Management Community Network (MJUMITA) has embarked on a new campaign to raise awareness on Community Based Forest Management (CBFM) for villagers to get involved in forest conservation and make their work and procedures in more transparent manner.

During the ongoing campaign, MJUMITA will use traditional drums, poems, drama, music, and video projectors to educate people on good governance, financial management, and forest conservation.

The idea is meant to reach almost all people—children, youth, and adults and later on begin to embark on forest conservation and prevent deforestation in their localities.

MJUMITA's northern zone assistant coordinator, Hamisi Masinde revealed this last weekend when briefing journalists who visited Mnkonde village in Kilindi District, Tanga Region.

"To start with, we have already used traditional drums, poem, drama, music, and video projectors to educate people on those issues at Mnkonde and Bandarikomnazi villages in Kilindi district to enable villagers to conserve their forests, protect, reserve, and manage them sustainably from other threats," he said

According to him, the network opted to use that strategy after discovering that majority of villagers in different villages in the district are unaware of the importance of conserving forests around them.

"As MJUMITA we are very glad for this strategy because since we have begun to use it has brought positive results to us, more villagers are now coming to attend and listen to what we teach them, ask questions relating to forest management, harvesting, how they can obtain a permit and how will benefit from forests they have within their localities," he said.

This has been possible through the one-year project dubbed: Forestry and Value Chains Development Programme (FORVAC) being executed by MJUMITA in five villages in Tanga Region with support from the governments of Finland and Tanzania.

Through the project, villagers of Gole, Mazingira, and Kitumbi villages in Handeni District and Mnkonde and Bandarikomnazi villages in Kilindi District are being trained on good governance and financial management so that can use funds generated from selling forest products properly and make their work and procedures more transparent to increase the public trust.

Before getting into the project, issues related to good governance and financial management were the main challenge.

"But after intervention made by the network villages like Bandarikomnazi managed to develop a forest management plan and by-laws for forest management and it has already established a village land forest reserve," the official said, adding: "Everything that will be conducted within the village should follow all procedures, guidelines, and laws developed for forest management in their localities."

Kilindi District Forest Officer, (DFO) Roulund Lema said before deforestation was rampant and Mbwego Village Forest Reserve in Mnkonde village and Bandarikomnazi village was highly affected due to overgrazing and farming activities.

Since 2008 when MJUMITA, Ministry of Natural Resources and Tourism, Tanzania Forest Conservation Group (TFCG) team up in the village and train people on those issues and including the benefit of forest resources they have within the village land, things started changing to better and deforestation declined.

"Things now are moving as villagers are fully aware of forest conservation and its benefits. Now what they need is to plan on how to use it sustainably," Lema said.

MJUMITA has helped Bandarikomnazi village to set aside a total of 404.7 hectares of village forest reserve.

"So far the village has conducted participatory forest resource assessment for them to harvest forest products sustainably for their own benefits and future generation," he noted.

He also revealed that Mnkonde village has been able to allocate 1,102 hectares of village forest reserve and they will soon start harvesting for timber and other forest products.

In stamping out deforestation, the ministry of Natural Resources And Tourism is set to dish out 6,000 tree seedlings to Mnkonde village for tree planting in the forest reserve.

Chairperson of village natural resources com-

mittee (VNRC) Zubeda Kihiyu lauded MJUMITA and other players for empowering villagers with environmental conservation education, which has helped them.

"Right now we're very competent enough on forest conservation, women are involved in all decision-making, they do patrols inside the village forest reserve similarly to men than in the past years," she said.

She also asked the Kilindi District Council to help them remove invaders who have stormed into the forest reserve.

Sophia Masingisa, a member of the village natural resources committee (VNRC) said the committee has no working gear such as more motorcycles, gumboots, umbrellas, mobile phones to patrol inside the forest reserve to keep out encroachers, who invade the village forest reserve for cattle grazing and farming activities.

She said: "With the support from the FORVAC project, the village has been able to receive one motorcycle that is now used by village executive officer."

"We also want to install eight forest billboards that will be installed inside the forest reserve and at the boundaries of forest areas to show people that this is the forest reserve and it is prohibited to conduct any human activities inside the forest."



Youth from Kabuku Sanaa Group in traditional dance as part of educating the community on the importance of forest conservation recently in Handeni District, Tanga Region. PHOTO: Beatrice Philemon.



VISIONFUND TANZANIA MICROFINANCE BANK LIMITED

AUDITED FINANCIAL STATEMENTS

Report of the condition of bank pursuant to section 32(3) of Banking and Financial Institutions Act, 2006

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2020 (All amounts in millions of Tanzanian shillings)		
	Current Year 31.12.2020	Previous Year 31.12.2019
	TZS	TZS
A. ASSETS		
1 Cash	5,391.97	4,054.69
2 Balances with Bank of Tanzania	-	-
3 Investment in Government securities	-	-
4 Balances with other banks and Financial Institutions	6,179.59	4,365.00
5 Cheques and other items for clearing	-	-
6 Inter branch float items	-	-
7 Bills Negotiated	-	-
8 Customers Liabilities for acceptances	-	-
9 Interbank Loans receivables	-	-
10 Investment in other securities	-	-
11 Loans, advances and overdrafts	-	-
(Net of allowances for probable losses)	15,481.19	19,564.21
12 Other Assets	704.55	1,430.77
13 Equity Investments	-	-
14 Underwriting assets	-	-
15 Property, plant and equipment	2,977.33	3,724.05
16 TOTAL ASSET	30,734.63	33,138.72
B. LIABILITIES		
17 Deposits from other banks and Financial Institutions	-	-
18 Customer deposits	1,254.28	1,797.73
19 Cash letters of credit	-	-
20 Special Deposits	3,329.47	4,189.62
21 Payments orders/transfers payables	-	-
22 Bankers' cheques and draft issued	-	-
23 Accrued taxes and expenses payable	-	-
24 Acceptances outstanding	-	-
25 Inter branch floating items	-	-
26 Unearned income and other deferred charges	1,988.99	2,045.07
27 Tax Payable	48.91	-
28 Other liabilities	1,538.74	2,092.36
29 TOTAL LIABILITIES	8,160.39	10,124.78
30 NET ASSETS / (LIABILITIES) (16 minus 29)	22,574.24	23,013.94
C. SHAREHOLDERS' FUNDS		
31 Paid up share capital	21,200.00	21,200.00
32 Capital reserves	11.60	11.60
33 Retained earnings	1,115.07	1,554.77
34 Others Reserve (Revaluation)	247.57	247.57
35 General provision reserve	-	-
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	22,574.24	23,013.94
38 Contingent liabilities	-	-
39 Non performing loans & advances	1,604.95	2,744.21
40 Allowances for probable losses	1,577.58	2,636.76
41 Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
(i) Shareholders' funds to total assets	69%	64%
(ii) Non performing loans to total gross loans	9.4%	8.5%
(iii) Gross loans and advances to total deposits	286%	359%
(iv) Loans and advances to total assets	50%	59%
(v) Earning Assets to total assets	70%	72%
(vi) Deposit growth	-23.4%	-10.1%
(vii) Asset Growth	-7.3%	-4.9%

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2020 (All amounts in millions of Tanzanian shillings)		
	Current Year 31.12.2020	Previous Year 31.12.2019
	TZS	TZS
I: CASH FLOW FROM OPERATING ACTIVITIES		
Net income / (Loss)	316.23	13.26
Adjustment for Non cash items:		
Impairment / Amortizations	1,328.11	967.88
Net changes in Loans and advances	2,968.82	174.36
Gain/ Loss on sale of assets	(3.15)	(7.80)
Net change in Deposits	(1,403.59)	(672.15)
Net change in Short term Negotiable Securities	-	-
Net change in other liabilities	(13.78)	658.74
Tax paid	(337.01)	(210.00)
Other	370.28	501.11
NET CASH PROVIDED / (USED) BY OPERATING ACTIVITIES	3,225.90	1,425.39
II: CASH FLOW FROM INVESTING ACTIVITIES		
Dividend receivable	-	-
Purchase of Fixed Assets	(544.31)	(155.14)
Proceed from sale of Fixed Assets/loan portfolio	4.75	11.53
Purchase of Non Dealing Securities	-	-
Proceed from sale of Non Dealing Securities	-	-
Others	262.01	-
NET CASH PROVIDED / (USED) BY INVESTING ACTIVITIES	(277.54)	(143.62)
III: CASH FLOW FROM FINANCING ACTIVITIES		
Repayments of Longterm Debt	-	(1,672.08)
Proceeds from Issuance of Longterm Debt	-	-
Proceeds from Issuance of Share Capital	-	-
Payment of cash Dividends	-	-
Net change in Other Borrowings	-	-
Others	158.89	0.07
NET CASH PROVIDED / (USED) BY INVESTING ACTIVITIES	158.89	(1,672.01)
IV: CASH AND CASH EQUIVALENTS		
Net Increase/(Decrease) in Cash & Cash Equivalent	3,107.24	(390.24)
Cash & Cash Equivalent at the Beginning of the Year	8,595.91	8,986.15
CASH AND CASH EQUIVALENT AT THE END OF THE YEAR	11,703.15	8,595.91

Mr. Yohane Kaduma
Chief Executive Officer
13th April 2021

Mr. Rogathe Godson
Chief Finance Officer
13th April 2021

Mr. Modest Kissima
Head of Internal Audit
13th April 2021

We, the under-named, non-executive members of the Board of Directors, attest to the correctness of the above statements. We declare that the statements have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions and are true and correct

Signed

1 Mr. Mwijage Bishota
Chairman
13th April 2021

2 Ms. Loyce Isanzu
Director
13th April 2021

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020 (All amounts in millions of Tanzanian shillings)		
	Current Year 31.12.2020	Previous Year 31.12.2019
	TZS	TZS
1 Interest income	9,496.36	11,724.34
2 Interest expense	(124.28)	(361.71)
3 Net interest income (1 minus 2)	9,372.09	11,362.63
4 Bad debts written off	-	-
5 Impairment Losses on loans and advances	1,069.57	285.33
6 Non interest income	2,434.15	1,885.35
Foreign currency dealings and translation gain/(loss)	-	-
Fees and commissions	1,397.99	1,151.35
Dividend income	-	-
Other operating income	1,036.16	734.00
7 Non interest expenses	10,420.43	12,949.38
Salaries and Benefits	6,063.30	7,529.23
Other operating expenses	4,357.14	5,420.15
8 Operating income / (loss)	316.23	13.26
9 Income tax provisions	(755.94)	(216.96)
10 Net income / (loss) after income tax	(439.71)	(203.70)
11 Other comprehensive income		
Items that will not be reclassified to profit or loss:		
Gain on revaluation of property and equipment	-	353.67
Related tax	-	(106.10)
12 Other comprehensive income, net of tax	-	247.57
Total comprehensive income/(loss) for the year, net of taxes	(439.71)	43.87
13 taxes	257	326
14 Number of employees	(20,741)	(9,609)
15 Basic Earning per share	(20,741)	(9,609)
16 Diluted earning per share	1	1
17 Number of branches	40	54
18 Number of Business Centre		
PERFORMANCE INDICATORS:		
(i) Return on average total assets	-0.3%	-0.2%
(ii) Return on ordinary shareholders funds	-2.2%	-1.0%
(iii) Non interest expense to gross income	110%	110%
(iv) Net Interest income to average earning assets	53%	36%

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31st DECEMBER 2020						
	Share capital	Advance towards share capital	General provision reserve	Property and Equipment revaluation reserve	Retained earnings	Total
	TZS'000	TZS'000	TZS'000	TZS'000	TZS'000	TZS'000
At 1 January 2019	21,200,000	11,596	204,225	-	1,554,251	22,970,072
Transfer from General provision reserve	-	-	(204,225)	-	204,225	-
Gain on revaluation of property and equipment	-	-	-	353,674	-	353,674
Deferred tax liability on revaluation gain	-	-	-	(106,102)	-	(106,102)
Loss for the year	-	-	-	-	(203,701)	(203,701)
At 31 December 2019	21,200,000	11,596	-	247,572	1,554,775	23,013,943
At 1 January 2020	21,200,000	11,596	-	247,572	1,554,775	23,013,943
Loss for the year	-	-	-	-	(439,705)	(439,705)
At 31 December 2020	21,200,000	11,596	-	247,572	1,115,070	22,574,238

VisionFund Tanzania

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F +255 27 254 8273

VFT ni Benki Yetu, Naweka Akiba, Nakopa kwa Busara, Nakopa kuwekeza.

So far the village has conducted participatory forest resource assessment for them to harvest forest products sustainably for their own benefits and future generation



Barilla foundation brings health and climate together in new double pyramid

NEW YORK

FOLLOWING an extensive scientific review, the Barilla Center for Food and Nutrition Foundation (BCFN) is preparing to launch a new food systems model which incorporates nutrition and climate.

Researchers from the Foundation teamed up with counterparts from the Federico II University of Naples to produce the New Double Pyramid, to be unveiled at a virtual event on April 14. It builds on the Foundation's previous model, which consisted of the traditional food pyramid, promoting the nutritional value of food and an environmental pyramid, exploring the impact of food production on the environment.

According to the researchers, the new model will consist of a health and a climate pyramid. The health pyramid has the most common foods globally, clustered in 18 groups of items that are similar in their nutritional features and impact on health. Researchers conducted a comprehensive search of scientific data linking the consumption of each food group to health outcomes. They paid particular attention to the risk of cardiovascular diseases such as heart attack and stroke, which are the leading causes of death and disability globally.

The climate pyramid traces the connection between animal-based products and climate change. It also lists foods, including plant-based products, which have a low climate impact.

"The implementation of healthy diets within sustainable food systems is one of the most powerful tools to achieve the so-called "planetary health," the understanding that human health depends on natural systems and can no longer be conceived independently from its impact on the planet's condition," Endocrinology and Metabolic Disease Professor at the Federico II University of Naples, Gabriele Riccardi



The Barilla Foundation New Double Pyramid includes seven cultural pyramids including ones for specific regions like South Asia where these rice workers come from. Other cultural regions include Latin America, East Asia, Nordic and Canada, USA, Mediterranean and Africa.

