

# 'Universal health coverage can tame Africa's disease burdens'

AFRICAN governments should scale up access to quality healthcare for all citizens in a bid to reduce the continent's disease burden, the World Health Organization (WHO) has declared.

Matshidiso Moeti, the WHO regional director for Africa, issued this appeal at the weekend during World Health Day marked annually on April 7.

The continent requires bold political choices tied with legislative and policy reforms to realize universal health coverage agenda, she stated.

"We know that many in our region still need help with access to quality essential health services due largely to unfulfilled rights," the director said in a statement issued in the Kenyan capital.

"This is further compounded by protracted and ongoing crises such as conflicts, climate change, food insecurity, disease outbreaks and epidemics," she stated, noting that the theme of 2024 World Health Day featured health as a human right.

This reinforces the need for African
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# Parliament receives 'evidence' of 'murders' by Senapa guards



Jenista Mhagama, the Policy, Coordination and Parliamentary Affairs state minister in the Prime Minister's Office





Deputy Speaker Hassan Azzan 'Zungu'



The Serengeti was among the first places to be listed as a World Heritage Site by UNESCO in 1972, a conference in the Swedish capital of Stockholm

#### By Guardian Reporter, Dodoma

NATIONAL Assembly deputy speaker Mussa Hassan Zungu has been handed written evidence on allegations of serial killings by guards in the Serengeti National Park (SENA-PA) in Serengeti District, Mara Region.

He said at the National Assembly yesterday that he had received two copies of written claims from Ester Matiko (Special Seats -Opposition), with names and evidence of people victimised or slayed by SENAPA guards

The claims affirm that the guards were in their line of duty, raising an accusation that those victimised had invaded SENAPA, conducting prohibited human activities.

"These allegations had been heard for a while now and through the Presidential

# SPORTS



#### SIMBA SC ITCHING FOR DERBY REVENGE, SAYS SPOKESPERSON

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Speacil Seats, MP Ester Matiko

Natural Resources and Tourism deputy minister, Dunstan Kitandula

# Floods: 15 dead since April 1

#### **By Guardian Reporter**

UP to 15 people have died in floods induced by ongoing rains countrywide in the past week, police said yesterday.

DCP David Misime, the police headquarters spokesman said in a statement that some of those who lost their lives met their fate while swimming to save their lives, and others drowned while crossing running water which swept them.

He cited flooding on April 1 to 8 as having claimed 15 lives, where among those who lost their lives, 12 were children and three were adults, with a man aged 18 dying in Kalambo, Rukwa Region when trying to cross running waters in a mountainous area.

In Lindi, two children aged 12 died, washed by running water, and on April 2, a 28-year-old man in Ludewa District, Njombe Region, died after being hit by flowing mud

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# Equitable growth hardy as Africa picks up, 2024

"Identifying and better addressing these structural constraints across the economy offers a road map for a more prosperous future"

#### **By Guardian Reporter**

INCREASED private consumption and declining inflation are supporting an

economic rebound in Sub-Saharan Africa, despite that the recovery remains fragile, the World Bank has declared. Andrew Dabalen, the global lender's chief economist for Africa, said in his latest 'Africa's Pulse' report that growth will be mitigated due to uncertain global economic conditions, growing debt service obligations, frequent natural disasters and escalating conflict and violence.

Transformative policies are needed to address deep-rooted inequality to sustain long-term growth and effectively reduce poverty, he said, while the report projects that growth will rebound in 2024, rising from a low of 2.6 percent in 2023 to 3.4 percent in 2024, and up to 3.8 percent in 2025.

"However, this recovery remains tenuous; while inflation is cooling across most economies, falling from a median of 7.1 to 5.1 percent in 2024, it remains high compared to Criminal-Justice Commission the matter is being investigated," he said, noting that the commission has submitted its report detailing these allegations.

The MP had submitted two copies of evidence-based documents that demonstrated the serial killings by the guards in the national park, he specified. .

In reaction, Jenista Mhagama, the Policy, Coordination and Parliamentary Affairs state minister in the Prime Minister's Office (PMO), asked to be handed the documents justifying the claims so that the government can conduct its own investigation to ascertain the truth of the matter.

The minister, doubling as the parliamentary chief whip for the ruling party, emphasised that the government is keen, fully concerned with whatever endangered people's lives.

These allegations couldn't go unattended for the sake of responsible governance and protection of the government's image to earn public trust, she said.

"The government has started working on the allegations just to make sure that the basic right to life for Tanzanians is safeguarded as stipulated in the mother law;" she stated, insisting that if the information or evidence is shared it will help state organs to further investigate the matter.

Dunstan Kitandula, the Natural Resources and Tourism deputy minister, affirmed that the allegations were forced and baseless, indicating that the ministry "had already formed an independent team which investigated the allegations and found no truth in it.

"There is no direct evidence that the killings involve SENAPA guards," he said, suggesting that the bodily stain taken for investigative procedures was seen to have no link with human blood.

MP Matiko raised the accusations against SENAPA when she was given time to contribute in debate on the PMO budget estimates for fiscal 2024/25.

She listed SENAPA actions as including organizing murder, crippling people, seizing of livestock and rape of women entering the national park area to fetch firewood.

"On March 11th in Serengeti, in the Jerumani and Machocho village areas, five SENAPA guards raided the home of Julius Nyaisuka Muhono (21) at around 9am to seize his cattle

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#### NEWS

# Parliament receives 'evidence' of 'murders' by Senapa guards

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and in resisting he was shot and arrested," she said.

The young man was accused by the guards of having been grazing his cattle in the SENAPA area, she said, telling MPs that the young man is nowhere to be seen, not found dead or alive. "Last August another young man by the name Julius Mwita was abducted in the same situation," she elaborated.

Last December 20th two other men were abducted by SENAPA guards, tortured and hauled to rivers having crocodiles and threatened to throw them into it or shoot them, she further stated.

"Thank God, these guards were seen by children before they murdered them," he said, asserting that the children are ready to give evidence in a court of law. "It is three months now since I submitted this report to top officials of the Ministry of Natural Resources," she specified.

So far eleven innocent people have been murdered in Kihantu and Goroma wards of Serengeti district, while in Nyanungu ward six people have been murdered, she said, underlining the need for the national park to be a blessing rather than a curse for residents of Serengeti District.

"In combating killings in national parks the government is supposed to embark on a comprehensive countrywide land use plan, survey national park and reserved areas boundaries and sensitize the general public so that people don't enter national parks for any reason," she said.

SENAPA was established in 1940 as a reserved area which was announced as a national park in 1951 and later the Tanzania National Parks Authority (TANAPA) was formed to administer most national parks.

The zone is a World Heritage Site teeming with wildlife, counting over two million ungulates, 4000 lions, 1000 leopards, 550 cheetahs and some 500 bird species regularly inhabiting the zone in vast movements, an area close to 15,000 square kilometres.

The Serengeti was among the first places to be listed as a World Heritage Site by UNESCO in 1972, a conference in the Swedish capital of Stockholm.

### 'Universal health coverage can tame Africa's disease burdens'

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governments to embed access to quality and affordable healthcare in their constitution, she further stated, elaborating that, "the right to health is a universal right of all human beings, regardless of race, colour, sex, language, religion, political or other opinion, national or social origin, property, birth or another status."

Despite some challenges African countries have made significant progress in availing quality healthcare services to their citizens in the past two decades, she said, noting that from 2000 to 2020, life expectancy for African women increased from 54 to 67 years old.

Maternal mortality ratio decreased by 33 percent, equivalent to 788 to 531 maternal deaths per 100,000 lives, while the number of children in the continent dying before the age of five decreased by 50 the added.

percent from 2000 to 2017. In the same period, the number

of new HIV infections decreased by 44 percent and AIDS-related deaths by 55 percent across Africa, she said.

The number of tuberculosis deaths in the continent decreased by 26 percent from 2011 to 2021 while some old diseases including polio, guinea worm disease, plus maternal and neonatal tetanus were on the verge of eradication, the director underlined.

African governments had shown clear commitment to reforming health policies and establishing national health insurance schemes to reduce out-of-pocket expenditure for patients seeking medical attention, she asserted.

Social health insurance schemes will be key to addressing inequities that have derailed efforts to eliminate killer ailments in the continent, she added.

**FROM PAGE 1** in a landslide.

On April 3, in Muheza District, Tanga Region, an 8-year-old child drowned while swimming, while in Mkuranga District, Coast Region, a 10-year-old child died while swimming in Mzinga River. In Kibaha District, a 12-year-old child died in running water in a rice farm on the same day.

An April 5, a 55-year-old woman in Babati District, Manyara Region, drowned after falling into a water-

# Floods: 15 dead since April 1

hole, while on April 7, in Kyela District, Mbeya Region, five children aged five and six died, drowning in a pool filled with rainwater while playing or trying to swim.

The same day in Geita Region, two children aged nine and 14 died after being washed away by rainwater flowing from mountain slopes while they were out collecting firewood, the statement indicated.

Parents and guardians need to closely monitor the movements of their children during this rainy season, it urged, elaborating that local government officials, teachers, priests and other civic leaders need to educate children to beware running water. They should not play or otherwise compete with flowing rainwater as it could be fatal, the police statement underlined.

Waterholes and such other areas should be marked with warning signs or covered, especially holes dug for water wells in homes and in public places, it added.



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# Guardian

# Equitable growth hardy as Africa picks up, 2024

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pre-COVID-19 pandemic levels," the report indicated.

Additionally, while growth of the public debt is slowing, more than half of African governments grapple with external liquidity problems and face unsustainable debt burdens, it said.

Overall, the report underscores that despite the projected boost in growth, the pace of economic expansion in the region remains below the growth rate of the previous decade (2000-2014) and is insufficient to have a significant effect on poverty reduction.

Moreover, due to multiple factors including structural inequality, economic growth reduces poverty in Sub-Saharan Africa less than in other regions, it said.

"Per capita GDP growth of 1 percent is associated with a reduction in the extreme poverty rate of only about 1 percent in the region, compared to 2.5 percent on average in the rest of the world," the top adviser noted.

"In a context of constrained government budgets, faster poverty reduction will not be achieved through fiscal policy alone. It needs to be supported by policies that expand the productive capacity of the private sector to create more and better jobs for all segments of society."

The report highlights that external resources to meet gross financing needs of African governments are shrinking and those available are costlier than they were prior to the pandemic.

Political instability and geopolitical tensions weigh on economic activity and may constrain access to food for an estimated 105m people exposed to a clear risk of food insecurity due to conflict and climate shocks, it said.

African governments' fiscal positions remain vulnerable to global economic disruptions, necessitating policy actions to build buffers to prevent or cope with future shocks, it asserted.

What's more, inequality in Sub-Saharan Africa remains one of the highest in the world, second only to Latin America and the Caribbean region, measured by the region's average 'Gini coefficient,' an indicator of ratio of access to land, jobs or steady incomes.

Access to basic services, such as schooling or healthcare, remains highly unequal despite recent improvements. Disparities also exist in access to markets and incomegenerating activities, irrespective of people's skills. Taxes and poorly targeted subsidies may also have an outsized impact on the poor it said.

Gabriela Inchauste, co-author of a forthcoming World Bank report on tackling inequality in Sub-Saharan Africa, said that inequality in Africa is largely due to the circumstances in which a child is born and accentuated later in life by obstacles to participating productively in markets and regressive fiscal policies.

"Identifying and better addressing these structural constraints across the economy offers a road map for a more prosperous future," she stated.

Africa's Pulse calls for policy actions to foster stronger and more equitable growth, including restoring macro-economic stability, promoting intergenerational mobility, supporting market access and ensuring that fiscal policies do not overburden the poor, she added.

Mwalimu Nyerere Memorial Academy, demonstrates how to help farmers use modern methods of preparing plots for the planting season. This was among the side events at a conference held in the city yesterday as part of the countdown to the commemoration of Mwalimu Julius Kambarage Nyerere's 102nd birthday. Tanzania's Father of the Nation was born at Butiama in Mara Region on April 13, 1922 and died in a London hospital on October 14, 1999. Second left is CCM Secretary General Dr Emmanuel Nchimbi. Photo: Correspondent Jumanne Juma

### Mozambique ferry disaster kills more than 90 - officials

#### **MAPUTO & LONDON**

MORE than 90 people have died after a ferry sank off the north coast of Mozambique, local authorities say.

Officials in Nampula province said five people had been rescued of the around 130 believed to have been on board.

They were fleeing a cholera outbreak, Nampula Secretary of State Jaime Neto said, adding that many children were among the dead.

"Because the boat was overcrowded and unsuited to carry passengers it ended up sinking," said Neto. Unverified video posted on social media purported to show dozens of bodies lying on a beach.

The boat was apparently travelling from Lunga to Mozambique Island, off the coast of Nampula, Portuguese broadcaster RTP reported. It is a Muslim-majority area and some of those who died have already been buried, in line with Islamic rites.

Nampula province has been one of the worst-affected by the cholera outbreak which has spread over several countries in southern Africa since January last year.

According to UNICEF, the current outbreak is the worst in 25 years.

Since October 2023, Mozambique has reported 13,700 confirmed cases and 30 deaths.

An Islamist insurgency in neighbouring Cabo Delgado province has claimed the lives of at least 4,000 people and displaced nearly one million others since it began over six years ago.

Ordinary Mozambicans say the news of the boat tragedy shocked them, particularly because of the huge number of deaths.

Boat accidents are not uncommon in Mozambique but rarely do so many people die. Thousands of boats are said to ferry passengers around with little oversight. "It's shocking - the authorities are partly to blame for not doing enough to control and monitor sea traffic," local journalist Charles Mangwiro said.

Another reporter in Mozambique, Berta Madime, said that this latest accident comes despite recent pressure on ferry operators to improve safety.

For nearly 400 years, Mozambique Island was the capital of Portuguese East Africa, when the region was under colonial rule. The island is designated a UNESCO world heritage site for its colonial architecture and rich history as a trading post.

#### NATIONAL.NEWS

# Guardian



Opposition ACT-Wazalendo Vice Chairman (Mainland) Isihaka Machinjita disembarks from a boat at the weekend while on a tour of Rufiji District, Coast Region, chiefly to assess of the damage and destruction caused by floods. Photo: Correspondent Sabato Kasika

#### By Correspondent Marc Nkwame,

#### Arusha

LONG-SERVING journalist Zephania Ubwani, who died here on Saturday, will be buried at his home village of Simbay, at the foot of Mount Hanang in Hanang District, Manyara Region, this week.

Family spokesperson, Wilhelm Gidabuday who is also an international long-distance running athlete, explained here that arrangements to that effect are still ongoing and thus the exact burial date for the seasoned journalist is yet to be finalized.

Until his death, Zephania Ubwani, born in 1953, was writing for The Citizen newspaper, which is an English publication of Mwananchi Communications, the Tanzanian division of the Nation Media Group (NMG).

Ubwani who died aged 71 years, was also a regular contributor to the East African Weekly, Daily Nation of Kenya as well as Daily Monitor of Uganda.

"Ubwani has left behind a wife and four children," said Gidabuday, adding that all his children are males.

Before joining Mwananchi Communications in 2004, Zephania Ubwani was a freelance journalist specializing in mostly environmental issues, with many of his articles appearing in The Guardian as well as the Daily News publications in Tanzania.

for the state-owned National Information Corporation (SHIHATA).

Seasoned journalist Zephania Ubwani is to

He also used to correspond for a series of other foreign publications abroad. Ubwani was so experienced in the field that fellow scribes in Arusha defined him as a 'walking encyclopedia.

In recent years, Ubwani has decided to specialize in reporting on East African Community (EAC) as well as regional integration matters.

Ubwani is described to be a journalist who lived his entire life as a scribe and even died with a pen in his hand.