MAXINSURE (TANZANIA) LIMITED



AUDITED FINANCIAL STATEMENTS MAXINSURE TANZANIA LIMITED FOR THE PERIOD ENDED 31ST DECEMBER 2020 PURSUANT TO SECTION 41 (1) OF INSURANCE ACT 2009

STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 TZS	2019 TZS
Gross written premium	2,678,643	7,040,323
Gross earned premium	4,002,378	9,042,620
Less: Outward Reinsurance	1,987,210	3,811,861
Net earned premiums	2,015,169	5,230,759
Investment income	88,007	124,934
Foreign Exchange gain	-	-
Gain realized on Financial assets	-	-
Other Income	43,393	7,098
Commission earned	540,008	880,860
Total income	2,686,576	6,243,651
Commissions payable	432,517	1,371,831
Net Claims Incurred	552,589	1,350,256
Operating and other expenses	1,594,927	2,866,999
Profit before tax	106,543	654,565
Tax	-	231,919
Profit for the year	106,543	422,646
Other comprehensive income	-	-
Change in fair value of available for sale	-	-
Deferred Tax credit	30,258	-
Other Comprehensive loss for the year net of tax	30,258	-
Total Comprehensive Income for the year attributable to the owners of the company	136,801	442,646

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2020

	2020 TZS	2019 TZS
Capital Employed		
Share capital	7,972,880	5,922,880
Share Premium	-	-
Call on shares	-	-
Contingency reserve	1,524,465	1,326,460
Capital reserve	-	-
Retained Earnings	(4,945,111)	(4,883,907)
Proposed Dividend	-	-
SHAREHOLDERS' FUND	4,552,234	2,365,433
ASSETS		
Property and equipment	67,790	102,005
Intangible assets	103,844	111,283
Receivables arising out of reinsurance arrangement	375,045	942,941
Receivables arising out of direct insurance arrangements	1,463,107	1,609,317
Reinsurers' share of technical provisions and reserves	5,919,343	8,565,590
Deferred acquisition costs	117,281	215,040
Other receivables	96,571	89,605
Current tax	36,900	8,470
Deferred Tax	214,877	184,619
Government securities	449,568	671,514
Deposits with Financial institutions	614,078	779,600
Cash and Bank Balance	1,588,283	1,580,778
TOTAL ASSETS	11,046,689	14,860,763
LIABILITIES		
Unearned premium	354,033	1,677,768
Outstanding claims provisions	5,068,812	9,129,186
Differed tax	-	-
Creditors arising from reinsurance arrangement	336,995	502,676
Creditors arising from direct insurance arrangement	-	264,163
Other payables	734,616	921,537
Bank overdraft	-	-
Current tax	-	-
TOTAL LIABILITIES	6,494,455	12,495,330
NET ASSETS	4,552,234	2,365,433

These financial statements were approved by Directors on 31st March 2021 and were signed by:

Mustafa Rashid
Director

Ramesh Patel
Director

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

	Share Capital TZS	Contingency Reserve TZS	Accumulated Losses TZS	Total TZS
At 1 January 2019	4,563,260	1,232,896	(5,212,989)	583,167
Revaluation	-	-	-	-
Issue of shares	1,359,620	-	-	1,359,620
Net Profit after tax	-	-	422,646	422,646
Transfer to contingency reserve	-	211,210	(211,210)	-
Transfer- Capital reserve	-	-	-	-
Proposed Dividend	-	-	-	-
At 31 December 2019	5,922,880	1,444,106	(5,001,553)	2,365,433
At 1 January 2020	5,922,880	1,444,106	(5,001,553)	2,365,433
Revaluation	-	-	-	-
Issue of share	2,050,000	-	-	2,050,000
Net Profit	-	-	136,801	136,801
Transfer- Contingency reserve	-	80,359	(80,359)	-
Transfer- Capital reserve	-	-	-	-
Proposed Dividend	-	-	-	-
Dividend paid	-	-	-	-
At 31 December 2020	7,972,880	1,444,106	(4,945,111)	4,552,234

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

	2020 TZS	2019 TZS
OPERATING ACTIVITIES		
Cash generated from operations	(2,487,502)	(663,412)
Investment Income	88,007	124,934
Other income	-	-
Tax paid	-	(49,451)
Net Cash from / (used in) operating activities	(2,399,495)	(587,930)
INVESTING ACTIVITIES		
Purchase of property and equipment	(210)	(84,892)
Purchase of unlisted share	-	-
Liquidation/purchase of government bond	-	-
Decrease/(Increase) in government securities	221,946	444,592
Liquidation of Corporate bond	-	-
Decrease/(increase) in fixed deposit	165,522	(246,070)
Investment in related Company	-	-
Proceeds from disposal of property and equipment	-	21,800
Proceed from disposal of shares	-	-
Net cash from / (used in) investing activities	387,258	135,430
FINANCING ACTIVITIES		
Proceeds from issue of shares	2,050,000	1,359,620
Interest	-	-
Net cash from / (used in) financing activities	2,050,000	1,359,620
(DECREASE)/ INCREASE IN CASH AND CASH EQUIVALENT	37,763	907,121
Movement in cash and cash equivalent		
At the start of the year	1,580,778	673,657
(Decrease) / Increase	37,763	907,121
At the end of the year	1,618,541	1,580,778

told IPS.

Riccardi, who is a member of the BCFN Foundation's Advisory Board and a former President of the Italian Society of Diabetology, told IPS that in the past, the concept of health was applied to individuals, without adequate consideration for the impact of personal behaviours on the health of the general population. He said the COVID-19 pandemic was bringing a shift in perspective.

"Most people are now aware that wearing a face mask or undergoing vaccination is important not only to protect themselves but also to preserve the health of the general population. Within this context, health gains at the personal level cannot be achieved at the cost of depriving other people of some of their chances of being in good health," he said.

"This is likely to occur if the health of a population group is based on an unsustainable lifestyle eroding the Earth's natural systems that provide essential benefits like food, water and shelter on which all human beings depend."

The new Double Pyramid launch collaborates with the non-profit organisation Food Tank, which promotes sustainable means of hunger, obesity, and poverty alleviation.

Food Tank President and Founder Danielle Nierenberg said that along with the health and climate pyramids, the Foundation had developed seven cultural double pyramids that investigate how people can eat healthily in different regions of the world.

"For example, the Mediterranean Diet is often lauded as sort of this perfect diet, but many cultures - indigenous cultures like those of Southern Asia and Sub-Saharan Africa have diets that include pulses, legumes and healthy fats and oils. They are more culturally appropriate and can help farmers and eaters alike not only live better lives but make better incomes," Nierenberg told IPS.

The seven cultural pyramids are Latin America, South Asia, East Asia, Nordic and Canada, USA, Mediterranean and Africa. The Foundation's model is adapted to these food cultures, and the intention is to promote a balanced diet for health and longevity while reducing the carbon footprint to the world.

"We're really excited to partner on another virtual event. Our first one was in December. This will kick off the sessions that will take place this year in the lead-up to the United Nation's Food Systems Summit."

The research findings bring a new angle to the issue of dairy product consumption. Riccardi says recent evidence "does not support different attitudes to the consumption of these products based on their fat content." For example, comparing full-fat to reduced-fat dairy products. He says instead, the new pyramid concludes that overall moderate consumption does not increase cardiovascular diseases.

The new pyramid shows that fermented products, such as cheese and yoghurt, are associated with a reduced risk of those diseases in the dairy category. They should be the preferred option for consumers.

Riccardi told IPS that through the Double Pyramid, the research team would also present a major new finding of how different types of meat vary in their relationships with health.

Barilla Foundation Chairman Guido Barilla, President of the World Wide Fund for Nature Pavan Sukhdev, and Michelin Star Chef Chiara Pavan are among speakers scheduled for the April 14 event.

IPS



We're really excited to partner on another virtual event. Our first one was in December. This will kick off the sessions that will take place this year in the lead-up to the United Nation's Food Systems Summit



Thursday 15 April 2021

CRDB sustains stellar growth trajectory with 35 per cent profit increase in 2020

By The Banker Reporter

CRDB Bank Plc maintained its stellar growth trajectory by increasing its gross profit by 35 percent from 175bn/- in 2019 to 236bn/- last year thanks to strategic reforms being undertaken by management under Managing Director and CEO, Abdulmajid Nsekela.

In its latest annual report for year ending December 2020, the bank has seen sustained growth for the past two years with heavy investment in digital products. Nsekela also attributed the sustained growth to ongoing transformations that have unlocked CRDB's ability to make money, leveraging a solid customer base and a favourable business environment. "Despite the coronavirus disruption, we delivered a strong balance sheet underlined by strong growth in both our net interest and non-funded incomes," Nsekela said.

He said the group's income improved significantly despite a slowdown in the economy because of the COVID-19 pandemic with operating income registering a 10.4 percent growth to 854bn/- from 774bn/- reported in 2019. Non-interest income registered a 13 percent growth to 284bn/- from 252bn/- over the same period while customer deposits also grew marginally to 5.4trn/- accounting for a four percent increase.

"The disruption of business dented our customers' pockets as many reprioritized their expenditure in the wake of the COVID-19 pandemic," explained Nsekela who

added that the group's profitability was further bolstered by its two subsidiaries, which contributed seven percent of the overall profit after tax value.

CRDB Burundi SA performed particularly well, leveraging stable macros and aggressive sales despite the local challenges in Burundi. The Burundi subsidiary's profit grew by 75 percent from 6.4bn/- to 11.2bn/-. CRDB Insurance Broker Limited also posted a 3.6bn/- in profit representing a 140 percent growth during the year. "Our strategy to support customers during the pandemic played a major role because it allowed us to realign plans and adapt to the changing situations," the group MD and CEO.

Among major indicators which contributed to the growth included loans and advances which grew by 16 percent to 3.9trn/- compared to 3.4trn/- reported in 2019. "We kept a healthy loan book maintaining a good asset quality despite the challenges faced by our customers. Our non-performing loans closed at 4.4 percent from 5.5 percent reported in 2019," said Chief Financial Officer, Fredrick Nshakanabo.

The group's assets grew by nine percent to 7.2trn/-, maintaining its pole position as the largest financial entity by asset base in the market. As at the end of the 2019, CRDB Group had a combined asset base of 6.6trn/-, which translates to a 23 percent market share.

"We continue to monitor and work closely with our customers in sectors affected with the pandemic," Nshakanabo assured saying the group is accelerating its plans to spread its wings into the East and Central Africa region to tap into a growing regional trade due to integration.



CRDB Group CEO and managing director, Abdulmajid Nsekela (L) and chief financial officer, Fredrick Nshakanabo when they announced the 2020 results in Dar es Salaam this week. Photo courtesy of CRDB.



GA Insurance Tanzania Limited

Corporate Office: IT Plaza, 704, 7th Floor, Ohio Street/Garden Avenue
PO Box 75908, Dar es Salaam, Tanzania

AUDITED FINANCIAL STATEMENTS OF GA INSURANCE TANZANIA LIMITED FOR THE PERIOD ENDED 31ST DECEMBER 2020 PURSUANT TO SECTION 41 (1) OF INSURANCE ACT 2009

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

	2020 Tshs'000	2019 Tshs'000
Gross premiums written	7,222,122	7,103,932
Written premiums ceded to reinsurers	(4,331,133)	(4,667,696)
Net premiums written	2,890,989	2,436,236
Change in the gross provision for unearned premiums	176,369	(333,348)
Reinsurers' share of change in the provision for unearned premiums	(269,631)	294,003
Net earned premiums	2,797,727	2,396,891
Fees and commission income	1,541,391	1,448,906
Investment income	550,201	603,484
Other Income/(expense)	11,523	(185)
Net income	4,900,842	4,449,096
Claims and benefits incurred	(2,171,331)	(3,071,054)
Reinsurers' share of claims and benefits incurred	1,286,556	2,272,333
Net policyholder claims and benefits incurred	(904,775)	(798,721)
Acquisition costs - commission expense	(1,170,527)	(1,126,655)
Release of provision for doubtful debts	35,531	-
Operating and other expenses	(2,380,583)	(2,098,253)
Profit before income tax	480,488	425,467
Income tax	(205,756)	(125,813)
Profit for the year	274,732	299,654
Other comprehensive income	-	-
Total comprehensive income for the year	274,732	299,654

STATEMENT OF FINANCIAL POSITION AS AT 31ST DECEMBER 2020

	2020 Tshs'000	2019 Tshs'000
CAPITAL EMPLOYED		
Share capital	4,500,000	4,500,000
Accumulated losses	(464,091)	(652,093)
Contingency reserves	367,844	281,114
Shareholders' funds	4,403,753	4,129,021
REPRESENTED BY:		
Assets		
Property and equipment	471,710	130,043
Intangible assets	80,064	159,218
Receivables arising out of reinsurance arrangements	1,548,890	599,100
Receivables arising out of direct insurance arrangements	713,329	916,086
Reinsurers' share of insurance contract liabilities	3,354,460	3,709,399
Other receivables	295,294	150,437
Deferred acquisition costs	372,420	404,949
Government securities	1,736,452	1,428,304
Deposits with financial institutions	2,150,768	1,387,051
Tax recoverable	81,026	147,321
Cash and cash equivalents	2,751,050	2,667,904
Deferred tax	159,132	147,742
Total assets	13,714,595	11,847,554
Liabilities		
Insurance contract liabilities	3,066,792	2,928,194
Provision for unearned premium	2,318,453	2,494,822
Payables arising from reinsurance arrangements	1,725,255	903,304
Other payables	1,476,538	941,548
Lease liability	346,719	-
Deferred income	377,085	450,665
Total liabilities	9,310,842	7,718,533
Net assets	4,403,753	4,129,021

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

	Share capital Tshs'000	Contingency reserve Tshs'000	Accumulated losses Tshs'000	Total Tshs'000
At 1 January 2020	4,500,000	281,114	(652,093)	4,129,021
Profit for the year	-	86,730	(86,730)	-
Contingency reserve movement	-	-	-	-
At 31 December 2020	4,500,000	367,844	(464,091)	4,403,753
At 1 January 2019	4,500,000	208,027	(878,660)	3,829,367
Profit for the year	-	-	299,654	299,654
Contingency reserve movement	-	73,087	(73,087)	-
At 31 December 2019	4,500,000	281,114	(652,093)	4,129,021

STATEMENT OF CASHFLOW FOR THE YEAR ENDED 31ST DECEMBER 2020.

	2020 Tshs'000	2019 Tshs'000
OPERATING ACTIVITIES		
Profit before taxation	480,488	425,467
Adjustments for:		
Depreciation and amortization	224,632	118,118
Movement in provisions for outstanding claims	223,905	191,894
Movement in unearned premium	93,262	39,345
Movement in deferred acquisition cost	32,529	(69,140)
Movement in deferred income	(73,580)	91,489
Interest income - government securities	(177,680)	(226,670)
Interest income - deposits with financial institutions	(373,121)	(377,254)
Interest expense on lease	(23,353)	-
Operating cash flows utilized before working capital changes	407,072	193,249
(Increase)/Decrease in insurance receivables	202,757	(332,864)
Decrease/(Increase) in reinsurance and other receivables	(1,094,647)	84,064
Increase/(Decrease) in reinsurance payables	821,953	(709,219)
Increase/(Decrease) in other payables	534,993	550,821
Cash generated/(utilized) from operating activities	872,128	(213,949)
Tax paid	(112,950)	(22,735)
Withholding tax suffered at source	(37,900)	(40,538)
Net cash (utilized in) from operating activities	721,278	(277,242)
INVESTING ACTIVITIES		
Interest received from deposits with financial institutions	169,199	155,180
Interest received from government securities	335,258	408,428
Purchase of property and equipment	(102,888)	(82,356)
Investment in government securities at amortized cost	(80,006)	20,123
Investment in deposits with financial institutions	(272,419)	2,316,250
Net cash generated from/(utilized in) investing activities	49,044	2,815,625
FINANCING ACTIVITIES		
Payment of lease liability	(74,371)	-
Net increase/(decrease) in cash and cash equivalents	83,146	2,538,383
Cash and cash equivalents at the beginning of the year	2,667,904	129,521
Cash and cash equivalents at year end	2,751,050	2,667,904

Sachit S. Shah
Chairman

Haroon Pirmohamed
Director

DAR ES SALAAM : ARUSHA : MWANZA : ZANZIBAR



HJF Medical Research International, Inc. Tanzania

REQUEST FOR PROPOSAL

TO SAFELY COLLECT, TRANSPORT, AND DISPOSE OF METAL WASTE GENERATED FROM DISPOSABLE VOLUNTARY MEDICAL MALE CIRCUMCISION (VMC).

HJF Medical Research International, Inc Tanzania (HJFMRI-T) is a local non-profit that supports HIV/AIDS Programs since 2004 for the Walter Reed Army Institute of Research (WRAIR). PEPFAR activities are conducted in close collaboration with the Tanzania Ministry of Health, Community Development, Gender, Elderly and Children; and the President's Office of the Regional Administration and Local Government (PORALG), through the Regional and Council Health Management Teams.

HJFMRI-Tanzania provides care and treatment to people affected by HIV/AIDS and has been actively involved in HIV and AIDS programming, providing resources, personnel, and services to the Southern Highlands Zone. The program has expanded from supporting the Mbeya Zonal Referral Hospital to becoming a hub for antiretroviral treatment in the Zone; to community support through decentralized services, with the overall objective of implementing research, clinical HIV, prevention, care, and treatment services. HJFMRI-T currently focuses specifically on four regions in the Southern Highlands Zone, namely Mbeya, Rukwa, Katavi, and Songwe, and supports TPDF to implement comprehensive HIV prevention care and treatment program in 21 sites throughout the country.

HJFMRI-T is seeking the services of a professional, experienced and credible organization to collaborate with, to safely collect, transport, and dispose of 54.82 tons of metal waste generated from disposable Voluntary Medical Male Circumcision (VMC) kits in Mbeya, Ruvuma, Songwe, Rukwa, Katavi, Tabora, Kagera, Shinyanga, Dar es Salaam and Mwanza Regions. Waste disposal should aim to keep the environmental impact as minimal as possible. The bidder must have experience in handling VMC metal waste disposal, which is often detrimental to the environment and general public health if care is not taken. He/she should also be conversant with the relevant authorities' legal requirements and procedures before embarking on the waste disposal task.

Interested eligible bidders shall collect a complete set of bidding documents at the address given below from Monday to Thursday at 8.00 AM to 5.00 PM (GMT+3) and Friday from 8.00 AM to 11.00 AM local time except on public holidays.

Address: **HJF Medical Research International, Inc.**
In support of the U.S. Military HIV Research Program (MHRP)
Address Building, Bains Avenue -Masaki
P.O. Box 13303, Dar Es Salaam, Tanzania
Office: +255 22 292 3713 +255 22 292 3714

A prospective bidder that has any questions regarding this RFP shall send an email before the due date and time for submission of offers to the following addresses: bids@wrp-t.org

The proposal should be submitted by e-mail to bids@wrp-t.org on or before **Wednesday, April 23, 2021, at 1200 hours**. Bidders must ensure that the proposals are delivered timeously to the correct E-Mail address. All formal responses and questions must be submitted by email to the contact listed above. No questions will be addressed over the phone.

HJF Medical Research International, Inc Tanzania (HJFMRI-T) reserves the right to accept or reject any proposal and to annul the bidding process and reject all proposals at any time prior to contract award, without thereby incurring any liability to Bidders. HJFMRI-T is under no obligation to accept the lowest proposal.

Late proposals or proposals not received through the email specified above shall not be accepted for evaluation irrespective of the circumstances.

BPR reports Rwf3.8bn after tax profit for 2020

KIGALI

BANQUE Populaire du Rwanda Plc (BPR) recorded an after-tax profit of Rwf3.8 B in 2020 amid the global pandemic that has slowed down local and international economic activity. This was nevertheless a 73 per cent drop in comparison to Rwf4.1bn that the lender registered in 2019.

In 2020, the bank recorded a 26.2 per cent growth in customer deposits leading to an overall growth of 18.22 per cent in the bank's total assets to reach Rwf 405Billion. The bank's loan book grew by 13.67 per cent on a year-on-year basis and investments in Treasury Bills and Bonds also grew by 39.08 per cent. The bank's total capital increased by 8.47 per cent due to profit retention.

According to the published results, overall operating expenses declined by 0.74 per cent despite a jump in depreciation charge by Rwf 1.3 B which is consistent with an increase in the bank's total stock of fixed asset investments towards the end of 2019.

Commenting on the performance of the bank, the Managing Director, Maurice Toroitch noted that the slight drop in after-tax profit was associated with reduced economic activity due to the Covid19 pandemic which resulted in lower transaction volumes and waiver of fees related to digital payments. He further noted that the underlying business is resilient and

in line with the bank's expectation for the period.

"This performance is underpinned by the momentum that we have gained in operational efficiency and improved credit underwriting standards," he said. Toroitch also noted that the significant increase in depreciation and amortization charge was due to the bank's investment in the new Head Office building and new IT infrastructure to support the bank digital transformation agenda.

In response to the question why the level of loan loss impairment had not increased significantly despite the increased credit risk market arising from the impact of Covid-19, he noted that quality and diversity of the loan portfolio and actions that the bank has been taking over the past years to strengthen the loan underwriting standards has contributed greatly in minimizing the impact of Covid-19 on loan loss provisions. "However, to cushion the bank from future Loan losses, the bank increased the loan loss provisions by 26.13%" he said.

Going forward, he noted that the bank remains well-capitalized and liquid to continue supporting its customers throughout the pandemic and towards economic recovery in due course. BPR has the largest banking network with over 137 branches and 350 agents and 51 ATM machines supported by mobile and internet banking platforms.

Half of the world's mobile money services are in Africa

ADDIS ABABA

Africa continues to be the global leader in mobile money services, a position boosted by the Covid-19 pandemic, which forced people to turn to digital services as a safer transaction method than using cash.

The continent, particularly the sub-Saharan Africa region, has been at the forefront of mobile money for years. Last year it accounted for much of the industry's growth in the number of users, according to the latest report by GSMA, an organization representing the interests of mobile network operators worldwide.

GSMA defines a mobile money service as one that is accessible to people who do not have formal bank accounts. As such, it does not include in its accounting any mobile banking or payment services that are linked to traditional bank accounts or credit cards.

As of 2020, there were 310 live mobile money services. Out of these, 55.2% were in Africa. Mobile money is now available in most markets where access to financial services is low, the report says. In 2020, the number of registered mobile money accounts grew by 12.7% globally to 1.2 billion. Sub-Saharan Africa added the most users last year—43% of all new accounts.

The global increase was in part a result of changes in consumer behaviour, with more people open to digital transactions. But it was due to regulators implementing more flexible "Know Your Customer" processes to verify users' identity and suitability for a product, and relaxing registration requirements to make it easier to open an account, the report says. The fastest growth was also in regions where governments provided significant pandemic relief to citizens, it adds. Global transaction value increased by 22% to \$767 billion, more than doubling in value since 2017, with 64.5% in Africa.

Many African firms made moves last year to expand into mobile money services. For example, Kenyan and South African telecom companies Safaricom and Vodacom acquired the M-Pesa brand and its product development and support services from the UK's Vodafone, offering opportunities to expand M-Pesa into new African markets. Airtel Africa entered a partnership with MoneyGram, enabling Airtel Money customers to receive MoneyGram transfers directly into their mobile wallets from more than 200 countries across the world.

While the Covid-19 pandemic may have been a catalyst for digital transactions on mobile platforms in 2020, mobile money providers have not necessarily reaped the commercial benefits of this development, the report says. Consumer spending, the major driver of mobile money revenues, has reduced, and many mobile money services offered fee waivers to reduce handling of cash during the pandemic.



FINCA[®] Microfinance Bank

FINCA Microfinance Bank Limited PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER, 2020 (AMOUNTS IN MILLION SHILLINGS)		
	CURRENT YEAR 31/12/2020	PREVIOUS YEAR 31/12/2019
A. ASSETS		
1 Cash	717	1 497
2 Balances with Bank of Tanzania	5 362	2 330
3 Investment in Government Securities	-	-
4 Balances with Other Banks and financial institutions	10 185	13 089
5 Cheques and Items for Clearing	-	-
6 Interbranch float items	-	-
7 Bills Negotiated	-	-
8 Customers' liabilities for acceptances	-	-
9 Interbank Loan Receivables	-	-
10 Investments in Other securities	-	-
11 Loans, Advances and Overdrafts (Net of allowances for Probable losses)	32 328	57 195
12 Other Assets	1 955	2 158
13 Equity Investments	-	-
14 Underwriting accounts	-	-
15 Property, Plant and Equipment	8 256	11 528
16 TOTAL ASSETS	58 803	87 797
B. LIABILITIES		
17 Deposits from other banks and financial institutions	7 908	8 371
18 Customer Deposits	23 911	28 387
19 Cash letters of credit	-	-
20 Special Deposits	-	-
21 Payments orders / transfers payable	-	-
22 Bankers' cheques and drafts issued	-	-
23 Accrued taxes and expenses payable	380	468
24 Acceptances outstanding	-	-
25 Interbranch float items	-	-
26 Unearned income and other deferred charges	1 018	1 221
27 Other Liabilities	2 688	5 046
28 Borrowings	15 279	29 953
29 TOTAL LIABILITIES	51 184	73 446
30 NET ASSETS/(LIABILITIES)(16 MINUS 29)	7 619	14 351
C. SHAREHOLDERS' FUNDS		
31 Paid up Share Capital	34 102	31 575
32 Capital Reserves	-	-
33 Retained Earnings	(18 196)	(11 699)
34 Profit/ (Loss) Account	(9 259)	(7 124)
35 Other Capital Accounts/Capital Advance	-	-
35a. Other- Statutory Reserve	972	1 599
35b. General Provision Reserve	-	(0)
36 Minority Interest	-	-
37 TOTAL SHAREHOLDERS' FUNDS	7 619	14 351
38 Contingent Liabilities	-	-
39 Non-Performing Loans and Advances	8 452	4 441
40 Allowances for Probable Losses	5 067	3 153
41 Other Non-Performing assets	-	-
D. PERFORMANCE INDICATORS		
(I) Shareholders Funds to Total Assets	13%	16%
(II) Non Performing loans to Total Gross Loans	26%	8%
(III) Gross Loans and Advances to Total Deposits	118%	164%
(IV) Loans and Advances to Total Assets	55%	65%
(V) Earning Assets to Total Assets	72%	80%
(VI) Deposits Growth	-13%	5%
(VII) Assets Growth	-33%	-12%

CONDENSED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31ST DECEMBER 2020 (AMOUNTS IN MILLION SHILLINGS)					
	Share Capital	Accumulated Surplus	General Provision Reserve	Statutory Reserve	Total
Current Year(2020)					
Balance as at the beginning of the year 2020	31 575	(18 823)	(0)	1 599	14 351
Other Comprehensive Income	-	(9 259)	-	-	(9 259)
Transactions with owners	2 527	-	-	-	2 527
Dividends Paid	-	-	-	-	-
Regulatory Reserve	-	627	-	(627)	-
General Provision Reserve	-	-	-	-	-
Others	-	-	-	-	-
Balance as at the end of the current period	34 102	(27 455)	(0)	972	7 619
Previous Year(2019)					
Balance as at the beginning of the year 2019	31 575	(12 208)	522	1 586	21 475
Other Comprehensive Income	-	(7 124)	-	-	(7 124)
Transactions with owners	-	-	-	-	-
Dividends Paid	-	-	-	-	-
Regulatory Reserve	-	(13)	-	13	-
General Provision Reserve	-	522	(522)	-	-
Others - Issue of shares	-	-	-	-	-
Balance as at the end of the previous period	31 575	(18 823)	(0)	1 599	14 351

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31ST DECEMBER 2020		
Name and Title	Signature	Date
Edward Talawa (Chief Executive Officer)	(Signed)	14th April 2021
Deusdedith Edward Mulindwa (Head of Finance)	(Signed)	14th April 2021
Peter Kaisi (Internal Audit Manager)	(Signed)	14th April 2021
We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statements have been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial Reporting Standards and the requirements of the Banking and Financial Institutions Act, 2006 and they present a true and fair view.		
Name	Signature	Date
1. Monica Joseph Board Member	(Signed)	14th April 2021
2. Mary Pascal Mabiti Member	(Signed)	14th April 2021

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020 (AMOUNT IN MILLION SHILLINGS)		
	CURRENT YEAR 31/12/2020	COMPARATIVE YEAR 31/12/2019
1 Interest Income	17 840	25 895
2 Interest Expense	(6 054)	(6 608)
3 Net Interest Income (1 Minus 2)	11 786	19 287
4 Bad debts written off	-	-
5 Impairment Losses on Loans and Advances	(5 757)	(4 174)
6 Non-Interest Income	3 989	6 538
6.1 Foreign Currency Dealings and Translation Gains/(Loss)	(218)	153
6.2 Fees and Commissions	4 028	6 175
6.3 Dividend Income	-	-
6.4 Other Operating Income	179	208
7 Non-Interest Expense	(19 167)	(23 663)
7.1 Salaries and Benefits	(9 153)	(11 889)
7.2 Fees and Commission	(354)	(616)
7.3 Other Operating Expenses	(9 660)	(11 158)
8 Operating Income/(Loss)	(9 149)	(2 014)
9 Income Tax Provision	(110)	(5 110)
10 Net Income (loss) After Income Tax	(9 259)	(7 124)
11 Other Comprehensive Income (Itemize)	-	-
12 Total comprehensive income/(loss) for the year	(9 259)	(7 124)
13 Number of Employees	283	411
14 Basic Earning Per Share	(272)	(226)
15 Number of Branches	19	23
PERFORMANCE INDICATORS		
(I) Return on Average Total Assets	-13%	-8%
(II) Return on Average Shareholders' Funds	-84%	-40%
(III) Non Interest Expense to Gross Income	88%	73%
(IV) Net Interest Margin to Average Earning Assets	21%	28%

CONDENSED STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 DECEMBER 2020 (AMOUNTS IN MILLION SHILLINGS)		
	CURRENT YEAR 31/12/2020	PREVIOUS YEAR 31/12/2019
1 Cash flow from operating activities:		
Net income/(Loss)	(9 149)	(2 014)
Adjustment for :		
- Impairment/Amortization	3 065	2 776
-Net change in Loans and Advances	24 943	(414)
-Gain on Sale of Assets	(1)	(22)
-Net change in Deposits	(4 939)	1 678
-Net change in Short Term Negotiable Securities	-	-
-Net change in Other Liabilities	(1 865)	(1 524)
-Net change in Other Assets	182	445
-Tax paid	(153)	(382)
-Others (Specify) - Write off of WIP during the year	-	41
-Others (Specify) - Write off of Lease liability during the year	(756)	-
-Others (Specify) - Write off under Right of use during the year	842	-
Net cash provided (used) by operating activities	12 169	584
11 Cash flow from investing activities:		
Dividend Received	-	-
Purchase of Fixed Assets	(615)	(1 009)
Proceeds from Sale of Fixed Assets	108	22
Purchase of Non-Dealing Securities	-	-
Proceeds from Sale of Non-Dealing Securities	-	-
Proceeds from maturity of investment in fixed deposit	2 269	-
Others (specify) -Additions on Right of use asset	-	-
Others (specify) -Proceeds from issue of share	2 528	-
Net cash provided (used) by investing activities	4 290	(987)
111 Cash flow from financing activities:		
Repayment of Long-term Debt	(13 880)	(20 933)
Proceeds from Issuance of Long Term Debt	-	12 017
Proceeds from Issuance of Share Capital	-	-
Payment of lease liabilities	(888)	(1 187)
Net Change in Other Borrowings	-	-
Others - Long term financing (Grants)	-	(35)
Net cash provided (used) by financing activities	(14 768)	(10 138)
IV Cash and Cash Equivalents:		
Net increase/(decrease) in cash and cash equivalents	1 691	(10 541)
Cash and cash equivalents at the beginning of the year	5 326	15 867
Cash and cash equivalents at the end of the year	7 018	5 326

MINIMUM DISCLOSURES OF BANK CHARGES AND TARRIFS	
Numbe Item/Transaction	Charge/Fee
1 Savings Account(TZs)	
Mkwana(TZs)	
(a) Required minimum opening balance	0
(b) Required minimum operating balance	0
(c) Monthly Services Fees	1 500
(d) Interim Statement per page	0
(e) Monthly Services Fees	0
(f) Withdraw charges over the counter	1 000
(g) Interest payable	0
Hakika Individual (TZs)	
(a) Required minimum opening balance	0
(b) Monthly Services Fees	0
(c) Interim Statement per page	0
(d) Interest payable	2%
(e) Balance enquiry	0
(f) Withdraw charges over the counter	1 000
Hakika Legal Entity(TZs)	
(a) Required minimum opening balance	0
(b) Monthly Services Fees	0
(c) Interim Statement per page	0
(d) Interest payable	3%
(e) Balance enquiry	0
(f) Withdraw charges over the counter	2 000
Mtoto (TZs)	
(a) Required minimum opening balance	0
(b) Monthly Services Fees	0
(c) Interim Statement per page	0
(d) Interest payable	4%
(e) Balance enquiry	0
(f) Withdraw charges over the counter	1 000
2 Mobile banking Charges(TZs)	
(a) Balance enquiry	100
(b) Minimum Statement	100
(c) Full Statement request	0
(d) Finca Mobile (In Finca Account)	400
(e) Finca Account to Finca Account Transfer	100
(f) Finca Mobile (In and Out Finca Account)-Finca Account to	1 000
3 Loans (TZs)	
Business Loan - Small	
(a) Interest	4.8%
(b) Loan Processing Fees	3.00%
Business Loan - Medium	
(a) Interest	3.8%
(b) Loan Processing Fees	3.00%
Business Loan - Large	
(a) Interest	2.5%
(b) Loan Processing Fees	3.00%
Small Enterprise	
(a) Interest	3.0%
(b) Loan Processing Fees	3.00%
Micro Business	
(a) Interest	6.3%
(b) Loan Processing Fees	2.00%
Lien Loan	
(a) Interest	2.0%
(b) Loan Processing Fees	1.02%
Education provider	
(a) Interest	4.8%, 3.8% & 2.5%
(b) Loan Processing Fees	3.00%
School fees	
(a) Interest	3.0%
(b) Loan Processing Fees	1.02%
Pamoja Loan	
(a) Interest	6.3%
(b) Loan Processing Fees	2.00%
Social Financial Group	
(a) Interest	2% or 2.5% to 3%
(b) Loan Processing Fees	1.02% to 1.19%
4 Transfer and Agent Services	
Outward TISS Charges	10 000
Inward TISS Charges	Free
Agent Banking withdrawal fee	
Withdraw Charges	Charges (VAT inclusive)
Amount	Charges
1,000 - 19,999	1 180
20,000 - 49,999	1 300
50,000 - 99,999	1 700
100,000 - 149,999	3 000
150,000 - 299,999	4 000
300,000 - 599,999	8 000
600,000 - 999,999	7 000
1,000,000 - 1,999,999	7 500
2,000,000 - 3,000,000	8 000

Banks not remitting unclaimed financial assets to BoT as required by law

By The Banker Reporter

BANKS with a minimum of 15 years of operations remitted only 2.5bn/- of unclaimed financial assets to Bank of Tanzania as of June 2020 representing only 11.5 percent of all banks in the category.