As it happens, the veteran scribe was undertaking his daily reporting Previously Ubwani also worked responsibilities, on Saturday, April

be laid to rest at the foot of Mount Hanang 6, 2024, during a scientific conference at the Kibo Palace Hotel in Arusha when he started feeling unwell.

He reportedly sat to rest in the Hotel's garden, after feeling exhausted, before it was decided that the journalist needed medical attention.

Asiraji Mvungi a reporter for the Independence Television (ITV) is among the people who helped to take the late Ubwani to the Arusha International Conference Center (AICC) hospital which is located just across the road from Kibo Palace Hotel.

It was reported later that the journalist passed away while undergoing treatment at the medical center. | that the government's development

# Kijaji to industrialists: Adopt technology for enhanced production

By Correspondent Joseph Mwenda-

#### pole, Morogoro

THE government has called on industrialists for total adoption of technology in the production sector to facilitate industrial sector growth.

Dr Ashatu Kijaji, Industry and Trade minister, made the call in Morogoro over the weekend when opening a meeting involving heads of departments from the ministry as well as regional trade and investment officers from local government authorities.

"The fourth industrial revolution calls for huge use of technology to improve service provision of services to promote industrial growth," Kijaji.

She said the government is determined to improve and strengthen the business environment in the country to match the desire to make economic and industrial reforms for the sustainable development of society adding that the government wants to strengthen good relations

with the business community. Dr Kijaji asked the officials in her docket to discuss how to manage their responsibilities professionally and to remind each other of their roles to implement Policies, Laws, Regulations as well as procedures related to business and industry in their areas of duty.

"I have called you because you are the ones trusted to lead the departments of Industry, Trade, and Investment in your Jurisdictions so that we can interpret and understand together the responsibilities you have, the expectations, and the expected results of the establishment of those Departments in your areas," said Dr Kijaji.

Adolph Ndunguru, Permanent Secretary in the President's Office - Regional Administration and Local Government (PO-RALG) said

plan is to improve the economy.

"We want to make sure that what we produce is sold in major markets in the world so that we can bring in a lot of foreign currency, but also increase productivity in investment so that our plan to create a competitive economy is successful," said Ndunguru.

Godfrey Nyaisa, Chief Executive Officer of the Business Registration and Licensing Agency (BRELA) commended the Heads of the Departments of Industry, Trade and Investment from the Regional Authorities and Local Governments for participating in the meeting.

"This working session aims to build awareness among the Heads of the Departments of Industry, Trade, and Investment from the Regional Authorities and Local Governments about the Laws, Regulations, and Procedures for registering and issuing licenses managed by BRELA and how we can cooperate in carrying out the duties of to promote the business and investment sector in the country," said Nyaisa.

We want to make sure that what we produce is sold in major markets in the world so that we can bring in a lot of foreign currency, but also increase productivity in investment so that our plan to create a competitive economy is successful





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#### NATIONAL.NEWS

#### By Francis Kajubi, Dodoma

Guardian

THE government is all set to initiate customs agency services at Nyamisati Port in Coast Region in the 2024/25 financial year.

Hamad Chande, Deputy Minister for Finance revealed the plan yesterday in the National Assembly when he was responding to a question by Twaha Mpembene, Kibiti MP who wanted to know strategies in place by the government in initiating customs agency services at Nyamisati port.

"Preparations for offering custom services at Nyamisati port are ongoing where in November 2023, the Tanzania

Revenue Authority (TRA) evaluated the progress made so far," said Chande.

According to him, the evaluation results show that the establishment of customs agency services at the port is inevitable.

In her supplementary question, Subira Mgalu, Special Seats MP, wanted to know if TRA is well prepared to start offering the services at least in December this

AMERICAN EMBASSY, BRITISH HIGH, EMBASSY OF FINLAND AND INTERNATIONAL COMMITTEE OF RED CROSS DAR ES SALAAM.

#### PUBLIC AUCTION:

UNIVERSAL AUCTION CENTRE under instructions received from American Embassy, British High Commission, Embassy of Finland and International Committee of Red Cross. We shall sell Household and Office furniture's, Vehicles, Generator and GYM equipment's by public auction on Saturday April 13, 2024 commencing at 10:00 am. The auction will take place at Golden Resort Sinza, Lion Street.

Furniture and Computer Bidding Start at 10:00am; Sofa set, Chest drawer, Chairs, Garden tables, Book case Office table, Office chairs, Steel cabinets, Fridge double door, Deep freezer, Washer, Dryer m/c, Electric and gas cooker, Laptop, Computer sets, Photo copy machines, A/c split unit, safe, Assorted GYM equipment's, Steel Ladder, Trush Cans, Simtank 5, 6,8,15,Ltrs etc

#### Vehicles & Generator Bidding Start at 12:00 hrs.

Unit	Make	Model	Year	Duty
2	Toyota Land Cruiser Hard Top	1HZ Diesel Engine	2018	Not Paid
1	Toyota Land Cruiser Hard Top	1HZ Diesel Engine	2006	Paid
1	Toyota Land Cruiser Pick Up	1HZ Diesel Engine	2007	Paid
1	Nissan Hard Body Double Cabin	CD22 Diesel Engine	2010	Paid
2	Generator 5KVA AND 500 KVA	Perkins Diesel Engine	2001	Not Paid

All items may be inspected at Golden Resort Sinza, Lion Street from April 8 to 12, 2024 from 10:00 am to 5:00

#### AUCTION CONDITIONS:

- The winning bidder for Furniture has to make full payment to cashier immediately. For Vehicle or Generator winning bidder must pay 25% to cashier immediately and the final payment in full within 5 working days by April 19, 2024 at 4:00pm. For payments not made within 5 working days, the Vehicle or Generator will be offered to the next highest bidder and the advance payment will be forfeited.
- 2. Payments via CRDB and NBC Bank VISA & Master Cards will be accepted.
- 3. All items are sold on "as is" basis with no guarantee.
- Duty and all taxes are the responsibility of the buyer
- Bidder will remove the items after all payments and duties
- All persons entering the premises must obtain a Bid Number at the entrance

#### For further information, contact:

UNIVERSAL AUCTION CENTRE, (PLOT NO. 5 "E" LION STREET SINZA CELL NO: 0754 284 926 Insta: universalauctioncentre

DAR ES SALAAM E-mail: universalauction@hotmail.com

Govt set to start offering customs agency services at Nyamisati Port year following the pressing demand at the processes are being finalized whereas

port. In his response, Chande said that it is mostly likely that the services could

December falls into the next financial year;

have commenced.

"The government is willing to continue convincing the business community from Zanzibar and Mafia to start using Nyamisati port for their shipments," said Chande.

This is the case when the Tanzania Ports Authority (TPA) reports show that as of April 2023, the authority handled cargo that amounted to 20.851m/- tonnes with 765,504 containers.



This is a scene from the side of a road passing just next to Dar es Salaam's much-frequented mixed-goods market, captured as it rained yesterday. One wonders how filthier the place ought to be before the Kinondoni municipal authorities or whoever is supposed to clear the garbage moves in! Photo: Correspondent Miraii N

# Govt to legalise forest reserve in Ulanga DC

#### By Francis Kajubi, Dodoma

THE government is finalizing the process of legalizing the Ulanga District Council forest reserve located between Kituti and Mgola villages in the district that has a great potential of accelerating carbon trade in the country.

Dunstan Kitandula, Deputy Minister for Natural Resources and Tourism clarified the issue in the National Assembly yesterday when responding to a question by Salim Hasham, Ulanga MP who sought the ministry's clarification on the ownership

between Kituti and Mgola in Ulanga constituency.

He said Section 23 of the Forest Act No. 7, 2022, has placed procedures for establishment and regulation of forests in Tanzania. "Through the government notice No. 783/2022 the ministry had finalized initial procedures for issuance of a 90days' notice for the government's interest in establishing forest for Ulanga District Council," said Kitandula.

According to him, the ministry has seen the essence of fast tracking the process and

of the Carbon air producing forest located before the end of the current fiscal year the issue will be already settled.

> He said that the government through sectoral ministries has been sensitizing communities to explore opportunities that are linked to forests such as getting involved into carbon trade.

> "The ministry in collaboration with the Ministry of State, Vice President's Office, Union and Environment in sensitizing citizens residing near reserved forests to capitalize on opportunities that come with the existence of natural resources," said Kitandula.



REQUEST FOR EXPRESSION OF INTEREST: ASSISTANCE FOR FACOP COMMISSIONING EXECUTION AND START-UP



### REFERENCE NO. REQ-00000458

East African Crude Oil Pipeline (EACOP) LTD ("EACOP LTD") invites experienced and reputable companies or organizations to express their interest in undertaking Assistance for EACOP Commissioning Execution and Start-up for the East African Crude Oil Pipeline (EACOP) Project. The EACOP Project involves the construction and operation of an underground and cross-border pipeline to transport crude oil from Lake Albert area in Uganda to eastern coast of Tanzania for export to international markets. The pipeline will run from Kabaale, Hoima District in Uganda to the Chongoleani peninsula in Tanga, Tanzania. The length of the pipeline is 1,443 km, of which 296 km will be in Uganda and 1,147 km in Tanzania. In Tanzania the pipeline will traverse eight (8) regions comprising of Kagera, Geita, Shinyanga, Tabora, Singida, Dodoma, Manyara and Tanga, 27 administrative District Councils, and 231 villages.

#### **BRIEF DESCRIPTION OF THE SCOPE OF THE SERVICES:**

ELECTRICAL & INSTRUMENT(E&I) COMMISISONING EXECUTION

- Perform E&I and commissioning tasks (Functional Tests, Loop Tests, Operational Tests)
- Provide resources to manage Technical Rooms (LOTO, troubleshooting)
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PROCUREMENT SERVICES

Provide procurement services whenever required to complete commissioning (specific job, spare parts, and consumables, etc.)

#### **MINIMUM REQUIREMENTS:**

Organisations expressing their interest are invited to document their request with:

- ٠ Brief description of experience, expertise, and capacity to deliver the required scope of services.
- Details of similar projects or activities undertaken which provide evidence of qualified and available team, knowledge of pipeline regions, and track record of the above listed experience.
- Business License.
- Certificate of Incorporation and recent BRELA search (attach copy). Proof of Registration with the EWURA Local Supplier Service Provider (LSSP) database or an approved application at the time of submission of the response to this expression of interest is strongly recommended
- Compliance with Local Content Regulations, 2017 and Local Company definition.
- Proof of registration with the Tanzania Revenue Authority (TRA) and Tax Clearance Certificate for the latest year ٠ available
- Financial capacity to deliver the services required including submission of financial accounts for the past three years.
- Evidence of a QHSE Management system, organization, and process in compliance with applicable Local and Industry standards for similar works.
- Proof of Anti-corruption, Anti-bribery, Compliance and Human Rights policies.
- Experience in Commissioning Execution of Oil & Gas facilities.

Companies or Organizations which have the ability, capacity, and resources to implement the activities listed above should express their interest by sending an Expression of Interest (EOI) via email, together with the above listed documents through an email to procurement.tz@eacop.com (max. email size 20Mb) on or before 17:00 hours East African Time (EAT), on 8th May 2024 Email subject shall be: REQ-00000458 (Assistance for EACOP Commissioning Execution and Start-up). Statements of EOI should be no more than ten (10) to twenty (20) pages long. All Expression of Interests should be submitted in English Language

Note: EACOP LTD will review and assess the documents provided by companies that have expressed interest in accordance with this EOI and conduct evaluations based on internal criteria to determine which companies will be included in the list of pre-qualified companies. Only the pre-qualified companies will receive, by signing a Non-Disclosure Agreement (NDA), an invitation to bid as a continuation of the call for tender process. EACOP LTD reserves the right at its sole discretion to make the decision to select or reject a company and maintain its decision without having to give reasons to the company concerned.

#### REHABILITATION OF LOW SULPHUR GAS OIL STORAGE TANK T5 AT TANK FARM, KIGAMBONI, DAR-ES-SALAAM, TANZANIA

TAZAMA Pipelines Limited owns and operates a Pipeline System that runs for 1,710km from Dar- es-salaam in Tanzania to Ndola in Zambia. The Pipeline System transports and delivers Low Sulphur Gas Oil (LSG) to Ndola Fuel Terminal, Ndola, Zambia. The system includes a Tank Farm at Kigamboni in Dar-es-Salaam comprising of Six (6) Tanks with a Total Storage Capacity of 230,000m3, Seven (7) Booster Pump Stations and Seventeen Pigging Stations.

TAZAMA intends to carry out Rehabilitation, Conversion of Floating Roof to Dome-shaped and repair of Bund Wall of Tank T5 at Tank Farm, Kigamboni, Dar-Es-Salaam, Tanzania. The Tank has a Design Storage Capacity of 41,218 m3 with a 54.87m diameter, an 18.29m height including an external floating roof. The last rehabilitation was conducted in the year 2006 and its condition has deteriorated overtime. The Tank was constructed in 1973 in accordance with American Petroleum Institute Standard 650.

The Rehabilitation works include the repair of Bund Wall for Tank T6 located at the same Tank Farm.

TAZAMA seeks to engage a Contractor to execute works indicated above. A Mandatory Site Survey will take place on Tuesday 16th April 2024 at Tank Farm in Dar-Es-Salaam, Tanzania at Bidder's Own Cost. No Bidding Document shall be sold after 15th April 2024 due to the Mandatory Site Survey taking place the following day.

Interested Citizen Owned or Local Companies in Zambia and Tanzania (including those intending to partner with Foreign Companies as a Joint Venture) may obtain Bidding Documents from the Manager - Procurement and Supplies (via email) after presentation of Proof of Payment of non-refundable fee of ZMW 1,000.00 in Zambia or TSH 100,000.00 in Tanzania into the accounts below and obtaining Official Receipt from Cashiers based at TAZAMA Head Office, TAZAMA House, Moffat Road, Ndola (in Zambia) and Regional Office, Kigamboni, Dar-es-Salaam, Tanzania.

#### ZAMBIA

ZAFIDIA			
Account Name:	TAZAMA Pipelines Limited	SWIFT:	ZNCOZMLU Ndola
Account Number:	0056157500197	Branch:	West (054)
Bank Name:	ZANACO	SORT code:	010154
TANZANIA			
Account Name:	TAZAMA Pipelines Limited	SWIFT:	ECOCTITZTZXXX
Account Number:	TZS 7080000308	Branch:	Msimbazi (079)
Bank Name:	ECOBANK(T)LTD	SORT code:	041079

The Closing Date for the Bid submissions is Friday 3rd May 2024 at 10:00 Zambian Time / 09:00 Tanzanian Time. The Bid Submissions will be opened at 10:10 Hours.

TAZAMA reserves the right to accept, reject bids or cancel the Bidding Process at any time without liability or recourse to the bidders.

**NEWS** 

## Guardian

# Create strategic plan to curtail high cost of living, govt advised

#### **By Carlos Banda**

ACT Wazalendo has advised the government to create a strategic plan to address the rise of inflation and the high cost of living and ensure there are proper mechanisms to curb natural disasters.

Isihaka Mchinjita party's shadow prime minister made the advice yesterday in Dar es Salaam when speaking at a press conference while issuing the opposition party's analysis on the estimates for the budget of the Prime Minister's office for the 2024/25 financial year.

"Our nation has continued to face an increase in hardships due to inflation and high rise in the price of essential commodities. The government has neither taken serious considerations nor issued a solution on how to address this trend that is affecting the public. The price of food products like rice is now sold between 2,500/- and 3,800/- per kilo compared to 1,200/and 2,200/- a price range known in the past three years," he said.

He added: that the same applies to the price of petrol, diesel, and kerosene which have continuously risen after the government 2023 removed subsidies and increased 100/- in the tax levy per litre. The price of construction materials has also surged following the government's decision to add a tax of 1,000/-."

Mchinjita said that the Prime Minister's recent speech in Parliament did not provide any viable solutions on such issues but only increased the public's fear that the government is neither prepared nor does it have a deliberate means to curb the situation rather the problem will continue to worsen.