Controller and Auditor General, Charles Kichere said in his 2021 audited report released last week that BoT had not adequately ensured that commercial banks fulfil requirements of the law while banks exploit the loopholes in regulations.

"The reviewed BoT's bank statements on unclaimed financial assets from commercial banks from financial years 2015/16 to 2019/20 noted a total of 2.5bn/- of unclaimed financial assets were remitted to BoT by 11.5 percent of commercial banks with over 15 years of operations," the CAG said.

The report further noted that mobile money operators are performing much better compared to the banks as they remitted over 9.75bn/- during the period. The central bank was also accused of negligence as it failed to verify remittances of unclaimed financial assets made by commercial banks.

"This indicates a risk of loss of financial assets from both commercial banks and mobile network operators that had either not remitted or



Controller and auditor general, Charles Kichere quenches his thirst after a tough assignment.

under-remitted," the CAG warned saying as of June 2020, there were 26 commercial banks that have been operating in Tanzania for more than 15 years.

The CAG said only three commercial banks remitted the 2.5bn/- while 23 ignored regulations by holding the accounts. However banks which included

two foreign owned and one local, might not have remitted all the monies available.

"The review of account statement for unclaimed balances from licensed electronic money issuers revealed that as of June 2020, there were a total of 9.7bn/- remitted to BoT by the licensed MNOs.

This included MNOs which have been operating the business of issuance of electronic money in Tanzania for a period of more than five years," the CAG report added.

The reviewed abandoned property remittance letters from electronic money issuers addressed to BoT for the years 2019 and 2020, showed that as of October 2020, all MNOs remitted a total of 11.1bn/- to BoT as unclaimed customers' balances available in their trust/electronic accounts.

The CAG however also highlighted efforts made by the central bank in enhancing

management of both financial unclaimed assets. Such efforts included, issuance of circular letters to commercial banks and mobile network operators to ensure remittance of unclaimed financial assets; and coming up with a draft amendment of the Banking and Financial Institutions Act, 2006 (BAFIA) to ensure among other things disposition of the remitted amount.

"Similarly, there were noted efforts employed by BoT in examination of dormant accounts as well as ensuring electronic money issuers remit unclaimed customers' balances pending in their electronic accounts consecutively for five years," the report noted.

Among challenges facing the central bank in this regard include the Banking and Financial Institutions Act of 2006 does not provide mandate to BoT to dispose-of unclaimed financial assets from commercial banks.

Nigerian fintech Appzone secures \$10m for growth and innovation across Africa

LAGOS

APPZONE, a Nigerian based Fintech software provider, announced that it has secured \$10 million in Series A funding led by a Lagos-based investment firm, CardinalStone Capital Advisers with investors like V8 Capital, Constant Capital, Itanna Ventures and Lateral Investment Partners participating in the round.

In 2014, Appzone raised \$2million from South African Business Connexion (BCX). It also raised another \$2.5 million in 2018 through convertible debt and share buy back from BCX. Overall, it has raised \$15 million in equity funding.

Speaking on the fundraise, Appzone's Co-Founder and CEO Obi Emetarom says: "We're excited not only to be securing a significant capital raise, but also welcoming on board some strategic investors whose support will be key to our growth journey. Today's news allows us to scale Appzone's products and services rapidly. For the last 12 years, we've worked in stealth mode, building the really complex infrastructure to power the continent's growing digital financial services space and forging partnerships with the continent's biggest financial institutions.

In terms of next steps, we are now looking to hire from Africa's top 1% to grow our team of elite talent who have proven themselves to be true African builders; the brightest senior software engineers and domain experts, doing the incredibly hard work of building the backbone and next generation infrastructure for digital financial services at a level beyond world-class.


We are seeking out gifted and audacious engineering and entrepreneurial minds, hungry to accelerate economic prosperity and tackle challenging technology with us. We are not just trying to bring African fintech on-par with the rest of the world - we exist to make our financial sector the most innovative and technologically advanced on the globe through solutions built for Africa by Africans."

Appzone says that its platforms are being used by 18 commercial banks and over 450 micro finance banks in Africa to date, amassing a yearly transaction value and yearly loan disbursement of \$2bn and \$300mn respectively. However most of its clients are based in Nigeria. So it intends to use the new funds to expand across Africa, beginning with the countries it already has a small presence in, such as Ghana, Gambia, Guinea, Democratic Republic of Congo, Tanzania and Senegal.

The company also intends to use part of the new funds to double its engineering team. According to Obi Emetarom, "Our proprietary tech allows us to innovate at a fraction of a cost, and they are built by essentially the best local talent available. Because those systems are really complex and the level of innovation required is on another level, we literally seek out the top 1% of talent in Nigeria," he remarked. "We know that even though the expertise isn't there, we can accelerate acquiring that expertise when we train the very best talents. The more we train our engineers, the faster they grow in terms of expertise, and they will be able to deliver at the same level of world-class quality we expect."

In line with its growth mission, it recently expanded its executive team with the appointment of Efosa Aiyebomwan and Omonuwa Olulano as Group Chief Marketing Officer and Group Chief Human Resources Officer, respectively. Appzone was founded by Emeka Emetarom, Obi Emetarom, and Wale Onawunmi in 2008, providing commercial banks with custom software development services to support digital financial offerings.

Since its inception, the alumnus of the Google launchpad accelerator, has led Africa's fintech sector through radical innovation that resulted in a number of global firsts from the continent, including the world's first decentralised payment processing network, the first core banking and omni-channel software on the cloud and the first multi-bank direct debit service based on single global mandates.

 LETSHEGO BANK (T) LIMITED																																																																																																																																																																																																																																																				
EXTRACT FROM THE AUDITED FINANCIAL STATEMENT AS AT 31st OF DECEMBER 2020																																																																																																																																																																																																																																																				
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LIABILITIES</td> </tr> <tr> <td>17 Deposits from other banks and financial institutions</td> <td>4 224</td> <td>3 175</td> </tr> <tr> <td>18 Customer deposits</td> <td>9 753</td> <td>7 057</td> </tr> <tr> <td>19 Cash letters of credit</td> <td>0</td> <td>0</td> </tr> <tr> <td>20 Special deposits</td> <td>0</td> <td>0</td> </tr> <tr> <td>21 Payment orders/transfers payable</td> <td>0</td> <td>0</td> </tr> <tr> <td>22 Bankers' cheques and drafts issued</td> <td>0</td> <td>0</td> </tr> <tr> <td>23 Accrued taxes and expenses payable</td> <td>-</td> <td>46</td> </tr> <tr> <td>24 Acceptances outstanding</td> <td>0</td> <td>0</td> </tr> <tr> <td>25 Interbranch float items</td> <td>0</td> <td>0</td> </tr> <tr> <td>26 Unearned income and other deferred charges</td> <td>0</td> <td>0</td> </tr> <tr> <td>27 Other liabilities</td> <td>1 041</td> <td>1 953</td> </tr> <tr> <td>28 Borrowings</td> <td>6 811</td> <td>8 253</td> </tr> <tr> <td>29 TOTAL LIABILITIES</td> <td>21 828</td> <td>20 484</td> </tr> <tr> <td>30 NET ASSETS/(LIABILITIES)</td> <td>16 805</td> <td>12 878</td> </tr> <tr> <td colspan="3">C. 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ASSETS			1 Cash	638	411	2 Balances with Bank of Tanzania	6 070	3 011	3 Investments in Government securities	-	-	4 Balances with other banks and financial institutions	342	201	5 Cheques and items for clearing	17	13	6 Inter branch float items	-	-	7 Bills negotiated	-	-	8 Customers' liabilities for acceptances	-	-	9 Interbank Loans Receivables	-	-	10 Investments in other securities	-	-	11 Loans, advances and overdrafts (net of allowances for probable losses)	27 793	25 916	12 Other assets	1 800	2 336	13 Equity Investments	-	-	14 Underwriting accounts	-	-	15 Property, Plant and Equipment	1 973	1 474	16 TOTAL ASSETS	38 633	33 362	B. LIABILITIES			17 Deposits from other banks and financial institutions	4 224	3 175	18 Customer deposits	9 753	7 057	19 Cash letters of credit	0	0	20 Special deposits	0	0	21 Payment orders/transfers payable	0	0	22 Bankers' cheques and drafts issued	0	0	23 Accrued taxes and expenses payable	-	46	24 Acceptances outstanding	0	0	25 Interbranch float items	0	0	26 Unearned income and other deferred charges	0	0	27 Other liabilities	1 041	1 953	28 Borrowings	6 811	8 253	29 TOTAL LIABILITIES	21 828	20 484	30 NET ASSETS/(LIABILITIES)	16 805	12 878	C. SHAREHOLDERS' FUNDS			31 Paid up share capital	45 007	38 457	32 Capital reserves	0	0	33 Retained earnings	(25579)	(22 723)	34 Profit (Loss) account	(2 623)	(2 856)	35 Other capital accounts	0	0	36 Minority Interest	0	0	37 TOTAL SHAREHOLDERS' FUNDS	16 805	12 878	38 Contingent liabilities	-	-	39 Non performing loans & advances	4 122	5 457	40 Allowances for probable losses	4 427	5 562	41 Other non performing assets	-	-	(i) Shareholders Funds to total assets	43%	39%	(ii) Non performing loans to total gross loan	13%	16%	(iii) Gross loans and advances to total deposits	231%	308%	(iv) Loans and Advances to total assets	72%	77%	(v) Earning Assets to Total Assets	97%	99%	(vi) Deposits Growth	37%	0%	(vii) Assets growth	16%	0%	<table border="1"> <thead> <tr> <th>Amount in Million Shillings</th> <th>31-Dec-20 Audited</th> <th>31-Dec-19 Audited</th> </tr> </thead> <tbody> <tr> <td>1 Interest Income</td> <td>7 106</td> <td>8 400</td> </tr> <tr> <td>2 Interest Expense</td> <td>(1 639)</td> <td>(1724)</td> </tr> <tr> <td>3 Net Interest Income (1 minus 2)</td> <td>5 467</td> <td>6 676</td> </tr> <tr> <td>4 Bad Debts Written-Off</td> <td>-1 382</td> <td>(3 489)</td> </tr> <tr> <td>5 Impairment Losses on Loans and Advances</td> <td>493</td> <td>2872</td> </tr> <tr> <td>6 Non Interest Income:</td> <td>545</td> <td>800</td> </tr> <tr> <td>6.1 Foreign Currency Dealings and Translation Gains/(Loss)</td> <td>7</td> <td>(96)</td> </tr> <tr> <td>6.2 Fees and Commissions</td> <td>535</td> <td>811</td> </tr> <tr> <td>6.3 Dividend Income</td> <td>0</td> <td>0</td> </tr> <tr> <td>6.4 Other Operating Income</td> <td>4</td> <td>85</td> </tr> <tr> <td>7 Non Interest Expenses:</td> <td>(7 708)</td> <td>(7 956)</td> </tr> <tr> <td>7.1 Salaries and Benefits</td> <td>(4 272)</td> <td>(4391)</td> </tr> <tr> <td>7.2 Fees and Commission</td> <td>-</td> <td>-</td> </tr> <tr> <td>7.3 Other Operating Expenses</td> <td>(3 436)</td> <td>(3565)</td> </tr> <tr> <td>8 Operating Income/(Loss)</td> <td>(2 585)</td> <td>(1 097)</td> </tr> <tr> <td>9 Income Tax Provision</td> <td>(38)</td> <td>(1603)</td> </tr> <tr> <td>10 Net Income/ (Loss) After Income Tax</td> <td>(2 623)</td> <td>(2 700)</td> </tr> <tr> <td>11 Other comprehensive income</td> <td>-</td> <td>-</td> </tr> <tr> <td>12 Total comprehensive income /loss for the</td> <td>(2 623)</td> <td>(2 700)</td> </tr> <tr> <td>13 Number of Employees</td> <td>128</td> <td>145</td> </tr> <tr> <td>12 Basic Earnings Per Share</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>13 Diluted Earnings Per Share</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>14 Number of Branches</td> <td>5</td> <td>5</td> </tr> <tr> <td colspan="3">SELECTED PERFORMANCE INDICATORS</td> </tr> <tr> <td>(i) Return on Average Total Assets</td> <td>-7%</td> <td>-8%</td> </tr> <tr> <td>(ii) Return on Average Shareholders' Fund</td> <td>-9%</td> <td>-10%</td> </tr> <tr> <td>(iii) Non Interest Expense to Gross Income</td> <td>-121%</td> <td>-102%</td> </tr> <tr> <td>(iv) Net Interest Income to Average Earning Assets</td> <td>20%</td> <td>24%</td> </tr> </tbody> </table>	Amount in Million Shillings	31-Dec-20 Audited	31-Dec-19 Audited	1 Interest Income	7 106	8 400	2 Interest Expense	(1 639)	(1724)	3 Net Interest Income (1 minus 2)	5 467	6 676	4 Bad Debts Written-Off	-1 382	(3 489)	5 Impairment Losses on Loans and Advances	493	2872	6 Non Interest Income:	545	800	6.1 Foreign Currency Dealings and Translation Gains/(Loss)	7	(96)	6.2 Fees and Commissions	535	811	6.3 Dividend Income	0	0	6.4 Other Operating Income	4	85	7 Non Interest Expenses:	(7 708)	(7 956)	7.1 Salaries and Benefits	(4 272)	(4391)	7.2 Fees and Commission	-	-	7.3 Other Operating Expenses	(3 436)	(3565)	8 Operating Income/(Loss)	(2 585)	(1 097)	9 Income Tax Provision	(38)	(1603)	10 Net Income/ (Loss) After Income Tax	(2 623)	(2 700)	11 Other comprehensive income	-	-	12 Total comprehensive income /loss for the	(2 623)	(2 700)	13 Number of Employees	128	145	12 Basic Earnings Per Share	N/A	N/A	13 Diluted Earnings Per Share	N/A	N/A	14 Number of Branches	5	5	SELECTED PERFORMANCE INDICATORS			(i) Return on Average Total Assets	-7%	-8%	(ii) Return on Average Shareholders' Fund	-9%	-10%	(iii) Non Interest Expense to Gross Income	-121%	-102%	(iv) Net Interest Income to Average Earning Assets	20%	24%
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<p>Signed by:</p> <p>Andrew Tarimo Ag. Managing Director Rashid Sendoro Head of Internal Audit</p> <p>Lydia Machangu Ag. Chief Financial Officer</p> <p>We, the undersigned directors, attest to the faithful representation of the above statements. We declare that the statement has been examined by us and, to the best of our knowledge and belief, have been prepared in conformance with International Financial reporting Standards and the requirements of Banking and Financial Institution Act 2006 and they present a true and fair view.</p> <p>Simon Jengo Chairman Geoffrey Mramba Director</p>																																																																																																																																																																																																																																																				
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WORLD

More guns than people: Why tighter US firearms laws are unlikely

WASHINGTON

PRESIDENT Joe Biden announced limited measures to tackle gun violence in the United States last week, but more ambitious steps will be harder to enact despite widespread public support.

Here are some facts about gun violence in the United States:

HOW MANY AMERICANS OWN GUNS?

With about 121 firearms in circulation for every 100 residents, the United States is by far the most heavily armed society in the world, according to the Geneva-based Small Arms Survey, a research group.

However, gun ownership is becoming less common across the country. One in three U.S. households owned firearms in 2016, down from nearly half in 1990, according to the RAND Corp think tank. Ownership varies significantly by state: 66% of Montana households owned firearms, compared with just 8% in New Jersey.

WHAT SORT OF LAWS GOVERN FIREARMS?

The Second Amendment of the U.S. Constitution enshrines the "right to bear arms," which the Supreme Court has interpreted to allow individuals to keep handguns at home for self-defense. The conservative-leaning

court may soon decide whether gun owners can carry guns outside the home.

The federal government requires most gun buyers to clear a criminal background check and tightly regulates ownership of machine guns, which are fully automatic, and silencers.

Most other gun laws are set at the state level, where policies vary widely.

Many Democratic-dominated states have tightened their laws in recent years.

California, for example, has banned military-style semi-automatic "assault weapons" and large-capacity magazines and has the most robust "red flag" system, which allows authorities to take firearms away from people determined to be dangerous.

The state also prohibits people from carrying loaded firearms in public -- a practice known as "open carry" -- and gun owners must get a permit before carrying a concealed loaded weapon.

Gun laws are much more permissive in rural states, including Idaho, Kentucky and Wyoming.

Mississippi has the most permissive U.S. laws, according to the Giffords Law Center, a gun-control group. Residents of that state do not need a permit to carry loaded weapons, whether openly or concealed, and sales of "assault weapons" and large-capacity magazines are legal. Buyers do not face waiting periods and the state does not have a red-flag



law.

Mississippi and 28 other states also have enacted "Stand Your Ground" laws that allow people to use deadly force when they feel threatened.

WHAT IMPACT DOES THIS HAVE?

Americans aren't necessarily more violent than other cultures -- but their disputes are more likely to turn deadly, expert say.

University of Iowa criminology professor Mark Berg found the rates of assault in the United States are similar to other countries, but homicide rates are higher due to the prevalence of guns.

Firearms were a factor in 39,740 U.S. deaths in 2018, according to the Centers for Disease Control and Prevention (CDC), similar to the number caused by motor-vehicle accidents. Suicides account for six out of 10 gun deaths.

WILL GUN LAWS CHANGE?

Gun rights are one of the most

divisive issues in American politics. Supporters see firearms as an important tool for self-defense, target shooting and hunting, as well as a powerful symbol of individual rights. Critics say America's permissive approach leads to tens of thousands of deaths each year.

High-profile mass shootings have increased public pressure to tighten regulations. Most Americans support here tougher gun laws, according to Reuters/Ipsos polling, but Washington has done little to address the problem in recent years.

One reason: Small, rural states where gun ownership is widespread have disproportionate influence in the U.S. Senate, where a supermajority of 60 votes is needed to advance most legislation in the 100-seat chamber.

The Democratic-controlled House of Representatives passed legislation expanding background checks last month, but it faces long odds in the Senate, which is split 50-50 between the two parties. **Agencies**

Russians celebrate 60 years since historic Gagarin spaceflight

MOSCOW

RUSSIA on Monday celebrated the 60th anniversary of the legendary flight that made Yuri Gagarin the first man in space, a major source of national pride for millions of his countrymen.

Russia's space industry has struggled in recent years and been hit by a series of mishaps, but the sending of the first human into space on April 12, 1961 remains one of the crowning achievements of the Soviet space programme.

President Vladimir Putin traveled on Monday to the southern city of Engels on the banks of the Volga River, to the site of the cosmonaut's landing where a memorial stands to honor the historic flight.

He was accompanied by Valentina Tereshkova, a Soviet cosmonaut and the first woman in space.

The day of Gagarin's flight is celebrated every year in Russia as Cosmonautics Day, and this year authorities are pulling out all the stops to mark the 60th anniversary, with round-the-clock television coverage, murals on high-rises and laser projections of Gagarin's portrait.

For Moscow commuters, the morning started with a broadcast on the metro of the original report by state news agency TASS about the launch, followed by Gagarin's legendary words -- "Poekhali!" (Let's go) -- as his Vostok spacecraft lifted off.

'Example of heroism'

In a message from the International Space Station, the four Russians on board saluted "all earthlings" and hailed Gagarin's accomplishment.

"Gagarin's legendary 108-minute flight became an example of heroism for his successors, including us," said cosmonaut Oleg Novitsky.

Vostok took off carrying Gagarin, the 27-year-old son of a carpenter and a dairy farmer, from the Baikonur cosmodrome in Kazakhstan, then part of the Soviet Union.

The flight lasted just 108 minutes, the time it took to complete one loop around the Earth.

Gagarin landed in a potato field in front of a five-year-old girl, Rita Nurkanova, and her grandmother.

In an interview with newspaper Moskovsky Komsomol for the anniversary, Nurkanova said that after seeing a flash of light and a spacesuit, her grandmother started to pray and wanted to run.

Gagarin calmed them down, saying he was human and "came from the sky," she said. Then her grandmother helped him unfasten his helmet.

Gagarin's now-rusty Vostok capsule is on display at Moscow's Museum of Cosmonautics where a new exhibition dedicated to his achievement is set to open on Tuesday.

Visitors will be shown documents, photos and personal belongings, some dating back to Gagarin's childhood and school years.

"This is probably the only surname that everyone knows, from four-year-old children to people over 80," Vyacheslav Klimentov, a historian and the museum's deputy director of research, told AFP.

Gagarin's flight remains a symbol of the country's dominance in space during the Soviet era. Four years before Gagarin, the U.S.S.R. had become the first country to send a satellite into orbit, called Sputnik.

Tough times for space program

"That the first manned flight into space was done by the Soviet Union was very significant for our state," Tatiana Brazhnikova, a 49-year-old school teacher, told AFP at the cosmonautics museum.

"I feel great pride in this achievement by the Soviet Union and Russia."

But the anniversary also comes at a difficult time for Russia's space industry. It has suffered a number of setbacks in recent years, from corruption scandals to lost spacecraft to an aborted take-off during a manned mission in 2018.

Russia's aging Soyuz rockets are reliable and allow Moscow to remain relevant in the modern space industry, but the country is struggling to innovate and keep up with other key players.

In a major blow, Russia last year lost its monopoly for manned ISS launches after reusable rockets from Elon Musk's Space X, carrying NASA astronauts, successfully docked at the space station.

The head of Russia's Roscosmos space agency, Dmitry Rogozin, has set a series of ambitious goals for the space program in recent years despite funding cuts.

In a video message on Monday he stressed that the U.S.S.R. sent a man into space despite having lost "colossal resources" during World War II.

He added that Russia was "on the cusp of very important changes" that will see next-generation spacecraft and lunar missions. **Agencies**



Premier Li: US, China should meet each other half way

DECOUPLING between China and the United States will benefit neither side but will harm the world, and the two nations should meet each other half way to work toward greater shared interests, Premier Li Keqiang said on Tuesday.

Speaking during a meeting with US business leaders via video link, Li highlighted the need for the two sides to solve the problems arising during the process of cooperation.

The meeting, chaired by former US Treasury secretary Henry Paulson, was attended by members of the US-China Business Council and executives from over 20 US-based multinationals.

China and the US, the world's largest developing nation and largest developed nation, stand to gain from co-

operation and lose from confrontation, Li said.

Bilateral trade and economic ties are essentially mutually beneficial, and these relations help increase the benefits enjoyed by both peoples and also contribute to global peace, stability, development and prosperity, he said.

Li cited the rise in bilateral trade volume in the face of multiple shocks last year as evidence that the conditions and opportunities for bilateral cooperation are an objective reality and the two sides need each other for trade and economic cooperation.

He highlighted the need for the two nations to follow consensus reached by the two presidents during their phone call in February and to respect the core interests and major concerns of each other in the



spirit of nonconflict, nonconfrontation, mutual respect and win-win cooperation.

It is also important for the two sides to step up dialogue and communication, expand pragmatic cooperation, properly manage differences and move bilateral relations in a generally stable direction, he said. Li reiterated China's commitment to pursuing its basic national policy of opening-up, saying that China will only open wider to the world.

China, in its efforts to foster

a new development paradigm, will keep unleashing the potential of its domestic market and shoring up economic growth and the job market, Li said.

Meanwhile, the new development paradigm will enable China's market to open wider and make the nation a key destination for foreign investment and a major global market, he said.

The US business leaders stressed that avoiding confrontation and bringing US-China relations back to a constructive track meets the common interests of both sides, according to a news statement released after the meeting.

The US business community supports the two sides increasing mutual trust through communication, boosting co-

ordination and cooperation in the fight against COVID-19, coping with climate change, sustainable development and innovation and resuming bilateral exchanges and personal travel as early as possible, they said.

Craig Allen, president of the US-China Business Council, said in a statement after the meeting that the US business leaders emphasized the importance of fully implementing China's economic reform agenda and fulfilling its commitments in phase one of the bilateral trade deal signed last year.

"We stressed that the new era of US-China relations will be defined by economic competition, but that frank communication can offset the risks of confrontation," he said. **Xinhua**

Uganda focuses on debt management, economic recovery from COVID-19 impact

KAMPALA

UGANDA is going to concentrate on debt management and economic recovery over the next four financial years as the country faces the socio-economic stress of the COVID-19 pandemic.

In its Medium Term Debt Management Strategy Report published late Monday, the finance ministry said that in the financial year 2021/22 starting on July 1, the government will focus on debt management objectives by implementing a macroeconomic framework.

Over the next four financial years, the Ugandan govern-

ment will strive to keep debt within sustainable levels and minimize refinancing risks and costs, it said.

"External financing will be driven by disbursements and new financing in form of concessional, semi concessional, and non-concessional/commercial sources," the ministry said in the report.

"Domestic borrowing will majorly be in form of longer dated instruments aimed at reducing the refinancing risk in the public debt portfolio," it added.

The ratio of Uganda's nominal debt to gross domestic

product (GDP) in December 2020 stood at 47.2 percent, up from 38.0 percent from a year earlier. Experts said that if a country's ratio is above 50 percent, then it faces debt distress.

Increase in debt stock, according to the ministry, was on account of rise in external borrowing to address among others the socio-economic impact of COVID-19.

Uganda's total debt stock at the end of December 2020 was 17.96 billion U.S. dollars, up by 35.0 percent year on year. "This increase was on account of a rise in external bor-

rowing and its disbursements to address the socio-economic impact of COVID-19 as well as growth in domestic debt issues to finance the fiscal deficit," the ministry said.

COMPOSITION OF UGANDA'S DEBT

In terms of external debt stock by creditor category, multilateral creditors rank highest with 64 percent of the total for Uganda, followed by bilateral creditors with 35 percent and commercial banks with 1 percent.

Among the multilateral creditors, the World Bank

ranks first with 58 percent, followed by the African Development Fund with 20 percent. The report said there has been a 2-3 percent reduction in the share of the World Bank and the African Development Fund respectively last year due to new financing from the International Monetary Fund that has taken up 7 percent of the multilateral creditors' debt stock.

Undisbursed debt stock stood at 4.55 billion dollars as of Dec. 31, 2020 compared with 4.45 billion dollars as of Dec. 31, 2019, according to the report. **Xinhua**

Policies, technologies contribute big part to China's spring farming

SEEDS are being sowed on farmlands across China as the spring arrives. However, this year, different from usual, policies and technologies are playing a more vital role in increasing and stabilizing grain output.

China said in the Outline of the 14th Five-Year Plan (2021-2025) for National Economic and Social Development and the Long-Range Objectives Through the Year 2035 that the country will keep strengthening the position of agriculture as the foundation of the economy, deepen supply side structural reform in the agricultural sector, and drive agricultural development with better quality, so as to advance rural vitalization.

According to the latest survey by China's Ministry of Agriculture and Rural Affairs, the sowing areas of both winter wheat and winter rapeseed recovered growth this year. The country planted a total of 335 mu (23.3 million hectares) of winter wheat, 3 million mu more than that from a year ago, and the sowing area of winter rapeseed reached 96 million mu, up 4 million mu year on year.

With a target to stabilize the output of staple grains and soybeans, and increase that of corns, China is continuously deepening the supply side structural reform of the agricultural sector.

Liu Changyuan is a capable farmer from Zhongping village, Ersheng Township, Ba-

nan District of southwest China's Chongqing Municipality. The man has contracted 220 mu of land this spring.

"Paddy fields are planted with rice, while soybeans and coarse cereals are planted on dry land. This year I'll plant more soybeans, as the grain brings more economic benefits," he said.

Li Yufeng, president of an agricultural cooperative in Keshan County, northeast China's Heilongjiang Province told People's Daily that after expanding the growing area of soybeans, the cooperative gained a profit of 53.28 million yuan (\$8.11 million) last year. Each member of the cooperative received 922 yuan per mu, Li said, adding that soybeans made a huge contribution to

the remarkable performance.

This year, China will continue implementing the plan to rejuvenate soybean farming, striving to maintain the soybean acreage above 140 million mu. A total of over 10 million mu of corns will be newly planted in northeast China and the North China Plain to further consolidate the foundation of China's grain reserves.

This year's spring farming in China is highlighted by resource conservation and driven by green development.

In Qian Gorlos Mongol Autonomous County, northeast China's Jilin Province, soils were sampled by agricultural technicians for tests. After the day of "Jingzhe" or "Awakening of Insects," the third of China's

24 solar terms and the start for spring farming, fertilizer formulas were delivered to local farmers based on the test results. The formulas were expected to save two kilograms of fertilizers and increase the yield by 10 kilograms for each mu of corn field.

Lu'an, east China's Anhui Province is replacing fertilizers with organic ones, and chemical pesticides with bio-pesticides. In a tea plantation in Taiyang Township of the city's Huoshan County, rows of solar power insecticidal lamps and traps are placed. Local tea farmer He Xiangru noted that his fellow villagers are now fully aware of the importance of green agriculture. **People's Daily**

Trustworthy Chinese vaccines can help raise inoculation in Europe

BERLIN

AS the third wave of the COVID-19 pandemic roars across Europe, countries in the continent are struggling to push ahead with their vaccination roll-outs amid surging infection rates, fresh restrictions and lockdowns, as well as vaccine shortages.

Facing criticism for their slow inoculation campaigns, European countries are earnestly trying to fill the vaccine gap. At this crucial moment, Chinese vaccines can be a trustworthy alternative as they are not only available, but their safety has also been approved in several European Union (EU) member states.

Noticeably, Hungary and Serbia have spearheaded mass inoculation in Europe with China's COVID-19 vaccines. Austrian Chancellor Sebastian Kurz has also noted that vaccines from Russia and China are welcome in his country and the EU.

Earlier in February, German Chancellor Angela Merkel and French President Emmanuel Macron said that their countries are open to any vaccines approved by the European Medicines

Agency (EMA), which has so far only given the green light to vaccines produced by Pfizer/BioNTech, Moderna and AstraZeneca.

The EU's controversial joint vaccine procurement strategy has slowed the continent's inoculation process, constraining the ability of the 27-member state bloc to contain the pandemic.

As of April 11, only 15.34 percent of the EU's total population have received at least one jab of COVID-19 vaccines, far less than the front runners -- Israel (61.46 percent) and the United States (35.65 percent), according to official data collected by Our World in Data, a project of the Britain-based Global Change Data Lab.

Yet in contrast, some European countries are ahead in the process with the help of Chinese vaccines.

Hungary has so far ranked sixth across the globe in terms of COVID-19 vaccination rate, with more than 30 percent of its population having received at least one jab. That is because Hungary did not wait for job approvals from the EMA and imported vaccines from China and Russia to supplement its supply.



A doctor shows a box of China's Sinopharm COVID-19 vaccine in Varoslo, Hungary, Feb. 24, 2021. (Xinhua)

Hungarian President Janos Ader and Prime Minister Viktor Orban have both received jabs of Chinese vaccines.

Serbia, where over 25 percent of its population have received at least one jab of the vaccines as of April 11, is another model in securing multi-channel vaccine supplies.