"ACT Wazalendo calls on the government to enhance the capacity of the National Food Reserve Agency (NFRA) to buy and store enough food for three months to safeguard ourselves against food shortage and inflation. The government needs to restore subsidies for fuel and remove the 100/- tax levy that was imposed last year to regulate the rise in fuel prices and bring relief to the public.

by the government through the Prime Minister's office in dealing with natural hazards which shows its low capacity and procedures to handle, take precautions, and address various calamities.

"At the end of 2023, we were warned by weather forecasts of the coming heavy rains but Tanzanians were unable to witness the effective measures taken to prepare and protect ourselves against the effects that will face the public. We witnessed deadly floods in Hanang, where many people died, homes were lost and infrastructures were destroyed in various parts of the country. Right now, when we speak about Taweta Kilombero village, it is heavily flooded with water, communications have been cut off, there is no way in or out and there are thousands of people in need of emergency assistance," he said.

He added: "Kibiti and Rufiji zones surrounding Rufiji River valley especially areas close to the Julius Nyerere Hydro Power Plant are in a very dire situation, almost 12 wards have been hit by flood water affecting farms, households, and essential social services have been inaccessible. Many residents have taken refuge in schools that have not been affected by floods."

Mchinjita said the party wants the Prime Minister to visit the affected areas in Rufiji and Kibiti to witness the catastrophe and ensure reliable actions are taken immediately for the affected people and have them compensated.

ACT Wazalendo shadow premier said the government has to allocate an adequate budget to enhance the capacity of the disaster management department and increase the efficiency of the department's supervision, adding that capacity building for effective use of technology to follow-up on hazards in various parts of the country and take proactive disaster management measures.





Lands, Housing and Human Settlements Development minister Jerry Silaa (2nd-L) and Mwanza regional commissioner Said Mtanda (3rd-L) pictured in Mwanza city yesterday inspecting a plot under dispute between Mwanza City Council and the African Inland Church of Tanzania but where Makongoro Primary School now stands. Photo: Correspondent Rose Jacob

#### By Francis Kajubi, Dodoma

DR Joseph Mhagama, Chairperson of the parliamentary Governance, Constitution and Legal Affairs committee, Mwanyika, Deodatus and Chairperson of the Industries, Trade, Agriculture and Livestock Committee, were yesterday approved by the National Assembly to chairpersons of the lawmakers' House.

Dr Tulia Ackson, Speaker of the National Assembly told parliamentarians that last Friday the parliamentary Governance, Constitution and Legal Affairs committee sat to select names to be submitted in the House for approval

7 of the current Parliamentary Regulations read together with Regulation 13 (2) grants the National Assembly the right to approve proposed names of the parliament chairpersons.

"The regulations also demand that whenever the number selected chairpersons of corresponds to the number of leaving chairperson they will be approved on non-opposed condition," said Dr Ackson.

She asserted that the proposed

Dr Ackson said that Regulation names are derived from selected for home affairs. names of chairpersons and vice chairpersons of the parliamentary committees by the governance committee.

Dr Joseph Mhagama, Mwanyika approved as Bunge chairpersons

She said that on August 30, 2023 in the cabinet reshuffle President Samia Suluhu Hassan appointed the then National Assembly chairperson, Davi Kihenzile to a deputy minister for Transport.

However, on March 31, 2024 the president appointed the then National Assembly chairperson Daniel Sillo to a deputy minister

In that regard, she said, a vacancy of two secretaries of the National Assembly created by the appointments needs to be replaced.

recommendation, In his Mhagama thanked Dr parliamentarians for trusting him in assuming such a new task in the National Assembly chambers.

On his part, Mwanyika said that the new position will enable him to learn more about parliamentary affairs.



The government needs to look for ways to improve the environment for small-scale farmers to boost production; continue issuing subsidies on fertilizers and manage their distribution; ensure land security for small farmers by addressing land conflicts," he said. The shadow prime minister also

argued over the poor coordination

face an increase in hardships due to inflation and high rise in the price of essential commodities...

#### Tackling air pollution a top priority as countries mark World Health Day

#### By Special Correspondent, Nairobi

AS countries mark World Health Day, the World Health Organisation has highlighted air pollution as a top danger.

But at the Dandora dump site on the outskirts of the Kenyan capital Nairobi, toxic fumes from burning waste does not stop people from scavenging here for anything that might be worth selling.

"We face a lot of problems here, for example the smoke nowadays is a lot. Even breathing is a problem and you cannot see who is in front of you because of the smoke. But I have nowhere to go and nothing else," said Jane Muthoni, who relies on the mountain of trash to provide a living.

Toxic fumes from dump sites are not the only issue. Pollution from heavy traffic in the capital and other major cities is also to blame for respiratory problems in Kenya.

Experts like Dr Videllis Nduba of the Kenya Medical Research Institute's Centre for Respiratory Diseases Research argue that the government needs to be more involved in achieving good healthcare for its citizens.

"It is fantastic that the World Health Organization is advocating for universal access to health and has identified air pollution as a dumpsite for their survival.

major driver of ill health. But this requires a lot of regulation and backing from governments," he said.

Nduba said governments need to invest in health infrastructure and strengthen health systems in order to provide proper access to care, especially for poor populations.

He said he believes there needs to be more initiatives in Kenya to move to using cleaner fuels.

"I think if the government can invest more energy in reducing pollution, creating standards for ageing vehicles' maintenance, this can really improve lung health in cities in Kenya and in Africa."

The WHO theme this year, 'My Health, My Right', aims to raise awareness about health and wellbeing, especially with regards to priority areas like air pollution.

"Pollutants in the environment affect the respiratory system, affect the cardiovascular system, and can lead to premature death. The WHO is advocating for strong and bold policies around the use of clean fuel and energies," said Dr Eunice Omesa, a technical officer at WHO.

She believes World Health Day is the ideal moment to call for action. But the hope of clean air seems a long way off for the people who rely on pickings from the Dandora

RWANDAN President Paul Kagame has blamed the inaction of the international community for allowing the 1994 genocide happen as Rwandans to commemorated 30 years since an estimated 800,000 people were killed by government-backed extremists.

KIGALI

Rwanda has shown strong recovery and economic growth in the years since, but scars remain and there are questions about whether genuine reconciliation has been achieved under the long rule of Kagame, whose rebel movement stopped the genocide and seized power. He has been praised by many for bringing relative stability but vilified by others for his intolerance of dissent.

Kagame led sombre commemoration events in the capital, Kigali. Foreign visitors included a delegation led by Bill Clinton, the U.S. president during the genocide, and Israeli President committing genocide in Gaza at the International Court of Justice.

The killings were ignited when plane carrying then-President а Juvénal Habyarimana, a Hutu, was shot down over Kigali. The Tutsis were blamed for downing the plane and killing the president and became targets in massacres led by Hutu extremists that lasted over 100 days. Some moderate Hutus who tried to protect members of the Tutsi minority were also killed.

Rwandan authorities have long blamed the international community for ignoring warnings about the killings, and some Western leaders have expressed regret.

Clinton, after leaving office, cited the Rwandan genocide as a failure of his administration. French President Emmanuel Macron, in a pre-recorded video ahead of Sunday's ceremonies, said that France and its allies could have stopped the genocide but lacked the will to do so. Macron's declaration

responsibility" of France – Rwanda's closest European ally in 1994 – for failing to stop Rwanda's slide into the slaughter.

was the international "It community which failed all of us, whether from contempt or cowardice," Kagame said in a speech after lighting a flame of remembrance and laying a wreath at a memorial site holding the remains of 250,000 genocide victims in Kigali.

He also shared the story of a cousin whose family he tried to save with the help of U.N. peacekeepers. She did not survive.

"We will never forget the horrors of those 100 days, the pain and loss suffered by the people of Rwanda, or the shared humanity that connects us all, which hate can never overcome," U.S. President Joe Biden said in a statement.

Rwanda's ethnic composition remains largely unchanged since 1994, with a Hutu majority. The

the Twa just 1 percent of Rwanda's 14 million people. Kagame's Tutsidominated government has outlawed any form of organization along ethnic lines, as part of efforts to build a uniform Rwandan identity.

National ID cards no longer identify citizens by ethnic group, and authorities imposed a tough penal code to prosecute those suspected of denying the genocide or the "ideology" behind it. Some observers say the law has been used to silence critics who question the government's policies.

Rights groups have accused Kagame's soldiers of carrying out some killings during and after the genocide in apparent revenge, but Rwandan authorities see the allegations as an attempt to rewrite history. Kagame has previously said that his forces showed restraint in the face of genocide.

Kagame said that Rwandans are disgusted by critics who have "questioned and revised" the history of the genocide.

Dodoma Regional Sheikh Mustapha Rajabu (in black jacket) pictured yesterday presenting foodstuffs to Isanga Prison chief warden Zefania Neligwa for use by inmates at the corrective facility. It was Ramadhan-time assistance from the National Muslim Council of Tanzania (Bakwata) in Dodoma District.

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**NIZ** 

AZANIA BANK Banking Beyond Ordinary

# Guardian

# **AZANIA BANK PLC**

FINANCIAL FOR THE QUARTER ENDED 31<sup>st</sup> MARCH 2024

INCOME STATEMENT FOR THE QUARTER ENDED ON 31ST MARCH 2024

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

STATEMENT OF FINANCIAI	POSITION AS AT :	B1ST MARCH 2024
------------------------	------------------	-----------------

	(Amount in TShs " Millions" )					
	ASSETS	Current Quarter 31st March 2024	Previous Quarter 31st December 2023			
A 1	ASSE IS Cash	36.061	39,125			
2	Balances with Bank of Tanzania	86,320	78,080			
3	Investment in Government securities	225,168	230,227			
4	Balances with other Banks and financial institutions	13,971	9,430			
5	Cheques and items for clearing	14,016	18,203			
6	Interbranch float items	-				
7	Bills negotiated	-				
8	Customers' Liabilities for Acceptances		-			
9	Interbank Loans Receivables	32,752	45,434			
10	Investment in other securities	3,300	3,200			
-11	Loans, Advances and Overdrafts(Net of allowances for probable Losses)	1,683,245	1,624,514			
12	Other Assets	104.502	100,023			
	Other Assets	104,503	100,023			
13	Equity Investments Underwriting accounts	12,429	12,429			
14	Property, Plant and Equipment	15,296	16,284			
	TOTAL ASSETS	2,227,061	2,176,949			
10			aji ( 0,5 + 5			
В	LIABILITIES					
17	Deposits from other banks and financial institutions		•			
	Customer deposits	1,596,420	1,540,348			
19	Cash Letters of Credit	15,321	1,087			
20 21	Special deposits Payment orders/transfers payable	· · · ·	•			
21	Bankers Cheques and Drafts Issued					
23	Accrued taxes and expenses payable	25,036	21,666			
24	Acceptances Outstanding		-			
	Interbranch float items					
26	Unearned income and other deferred charges	3,335	3,667			
27	Other Liabilities	13,175	24,181			
28	Borrowings	268,440	287,999			
29	TOTAL LIABILITIES	1,921,727	1,878,948			
30	NET ASSETS/(LIABILITIES) 16 LESS 29	305,334	298,001			
с	SHAREHOLDERS' FUNDS					
31	Paid up share capital	185,776	185,747			
32	Capital reserves	832	832			
	Retained Earnings	95,345	66,051			
	Profit (Loss) Account	7,304	29,294			
35 36	Other capital accounts Regulatory Reserve	16,077	- 16.077			
30 37	TOTAL SHAREHOLDERS FUNDS	305,334	298,001			
37	Contingent liabilities	180,268	155,743			
39	Non Performing Loans and advance	121,940	125.097			
40	Allowance for Probable losses	55,688	52,278			
41	Other non performing assets	539	539			
D	PERFORMANCE INDICATORS					
ľ	(i)Shareholders Funds to Total Assets	13.71%	13.69%			
1	(ii)Non performing loans to Total Gross Loans	7.13%	7.44%			
1	(iii)Gross loans and advances to Total Deposits	108.04%	108.86%			
1	(iv)Loans and Advances to Total Assets	75.58%	74.62%			
	(v)Earning Assets to Total Assets	82.96%	84.07%			
1	(vi)Deposits Growth	4.56%	-1.56%			
	(vii)Assets Growth	2.30%	3.73%			

(Amount in TShs " Millions" )					
	Current Quarter 31st March 2024	Comperative Quarter (Previous year) 31st March 2023	Current Year Cumulative 31st March 2024	Comparative Year (Previous Year) Cumulative 31st March 2023	
Interest Income	48,801	35,776	48,801	35,776	
Interest Expense	(25,934)	(17,432)	(25,934)	(17,432)	
Net Interest Income	22,867	18,343	22,867	18,343	
Bad debts Written -off		-		-	
Impairement losses on loans and Advances	(5,060)	(171)	(5,060)	(171)	
Non - Interest Income	10,140	5,288	10,140	5,288	
6.1 Foreign exchange profit/(Loss)	3,006	1,660	3,006	1,660	
6.2 Commissions and Fees	5,027	3,073	5,027	3,073	
6.3 Dividend Income	101	5,075	101	5,015	
6.4 Other operating income	2,006	554	2,006	554	
Non - Interest Expense	(18,140)		(18,140)	(16,238)	
7.1 Salaries and Benefits	(10,060)	(10,000)	(10,060)	(10,000)	
7.2 Fees and Commission	(295)	(119)	(295)	(119)	
7.3 Other operating expenses	(7,784)	(6,120)	(7,784)	(6,120)	
Operating Income/(Loss) before Tax	9,808	7,222	9,808	7,222	
income Tax Provision	(2,504)	(301)	(2,504)	(301)	
Net income /(Loss) After Income tax and	7,304	6,920	7,304	6,920	
Number of employees	627	570	627	570	
Basic Earnings Pershare	158	151	158	151	
Diluted Earnings Pershare	158	151	158	151	
Number of Branches	27	25	27	25	
PERFORMANCE INDICATORS					
Return on average total assets	1.79%	1.95%	1.79%	1.95%	
i.Return on Average sharehoders' funds	9.71%	10.03%	9.71%	10.03%	
ii.Non interest expense to Operating income	51.80%	56.41%	51.80%	56.41%	
iv.Net Interest income to average earning assets	6.26%	6.94%	6.26%	6,94%	
Signed by:					
Managing Director	Ms. Esthe	r Mang'enya	5-Apr-24		
Director of Finance and Planning	Mrs.Jacqu	eline L. Tinkasimile	5-Apr-24		
Director of Internal Audit	Mr.Oswal	d Matilya	5-Apr-24		
Ve, the under-named non-executive members of the board o	directors, attest to the correctness	s of the above statements. We decl	are that the statements have	been examined by	

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 e us, and to the best of our knowledge and belief have been prepared in conformance with the instructions and are true and correct.