In addition to the Russian Sputnik V vaccines and those developed by Pfizer/BioNTech and Oxford-AstraZeneca, Serbia has also purchased a large number of the Sinopharm vaccines from China with millions of doses shipped.

Xinhua

Rwanda remembers politicians killed during 1994 genocide

KIGALI

RWANDA on Tuesday remembered politicians killed during the 1994 genocide against the Tutsi, at the end of the mourning week of the 27th commemoration, calling to fight against the persistent denial of the genocide by perpetrators and accomplices.

The ceremony took place at the Rebero genocide memorial in Kicukiro district, Kigali, where wreaths were laid on the graves of 12 prominent politicians.

It was attended by senior officials led by Augustin Nyamuremwe, President of the Senate, families of fallen politicians and members of the diplomatic corps, among others.

Remains of more than 14,400 genocide victims are buried at the Rebero memorial site. "As we remember today the fallen politicians who were killed for standing out against the 1994 genocide against the Tutsi and the bad leadership of the genocidal regime, we are continuing to notice genocide denial and trivialization among perpetrators and their accomplices roaming freely abroad," said Nyamuremwe during the ceremony.

Genocide denial and trivialization abroad is perpetuated through public seminars and social media channels, he said, adding that Rwandans should join hands to fight against genocide denial and trivialization.

Solange Uwingabe, spokesperson of Rwanda's National Consultative Forum of Political Organizations, called on political parties and politicians against divisive politics, and instead promote unity, peace and equality among all Rwandans.

Xinhua

Putin gets his second COVID-19 jab

MOSCOW

RUSSIAN President Vladimir Putin announced on Wednesday that he has received his second COVID-19 vaccine dose.

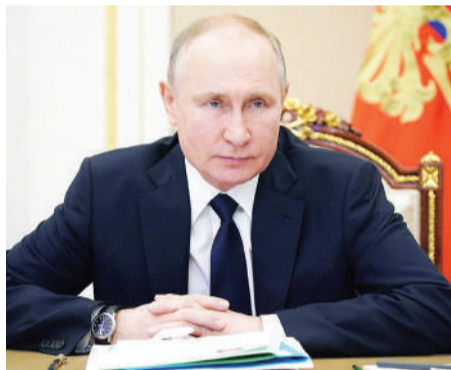
"Just now I have received the second jab," Putin told the Russian Geographical Society's board meeting on Wednesday.

"I hope everything will be fine," Putin said. "I do not just hope, I'm sure about this."

Putin hopes that the COVID-19 pandemic will recede soon, in particular due to the vaccination drive.

"I hope that the pandemic will die down soon, namely due to the vaccination that we actively promote," the Russian president said.

Putin commended the Russian Geographical Society for holding summer meetings in



various regions. He added that "it was hard to do this during the pandemic, practically impossible."

The Russian president received the first vaccine dose on March 23. Details of the jab were not revealed. The president and his

representatives explained that all three Russian vaccines were effective and safe.

The head of state said after the first jab he felt fine and only felt a little discomfort in his left shoulder for a couple of days. He announced plans to get vaccinated in late March.

Russia was the first in the world to register an anti-coronavirus vaccine on August 11, 2020. The jab, developed by the Russian Health Ministry's Gamaleya National Research Center for Epidemiology and Microbiology, was dubbed Sputnik V. It is a vector vaccine based on the human adenovirus.

Russia currently has three registered coronavirus vaccines, Sputnik V, EpiVacCorona and CoviVac. All three shots require two doses to be administered.

Agencies

DRC to start delayed vaccination with AstraZeneca shots

KINSHASA

THE Democratic Republic of Congo will start its COVID-19 vaccination campaign on April 19 with 1.7 million AstraZeneca doses it received from the COVAX global vaccines sharing scheme after delaying the rollout for more than a month.

Congo received the vaccines on March 2 and was expected to begin the inoculation campaign almost immediately but delayed rollout after several European countries suspended use of the shots.

A government statement late on Tuesday said a task force had determined that the AstraZeneca vaccines already available in the country presented no risks to the population.

Congo has reported 28,542 infections and 745 coronavirus-related deaths since the pandemic began.

Agencies

Fukushima: Seoul aims to fight Japan's decision at world court

SEOUL / TOKYO

SOUTH Korean President Moon Jae-in ordered officials yesterday to explore petitioning an international court over Japan's decision to release water from its Fukushima nuclear plant, his spokesman said, amid protests by fisheries and environmental groups.

Japan unveiled plans on Tuesday to release more than 1 million tonnes of contaminated water into the sea from the plant crippled by a 2011 earthquake and tsunami, starting in about two years after filtering it to remove harmful isotopes.

South Korea strongly protested against the decision, summoning Koichi Aiboshi, Tokyo's ambassador in Seoul, and convening an intra-agency emergency meeting to craft its response.

Moon, at a separate meeting on Wednesday, called for looking into ways to refer Japan's move to the International Tribunal for the Law of the Sea, including filing for an injunction, his spokesman Kang Min-seok told a briefing.

Moon also expressed concerns about the decision as Aiboshi presented his credentials, having arrived in South Korea in February for the ambassador's post.



The stricken Tokyo Electric Power Company (TEPCO) Fukushima Daiichi No.1 nuclear power plant reactor number three (left) and four (right), with smoke rising from number three, in the town of Okuma in Fukushima prefecture. (AFP)

"I cannot but say that there are much concerns here about the decision as a country that is geologically closest and shares the sea with Japan," Moon said, asking Aiboshi to convey such worries to Tokyo, according to Kang.

A series of protests against the move by politicians, local officials, fishermen and environmental activists took place in South Korea on Wednesday, including in front of the Japanese embassy in Seoul and consulates in the port city of Busan and on Jeju island.

A coalition of 25 fisheries organisations staged a rally and delivered a written protest to

the embassy, urging Tokyo to revoke the decision and Seoul to ban imports of Japanese fisheries.

"Our industry is on course to suffer annihilating damage, just with people's concerns about a possible radioactive contamination of marine products," it said in a statement.

The progressive minor opposition Justice Party and some 30 anti-nuclear and environmental groups called Japan's move "nuclear terrorism," and said they sent the Japanese embassy a list of signatures of more than 64,000 people opposed to the move

collected from 86 countries since February.

Tepeco plan to restart halted

In another development, Japan's Nuclear Regulation Authority (NRA) said on Wednesday that Tokyo Electric Power Co (Tepeco), operator of the wrecked Fukushima Daiichi nuclear plant, will be prevented from restarting its only operable atomic power station after safety breaches at the facility were uncovered last year.

The move deals a major blow to Tepeco's hopes of restarting the Kashiwazaki-Kariwa station, the world's biggest atomic power plant with capacity of 8,212 megawatts, in a quest to slash the utility's operating costs by more than US\$800 million a year.

Tepeco suffered a barrage of criticism in March when the failings came to light, including security mis-steps that led to an unauthorised staff member accessing sensitive areas of the plant. Japan's industry minister said at the time Kashiwazaki-Kariwa plant would not be restarted any time soon, as regulators slammed the breaches, which included failure to protect nuclear materials. Agencies

Severe frost in France leaves a trail of lost crops behind

A SUDDEN cold snap in France has ravaged crops from sugar beet to fruits and vineyards, leaving the nation's farmers reeling under what Agriculture Minister Julien Denormandie described as "probably the biggest agronomic disaster of the beginning of the 21st century," according to one report.

Frosty weather early last week followed a streak of mild temperatures that had spurred rapid vegetation on farms, leaving plants and vineyards vulnerable. The fast swing in April temperatures was the most drastic since 1947, and more frosts are possible on Wednesday and Thursday in northern regions, according to Meteo France.

Sugar beet growers will see bigger-than-expected losses of more than 10 percent of their total planted area, said farmer group CGB. Losses in vineyards and fruit orchards could be as high as 80 percent in some regions, news service AFP reported, citing agriculture officials.

"This event is another challenge for French beet growers that already faced a disastrous campaign last year" due to a crop virus and prolonged low prices, said Timothe Masse, an agronomist at CGB.



If growers aren't able to re-plant lost beet, then the European Union's top sugar producer and exporter could lose as much as half a million tons of production next season, according to Masse. CGB described the recent acreage losses as the "worst ever" due to frost for the country's beet industry. The agriculture ministry warned of "significant consequences" for plantings in a report Tuesday.

Temperatures fell as low as -3.3 C last week at Samuel Masse's vineyard in southern France. He expects that production on more than half of his 25 hectares has been lost as a result, with other plots likely also seeing damage. "Everything has been affected by this severe frost,"

Massé said. "The economical impact will be huge for us. This is really going to affect the entire wine production of Europe."

Neighboring farms producing fruits like cherries and apricots were also hit, according to Masse. After a string of difficult weather in recent seasons, he's now considering diversifying into other crops like olives in future years. Rapeseed plots may have been damaged during the frost, risking further shrinking supplies after farmers cut plantings to a two-decade low, according to Paris-based adviser Agritel. Some barley was also at risk, and farmers may replant with corn or sunflower. Crops agency FranceAgriMer will update its condition ratings at the end of the week.

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Primary-level cadres in China join livestream e-commerce for poverty alleviation

DRIVEN by influencer marketing, primary-level cadres in China are showing up on short video platforms to promote local specialties, as well as cultural and tourism resources, contributing a vital part to China's efforts to coordinate epidemic control and economic and social development, consolidate poverty alleviation achievements and vitalize rural regions.

Douyin, known as Tik Tok globally, has invited a total of 110 city and county mayors to livestream shows since February 2020. They helped sell 123 million yuan (\$18.74 million) of agricultural products, over half of which were from impoverished counties.

Chen Canping is a deputy mayor of Anhua County, Yiyang, central

China's Hunan Province known for its tea industry. His job is to reduce local poverty by e-commerce.

At the end of 2018, Chen opened an account on Douyin, and the sudden outbreak of COVID-19 a year later prompted him to join livestreaming e-commerce as a way to help local tea planters and enterprises tide over difficulties.

"In Anhua, the tea industry had lifted 96,000 people out of poverty. If tea sales becomes stagnant, tea farmers might slip back into poverty again," he said.

In around half a year, Chen joined over 300 livestream shows that generated a total sales volume of 15 million yuan. Now the deputy mayor has more than 400,000 followers on Douyin.

As of the end of last year, all 148,600 impoverished people and 130 impoverished villages in Anhui had been lifted out of poverty.

"Ms. Tang, it was because of you that I started to know Taihu County in Anhui." "Ms. Tang, it was because of your clips on Douyin that I decided to have a trip to Taihu County." These are comments that Tang Xiang, who serves as temporary deputy mayor of Taihu

County, Anqing, east China's Anhui Province, always receives on Douyin.

To introduce Taihu to other parts of China and attract attention and investment to Taihu is a goal of Tang, who always appears in short videos to advertise the beautiful county wearing traditional Chinese costumes. Short videos have just won the county two investment projects totaling 300 million yuan from Nanjing, east China's Jiangsu Province and Huizhou, south China's Guangdong Province after this year's Spring Festival.

Shanyang County, located in the Qinling-Bashan mountainous regions of Shangluo, northwest China's Shaanxi Province, was once troubled with poverty. When Jin Xuehua was appointed to serve a temporary position in the county, he immediately conducted a survey on local e-commerce development. Surprisingly, he found that neither enterprises nor individual merchants there knew what influencer marketing was.

In early 2020, the county held training sessions for local e-commerce enterprises, and Jin also opened accounts on short video platforms. In less than a year, he helped sell over 13 million yuan worth of farm produce. The top sales volume of a single livestream show even exceeded what an enterprise would achieve in three months.

He said stereotyped contents don't work any longer today, adding that the viewers are more into down-to-earth and funny stuffs such as walnut harvesting and straw sandal weaving.

Besides, the products promoted must be of good quality, he said. "The commodities I promote are all produced by standardized production systems and

authenticated by official platforms, so as to ensure interests for both farmers and consumers," he said.

People's Daily



In Anhua, the tea industry had lifted 96,000 people out of poverty. If tea sales becomes stagnant, tea farmers might slip back into poverty again

SPORT

Msuva: Wydad AC ready to confront any opponent in CAF Champions League quarterfinals

By Correspondent Ismail Tano

TANZANIAN attacker, Simon Msuva, who turns out for Morocco's football giants, Wydad Casablanca, has said his outfit is ready to face any of the opponents in this season's CAF Champions League last eight.

The striker issued the statement as his outfit awaits the draw for the quarterfinals of the premier continental club tournament, which will be held on April 30.

Msuva's Wydad Casablanca finished top in the tournament's Group C, cruising to 2-0 victory over Angola's Petro de Luanda to sail through to the last eight, amassing 13 points.

According to CAF rules, Wydad cannot be scheduled to play against a team from the same group, second-placed Kaizer Chiefs of South Africa.

The Morocco club's results will, for that matter, see them face one of the teams that finished second in the other groups, A, B and D.

The teams that finished second in the groups are the CAF Champions League defending champions, Egypt's Al Ahly, CR Belouizdad and MC Alger both of Algeria.

Msuva said when one sees his outfit make it to the quarterfinal stage, especially in a big tournament like the CAF Champions League, he should be ready to face

By Correspondent Nassir Nchimbi

AZAM FC technical bench is out to help the club's striker, Prince Dube, increase his goals' tally in this season's Vodacom Premier League by giving him a special program involving him and the team's attacking midfielders.

Dube is the leading goal scorer in the domestic top flight, having managed to notch 10 goals.

Simba SC striker, Meddie Kagere, and his striking partner at the outfit, John Bocco, are positioned second in the list as they have scored nine goals apiece.

Commenting on the plan, Azam FC assistant coach Vivier Bahati said: "As a technical bench after evaluating our previous games we have found that, our striker Dube has been creating a lot of scoring chances due to his rush to the opponents' goal."

He disclosed: "But the biggest

challenge is for the attacking midfielders who play behind him, they unfortunately tend to be very slow, a situation that makes Dube unable to score given he is left alone."

"So we are working on that to ensure that in our next games the players, who will be lined up behind Dube, are closer to him most of the time to give him a chance to score more goals," he noted.

Zimbabwean striker Prince Dube scored a brace to catapult himself to the top of the Vodacom Premier League goal scorers' chart as Azam FC despatched Mtbwa Sugar 2-0 at Azam Complex in Dar es Salaam last weekend.

However, Simba SC, who did well in the lucrative group stage of the 2020/21 CAF Champions League, have not played a league match since March 14.

Dube returned to lead the

domestic top flight's goal scorers' chart, despite experiencing a lengthy six weeks on the sidelines last year after sustaining a hand injury that took him to South Africa for surgery.

The Friday match was the first game that Azam FC played following a three-week break in respect for the late Tanzania President, John Pombe Magufuli.

Dube's scoring prowess is a good call on Zimbabwe's national squad 'Warriors' head coach Zdravko Logarusi as the side primes itself for the 2022 World Cup qualifiers slated for June.

Dube, however, missed out on an opportunity to feature in the last two Group H of Africa Cup of Nations (AFCON) qualifiers against Botswana and Zambia due to injury.

He suffered a knock in a goalless draw in a league fixture against Mwadui FC in Shinyanga on

March 6.

The attacker had scored his last goal for Azam FC three days earlier when his side beat Kagera Sugar 2-1 in Kagera.

Logarusi revealed the players that will form the core of Zimbabwe's team following the qualifiers against Botswana and Zambia, but Dube was conspicuous by his absence from the list.

The former Zimbabwe's Highlanders striker was on target from the penalty spot as early as the eighth minute after Mudathir Yahya was brought down inside the box in the match against Mtbwa Sugar.

Four minutes before the final whistle, Dube completed a double to hand his side their third win in five games as Azam FC rode over Simba SC to perch on second spot in the league behind leaders Yanga.

whoever his outfit will lock horns with in the stage.

He insisted Wydad Casablanca hardly fear any outfit in the stage.

"All clubs which have reached the quarterfinals are good, there is nothing wrong with some teams taking it lightly because this is a competition and they have reached that stage by working hard in the group stage."

He stated: "The level of competitiveness becomes higher as the competition moves to the knockout stage."

"We do not fear any outfit, we are ready to face any team because in order to be a champion we have to overcome the challenges we will face, our goal is to win the continental showpiece," he said.

If Wydad Casablanca are scheduled to play Egypt's Al Ahly, who have finished second in Group A led by Tanzania's Simba SC, it will be a revenge mission.

The Egyptian big guns, this season's CAF Champions League defending champions, knocked Wydad out of the previous season's showpiece's last four.

If Wydad Casablanca are scheduled to play against CR Belouizdad it will be the former's first time to take on the Algerian team in recent years.

Azam FC keeper now regains fitness

By Correspondent Ismail Tano

AZAM FC's number one goalkeeper, Mathias Kigonya, has regained fitness after suffering an injury in a Vodacom Premier League match against Mtbwa Sugar, which took place in Dar es Salaam last weekend.

There is a possibility that the goalkeeper will participate in his side's league clash against JKT Tanzania, slated for Friday in Dar es Salaam, if his condition stabilizes.

The last weekend match was played at Azam Complex, with Azam FC cruising to 2-0 win over Mtbwa Sugar.

Forward, Prince Dube, scored a brace to move to the top spot in the top flight's goal scorers' list as he has scored 10 goals.

Kigonya did not finish 90 minutes of the fixture as he suffered shoulder injury in the second half.

Reports from Azam FC stated that the keeper is doing well.

Azam FC information officer Thabit Zakaria said that after suffering the injury, the keeper was under a panel of doctors who were treating him.

"Everything is going well for Kigonya. His condition is currently stable as he is undergoing treatment and he may be part of the squad that will start against JKT Tanzania on April 16," he said.

Azam FC managed to move to the second place in the domestic top flight after the 2-0 win over Mtbwa Sugar, pushing Simba SC to third spot.

Commenting on their plans, Azam FC head coach, George Lwandamina, said: "I am happy with the win over Mtbwa Sugar, we are well aware that our results have not been very satisfactory this season."

"We have had time to rectify the shortcomings we had, and now we will make sure we do our best to be able to move up in the standing, we are not disappointed with the second position we have because we are confident we can move up the standing," he said.

In the Vodacom Premier League's standing, Azam FC is placed second having collected 47 points after playing a total of 25 matches.

Dodoma-based JKT Tanzania are placed 12th with 27 points.



MWALIMU COMMERCIAL BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

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

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2020	Current Year 31-Dec-2020	Previous Year 31-Dec-2019
A. ASSETS:		
1. Cash	616	264
2. Balances with Bank of Tanzania	4 727	4 618
3. Investments in government securities	-	-
4. Balances with other banks and financial institutions	90	40
5. Cheques and items for clearing	-	-
6. Inter-branch float items	-	-
7. Bills negotiated	-	-
8. Customers' liabilities for acceptances	-	-
9. Interbank loans receivables	8 300	1 043
10. Investment in other securities	-	-
11. Loans, advances and overdrafts (Net of allowance for probable losses)	19 097	16 109
12. Other assets	5 015	6 560
13. Equally investments	-	-
14. Underwriting accounts	-	-
15. Property, plant and equipment (net)	918	1 214
16. TOTAL ASSETS	38 763	29 848
B. LIABILITIES:		
17. Deposits from other banks and financial institutions	-	-
18. Customer deposits	18 525	11 073
19. Cash letters of credit	-	-
20. Special deposits	-	-
21. Payment orders/transfers payable	-	-
22. Bankers' cheques and drafts issued	-	-
23. Accrued taxes and expenses payable	941	602
24. Acceptances outstanding	-	-
25. Interbranch float items	-	-
26. Unearned income and other deferred charges	-	-
27. Other liabilities	1 892	1 706
28. Borrowings	-	-
29. TOTAL LIABILITIES	21 358	13 381
30. NET ASSETS/(LIABILITIES) (16 minus 29)	17 405	16 467
C. SHAREHOLDERS' FUNDS:		
31. Paid up share capital	30 912	30 912
32. Capital reserves	-	-
33. Retained Earnings	(14 445)	(9 618)
34. Profit (Loss) account	(4 062)	(4 827)
35. Other capital accounts (Advance towards share capital)	5 000	-
36. Minority interest	-	-
37. TOTAL SHAREHOLDERS' FUNDS	17 405	16 467
38. CONTINGENT LIABILITIES		
39. Non performing loans & advances	389	279
40. Allowances for probable losses	330	292
41. Other non performing assets	-	-
D. SELECTED FINANCIAL CONDITION INDICATORS		
- Shareholders' Funds to Total Assets	45%	55%
- Non Performing Loans to Total Gross Loans	1.7%	1.8%
- Gross Loans and Advances to Total Deposits	103%	145%
- Loans and Advances to Total Assets	50%	55%
- Earning Assets to Total Assets	71%	57%
- Deposits Growth	67%	-5%
- Assets Growth	29%	-2%

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2020 (Amounts in million shillings)	Current Year Cumulative 31-Dec-2020	Previous Year Cumulative 31-Dec-2019
1. Interest income	2 770	2 936
2. Interest expense	694	547
3. Net interest income (1 minus 2)	2 076	2 389
4. Bad debts written-off	-	(80)
5. Impairment losses on loans and advances	36	(80)
6. Non-interest income:		
6.1 Foreign currency dealings and translation gains/(loss)	7	27
6.2 Fees and commissions	370	403
6.3 Dividend income	-	-
6.4 Other operating income	5	24
7. Non interest expenses	6 472	7 735
7.1 Salaries and benefits	2 801	3 337
7.2 Fees and commission	-	-
7.3 Other operating expenses	3 671	4 398
8. Operating income/(loss)	(4 050)	(4 812)
9. Income tax provision	12	15
10. Net income/(loss) after income tax	(4 062)	(4 827)
11. Other Comprehensive Income	-	-
12. Total comprehensive income/(loss) for the year	(4 062)	(4 827)
13. Number of employees	54	59
14. Basic Earnings Per Share	-66	-78
15. Number of branches	2	2
SELECTED PERFORMANCE INDICATORS		
(i) Return on Average Total Assets	-10%	-16%
(ii) Return on Average Shareholders' Funds	-23%	-29%
(iii) Non Interest Expense to Gross Income	263%	272%
(iv) Net Interest Income to Average Earning Assets	8%	12%

CONDENSED STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31 DECEMBER 2020 (Amounts in million shillings)	Current Year Cumulative 31-Dec-2020	Previous Year Cumulative 31-Dec-2019
I. Cash flow from operating activities:		
Net (loss)/profit before tax	(4 050)	(4 812)
Adjustment for:		
- Impairment/amortisation/depreciation	1 378	1 710
- Net change in loans and advances	(10 334)	3 104
- Net change in deposits	7 579	3 284
- Net change in short term negotiable securities	-	(27)
- Net change in other liabilities	210	(764)
- Net change in other assets	350	(973)
- Tax paid	-	-
- Others	(281)	(270)
Net cash provided (used) by operating activities	(5 148)	1 252
II. Cash flow from investing activities:		
- Dividend received	-	-
- Purchase of fixed assets	(52)	(55)
- Proceeds from sale of fixed assets	-	-
- Purchase of non-dealing securities	-	-
- Proceeds from sale of non-dealing securities	-	1 121
- Others	-	-
Net cash provided (used) by investing activities	(52)	1 066
III. Cash flow from financing activities:		
- Repayment of long term debt	-	-
- Proceeds from issuance of long term debt	-	-
- Proceeds from issuance of share capital	-	-
- Payment of cash dividends	-	-
- Net change in other borrowings	-	-
- Others (Advance towards share capital and repayment of principal lease liability)	5 410	375
Net cash provided (used) by financing activities	5 410	375
IV. Cash and cash equivalents:		
- Net increase/(decrease) in cash and cash equivalents	210	2 693
- Cash and cash equivalents at the beginning of the year	4 275	4 275
- Cash and cash equivalents at the end of the year	4 485	4 278

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2020 (Amounts in million shillings)	Share Capital	Retained Earnings	Advance towards share capital	Bond Revaluation Reserve	Provision General Reserve	Total
Current Year						
Balance as at the beginning of the year	30 912	(14 445)	-	-	-	16 467
Profit for the year	-	(4 062)	-	-	-	(4 062)
Advance towards share capital	-	-	5 000	-	-	5 000
Balance as at the end of the current period	30 912	(18 507)	5 000	-	-	17 405
Previous Year						
Balance as at the beginning of the year	30 912	9 976	-	179	179	21 294
Profit for the year	-	(4 827)	-	-	-	(4 827)
Transfer from provision general reserve	-	-	-	179	-	179
Transfer to provision general reserve	-	-	-	-	179	179
Balance as at the end of the previous period	30 912	14 445	-	-	-	16 467

Name and Title	Signature	Date
Richard L. Makungwa (Chief Executive Officer)	(signed)	14 April 2021
Selemani Kijori (Head of Finance)	(signed)	14 April 2021
Patrick Mashallah (Head of Internal Audit)	(signed)	14 April 2021

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

Name	Signature	Date
1/ Francis Ramadhani	(signed)	14 April 2021
2/ Celestin Muganga	(signed)	14 April 2021

MINIMUM DISCLOSURE OF CHARGES AND FEES MADE UNDER REGULATION 11

SN/	ITEM/TRANSACTION	CHARGE/FEE
1	Current Accounts	
(a)	Required minimum opening balance	TZS 50,000
(b)	Monthly service fee (breakdown per customer type)	TZS 7,500
(c)	Cheque withdrawal over the counter	TZS 2,500 for amounts less than ShM otherwise 0.1% max TZS 100,000
(d)	Fees per ATM withdrawal	TZS 1,300
(e)	ATM mini statement	TZS 300
(f)	Interim statement per page	TZS 2,500
(g)	Periodic scheduled statement	
(h)	Cheque book	TZS 900 per leaf
(i)	Dishonoured cheque	TZS 6,000
(j)	Special clearance	n/a
(k)	Counter cheque	TZS 38,400
(l)	Stop payment	Free
(m)	Standing order (same bank)	Free
(n)	Balance enquiry	TZS 300
(o)	New ATM card issuance	TZS 4,000
(p)	ATM card renewal or replacement (indicate costs for different card types)	TZS 15,000
(q)	Overdrawn account interest charge	20%
(r)	Unarranged overdraft	20%
(s)	Interbank transfer	TZS 10,000
(t)	BILL payments through ATM	n/a
(u)	Deposit fee	n/a
(v)	Other (please specify)	n/a
2	Savings Accounts (Disclose for product specific types)	
(a)	Required minimum opening balance	TZS 5,000
(b)	Monthly service fee	TZS 1,000
(c)	Interim statement	TZS 2,500
(d)	Account closure	TZS 20,000
3	Electronic Banking	
(a)	Internet banking monthly fee	n/a
(b)	Internet transfers	n/a
(c)	SMES banking	TZS 1700
(d)	Other	n/a
4	Foreign Exchange Transaction	
(a)	Purchase/sale of FCB transactions over the	n/a
(b)	Purchase of foreign cheque	n/a
(c)	Sale/purchase of cash passport	n/a
(d)	Telegraphic transfer	n/a
(e)	Telex transfer	n/a
(f)	Transfer from foreign currency denominated account to local current account (within bank and to other bank)	0
5	Personal Loans	
(a)	Processing/Arrangement/Appraisal fee	3%
(b)	Personal loans	17%
(c)	Overdrafts	22%
(d)	Mortgage finance	n/a
(e)	Asset finance	n/a
(f)	Unpaid loan instalment	20%
(g)	Early repayment	two months interest
(h)	Valuation fees	n/a
(i)	Other	n/a
Deposit Rates		
Accrue on Daily Cleared balance paid Monthly		
Fixed Deposit - TZS	3 Months	6 Months
1 - 2 Min	1.5%	2.5%
2 - 10Min	2.0%	3.0%
10 - 30 Min	2.5%	3.5%
30 - 100 Mtn	3.0%	4.0%
100 - 300 Mtn	3.5%	4.5%
300 - 500 Mtn	4.0%	5.0%
500m - 1Bn	4.5%	5.5%
Above 1 Bn		6.5%
Contact Us		
Accrue on Daily Cleared balance paid Monthly		
0 - 50k	0.5%	
50k - 100k	1.0%	
1 - 100k	1.5%	
100 - 1000k	2.0%	
Over 100k	2.5%	
Base Lending Rates		
Loan Type	Base rate	
1		

Klinsmann: Haaland's future decision is about risk calculation

ESPN

JURGEN Klinsmann won the World Cup and European Championship with Germany during a glittering career in which he played for Inter, Tottenham and Bayern, among others. As a coach, he led Germany to a third-place finish at the 2006 World Cup and managed the U.S. men's national team from 2011-16. In addition to an ESPN.com column, he is a regular guest on FC Daily.

With domestic competitions and the Champions League reaching decisive points, it is a busy time on the soccer field. Off it, meanwhile, transfer speculation increases as the summer window draws closer. One of the big stories in the recent international break, for example, had nothing to do with any games, as Erling Haaland's agent Mino Raiola and father Alf-Inge had meetings with Barcelona and Real Madrid.

I hope that Haaland stays at least another year with Borussia Dortmund and keeps maturing as the centerpiece of a team that can only get better; it would be a shame to see it break up. But his situation is one that many players face -- at all levels of the game -- during their careers: When is the time right to move clubs and what are the factors that decide where a player should go?

As a young player, it is very difficult to go into detail about where you might fit best. From a technical, tactical point of view, you can analyse clubs pretty well, but you don't know it from a human side, meaning how you might deal with new teammates, coaches and staff, as well as the culture of the club and city.

In Haaland's case, he has the influence of his dad, a former professional, which is wonderful. Parents play a big role, especially at a young age, while having a good agent is important to get you the right deal, and your coach can speak to you honestly about what is best for your career.

I didn't even sign my first professional contract because I was only 16, so my father did it for me, but even after breaking into Stuttgart's senior team, I was not mature enough and would rely on others for advice. As I wrote in my last column, my coach Arie Haan told me I should go to Inter in 1989, but that was two years after the club denied a bid to sign me.

Arsene Wenger was the new manager at Monaco and made a huge offer, but Stuttgart's president said no and basically lectured me, explaining that I was not ready to go anywhere else! I used that experience as a positive and put a buy-out clause in my next contract.

What drove me was that I was so full of curiosity. In the early part of my career at Stuttgart, all my friends were going to university and having a great time and I was always a little jealous of them, but I realised my university would be the life I led and getting these experiences in different countries and cultures. What is more, as Haan told me, it was time to test myself at the next level.

For Haaland, what does it mean to move this summer compared to next? At 20, he must still adjust to a game every three or four days, physically and mentally. He has to play in league and cup games and perform for his country; to find the balance required can take years and every time he goes more than one game without scoring, the criticism begins and that can affect a player.

Even missing a season of Champions League football would not be hugely damaging if his overall game improves as a result of staying where he is a little longer. Meanwhile, timing is also important for the club you join. How will the roster look in two, three years, for example? You cannot get those answers today.

Maybe the picture of the team changes and the coach who signs you gets fired! It happened to me at Sampdoria; Cesar Luis Menotti was an idol for me and wanted me so bad, but I got injured after two months and by the time I came back, he was not there anymore! And then you find yourself in a different situation, dealing with a move that has not worked out.

It all goes back to the idea of risk calculation. By going to a new club, the challenge you accept is to perform in a place you don't know. In addition to the playing side of things and fitting into a new locker room, maybe you also don't speak the language, maybe you also don't know the politics of the club. You have to be prepared to react if it doesn't work out the way you hoped.

I was super, super lucky walking into Tottenham in 1994 because I felt at home from day one. I scored goals immediately, my new teammates respected me and the fans were down-to-earth people who took me the way I was. After a week, I felt like I should have played there my whole life!

By contrast, when I joined Bayern Munich the next year, it was more of a challenge. It was a time for which I am very thankful -- I won the Bundesliga and UEFA Cup -- but I just didn't feel like I felt at Tottenham. There was constant media discussion, there were arguments between players, the lifestyle was different. Again, timing was important. Maybe five years earlier or later Bayern would have been perfect.

When I left Inter for Monaco in 1992, Matthias Sammer came from Stuttgart to Milan and took over the whole infrastructure I had built there; my apartment, the restaurants, the language teachers, everything you need.