Signed by

Chairmar

Vice chairma

Eng.Julius B.Ndyamukama	5-Apr-24
Mr. Felix M.Maagi	5-Apr-24

#### CASH FLOW STATEMENT FOR THE QUARTER ENDED ON 31ST MARCH 2024

		Current Quarter 31st March 2024	Previous Quarter 31st December 2023	Current Year Cumulative as at 31st March 2024	Comparative Year( Previous Year) Cumulative as at 31st March 2023
i.	Cash flow from operating activities				
	Operating Income	9,808	7,703	9,808	7,222
	Adjustment for :-				
	-Impairment/Amortization	7,001	17,671	7,001	2,418
	-Net change in loans and Advances	(58,731)	(66,127)	(58,731)	(104,622)
	-Net change in Statutory Min Reserve	(3,662)	3,184	(3,662)	(4,696)
	-Net change in Deposits	53,217	35,616	53,217	73,647
	-Net change in Short Term Negotiable Securities	15,500	10,748	15,500	(23,638)
	-Net change in Other liabilities	(11,336)	15,099	(11,336)	32,619
	Net change in other borrowings	-	-	-	-
	Rent paid	(850)	(1,818)	(850)	(814)
	-Net change in Other assets	4,653	(42,370)	4,653	4,302
	-tax paid	(387)	(815)	(387)	(275)
	-Others adjustments	-	(16,230)	-	366
	Net cash provided (used) by operating activities	15,213	(37,339)	15,213	(13,471)
	Cash flow from investing activities:				
"	Dividend received	_			
	Purchase of fixed assets	(119)	(4,804)	(119)	(1,251)
	Proceeds from sale of fixed assets	(119)	(4,604)	(115)	(1,201)
	Purchase of non-dealing securities		· · · · · · · · · · · · · · · · · · ·		
	Proceeds from sale non-dealing securities				
	Others (Specify) -Equity investment				
	Net cash provided (used) by investing activities	(119)	(4,795)	(119)	(1,251)
	ner enen Freinach (nern) zh interennik nerritaen	(==>)	(1,120)	(===)	(-,)
iii	Cash from financing activities				
	Payment of cash Dividends	-		-	
	Proceeds from issuance of long term debt	-		-	283
	Repayment of principal portion of lease liabilities	-		-	
	Rent paid	-	-	-	
	Net change in other borrowings	-	-	-	
	Porceeds from new equity	199	191	199	23
	Net cash provided (used) by financing activities	199	191	199	306
iv.	Cash and cash equivalents:				
	Net increase (decrease) in cash and cash equivalents	15,293	(41,943)	15,293	(14,416)
	Cash and cash Equivalent at the beginning of the Quarter	147,436	189,379	147,436	171,541
	Cash and cash equivalent at the end of the Quarter	163,115	147,436	163,115	157,125

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST MARCH 2024							
		Ordinary share capital	Retained earnings (Accumulated losses) (Amount in T	Regulatory reserve 'Shs " Millions" )	Others	Total	
rrent Period 31st March 2024							
ance as at the beginning of the Period		185,747	95,345	16,077	832	298,001	
fit for the Year		-	7,304			7,304	
insactions With Owners		29				29	
er Comprehensive Income		-		-	-	-	
ulatory Reserve		-		-	-	-	
ance as at the end of the period		185,776	102,649	16,077	832	305,334	

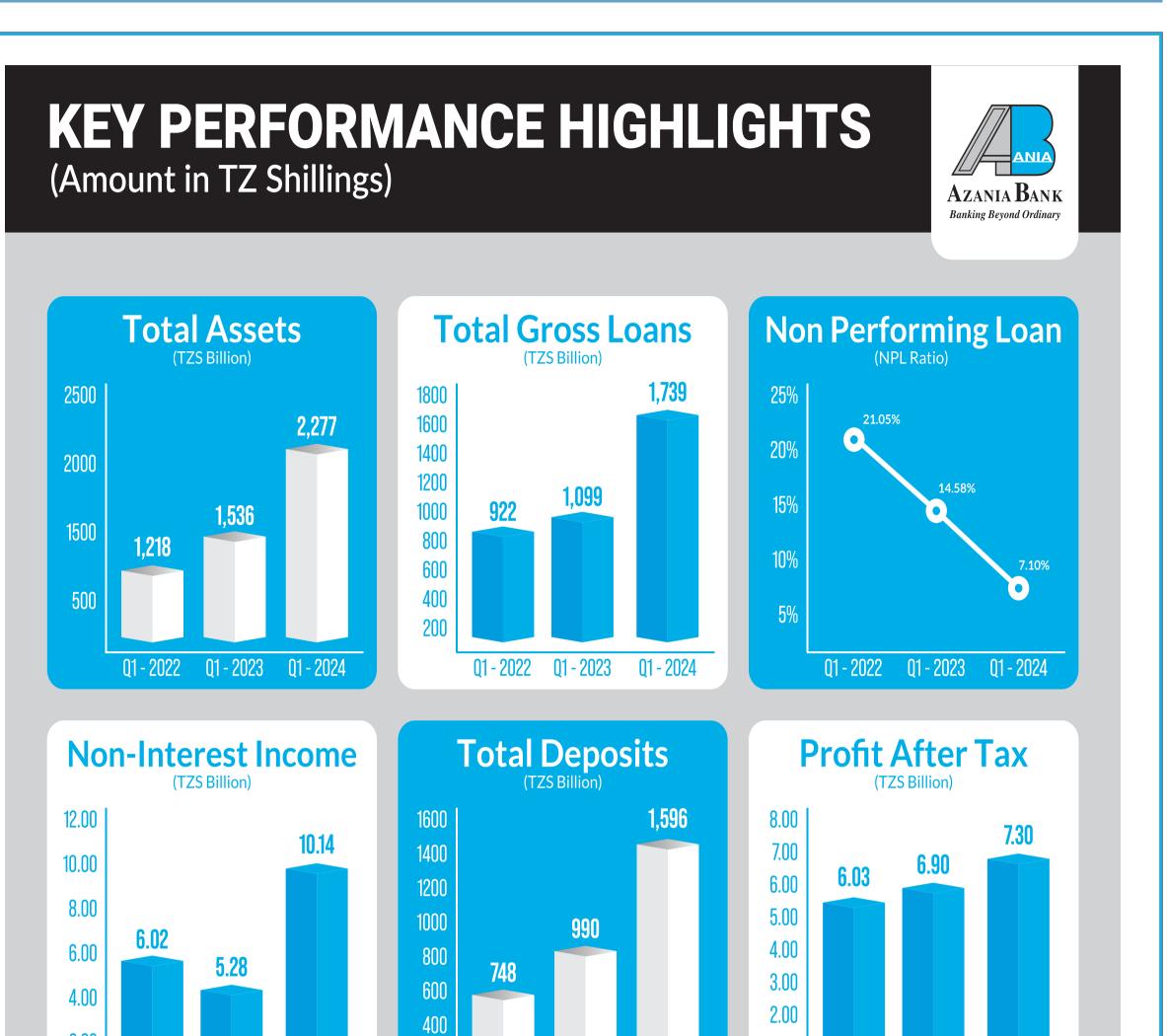
CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31ST DECEMBER 2023						
		Retained earnings	Regulatory			
	Ordinary share capital	(Accumulated losses)	reserve	Others	Total	
		(Amount in T	Shs " Millions" )			
Previous Period 31st December 2023						
Balance as at the beginning of the Period	185,556	74,606	27,820	832	288,814	
Profit for the Year	-	8,996			8,996	
Transactions With Owners	191				191	
Other Comprehensive Income	-					
Regulatory Reserve	-	11,743 -	11,743			
Balance as at the end of the period	185,747	95,345	16,077	832	298,001	

#### FEES AND CHARGES AS OF 31<sup>°</sup> MARCH 2024

PRODUCT TYPE	TYPE OF CHARGES	TZS	USD	EUR	GB
avings Account	Ledger Fees Monthly				
	Normal Savings	6,000	1.80	1.80	1.5
	Special Savings	3,500	1.80	1.80	1.5
	Jikwamue Individual	500	N/A	N/A	N/3
	Vicoba Group	Free	N/A	N/A	N/2
	Society and Club Savings	Free	Free	Free	Fre
	Selected Savings Accounts	Free	N/A	N/A	N/.
	Statement				
	0-6 Months	4,700	3.00	3.00	2.5
	More than six months per page	2,200	1.00	1.00	0.7
	Charges for operating below minimum balance - savings	3,000	1.80	1.80	1.5
	Service Charge	2,500	1.00	1.00	1.0
	Closing Account	24,000	17.28	17.28	14.4
	Monthly dormant accounts charges savings	Free	Free	Free	Fre
	Dormant activation fees	Free	Free	Free	Fre
Current Account	Ledger Fees Monthly				
	Personal	7,000	4.32	4.32	3.6
	Business	16,000	10.80	10.80	9.0
	Corporate	26,000	25.00	25.00	20.0
	Society and Club Current	Free	Free	Free	Fre
	Statement 1-6 months	5,000	3.00	3.00	2.5
	More than six month (Per Page)	2,200	1.00	1.00	0.7
	Service Charge	4,000	2.00	1.50	1.5
	Closing account	36,000	25.92	25.92	21.6
	Monthly Dormant Charges	Free	Free	Free	Fre
	Dormant activation fees	Free	Free	Free	Fre
	Counter Leaf	11,800	8.50	8.50	7.0
	Cheque book (50 Leaf) Cheque book (100 Leaf)	25,000 45,000	10.00 20.00	10.00 20.00	8.5
	Cheque book (100 Lear)	45,000	20.00	20.00	17.0
Returned Cheques (Issued by our customers)	(i) Insufficient fund	121,000	60.00	N/A	N/a
	(ii) Other reasons	24,600	16.99	N/A	N/2
	Stop Payment orders per leaf	64,000	30.96	30.96	25.8
	Blocking of lost cheque book	25,000	10.00	10.00	
Cash Transactions over the					
ounter					
Cash Withdrawal at Counter	$0 \le 3M$	5,000	0.59%	0.59%	0.599
	$>3M \le 5M$	0.1800%	0.59%	0.59%	0.59%
	> 5M ≤10M > 10M	0.1700% 0.1650%	0.59%	0.59%	0.599
	Maximum cash withdrawal charges	150,000	75.00	75.00	75.0
	Cash payment to 3rd party	6,000	4.32	4.32	3.6
	Bulk cash withdrawal	Free	Free	Free	Fre
ash Deposit	Cash deposit charges(TZS)	Free			
	Cash deposit charge \$50 and \$100	Free	NIL	NIL	NI
	Cash deposit charge \$1,\$5,\$10 and \$20	0.5 % of the amount, maximum	5.00%	5.00%	5.00
	Mutilated note deposit	50,000	N/A	N/A	N/.
	School fees deposits	Free	N/A	N/A	N/.
ransfers	TISS	2 000	2 000	2,000	2.00
	(i) TZS 1-TZS 10M (ii) Above TZS 10M - 50M	2,000	2,000 5,000	2,000 5,000	2,00
	(iii) More than TZS 50M	10,000	10,000	10,000	10,00
	(iv) EAPS Payments	10,000	10,000	10,000	10,00
	(v) Incoming transfers/Payments	NIL	NIL	NIL	NI
	TT				
	(i) Outward foreign transfers	USD 59	59.00	USD 59	USD 5
	(ii) Non account holder Inward transfers (TT) -customers	USD 59	59.00	USD 59	USD 5
	Inward transfers (TT) -customers Standing orders (within the same bank)	USD 12 Free	USD 12 Free	USD 12 Free	USD 1 Fre
	Standing orders (within the same bank) Standing orders (to other banks)	12,000	6.00	6.00	5.0
	Internal Transfers	1,300	1.00	1.00	0.7
	EFT charges:(Single transfer)				
	(i) Outward transfers	8,000	5.76	5.76	4.8
	(ii) Inward transfers	N/A	N/A	N/A	N/.
	GePG	Free	Free		
alary Handling					
	Inward (From other banks)	N/A	N/A	N/A	N/2
	Inward (Within Azania)	Free	Free	Free	Fre
	Outward (By EFT)	3,000	N/A	N/A	N/
	Farmers proceeds handling fees	NIL	N/A	N/A	N/.
		NIL	N/A	N/A	N/.
	Company Search to BRELA				
ther Services	Company Search to BRELA				
	(i) Existing Customer	20,000	14.40	14.20	
Wher Services ssuance of Bankers cheque			14.40 21.60 30.00	14.20 21.60 30.00	12.0 18.0 25.0

Loans	Loan balance confirmation;				
	Retail	5,000	N/A	N/A	N/A
	Corporate	50,000	36.00	36.00	30.00
ATM Transactions					
Azania Umoja ATM Withdrawals	Umoja Switch ATM Network				
	1,000 - 99,999	1,500	N/A	N/A	N//
	100,000 - 400,000	1,700	N/A	N/A	N//
	Balance Inquiry on ATMs	400	N/A	N/A	N//
		Classic card - Free			
VISA ATM Cards	New Issue of Visa Card	Infinite card- premium banking			
		membership			
		Classic card - TZS 16,000			
	Annual Charges	Infinite card - premium banking			
		Classic card - TZS 24,000			
	Visa ATM card Replacement	Infinite card - TZS 59,000			
	Pin reset	Free			
	Cards uncollected or destroyed	No charge			
Visa ATM Withdrawals	Balance Inquiry- Domestic( Our customer, Our ATM)	Classic card - TZS 400			
		Infinite card-TZS 400			
	Balance Inquiry- Domestic( Our customer, Not our	Classic card - TZS 950			
	ATM)	Infinite card-TZS 950 Classic card - TZS 2,500			
	Balance Inquiry- International	Infinite card-TZS 2,500			
		Classic card - TZS 3,540			
	Cash Withdrawal -Other Banks within Tanzania	Infinite card-TZS 3,540			
	Cash Withdrawal -Other Banks outside Tanzania	Classic card - TZS 7,080			
	sense of the sense	Infinite card-TZS 7,080			
Mobile (SMS) Barbing	Palanca Inquiry	450			
Mobile (SMS) Banking	Balance Inquiry Min statement	450			
	Intra bank charges (by mobile)	1,300	N/A	N/A	N/A
	Inter bank charges (by mobile)				
	(i) TZS 1-TZS 10M	2,000	2,000	2,000	2,00
	(ii) Above TZS 10M - 50M	5,000	5,000	5,000	5,00
	(iii) More than TZS 50M	10,000	10,000	10,000	10,00
	(iv) EAPS Payments	10,000	10,000	10,000	10,00
Mobile Banking Transfers	Wallet to Bank	Free	Free	Free	Free
	Bank to wallet (VAT Inclusive)				
	<1,000	200			
	1,000 - 4,999	200			
	5,000 - 9,999	600			
	10,000 - 19,999	1,700			
	20,000 - 29,999 30,000 - 49,999	2,200 3,000			
	50,000 - 99,999	4,000			
	100,000 - 199,999	4,500			
	200,000 - 299,999	5,000			
	300,000 - 399,999	5,700			
	400,000 - 499,999	6,000			
	500,000 - 599,999 600,000 - 699,999	7,000 7,400			
	700,000 - 799,999 700,000 - 799,999	7,600			
	800,000 - 899,999	7,800			
	900,000 - 1,000,000	8,000			
	1,000,001 - 2,000,000	10,000			
	2,000,001 - 5,000,000	12,000			
la tama t Banklan					
Internet Banking	Registration fee	Free			
	Payments internal	Free	Free	1.00	0.72
	Payments to other banks(TISS)				
	(i) TZS 1-TZS 10M	2,000	2,000	2,000	2,000
	(ii) Above TZS 10M - 50M	5,000	5,000	5,000	5,00
	(iii) More than TZS 50M (iii) EAPS Baumants	10,000	10,000	10,000	10,00
	(iv) EAPS Payments (v) Incoming transfers/Payments	10,000 NIL	10,000 NIL	10,000 NIL	10,000 NI
	Payments to other banks(TT)	N/A	59.00	USD 59	USD 5
	Monthly fee (Retail)	3,360	1.18	1.18	0.8
	Monthly fee (Corporate)	12,800	11.80	11.80	8.5
Cash Withdrawal -+ +P					
Cash Withdrawal at Azania Bank Agent					
· <sup>p</sup> ····	1,000 - 9,999	700			
	10,000 - 19,999	800			
	20,000 - 39,999	1,000			
	40,000 - 49,999	1,500			
	50,000 - 99,999	2,000			
	100,000 - 199,999	3,000			
	200,000 - 499,999	4,000			
	500,000 - 999,999 1.000.000 - 2.999,999	5,000 7,000			
	3,000,000 - 2,999,999	9,000			
	5,000,000 - 5,999,999	9,600			
	6,000,000 - 6,999,999	10,300			
	7,000,000 - 7,999,999	11,500			
	8,000,000 - 8,999,999	13,200			
	9,000,000 - 10,000,000	14,000	1	1	

Money Remittances					
	Western Union	As per prevailing rates			
	MoneyGram	As per prevailing rates			
Letter of Credit					
		1% per quarter or min of USD 250/	1% per quarter	1% per quarter	1% per quart
Import LC	LC Opening Commission	EUR 250/ GBP 210	or min of USD	or min of EUR	or min of GE
			250	250	2
	General LC Commission	USD 200 / EUR 200 / GBP 170	200.00	200.00	170.0
	LC extension and change of amount	1% per quarter or min of USD 250/	250.00	250.00	210.0
	LC amined unutilized on concellation free	EUR 250/ GBP 210 USD 200 / EUR 200/ GBP 170	200.00	200.00	170.0
	LC expired unutilized or cancellation fees SWIFT charges	USD 2007 EUK 2007 GBP 170 USD 59	200.00 USD 59	USD 59	USD :
Export LC	Swir i charges	030 37	030 39	03D 39	030.
Export DC	Advising Commission	USD 300 / EUR 300 / GBP 250	300.00	300.00	250.0
	amendment Commission	USD 300 / EUR 300 / GBP 250	300.00	300.00	250.0
	unerament commission	03D 3007 ECK 3007 CDI 230	1.18% or	1.18% or	1.18%
		1.18% or Minimum of USD 300 /	Minimum of	Minimum of	Minimum o
	Confirmation Commission	EUR 300 / GBP 250		USD 300 / EUR	
			300 / GBP 250	300 / GBP 250	
	Courier Charges	USD 180 / EUR 180 / GBP 150	180.00	180.00	150.0
Loans	Prime/Base lending rate				
	Arrangement Fees( all loans)	1.5 - 2.5%			
	Arrangement Fees( Mortgages USD)	1.5% of the loan amount			
	Security perfection fees (all loans)				
		TZS 150,000 to 1M			
	Security perfection fees for additional documents (all	TZS 215,000 for Legal Mortgage			
	loans)	and TZS 100,000 for Assignment			
Insurance premiums	Credit Life Insurance - Consumer	0.40%pa			
	- Staff	0.40%pa			
	- Mortgage	0.65%pa			
	Property Insurance	0.177-0.295%pa			
	Penal Interest TZS	0.07			
	Penal Interest TZS	0.05			
Bonds&Guarantees(Commission)					
	Performance bond/Bid bonds/Guarantees	2% per quarter, Min 250,000			
		Amounts below Tzs 50M - Tzs			
		TZS 50,000			
	Treasury Bill & Bond Bidding on behalf of customers	Amounts between Tzs 50M and			
	per bid	100m -TZS 100,000	25.20	25.20	21.0
	per ora	Amounts between Tzs 100m to			
		500M - TZS 200,000			
		Above 500M - TZS 250,000			
Description Description					
Premium Pass Services	Marthushama (Tar)	95.000	10.00	10.00	
	Monthly charge (Tzs) Dormant account charge (Tzs)	25,000 Erros of sharps	12.00	12.00	8.6
	Internet Banking	Free of charge Free of charge			ļ
	Statement	Free of charge Free of charge			
	Other charges	As per tariff guide			<u> </u>
	ouro ollargos	As per tarm guide			
Retrieval of Documents					
	Less than 30 days	24,000	TZS 24,000	TZS 24,000	TZS 24,00
	More than 30 days, but less than a year	60,000	TZS 60,000	TZS 60,000	TZS 60,00
	More than 50 days, but less than a year				



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#### Akaunti ya Mwanamke

# Unaweza kukopa kupitia akaunti ya Mwanamke

### Mikopo ya Nyumba

# 2024, mwaka wa kutimiza ndoto na makazi mapya

# **CALCENT OF A STATE OF**

**ESTABLISHED IN 1995** 

#### Arusha road name appeal for Alhaj Mwinyi a reminder of lost heritage

section of Arusha elders are reported to be asking that one of the downtown roads in the northern Tanzanian city be named after a former president, the late Alhaj Ali Hassan Mwinyi.

They are understood to have met and sent a written request to that effect to their mayor's office, the regional secretariat and other relevant institutions. They described Alhaj Mwinyi as a national hero, given his uniquely popular role in transforming the country's economy, who was yet to be sufficiently appreciated.

For those who have waited for decades for such recognition to be brought to the clear light of day for an unsung hero, the demand was a vindication of long-held opinions.

Those views will have been associated with some of the disputes relating to how each epoch of government was seen by the public, in classrooms, etc., since independence.

With the recent appraisal of the policies followed from 1985 to 1995 being aired to the widest possible audiences, more Tanzanians are likely to have a better appreciation of the late president's contribution, including by focusing on stark contrasts with what there was earlier.

Deliberations on the matter are not over yet, plenty depending on how we view that period, even setting out Vision 2050.

But even with this, there is a dimension relating to street naming that the Arusha city elders may not have remembered to raise.

The reason for this could be that they were focused on just one name, while there are others who have made tremendous contributions to specific localities or to the nation at large but whose names are nowhere to be seen in public places.

We often tend to needlessly limit our recognition to presidents and

section of Arusha elders while former prime ministers of are reported to be cabinet minister are forgotten.

But, come to think of it, do our people really need to scale those heights for highways, airports, wildlife sanctuaries and other outstanding structures or attractions to be named after them?

It isn't out of place to demand that local authorities become more charitable and less parsimonious in this and actually begin thinking out names of a wider range of people who have done visible work in a particular sector or locality.

This would make young people start asking questions revolving around those people, thus becoming more cultured and wide-ranging in the scope of role models of public service and other ethics.

Names of animals fill streets of a Sinza suburb in Dar es Salaam city as if knowing small mammals is more important than taking note of former civic and other leaders. We could change all that quickly, say, by adding this issue to the agenda for the next civic polls.

Just one street in Dar es Salaam was named after a cabinet minister, Hussein Shekilango, the minister having died in a road crash in the city.

The other exceptions include former prime minister Sokoine, also killed in a road crash. Of course, Rashidi Mfaume Kawawa was atypical, as his stature neared that of Mwalimu JK Nyerere and Sheikh Abeid Amani Karume.

And we have a few roads, perhaps even in Zanzibar, for Sheikh Thabit Kombo, Maalim Seif Sharif Hamad and others, and much the same as on the Mainland.

Perhaps local administrators worry about who merits such privilege or honour, and that would mean that higher authorities need to give some direction - for instance, on how to strike a balance between past and serving national and local leaders.

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# Spike in lucrative Chad kidnappings helping to fuel regional security crisis

By Remadji Hoinathy and Allioum

#### Tondandi

**IDNAPPERS** have Chad's terrorised southern Mayo-Kebbi West and Logone Oriental provinces for over two decades. Between 2020 and 2023, the number of victims and overall amount paid in ransom by their families rose sharply, according to research by the Institute for Security Studies (ISS). Local nongovernmental organisations in the two provinces told the ISS that in 2022, 46 people were kidnapped, 12 assassinated, and 42,925,000 CFA was paid in ransom in Logone Oriental. In 2023, 41 people were abducted, eight were killed, two were missing and 52,405,000 CFA was handed over in Mayo-Kebbi. Chad and its neighbours need to urgently address the problem to curb its spread and prevent collusion with other criminal and extremist forces at work at the Chad-Cameroon-Central African Republic (CAR) border areas. Mayo-Kebbi West and Logone Oriental, Chad's two most affected provinces, are situated in this tri-border complex. State control is limited in this peripheral area, and criminals move easily across the porous borders. The general security situation in this border area has deteriorated steadily due to decades of sporadic armed conflict in the Lake Chad Basin countries, and the emergence of Boko Haram in the early 2000s. Countries' inability to curb the violence and maintain border security has given the problem a cross-border dimension. Chad remains in the grip of various security threats, including the proliferation of firearms due to successive internal conflicts and the spillover from those in neighbouring Libya, Sudan and CAR. Criminal networks in Cameroon have also become stronger, ISS research shows, with a rise in kidnappings and the circulation of weapons in the northern parts of the country bordering Chad and CAR.



# Planning Commission's vast Vision consultations much like referendum

HE National Planning Commission in the President's Office and regional secretariats are mapping out wide-ranging consultations right down to the district and ward levels.

They have already even structured the sampling of houses, 60 per ward, for consultation and views on drafting Vision 2050.

This is the detail relayed to regional administrative secretaries and directors of local government authorities at a recent meeting with the minister concerned as well as various other high-level officials.

The idea is, in the main, to encourage the airing of views on the National Development Vision 2050. The big news is that at least 7,800 households are expected to be reached for interviews on the issue.

The Minister of State in the President's Office (Planning and Investment) has been emphatic on the need to help the commission to reach the widest number of Tanzanians in collecting views.

For its part, the commission is meanwhile understood to be knocking into shape a schedule for regions to prepare when it is time for interviewers deployed by the commission to collect views, with the work expected to be done by November 30.

This shows the sort of issues involved in the drafting of a national development vision: that views or opinions are sought from all corners of the country, in the most extensive way possible.

It's good hearing that the government is in the process of writing a new national development Vision to apply for the next 25 years.

What matters most in the final analysis matter is not what the Vision

says as such but actual compromises that go into the routine execution of policy declarations.

The minister floated a view to the effect that the Vision was an overall determinant of economic activity for a long period of time - and indeed made it contiguous with the very notion of planning.

He expressed the view that the Vision's 25-year duration was surely not a long time as many countries often talk of plans to run for the next 100 years.

It is thus hard to see just what the regional secretariats will be targeting, considering instructions that in each region they should help the commission to identify all important groups to be consulted for interviews.

It is not clear what planning ideas the commission will be seeking during the comprehensive consultations, including seeking household-level opinions, but no matter.

As a country, we have long and rich experience drawing up and executing development plans - the fact being that the most important inputs to national development include pragmatic decisions based on current leadership rather than long-term plans.

We have doubtless learned an immense lot from the implementation of the likes of the Standard Gauge Railway and Julius Nyerere Hydroelectric Power Plant projects.

There is also the liquefied natural gas project that can make a huge difference in energy imports and exports, but it depends both on planning per se as well as on economic diplomacy. In this, we know for a fact that there are times when the engagement of mystique is uncalled-for.

#### **Conflict zone**

The CAR has been in conflict since 2003, increasing arms flows and pushing combatants to peripheral areas as the army gained strength from the support of its Russian partners. The conflict has also led to poverty for some Fulani herders, who have turned to banditryas a result. In Chad, the kidnappers

Collaborative efforts between Chad, Cameroon, and CAR are essential to combat kidnappings, increase security forces, and establish information networks and patrols in the crime-ridden border area. (Illustrative image: iStock)

originate mainly from the crossborder Fulani, Arab and Hausa communities. They collaborate with local accomplices such as traditional authorities and youth, who inform them about whom to kidnap, sources told ISS Today. Anyone considered wealthy in the village or district can be targeted, including traders, herders, farmers, government officials and nongovernmental organisation staff.

Their children and spouses may also be abducted. Although most kidnappings are motivated by financial gain, victims have in some cases been murdered despite ransoms being paid. Anyone regarded as a threat to the kidnapping business is in danger. Journalists, members of associations and in particular, members of community vigilance committees, are targeted because they raise awareness about the kidnapping risk.

After gathering information about their targets, abductors typically strike late at night, between 23:00 and 01:00. This trend changed in 2023 when pupils were kidnapped during the day from their school in Pala town centre in Mayo-Kebbi West. Victims from Chad are held in Cameroon, and those taken in Cameroon are kept in Chad, interviewees told ISS Today.

Trafficking of all kinds also takes place in this border complex. Insufficient security force numbers make preventing kidnapping difficult. Military operations that draw on reinforcements from other provinces have helped recover hostages and arrest kidnappers. However, this doesn't happen regularly. Young people have been mobilised in Mayo-Kebbi West and Logone Oriental to watch over their communities, alert others when someone is kidnapped, and provide information to the security forces.

#### Crime epicentre

The Chad-Cameroon-CAR border area is a powder keg of crime that needs swift action from all three governments. To bolster safety arrangements, countries must increase security force numbers and provide better equipment to handle the area's rough terrain, such as off-road vehicles and motorbikes. This would enable the creation of information networks, surveillance posts and more pedestrian and motorised patrols. The crossborder nature of kidnappings makes collaboration between the three countries vital. This should include setting up cooperation mechanisms, joint patrols and the permanent exchange of information between forces in these areas. Negotiating transboundary search and seizure rights is also essential. This has been done among Lake Chad Basin countries as part of the Multinational Joint Task Force against Boko Haram. It is also crucial to work with the youth vigilance committees, whose extensive knowledge of these environments can be used to gather information and track down kidnappers.

DM

Remadji Hoinathy, Senior Researcher, Institute for Security Studies (ISS) Central Africa and Lake Chad Basin and Allioum Tondandi, Researcher, Centre for Research in Anthropology and Human Sciences, N'Djamena, Chad. **ADVERTISEMENT** 