But after a couple of months he called me and said he wanted to go back to Germany. He performed well on the field, but just could not get used to life in Italy and was not happy. He told the club and moved to Borussia Dortmund, where he had great success.

As you get older, you feel more comfortable making decisions on your own, but the factors behind it might change. When I moved to Tottenham, I also had a team from Italy and another from Spain interested.

The conversation with my wife didn't talk numbers; it was more about where we would get the best experience as people and have a style of football that was good for me.

A player like Haaland has only been at his club for a short time, but others must decide if they want to leave a place where they hold legendary status.



Invitation for Bids Tender For

PROPOSED RENOVATION OF FOOD PROCESSING HUB IN MPANDA MUNICIPALITY IN KATAVI REGION

HELNETAS Swiss Intercooperation (HELNETAS) in Tanzania has acquired a four-years mandate from the European Union (EU) to execute a new project called KIBOWAVI - Kilimo Bora cha Matunda na Mbogamboga) kwa Wanawake na Vijana - Empowering women and youth in horticulture production and marketing, in short called KIBOWAVI.

The project's overall objective is to contribute to inclusive economic growth, promote private sector development and job creation in the horticulture sector, and to increase food and nutrition security in Tanzania's Southern Highlands. The project specific objective is to improve the income and nutrition of small-scale women and youth farmers in the Southern Highlands' Songwe, Mbeya and Katavi regions through targeted interventions in the horticulture sector to increase productivity, production, resource-efficiency, diversity, value addition and marketing.

HELNETAS Tanzania and its partners ADP Mbozi, CODERT and TAFOPA are implementing the KIBOWAVI project which aims at improving the livelihoods of 75,000 rural people including 15,000 directly targeted smallholder farmers through 500 farmer groups, processors and cooperatives.

KIBOWAVI has set aside funds for its operations intended that part of the proceeds of the funds will be used to cover eligible payments under the contract for PROPOSED RENOVATION OF FOOD PROCESSING HUB IN MPANDA MUNICIPAL TOWN IN KATAVI REGION.

KIBOWAVI now invites Tenders from eligible Building Contractors registered under Class Six (6) and above by the Contractors Registration Board (CRB) of Tanzania.

Tendering will be conducted through Open Competitive Tendering procedures through HELNETAS guidelines and specified laws in Tanzania.

Interested bidders through our zonal main project office in Mbeya may purchase a complete set of bidding document in English and additional sets, by paying non-refundable fee of TZS 150,000.00. Payment should be made through HELNETAS accounts as provided during purchase of this document.

All tenders in one original plus two copies properly filled in and enclosed in plain envelopes must be physically delivered to the following address.

**PROJECT DIRECTOR
KIBOWAVI PROJECT, HELNETAS TANZANIA
NBC building, Ground Floor, Karume road
P.O. Box 722 Mbeya, Tanzania
Telephone: +255 (0) 252500271**

Before or at Thursday 29th April 2021 14:00 Hrs. Tender must be accompanied by a tender security amounting 2% of the tender price in an acceptable form of unconditional bank guarantee, banker's cheque or irrevocable letter of credit.

Late tenders, portion tender, tender submitted through post office, electronic tenders, tenders not opened and not read out in the public at the tender opening ceremony shall not be accepted for evaluation irrespective of the circumstances.

Please, also note that, HELNETAS is not bound to accept any lowest or highest bid and that, only successful tenderers will be contacted.

Project Director KIBOWAVI
HELNETAS TANZANIA

PROPOSED GREEN HOUSES INSTALLATION IN 10 DITRICTS IN BUSEKELO, RUNGWE, MBARALI &, MBEYA DISTRICT COUNCILS IN MBEYA REGION; MBOZI, SONGWE & ILEJE IN SONGWE REGION AND MPANDA MUNICIPALITY, TANGANYIKA & NSIMBO DISTRICT COUNCILS IN KATAVI REGION

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HELNETAS Tanzania and its partners ADP Mbozi, CODERT and TAFOPA are implementing the KIBOWAVI project which aims at improving the livelihoods of 75,000 rural people including 15,000 directly targeted smallholder farmers through 500 farmer groups, processors and cooperatives.

KIBOWAVI has set aside funds for its operations intended that part of the proceeds of the funds will be used to cover eligible payments under the contract for. PROPOSED GREEN HOUSES INSTALLATION IN 10 DITRICTS IN BUSEKELO, RUNGWE, MBARALI &, MBEYA DISTRICT COUNCILS IN MBEYA REGION; MBOZI, SONGWE & ILEJE IN SONGWE REGION AND MPANDA MUNICIPALITY, TANGANYIKA & NSIMBO DISTRICT COUNCILS IN KATAVI REGION.

KIBOWAVI now invites Tenders from eligible Building Contractors registered under Class Six (6) and above by the Contractors Registration Board (CRB) of Tanzania.

Tendering will be conducted through Open Competitive Tendering procedures through HELNETAS guidelines and specified laws in Tanzania.

Interested bidders through our zonal main project office in Mbeya may purchase a complete set of bidding document in English and additional sets, by paying non-refundable fee of TZS 150,000.00. Payment should be made through HELNETAS accounts as provided during purchase of this document.

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Project Director KIBOWAVI
HELNETAS TANZANIA

PROPOSED BOREHOLE DRILLING & ACCESSORIES FIXING IN 5 DISTRICTS OF MBARALI & MBEYA IN MBEYA REGION; ILEJE & SONGWE IN SONGWE REGION; NSIMBO DISTRICT IN KATAVI REGION.

HELNETAS Swiss Intercooperation (HELNETAS) in Tanzania has acquired a four-years mandate from the European Union (EU) to execute a new project called KIBOWAVI - Kilimo Bora cha Matunda na Mbogamboga) kwa Wanawake na Vijana - Empowering women and youth in horticulture production and marketing, in short called KIBOWAVI.

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HELNETAS Tanzania and its partners ADP Mbozi, CODERT and TAFOPA are implementing the KIBOWAVI project which aims at improving the livelihoods of 75,000 rural people including 15,000 directly targeted smallholder farmers through 500 farmer groups, processors and cooperatives.

KIBOWAVI has set aside funds for its operations intended that part of the proceeds of the funds will be used to cover eligible payments under the contract for PROPOSED BOREHOLE DRILLING & ACCESSORIES FIXING IN 5 DISTRICTS OF MBARALI & MBEYA IN MBEYA REGION; ILEJE & SONGWE IN SONGWE REGION; NSIMBO DISTRICT IN KATAVI REGION.

KIBOWAVI now invites Tenders from eligible Building Contractors registered under the Contractors Registration Board (CRB) of Tanzania with category for specialist contractor in drilling works.

Tendering will be conducted through Open Competitive Tendering procedures through HELNETAS guidelines and specified laws in Tanzania.

Interested bidders through our zonal main project office in Mbeya may purchase a complete set of bidding document in English and additional sets, by paying non-refundable fee of TZS 150,000.00. Payment should be made through HELNETAS accounts as provided during purchase of this document.

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Project Director KIBOWAVI
HELNETAS TANZANIA

PROPOSED CONSTRUCTION OF 12 CHAIN LINK FENCE IN BUSEKELO, RUNGWE, MBARALI & MBEYA DISTRICT COUNCILS, MBEYA CITY COUNCIL IN SONGWE REGION; MBOZI, SONGWE & ILEJE DISTRICT COUNCILS IN SONGWE REGION; MPANDA MUNICIPALITY, TANGANYIKA & NSIMBO DISTRICT COUNCIL IN KATAVI REGION.

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HELNETAS Tanzania and its partners ADP Mbozi, CODERT and TAFOPA are implementing the KIBOWAVI project which aims at improving the livelihoods of 75,000 rural people including 15,000 directly targeted smallholder farmers through 500 farmer groups, processors and cooperatives.

KIBOWAVI has set aside funds for its operations intended that part of the proceeds of the funds will be used to cover eligible payments under the contract for PROPOSED CONSTRUCTION OF 12 CHAIN LINK FENCE IN BUSEKELO, RUNGWE, MBARALI & MBEYA DISTRICT COUNCILS, MBEYA CITY COUNCIL IN SONGWE REGION; MBOZI, SONGWE & ILEJE DISTRICT COUNCILS IN SONGWE REGION; MPANDA MUNICIPALITY, TANGANYIKA & NSIMBO DISTRICT COUNCIL IN KATAVI REGION.

KIBOWAVI now invites Tenders from eligible Building Contractors registered under Class Six (6) and above by the Contractors Registration Board (CRB) of Tanzania.

Tendering will be conducted through Open Competitive Tendering procedures through HELNETAS guidelines and specified laws in Tanzania.

Interested bidders through our zonal main project office in Mbeya may purchase a complete set of bidding document in English and additional sets, by paying non-refundable fee of TZS 150,000.00. Payment should be made through HELNETAS accounts as provided during purchase of this document.

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Project Director KIBOWAVI
HELNETAS TANZANIA

SPORT

**Roma hope to hold off Ajax
in hunt for Europa semis**

COMPREHENSIVE REPORT, PAGE 19



Mbeya City FC's attacker, Selemani Ibrahim (R), battles for possession with Ihefu FC's forward, Shaban Iddi, when the two teams met in this season's Vodacom Premier League tie at Sokoine Stadium in Mbeya recently. PHOTO: COURTESY OF MBEYA CITY FC

Ihefu FC plays Mbeya City FC in VPL relegation battle

By Correspondent Michael Mwebe

IHEFU FC and Mbeya City FC will meet for a Vodacom Premier League relegation six-pointer at

the Highland Estates Stadium in Mbarali in the afternoon, with kick-off slated for 4pm.

Both teams are in the relegation

zone with the same number of points, in which Ihefu FC is placed 16th, whilst Mbeya City FC is placed 17th in the league stand-

ing.

The two Mbeya sides are just four points clear of bottom-side Mwadui FC, and three behind

Mtibwa Sugar, placed 15th.

They are seven points behind in the race for safety, with about nine rounds of matches to play.

Hosts Ihefu have won just one of their last six league matches, coach Zuberi Katwila's team took five points from the last 18 on offer in the league though a 1-1 draw away to Lindi's Namungo FC last week ended the former's three-match losing streak.

Ihefu have claimed 14 points from 12 home matches this season, with their last result as hosts a 1-0 loss to



AUDITED RESULTS FOR THE YEAR ENDED 31 DECEMBER 2020

CHAIRMAN'S STATEMENT

Despite many challenges posed in the year 2020, Tanzania Portland Cement Public Limited Company (TPCPLC) delivered a strong operating result when compared to the year 2019. Turnover and sales volume increased by 13% and 6% respectively. The increased revenue combined with disciplined cost management led to the operating profit of 104.9BTZS.

The operating performance of the plant and availability of the machinery was good, ensuring clinker production reached record levels, all within an environment where the Health and

INCOME STATEMENT	2020 TZS'000	2019 TZS'000
Revenue	393,739,557	348,828,076
Cost of sales	(258,416,416)	(229,954,588)
Gross profit	135,323,141	118,873,488
Other operating income	2,250,391	4,293,998
Selling and administrative expenses	(2,942,285)	(2,746,244)
Administrative expenses	(25,976,365)	(26,629,390)
Other operating expenses	(3,709,781)	(6,536,148)
Operating profit	104,945,101	87,255,704
Financial items	2,484,133	(1,380,718)
Profit before tax	107,429,234	85,874,986
Taxes on income	(32,752,864)	(26,171,702)
Profit for the year	74,676,370	59,703,284
Other comprehensive income, net of tax	1,028,800	(988,050)
Total Comprehensive Income	75,705,170	58,715,234
Number of Shares	179,923,100	179,923,100

BALANCE SHEET	2020 TZS'000	2019 TZS'000
---------------	-----------------	-----------------

ASSETS	2020 TZS'000	2019 TZS'000
Intangible fixed assets	797,216	849,314
Tangible fixed assets	134,429,769	137,094,378
Right of use assets	4,198,644	7,430,771
Non-current financial assets	1,346,000	5,905,187
Non-current assets	140,771,629	151,279,650
Inventories	52,404,781	61,598,827
Trade and other receivables	55,571,973	52,006,440
Other current financial assets	600,000	4,721,453
Cash and cash equivalents	103,855,770	72,684,693
Current assets	212,432,524	191,011,413
TOTAL ASSETS	353,204,153	342,291,063

EQUITY & LIABILITIES	2020 TZS'000	2019 TZS'000
Equity	255,000,767	231,473,296
Lease liabilities	1,231,231	3,097,244
Long term provisions	6,337,102	7,620,008
Provision for deferred taxes	14,273,690	17,573,518
Non-current liabilities	21,842,023	28,290,760
Lease liabilities	3,725,915	4,974,507
Current income tax payable	1,013,768	1,027,428
Trade and other payables	68,765,217	73,307,570
Dividend payable	2,856,463	3,217,502
Current liabilities	76,361,363	82,527,007
TOTAL EQUITY & LIABILITIES	353,204,153	342,291,063

Safety of our employees and contractors is paramount. The continued focus on maintaining excellent customer relations and producing high quality products enabled TPCPLC to again demonstrate its strength as the leading player in the industry.

Prospects

The cement demand in Tanzania and in the East-African region has been growing steadily in recent years. TPCPLC is well placed to meet this growing demand and will continue to work to maintain its market leadership and position.

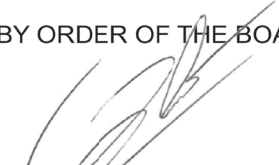
Dividend

The Board proposes a dividend for year 2020 of TZS 390. The Register of Members will close on 10 May 2021, and the last day of trading cum dividend will be 5 May 2021. The dividend will be paid on or about 30 June 2021.

Appreciation

The Board would like to thank all its stakeholders for their support during the past year. We have every confidence that TPCPLC will continue to deliver value for the shareholders in the future.

BY ORDER OF THE BOARD


Hakan Gardal
Chairman of the Board
14.04.2021

Tanzania Portland Cement Public Limited Company
P.O.Box 1950
Dar-es-salaam
Tanzania
www.twigacement.com
Email: info@twigacement.com

Okwi: Simba SC might make it to 2020/21 CAF CL final

By Correspondent Ismail Tano

FORMER Simba SC winger, Emmanuel Okwi, has said that it will not be a surprise to see the team reach the final of this season's CAF Champions League and possibly clinch the silverware.

Okwi, who had a successful stint at the Tanzanian outfit, has mentioned Simba SC as one of the best teams in Africa at the moment, given they have played at a very high level and they deserve great success.

The footballer's statement comes at a time when Simba have reached the quarterfinals of the CAF Champions League as the showpiece's Group A leaders ahead of second-placed Al Ahly of Egypt.

The Ugandan winger, who also featured for Simba SC's age-old rivals, Yanga, stated: "Simba are a surprise to every football fan in Africa now, finishing as the Group A leaders in front of such teams like Al Ahly and DR Congo's AS Vita Club is no small feat, that shows they are strong and they are the best team in Africa now."

He stated: "It will not be surprising to see them play in the final and even lift the trophy, they deserve a lot of success this season given how good their squad is."

He disclosed: "In Tanzania I feel like home because I have lived with the country's people well, and then I love it very much especially Simba SC, which I played for for a long time."

"I love it because it has changed my life for the most part, it has moreover given me the opportunity to get to where I am, so I am proud to love Simba," he said.

Okwi currently plays for Al Ittihad Alexandria in the Egyptian Premier League.

He, last week, went to Cairo to witness Simba SC play Al Ahly in Group A match, which ended with the hosts edging the visitors 1-0.

The group stage has already been completed in this season's CAF Champions League and the eight best teams in Africa have advanced to the quarterfinals.

The Confederation of African Football (CAF) is expected to organize a draw for the stage on April 30 and the teams will know their opponents in search of new African champions.

The CAF Champions League's current defending champion, Al Ahly, were placed in Group A with Simba.

The eight clubs that have qualified for the showpiece's quarterfinals are Simba SC, Al Ahly from Group A, Mamelodi Sundowns and CR Belouizdad from Group B, Wydad AC and Kaizer Chiefs from Group C, as well as Esperance and MC Alger from Group D.



Emmanuel Okwi.