# Guardian



### THE PEOPLE'S BANK OF ZANZIBAR LTD

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Mpirani-Zanzibar-Tanzania

#### **AUDITED FINANCIAL STATEMENTS**

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

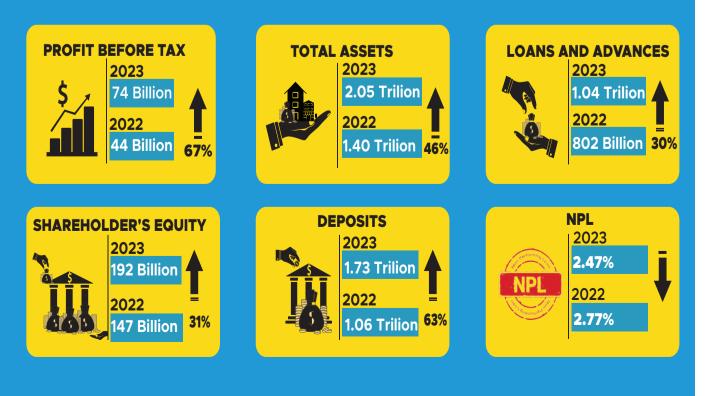
STATEMENT OF FINANCIAL POSITION AS A (Amount in million Shill)		BER,2023	STATEMENT OF PROFIT OR LOSS AND INCOMEAS AT 31ST DECEMBER,2023	OTHER COMPRE (Amount in millio		STATEMENT OF CASH FLOW AS AT 31 (Amount in million Shil		,2023
	31.12.2023	31.12.2022		2023	2022		2023	2022
	TZS' Million	TZS' Million		TZS' Million	TZS' Million			
A. ASSETS				120 111101	120 11111011		TZS' Million	TZS' Million
1 Cash	71,078	66,768				1: Cash flow from Operating Activities		
2 Balances with the Bank of Tanzania	469,925	69,169	1 Interest income	121,705	89,312	Net Income/(Loss)	74,063	44,259
3 Investments in Government Securities	86,738	65,977	2 Interest expenses	(21,189)	(18,016)	Adjustments for:		
4 Balances with Other Banks and Financial Institutions	189,675	134,305	3 Net interest income	100,516	71,296		0.70	0.700
5 Cheques & Items for Clearing	615	580	4 Bad debts written off	100,010	1,775	- Impairements/Amortization	6,436	6,309
6 Interbranch float items	215	-		1 770		<ul> <li>Net change in loans and Advances</li> </ul>	(237,215)	(200,948
7 Bills Negotiated 8 Customer liabilities on acceptances		-	5 Impairment loss for loan and advances	1,338	4,670	- Gain/Loss on Sale of Assets	(3)	(*
9 Inter-bank loan receivables	99,100	179,989	6 Non-interest Income	38,329	32,447	- Net change in Deposits	667,290	305,160
10 Investments in other securities	-	-	6.1 Foreign Currency dealings and Translation Gain/(Loss)	6,220	5,452		007,290	305,100
11 Loans, Advances and Financing (net of allowance for probable losses)	1,038,921	801,706	6.2 Fees and commission income	19,045	16,244	<ul> <li>Net change in Short Term Negotiable Securities</li> </ul>	-	-
12 Other Assets	52,044	41,038	6.3 Dividend Income	79	30	- Net change in Other Liabilities	364	22,163
13 Equity Investments	3,414	5,703				- Net change in Other Assets	(68,028)	(38,512
14 Underwriting accounts	-	-	6.4 Other operating income	12,985	10,721	-		
15 Property, Plant and Equipment	40,079	37,491	7 Non-interest Expenses	(66,120)	(65,929)	- Tax Paid	(23,324)	(14,655
16 TOTAL ASSETS	2,051,804	1,402,726		(04.450)	(17.000)	- Other		
B. LIABILITIES			7.1 Salaries and Benefits	(21,156)	(17,200)	Net cash provided (used) by operting activities	419,583	123,775
17 Deposit from other banks and financial Institutions	170	1,561	7.2 Fees and Commissions	(5,251)	(4,082)			
18 Customers Deposits	1,607,253	950,825	7.3 Other operating expenses	(39,713)	(44,647)	u Cook flow from Investing Activities		
19 Cash letters of credit	12,695	12,432				: Cash flow from Investing Activities		
20 Special deposits	106,803	95,285	8 Operating Income/(Loss)	74,063	44,259	Dividend Received	-	-
21 Payment orders / transfers payable	228	103	9 Income tax provision	(22,778)	(13,411)		(5.(07)	11.100
22 Banker's Cheques & Drafts Issued	438	285				Purchase of Fixed assets	(5,493)	(4,109
23 Accrued taxes and expenses payable	19,626	18,134	10 Net Income (Loss) After Income Tax	51,285	30,848	Proceeds from sale of fixed assets	-	-
24 Acceptances outstanding	-	-	11 Other Comprehensive Income:					
25 Interbranch float items	-	-		381	14	Purchase of non-dealing securities	-	-
26 Unearned income and other deferred charges	-	399	Fair Value change on equity investment at FVOCI			Proceeds from sale of non- dealing securities	-	-
27 Other Liabilities	22,509	23,700	12 Total Comprehensive income/(loss) for the year	51,666	30,862	Other	(3,332)	(1,172
28 Borrowing	90,127	153,109	13 Number of employees	485	479	Net cash provided (used) by investing activities	(8,825)	(5,281
29 TOTAL LIABILITIES	1,859,849	1,255,833	14 Basic Earnings per Share	165	100	Net cash provided (used) by investing activities	(0,023)	(5,201
30 NET ASSETS/(LIABILITIES)	191,955	146,893	15 Number of branches	31	29			
C. SHAREHOLDER'S FUNDS						III: Cash flow from Financing Activities		
31 Paid up share Capital	31,000	31,000	SELECTED PERFORMANCE INDICATORS			Repayment of Long-term Debt	-	-
32 Capital Reserves	3,276	3,293	(i) Return on average total assets	4.29%	3.69%			
33 Retained Earnings	92,827	76,388	(jj) Return on average shareholders' funds	30.28%	22.96%	Proceed from issuance of long term debt	-	-
34 Profit/(Loss) account	51,285	30,848	(iii) Non Interest Expenses to gross Income	41.32%	54.15%	Proceed from issuance of Share Capital	-	-
35 Others Capital Accounts	13,567	5,364	(,			Payment of Cash Dividends	(6,586)	(5,818
36 Minority Interest	-	-	(iv) Net interest income to Average Earning Assets	8.31%	6.65%		(63,480)	69,760
37 TOTAL SHAREHOLDER'S FUND	191,955	146,893				Net change in other borrowings		
38 Contingents liabilities	14,717 25,612	21,307 22,964	SELECTED EXPLANATORY NOTES FOR THE QUART	<b>TER ENDED 31ST DE</b>	CEMBER,2023	Others	(2,398)	(1,661
39 Non performing loans and advances 40 Allowances for probable losses	9,123	11,090				Net cash provided (used) by financing activities	(72,464)	62,281
40 Allowances for probable losses 41 Other non performing assets	19,468	15,833	The above extracts are from the Financial Statements					
D. SELECTED FINANCIAL CONDITION INDICATORS	13,400	10,000	December 31, 2023 which have been prepared in acco			Oach and Oach Envirolantes		
(j) Shareholder's fund to total assets	9.36%	10.47%	Reporting Standards (IFRSs). The Financial Statemen			IV: Cash and Cash Equivalents:		
(ii) Non perfoming loans to gross loans	2.47%	2.77%	Auditor General Zanzibar and received a clean repo approved by the Board of Directors and signed on its be		tements were	Net increase/(decrease) in Cash and Cash Equivalent	338,294	180,775
(jij) Gross loans and advances to total deposits	65.23%	76.78%	approved by the Board of Directors and signed on its be	enali by:		Orch and Orch Envirolant at the barring of the year		
(iv) Loans and advances to total assets	50.63%	57.15%		BOARD CHAIRMAN		Cash and Cash Equivalent at the beginning of the year	415,486	234,711
(v) Earnings assets to total assets	62.55%	77.88%	MR. JOSEPH A. MEZA	DUARD CHAIRMAN		Cash and Cash Equivalent at the end of the year	753,780	415,486
(vi) Deposits Growth	68.75%	40.23%	MR. SAID M. SAID	A.G MANAGING DIRECTO	,		700,700	101100
(vii) Assets Growth	46.28%	40.78%		A.O MANAGING DIRECTU	`			

#### STATEMENT OF CHANGE IN EQUITY AS AT 31ST DECEMBER, 2023 (Amount in million Shillings)

	Share Capital	Share Premium	<b>Retained Earnings</b>	<b>Regulatory Reserve</b>	Others	Total
CURRENT YEAR: 2023						
Balance as at 01st January 2023	31,000	-	107,236	3,484	5,173	146,893
Profit for the year	-	-	51,285	-	382	51,667

	<b>BRANCH NETWORK</b>	
FORODHANI	M/KWEREKWE	CHAKE CHAKE
P.O.BOX 1173	P.O.BOX 402	P.O.BOX 135
Forodhani/gizenga street	Mwanakwerekwe ZSSF building	Chake Chake
Zanzibar,	Zanzibar,	Pemba
Tel: 024 2236046	Tel: 024 2231389	Tel: 245 2351/2369
Fax: 024 2231121	Fax: 024 2236208	Fax: 245 2139

Balance as at 31st December,2022	31,000	-	107,236	3,484	5,173	146,893
Others	-	-	177	-	(194)	(17)
General Provision Reserve	-	-	-	-	-	-
Regulatory Reserve	-	-	5220	(5,220)	-	-
Dividends Paid	-	-	(5,818)	-	-	(5,818)
Transaction with Owners	-	-	-	-	-	-
Other comprehensive Income	-	-	-	-	-	-
Profit for the year	-	-	30,848	-	14	30,862
Balance as at 01st January 2022	31,000	-	76,809	8,704	5,353	121,866
PREVIOUS YEAR: 2022						
Balance as at 31st December, 2023	31,000	-	144,111	11,485	5,359	191,955
Others	-	-	177	-	(196)	(19)
General Provision Reserve	-	-	-	-	-	-
Regulatory Reserve	-	-	(8,001)	8,001	-	-
Dividends Paid	-	-	(6,586)	-	-	(6,586)
Transaction with Owners	-	-	-	-	-	-
Other Comprehensive Income	-	-	-	-	-	-



MALINDI	KARIAKOO	MLANDEGE CORPORATE	
P.O.BOX 1173	P.O.BOX 9160	P.O.BOX 1173 Malandege Muzamil	
Malindi MTC building	Kariakoo, Swahili/Mkunguni		
Zanzibar,	Dar es Salaam	Zanzibar,	
Tel: 024 2231118	Tel: 022 2184610	Tel: 024 2238349	
Fax: 024 2238482	Fax: 022 2184609	Fax: 024 2238354	
TAZARA	ISLAMIC BANK- TAZARA	ISLAMIC BANK - MWANAKWERE	
P.O.BOX 2636	P.O.BOX 2636	P.O.BOX 402	
Tazara, nyerere road	Tazara, nyerere road	Mwanakwerekwe ZSSF building	
Dar es Salaam	Dar es Salaam	Zanzibar,	
Tel: +255222862520	Tel: 0222862526	Tel: 024 2238112	
Fax: +255222862520	Fax: 0222862526	Fax: 024 2238113	
ISLAMIC BANK- LUMUMBA	ISLAMIC BANK - CHAKE CHAKE	ISLAMIC BANK - MPIRANI	
P.O.BOX 77545	P.O.BOX 135	P.O.BOX 1173	
Mahiwa/Lumumba Street	Chakechake	Mpirani ZIC building	
Dar es Salaam	Pemba	Zanzibar,	
Tel: 022 2185291	Tel: 024 2452821	Tel: 024 2234579	
Fax: 022 2185292	Fax: 024 2452823	Fax: 024 2234572	
MAZIZINI SERVICE CENTRE	MAKUNDUCHI SERVICE CENTRE	MKOANI SERVICE CENTRE	
P.O.BOX 1173	P.O.BOX 1173	P.O.BOX 135	
ZRB Building	Makunduchi	Nkoani - Pemba	
Zanzibar.	Zanzibar.	Zanzibar.	
Tel: 0732 947033	Tel: 0732 947034	Tel: 024 2456057	
WETE	MTWARA	ISLAMIC BANK-MTWARA	
P.O.BOX 135	P.O.BOX 1454	P.O.BOX 1454	
Wete - Pemba	Post House ,	Post House ,	
Zanzibar,	Mtwara,	Mtwara,	
Tel: 024 2454285	Tel:0232333173/1/4	Tel:0232333173/1/4	
	fax; 0232333175	fax; 0232333175	
ISLAMIC BANK -WETE	KIWENGWA SERVICE CENTRE	DODOMA BRANCH	
P.O.BOX 135	P.O.BOX 1173	P.O.BOX 768	
Wete - Pemba Zanaihar	Kiwengwa	Nyerere Square,	
Zanzibar, Tel: 024 2454285	Zanzibar, Tel: 0732940155	CDA Street Tel:0232333173/1/4	
151. 024 2434203	101.0732340133	161.0232333173/1/4	
TANDIKA	KIGAMBONI	TANDAHIMBA	
P.O.BOX 2636	P.O.BOX 9160	P.O.BOX 1454	
Tazara, nyerere road	Kariakoo, Swahili/Mkunguni	Post House,	
Dar es Salaam	Dar es Salaam	Mtwara,	
Tel: 0222862526	Tel: 022 2184610	Tel:0232333173/1/4	
Fax: 0222862526	Fax: 022 2184609	fax; 0232333175	

The People's Bank, The People's Choice

#### FEATURE

# Sheikh Abeid Karume's legacy of resilience, unity and progress

#### By Adonis Byemelwa

N April 7, 2024, the 52nd anniversary of the assassination of Sheikh Abeid Amani Karume, the late First President of Zanzibar, was commemorated with solemn reverence at the Headquarters of the ruling Chama Cha Mapinduzi (CCM) in Kisiwandui, Zanzibar.

Standing in front of a meticulously sculpted statue of Sheikh Karume, flanked by the CCM office building and his final resting place, Tanzanians reflected on his enduring legacy and the significance of his contributions to the nation.

Throughout his remarkable life, Sheikh Karume played a pivotal role in shaping the political landscape of Zanzibar and Tanzania as a whole. Born in Unguja on August 4, 1905, Karume's early years were marked by adversity, losing his father at a young age and enduring economic hardships. Despite these challenges, he displayed resilience and determination, eventually finding employment as a sailor and traveling extensively across the globe.

Karume's experiences as a sailor broadened his horizons and instilled in him a deep sense of social justice and equality. Upon returning to Zanzibar, he became actively involved in political and social movements, founding organizations such as the Sailors' Union and the Afro-Shirazi Union. These initiatives aimed to empower marginalized communities and advocate for their rights in the face of colonial oppression.

Karume's crowning achievement came during the Zanzibar Revolution of January 1964, where he played a leading role in overthrowing the oppressive Sultanate regime and establishing a new era of independence and self-determination for the people of Zanzibar. This pivotal moment paved the way for the merger of Zanzibar and Tanganyika, leading to the formation of the United Republic of Tanzania, with Karume serving as its First Vice President.

Tragically, Karume's life was cut short on April 7, 1972, when he was assassinated under mysterious circumstances. Despite his untimely death, his legacy lives on in the hearts and minds of Tanzanians, who continue to honor his memory and uphold the principles of unity, equality, and progress that he championed throughout his life.

As Tanzania commemorates the 52nd anniversary of Sheikh Abeid Amani Karume's assassination, the nation reaffirms its commitment to building a brighter future guided by the values of justice, inclusivity, and solidarity that he embodied. Through collective action and steadfast determination, Tanzanians strive to realize Karume's vision of a prosperous and harmonious society for generations to come.

But beyond the remembrance of Sheikh Karume's life



Sheikh Abeid Amani Karume shares a moment of comradeship with former President, Julius Kambarage Nyerere.

and legacy, it's imperative to delve into the tangible impact he had on Zanzibar and Tanzania. Karume's tenure as a political leader and revolutionary figure was marked by a series of transformative initiatives that reshaped the socio-economic and political landscape of the nation.

One of Karume's most enduring contributions was his relentless pursuit of national unity and cohesion. In the aftermath of the Zanzibar Revolution and the subsequent formation of the United Republic of Tanzania, Karume worked tirelessly to bridge the divide between mainland Tanzanians and Zanzibaris. He understood the importance of fostering a sense of belonging and shared identity among the diverse ethnic and cultural groups that constituted the nation.

To this end, Karume implemented policies aimed at promoting inclusivity and equal opportunity for all Tanzanians, regardless of their background or origin. He prioritized investments in education, healthcare, and infrastructure, laying the groundwork for a more equitable and prosperous society. Karume firmly believed that the strength of Tanzania lay in its diversity, and he sought to harness this diversity as a source of strength and resilience.

Education emerged as a cornerstone of Karume's vision for national development. Recognizing the transformative power of education in uplifting communities and driving socio-economic progress, he launched ambitious initiatives to expand access to quality education across Zanzibar and Tanzania. Karume's government invested heavily in building schools, training teachers, and promoting literacy programs, ensuring that future generations would have the tools they needed to succeed in an increasingly complex world.

Furthermore, Karume was a staunch advocate for gender equality and women's empowerment. He recognized the pivotal role that women played in nation-building and worked to dismantle barriers to their full participation in society. Under his leadership, women gained greater access to education, healthcare, and economic opportunities, paving the way for their increased representation in politics, business, and civil society.

Karume's commitment to social justice extended beyond his borders, as he actively supported liberation movements across Africa. He viewed the struggle for independence and self-determination as a collective endeavor, and he lent his voice and resources to support freedom fighters in their quest for emancipation from colonial rule. Karume's solidarity with oppressed peoples resonated far beyond the shores of Tanzania, earning him admiration and respect across the continent.

In addition to his advocacy for social and economic justice, Sheikh Abeid Amani Karume was a visionary leader who understood the importance of sustainable development in securing the long-term prosperity of the nation. He championed policies aimed at promoting environmental conservation, renewable energy, and sustainable agriculture, recognizing the interconnectedness between human well-being and the health of the natural world.

Karume's legacy transcends the pages of history; it continues to shape the trajectory of Zanzibar and Tanzania today. His unwavering commitment to the principles of unity, equality, and progress serves as a guiding light for current and future generations of Tanzanians, inspiring them to build on his legacy and strive for a better tomorrow.

As Tanzania marks the 52nd anniversary of Sheikh Abeid Amani Karume's assassination, it is an opportunity to reflect on his life and legacy, honor his contributions to the nation, and recommit ourselves to the ideals for which he stood. In a world marked by uncertainty and division, Sheikh Karume's vision of a united, inclusive, and prosperous Tanzania remains as relevant and inspiring as ever.

The circumstances surrounding Karume's assassination shrouded in controversy and intrigue, underline the enduring significance of his legacy. While the perpetrators and their motives may remain subject to debate, what remains undisputed is the profound impact of Sheikh Karume's life and the enduring relevance of his ideals. His assassination serves as a stark reminder of the ongoing struggle for justice, unity, and progress in Tanzania and beyond.

In commemorating the life of Sheikh Abeid Amani Karume, let us not only remember his tragic end but also celebrate his remarkable achievements and steadfast commitment to a better future for all Tanzanians. As we honor his memory, let us reaffirm our dedication to building a society guided by the principles of justice, equality, and sustainable development, ensuring that Sheikh Karume's vision continues to inspire and guide us for generations to come.

In Zanzibar today, Sheikh Abeid Amani Karume's legacy continues to cast a profound influence on the socio-political landscape. While the island has witnessed progress and development since Karume's time, challenges persist, including issues of governance, economic disparities, and social cohesion. Karume's vision of a united, inclusive society where all citizens have equal opportunities remains as relevant as ever, serving as a guiding beacon for addressing contemporary challenges and striving toward a brighter future.

Karume believed in fostering unity among Zanzibaris, irrespective of their ethnic, religious, or social backgrounds. He envisioned a society where every individual had the chance to thrive and contribute to the nation's progress. Today, as Zanzibar navigates its path forward, honoring Karume's ideals of unity, equality, and sustainable development is essential for building a prosperous and harmonious future for all its inhabitants. Through continued dedication to these principles, Zanzibar can honor Karume's legacy and fulfill its potential as a beacon of progress and prosperity in the region.

Therefore, it remains imperative to steadfastly uphold Sheikh Karume's visionary ideals, ensuring that his legacy transcends mere remembrance to become a vibrant testament to the unwavering pursuit of justice, unity, and progress.

### Fully owned subsidiary of Bank of India (Public Sector Bank) *Relationships beyond banking*

DISCLOSURES MADE UNDER REGULATION 11 OF BANKING AND FINANCIAL INSTITUTIONS (DISCLOSURES) REGULATIONS, 2014 AND CONSUMER PROTECTION REGULATION, 2019

#### MINIMUM DISCLOSURE OF CHARGES AND FEES (GHARAMA ZA HUDUMA ZETU)

#### Service Charges (Exclusive of VAT and Government Levy on Digital Transactions) (The applicable VAT (Value added Tax) and Govt Levy on digital Transaction to be collected during the collection of service charges)

#### A. REMITTANCE –OUTWARD

Sr. No.	ltem	Charge
TISS Remittance (Only for A/c holders –	Remittance -TZS	TZS 10,000
Not permitted for non a/c holders)	Remittance -USD	USD 10
Other Outward Remittance	1USD up to 6,000	USD 15
	USD 6,001 - 10,000	USD 30
	Above USD10,000	@ 0.35% Maximum USD 75
Tracer Charges	Irrespective of Amount	USD 30
Recall back funds charges	Irrespective of Amount	USD 30

#### B. REMITTANCE - INWARD

Sr. No.	Item	Charge		
	From inside Tanzania	F	ree	
	From outside Tanzania: as under			
(Only for A/c holders – Not permitted for non	For Current /Overdraft Accounts	0.35% of inwards remi	ttance Minimum USD 18	
a/c holders)		Maximur	n USD 70.	
	For Saving Accounts			
	USD 0 up to USD 100	Free		
	USD 101 up to USD 500	USD 10		
	Above USD 500	USD 18		

#### C. DEPOSIT AND RELATED SERVICES

Item		
	TZS A/c	USD A/c
Saving Account :-		
Cash withdrawal per day –Free of charge, up to amount	TZS 25 Mn	USD 2000
Cash withdrawal charges over USD 2,000 to USD 5000 per day	-	0.25% of withdraw amount
Cash withdrawal charges over USD 5,000 per day		0.60% of withdraw amount
Cash withdrawal charges over TZS 25 Mn per day	0.10% of withdrawal amount	
Cash Deposit charges over USD 5,000 per day	-	0.60% of deposited amount
Cash deposit charges for small currency USD notes ranging from USD 1 to USD 20, irrespective of amount deposited (i.e. both for below and above USD 5,000)		12% (Min USD 1) of the aggregate small currency amount
Current Account:-		
Cash withdrawal per day –Free of charge up to amount	TZS 25 Mn	USD 5000
Cash withdrawal charges over USD 5,000 per day		0.60% of withdrawal amount
Cash withdrawal charges over TZS 25.00 Mn per day	0.15% of withdrawal amount	
Cash deposit charges over USD 10,000 per day		0.60% of deposit
Maintenance of minimum balance: -		
For Saving Account-Without Cheque Book Facility	TZS 50,000	USD 50
With Cheque Book Facility	TZS 200,000	USD 200
For Current Account	TZS 200,000	USD 200
Minimum balance charges (in case of non-	maintenance of minimum balance)	
Saving Account - Without cheaue book	TZS 900 p.m	USD 4 p.m
With cheque book	TZS 3600 pm	USD 15 p.m
Current Account-	TZS 20.000 p.m	USD 15 p.m

#### D. Other Common Charges

Item	Charges				
	TZS A/c	USD A/c			
Stop Payment Instructions	TZS 35,000	USD 28			
Regular statement of a/c (Monthly)	Free	Free			
Interim/additional statement	TZS 1500 per page	USD 1.50 per page			
Issue of bankers' cheque	TZS 40,000	USD 30			
Cancellation of bankers cheque/DD	TZS 20.000	USD 15			
Issue of Duplicate Bankers cheque/Demand Draft/ Duplicate FDR	TZS 30,000	USD 20			
Application charge for Treasury Bond	TZS 100,000	USD Equivalent to TZS 100,000			
Issue of Balance certificate (Saving Account)	TZS 20,000	USD Equivalent to TZS 20,000			
Issue of Balance certificate (Current Account)	TZS 50,000	USD Equivalent to TZS 50,000			
Signature verification and Photo Attestation charges for Domestic A/c Holders	TZS 10,000	USD Equivalent to TZS 10,000			
Verification of Documents such as KYC Documents along with verification of Photo and Signature of Customer Mentioned account with Bank of India- in India /Overseas	TZS 25,000	USD Equivalent to TZS 25,000			
Savings bank customer Identification card- One time	TZS 20,000	USD 10			
Dormant a/c Activation Per Activation Fees	Individual TZS 5,000 Corporate TZS 12,000	Individual USD 3 Corporate USD 6			
Account Freezing/un freezing Charges	Free	Free			
SMS Alert facility	Free	Free			
Email Alert Facility	Free	Free			
Monthly Statement on Registered Email	Free	Free			
Balance Inquiry (Over the Counter)	Free	Free			
Charges for Deletion of Decease Person Name from the Saving Account	Free	Free			
Charges for Addition/modification Account such as Change in respect of Corporate A/c	TZS 20,000	USD 10			

Updating of Mobile No. in A/c (SB,CD,OD)	Free	Free
Change /Modification in Address (SB,CD,OD)	Free	Free
Issuance of No Dues Certificate for Non-Borrowers.	TZS 10,000	USD 7
Ledger Folio Charges per Folio (40 lines per Folio) only for Current and Overdraft Accounts	TZS 6,000 per Folio	USD 4 per Folio
Postages/Courier Charges Inland/Foreign	TZS 30,000 or actual charges whichever is higher	USD Equivalent to TZS 30,000

#### E. CLEARING SERVICES

ltem	Charge/Fees		
	TZS A/c	USD A/c	
Within walking distance-1 km	TZS 70,000	USD 45	
Far off distancemore than 1 km	TZS 95,000	USD 65	
Cheque returned charges –financial reasons (inward/outward)	TZS 70,000	USD 55	
Inward/outward cheque collection - USD	0.60% Min comm.18 postages 90	0.60% Min comm.18 postages 90	

#### CREDIT MATTERS

	ChargelEese
	Charge/Fees
Proposal Processing Charges: -	
New Overdraft/Term Loan/Demand Loan	1.50% of sanctioned limit (Regular Limit – 1.50% for 12 Months)
TOD/TOL/ADHOC New NFB BG/LC Facility	Proportionate to 1.50% for TOL/TOD/ADHOC Period minimum USD 60 1.50% of sanctioned limit (Regular Limit – 1.50% for 12 Months)
Review of Overdraft Limit Review of Term Loan Demand Loan Personal Loan Vehicle Loan Loan Against Property Etc.	1.50% on entire sanctioned amount. 0.15% maximum USD 600 or TZS 1.20Mn on the reviewed amount and 1.50% on the additional Term Loan /Demand Loan amount.
Schematic Lending up to 36 months/Staff Loan	Nil
Prepayment charges Documentation charges for New Overdraft Limit/Term Loan/Demand Loan/Non Fund base Limit	2.50% of the prepaid loan amount.     Actuals as per advocate Bill + 0.30% handling charges     No Documents charges would be applicable for TOD/TOL/ADHOC Limit, however actual     expenses if any to be recovered.     Documentation charges also NOT Recoverable for the Loan/Overdraft against FDR.
Charges for Amendments/Modification	2) Documentation charges also NOT Recoverable for the coaliforerural against PDR.
Clarges to Anternanents/wooncation of Sanction Terms	0.20% on the sanctoined limit         0.42% on the sanctoined limit         We enumerate the illustrative instances of Modification in Terms and Conditions to be effected at the request of the Borrower where this charge will be levied: - 1) Substitution of Colleteral Securities/Personal Guarantee         2) Release of Personal Guarantee/Collateral Security.         3) Interchangeability of limits.         4) Change in project/items of Machinery         5) Ceding of charges on assets/(Pari-Passu)         6) Restructuring, Rephasement of Loans/ Deferment of Loan installments.         7) Approvals for mergers & amalgamations.         8) Any other miscellaneous credit related approvals.
Revalidation of Sanction	25% of Applicable PPC Charges on Overdraft Limit/Term Loan/Demand Loan
Lead bank Charges	USD 1000 or equivalent in TZS per annum/one time
Fee for Opening Escrow/TRA A/cs (Trust and Retention A/cs) Charges for Supplying copies of	Where We are Lead bank: Nil We are Not Lead Bank: USD 500 or equivalent in TZS per annum/one time
Loaning Documents to Customer.	First instance: Free USD 10 or equivalent in TZS for further requirement.
Non/Delayed Submission of Audited Financial Statements of the Company OR wherever applicable	USD 100 or equivalent in TZS per month or part thereof Note:-Audited Financial statements of the firm/company within 6 months from closure of Financial Year or as approved by TRA for the relevant year.
Inspection charge	<ul> <li>TZS 50,000 or equivalent to USD per visit <i>linspection</i> or at least once in quarter whichever is higher.</li> <li>Note:         <ul> <li>Out of Pocket Expenses to be recovered additionally along with regular inspection charges wherever applicable</li> <li>Project Monitoring Inspection Charges/Technical Due Diligence Inspection charges: Considering the fact that this inspection is proposed for safeguarding banks Interest, normal inspection charges besides travelling, boarding/lodging expenses are to be recovered from the borrower.</li> </ul> </li> </ul>
Issuance of No objection certificate (NOC)	USD 100 or equivalent in TZS
1st party/3st party Overdraft/Loan against deposit of our Bank (BOITL) Overdraft/Term Loan/Demand Loan Conversion Charges (Currency Conversion)	Walver of Processing & Documentation charge. For Overdraft account 0.50% of Sanction Limit. For Term Loan/Demand Loan 0.50% of O/s Amount
Earmarking of Limits	USD 500 or equivalent in TZS per annum
Non Compliance of Sanction	1.00% additional Penal Interest to be charge till compliance of Sanction terms
terms/Commitment charges	1.00% additional renarmetest to be charge th compliance of bancaton terms

Up to TZS 20 Mn/USD 10.000 (Only for	for per Borrowal a/c (New/Additional/Re USD Facility	TZS Facility				
new and additional Limit. Review – No	USD 5	TZS 5,000				
charge)						
Over USD 10,000 to USD 50,000/ Over TZS 20 Mn up to TZS 100 Mn	USD 10	TZS 20,000				
Over USD 50,000/TZS 100 Mn	USD 50	TZS 100,000				
D&B Search for non-Borrower, on request	USD 50	TZS 100,000				
Charges for Furnishing copy of Credit Information report obtained from CIC						
Guarantee (Performance/Financial) :-						
Guarantee Commission	1 35% per quarter or part thereof minimur	m for one quarter				
Guarantee against 100% cash margin	1.35% per quarter or part thereof minimum for one quarter.					
Swift Charges	50% concession on the above rate As Applicable					
	As Applicable					
Postages						
Revert of Guarantee before Expiry	commission to be recovered	ecovered for part of quantum of full guarantee				
Closure of Guarantee After Expiry of Claim Period						
Invoke of Guarantee	USD 200 or equivalent in TZS					
	A. Financial Guarantees: -					
		x Authorities towards tax/Duties payment Etc.				
	<ol><li>Favouring Courts for Release or</li></ol>					
	<ol><li>For Guaranteeing Loan paymer</li></ol>	its.				
	B. Performance Guarantees: -					
	<ol> <li>In lieu of earnest money deposi</li> </ol>	t				
	<ol> <li>In lieu of tender deposit</li> <li>In lieu of security deposit</li> </ol>					
	<ol> <li>In lieu of security deposit</li> <li>To obtain advance payments (generally exports)</li> </ol>					
	<ol> <li>To obtain advance payments (g</li> <li>To obtain mobilization advance</li> </ol>					
		govt. in respect of specific transaction.				
	7. For Direct/indirect taxes dispute					
	<ol><li>For payment for supplies/servic</li></ol>	es made /rendered				
	<ol><li>For Securing retention amount</li></ol>					
	<ol><li>For Bidding/tendering for Project</li></ol>					
	<ol><li>For Performance in terms of any</li></ol>	y agreed contact.				
	Note: - No processing charges or docu limits issued against 100% or more cas	mentation charges are to be levied in case of Casual B				
Imports :-	minto isouco ugunot room or more cut	n margin.				
LC Opening charges	1.35% per quarter +SWIFT charges USD	75/-				
Against 100% cash margin	50% concession on the above rate i.e. 0.67% per quarter +SWIFT charges USD 75/-					
LC Amendment Charges	Per amendment 0.40% of LC amount (minimum USD 60 and Maximum USD 325) +SWIFT charges USD 30 (Same for LC against 100% cash margin)					
Acceptance of bills under LC	0.60% of Bill amount Min USD 30 Maximum USD 180					
Retirement of bills under LC	0.60% of Bill amount Min USD 30 Maximum USD 360					
Inward Bills for Collection	0.30% of Bill amount minimum USD 150					
Exports:-						
Negotiation of Bills under LC	0.60% of Bill amount Minimum USD30 Maximum USD 360					
Confirmation of Export LC	0.90% per quarter +SWIFT charges USD 30/-					
LC Advising Charges	USD 150					
Export Bills for Collection	0.60% of Bill amount Minimum USD 30 M	ax USD 360.				
Charges for Certifying invoices						
subsequent to negotiation Clean payment Received under LC	USD 10 Per Invoice USD 100 per occasion					

#### OTHER DISCLOSURES (VIAMBATANISHI NYINGINEZO)

No.	ITEM/TRANSACTION			USD	TSHS		
1.0	Base or Prime Lending rate			7.50% p.a.	14.50% p.a.		
2.0	Maximum Spread above Base or Prime Lending rate			7.00%	7.00%		
3.0	Penal interest						
a)	For Non Compliance of Terms of sanction			3% p.a. over Regular Rate of Interest			
b)	For Overdrawing/ Excess Drawings due to non - payment of			5% p.a. over Regular Rate of Interest			
	interest/ Instalments/ Ch	arges					
4.0	Deposit Rate						
i)	Current Deposit			Nil	Nil		
ii)	Savings Bank Deposit			0.50% p.a.	2.50% p.a.		
iii)	Fixed/Recurring/QIC/MIC	C deposit		Up to USD 10,000	Up to TZS 10,000,000		
	6 months			3.00%	6.25%		
	Over 6 months			3.50%	7.25%		
				Over USD 10,000	Over TZS 10,000,000		
	6 months			3.50%	6.75%		
	Over 6 months			4.00%	7.75%		
	* No interest is payable in case of premature withdrawal of fixed deposits						
No Per	nalties & Other sanctions	have been imposed by Bank	k of Tanzania (BOT)	during the Period covered	by the Disclosure		
We, the	e undersigned have exami	ned the above information and	hereby declare that t	he information is true and	correct to the best of our knowledge		
and inf	ormation.		,		Ű		
	Name.	Designation	Signature		Date		
1.	Antaryami Sarangi	Managing Director	Signed		04.04.2024		
2.	Heriabdiel Ayoh	General Manager	Signed		04.04.2024		
	Robert Kibona	General Manager	Signed		04.04.2024		

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#### ADVERTISEMENTS



#### THE REVOLUTIONARYGOVERNMENTOFZANZIBAR MINISTRY OF WATER, ENERGY AND MINERALS

### **REQUEST FOR EXPRESSIONS OF INTEREST (REOI)** (Supply, Installation, Operation, and Maintenance)

**Assignment Title:** The Consultancy Service for the Supply, Installation, Operation, and Maintenance of a 5 MW waste-to-energy (WtE) power generation.

#### Reference No: SMZ/A13/CS/ICB/2023/2024/09

The Revolutionary Government of Zanzibar intends to engage a qualified company(s) to increase the power availability to meet the demand in Zanzibar and drive environmental sustainability.

#### Objective.

The primary objective of this project is to select a qualified company to design, finance, construct, operate, and maintain a 5MW WtE power generation facility in Zanzibar. This project seeks to contribute to a more sustainable, reliable, and environmentally friendly energy sector for Zanzibar.

#### Scope of assignment.

The Consultant will be required to perform the following tasks:

- 1) To conduct a comprehensive feasibility study to assess the technical, economic, environmental, and social viability of the 5MW WtE
- 2) To undertake all aspects of Engineering, Procurement, and Construction (EPC);
- 3) To evacuate power to ZECO's off-taker via four-ring cubicle bus sections (Mtoni) with three new outgoing feeders of 33kV which will be connected directly to ZECO's distribution network;
- 4) To carry out the operation and maintenance of the power plant for the duration of the contract;
- 5) To ensure that efficient and reliable power generation is available at all times as per the Power Purchase Agreement with the off-taker (ZECO);
- 6) It should be noted that the Revolutionary Government of Zanzibar (RGoZ) will not finance the aforementioned capital investment and any other related activities. However, the RGoZ through ZECO, which is the main utility, will serve as the off-taker and will be responsible for buying the generated power;
- 7) The project should be operational within a swift period of six months from the signing date of the PPA; and
- 8) The selected generation company will enter into a Power Purchase Agreement (PPA) with the Zanzibar Electricity Corporation (ZECO) and will also be issued an operating license by the regulator (ZURA), after meeting all the regulatory requirements.

The Ministry of Water, Energy and Minerals now invites eligible consulting firm(s)/Company(s) to indicate their interest in providing the Services. Interested Firm(s)/Company(s) should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services. The shortlisting criteria are:

#### A. Core Business and year is Business

The consultant shall be a firm (or consortium of firms) with proven experience in carrying power generation service within the power sector in sub-Saharan Africa or similar contexts.

#### B. Relevant similar experience, which should specifically include the below:

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#### THE REVOLUTIONARYGOVERNMENTOFZANZIBAR MINISTRY OF WATER, ENERGY AND MINERALS

### **REQUEST FOR EXPRESSIONS OF INTEREST (REOI)** (Supply, Installation, Operation, and Maintenance)

**Assignment Title:** The Consultancy Service for the Supply, Installation, Operation, and Maintenance of 50 MW by using either power ship/ thermal-fired generators.

#### Reference No: SMZ/A13/CS/ICB/2023/2024/10

The Revolutionary Government of Zanzibar intends to engage a qualified company(s) to increase the power availability to meet the demand in Zanzibar.

#### Objective

The primary objective of this project is to procure a reliable cost-efficient and effective 50MW power generation plant to bridge the electricity supply-demand gap in Zanzibar.

#### Scope of assignment

The Consultant will be required to perform the following tasks:

The Firm is expected to perform the following activities:

- 1) To select either powership or thermal-fired generators for a capacity of 50MW which will operate as an isolated power plant, taking into account, the efficiency and cost-effectiveness of the selected technology through the selected company's financial resources;
- 2) To undertake all aspects of Engineering, Procurement, and Construction (EPC);
- 3) To indicate its source(s) of fuel supply and supply fuel for the chosen technology;
- 4) To evacuate power to ZECO's off-taker via four-ring cubicle bus sections (Mtoni) with three new outgoing feeders of 33kV which will be connected directly to ZECO's distribution network;
- 5) To carry out the operation and maintenance of the power plant for the duration of the contract;
- 6) To ensure that efficient and reliable power generation is available at all times as per the Power Purchase Agreement with the off-taker (ZECO);
- 7) It should be noted that the Revolutionary Government of Zanzibar (RGoZ) will not finance the aforementioned capital investment and any other related activities. However, the RGoZ through ZECO, which is the main utility, will serve as the off-taker and will be responsible for buying the generated power;
- 8) The selected generation option should be operational within a swift period of six months from the signing date of the PPA; and
- 9) The selected generation company will enter into a Power Purchase Agreement (PPA) with the Zanzibar Electricity Corporation (ZECO) and will also be issued an operating license by the regulator (ZURA), after meeting all the regulatory requirements.

The Ministry of Water, Energy and Minerals now invites eligible consulting firm(s)/Company(s) to indicate their interest in providing the Services. Interested Firm(s)/Company(s) should provide information demonstrating that they have the required qualifications and relevant experience to perform the Services. The shortlisting criteria are:

#### A. Core Business and year is Business

The consultant shall be a firm (or consortium of firms) with proven experience in carrying power generation service within the power sector in sub-Saharan Africa or similar contexts.

- 1) The firm should have at least ten (20) years of experience in consulting work in power sectors with at least 3 successful similar assignments carried out within the past 20 years (indicate the name of the assignment, client, Country of assignment, Price of assignment, Start and Ending date of the assignment), non-commissioned projects will not be considered.
- ii) The company shall provide evidence to demonstrate financial capacity to invest in related infrastructure including three years audited financial statements;
- iii) Must have successfully carried out at least one (1) assignment of similar nature and scope in electricity sectors in the Sub-Saharan Africa region or similar set-ups; and
- iv) Technical and Managerial capability of the firm in the areas relevant to the assignment in power sector and deep knowledge in power generation, transmission and distribution. The firm/company should have experienced technicians & engineers in generation, transmission, and distribution. (At this stage, the firm/company should only provide the structure of the organization, general qualifications and number of key staff. (Do not provide CV of the staff. Experts will not be evaluated at the short-listing stage)".

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

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

Only short-listed firms/company will be provided with ToR for submission of their technical and financial proposals. Before submission of the proposal, the firm/company will be given two (2) months to conduct a comprehensive feasibility study to assess the technical, economic, environmental, and social viability of the 5MW WtE project relevant to the scope of this assignment.

Further information can be obtained at the address below during office hours, 07:30 to 15:30 East African Time.

The Expressions of Interest must be submitted in both hard copy and soft copy in an USB drive to the address below in person before 08th May,2024 at 11:00 East African Time, while the opening ceremony is 11:30 East African Time on the same day.

In case of any difference in information between hard copy and soft copy (3 copies), only information presented in the hard copy will be used for shortlisting.

Any clarification(s) may be sent by using email: procurement@majismz.go.tz

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

#### B. Relevant similar experience, which should specifically include the below:

- The firm should have at least twenty (20) years of experience in consulting work in power sectors with at least 3 successful similar assignments carried out within the past 20 years (indicate the name of the assignment, client, Country of assignment, Price of assignment, Start and Ending date of the assignment), non-commissioned projects will not be considered;
- ii) The company shall provide evidence to demonstrate financial capacity to invest in related infrastructure including three years of audited financial statements;
- iii) Must have successfully carried out at least one (1) assignment of similar nature and scope in electricity sectors in the Sub-Saharan Africa region or similar set-ups; and
- iv) Technical and Managerial capability of the firm in the areas relevant to the assignment in the power sector and deep knowledge in power generation, transmission, and distribution. The firm/company should have experienced technicians & engineers in generation, transmission, and distribution. (At this stage, the firm/company should only provide the structure of the organization, general qualifications, and number of key staff. (Do not provide the CV of the staff. Experts will not be evaluated at the short-listing stage)".

The interested firm intending to submit an expression of interest should not have a conflict of interest and unfair competitive advantage as per the Zanzibar Procurement Act and its Regulations. Firm may associate with other firms in the form of a Joint Venture (JV) or association to enhance their qualifications. Firms/companies participating in JV, each member of JV should independently meet her requirement of Eol criteria. For firm participating as an association of lead and associate, only the experience and qualification of lead firm/company will be assessed as per Eol criteria

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#### **FEATURES**

# Struggles for personal development should entail valuing society

#### By Thomas Lyimo

HE society comprises different personalities that are characterized by different perspectives and ideas. These perspectives and ideas may lead to opportunities and challenges.

Personal development must involve receiving and giving. Before one receives he or she must invest. Investment is a kind of giving with the intention of receiving more in the future. Not all the people in the society are ready to invest. Most of them prefer receiving than giving. But there are qualifications for receiving. For someone to receive they must have something to give in any form, it may be just appreciation.

Giving is good but it should be well planned because one should not give out the capital which helps to run the business. It is good when one can give but maintain their economic position. There must be intervals in giving. In giving others we should not be driven by fear of what others say though we should not ignore all what others say.

When one requests for something they may be given provided the situation allows. But they should also be content when what is requested for cannot be provided. This helps to maintain peace and harmony in the society. When a polite reply is given the one who requests for something which cannot be given may become content.

People have a tendency of storing words which are replied to them during their time of need. These words cause wounds in the hearts of individuals and hence breaking the bond of love, peace and harmony in the society. It is therefore important for someone to think before they say something.

People should not forget that their personal development comes from people they live with, therefore conducts in relation to financial resources they pos-

it is important to ensure a good relationship with others. In dealing with individuals, a high level of intelligence and wisdom is needed to be able to reject some requests without being seen as selfish. When demands or requests from others make us not sleep it may be something wrong.

There should be some efforts to maintain our status but at the same time regarding the needs of others in accordance with our ability. We should conduct our personal lives but within social boundaries. We should enjoy the degree of freedom that social life gives us to live our personal lives. We should not burry our talents, creativity or initiatives by fearing the social perspectives which not always are correct. Social perspectives are product of courageous individuals who could prove the validity of their perspectives. We should not so much fear the society as we are also part of such society. We can struggle to develop without ignoring the society following the following principles.

One of the principles is saving. For any economic plan to be accomplished there must be financial resources. The best way to accumulate enough finance for investment is through saving. It is only by luck that one can get all money that they want for a certain project or undertaking at once. Most people have managed to do big projects by a long term saving. For an individual to save they need to control unnecessary pressure from individuals who are not goal -oriented. There are individuals who live today without considering tomorrow.

One of the effects of not being goal-oriented is being extravagant. One can assume that he or she has extra money to spend while it is not so. The blindness is due to lack of proper areas to invest for their future lives. They lack a right financial perspective to guide their



sess

Another principle is helping others. Our personal development originates from others. Due to this reality there is a need to value the society by helping those people who are in need of our assistance. Helping others enables an individual to acquire social recognition which acts as a kind of protection. The social appreciation to someone justifies their development in the society.

Also maintaining personal freedom is a principle of developing without ignoring the society. Loving others does not mean responding to any claim from them. Giving with willingness is so promising. An individual needs to develop an ability to resist unfair enslavement of responding to each of the requests. It

is necessary to maintain a certain degree of freedom. Thus is why the famous writer Robert Kiyosaki advices us to manage people, cash and time.

To excel in life one needs to be stable. There must be an effort to reduce emotional disturbance in making decisions. It is important to make sure that all decisions are based on certain well established grounds. Unnecessary pressure from individuals should be contained wisely. We should not allow to be deprived of our ability to control our lives. Personal development requires ability to balance our actions. Conducting a successful social life is a kind of a war.

The author is a teacher based in Moshi. He can be reached at lyimo.thomas@yahoo.com

# **Nuclear energy cannot lead** the global energy transition

#### By Masayoshi Iyoda

ON March 11, 2011, a magnitude 9 earthquake and a subsequent 15-metre tsunami struck Japan, which triggered a nuclear disaster at TEPCO's Fukushima Daiichi nu-

reactors were affected, resulting in meltdowns and the release of a significant amount of radioactive material into the environment.

Today, 13 years later, Japan is

clear plant. Three of the six plant's this disaster. Immediately after the earthquake struck, more than 160,000 people were evacuated. Of them, nearly 29,000 still remain displaced.

Disastrous health effects due to still experiencing the impacts of exposure to radioactivity are still





The Fukushima Daiichi nuclear power plant is seen in the background, in Namie, Fukushima Prefecture, Japan on August 24. 2023

### **EMPLOYMENT OPPORTUNITY**

Bank of India is a leading Public sector Bank in India and completed 117 years in 2023. It has network of over 5000 Branches in India and 60 Overseas Branch/Offices across the globe in all important centers .Bank of India (Tanzania) Ltd, is a fully owned subsidiary of Bank of India, is now looking for experience, energetic and committed Tanzanian to fill up the Bank Teller Positions at Bank of India(T)Ltd.

#### 1. BANK TELLER CUM CLERK (2 POST)

#### **QUALIFICATIONS AND EXPERIENCE**

- 1) A Bachelor's Degree/Advance Diploma in Banking, Economics, Accountancy, Finance or Business Administration/Management.
- 2) Two years working experience in a Bank or Financial Institution, prefarably in Branch operations.
- 3) Experience in working on front desk in branch including due diligence/KYC in customer opening account, inward/outward remittance, all other activities pertaining to deposit & remittances.
- 4) Should be a Computer Literate and Proven Computer Skills using spreadsheets and accounting software packages.
- 5) Fluently in reading and writing, Speaking English and Kiswahili.

#### DUTIES/RESPONSIBILITY

- 1. Attending Customer's queries and directing customers to the proper departments/Officials.
- 2. Preparation and posting of vouchers relating to operation dept. which include cash, internal and external transfer like TISS, SWIFT and all other foreign exchange transactions and remittances.
- Ensuring that the clearing operations are carried out in time bound and planned way.
- Pay out and record cash transactions in accordance with the set procedures such as teller Cash payment limits, proof of identity etc.
- Be responsible/accountable for the banks cash at all time.
- 6. Receive cash and Cheques deposited and record the appropriate entries.
- Pay and Receiving cash from Bank customers.
- Exercise professional care by being vigilant and establish validity.
- To perform Clerical work in any Bank department as may be required.

10. Any other duties as may be assigned to you from time to time.

#### 2. DRIVER CUM MESSENGER (1 POST)

#### **QUALIFICATIONS/EXPERIENCE**

- 1. Must have complete form IV, Trade Test III in Mechanics and have undergone formal driving training from recognized Institution.
- 2. Must be in possession of valid class C driving license.
- 3. Must have driving experience of minimum 2-3 years.

#### DUTIES/RESPONSIBILITY

- 1. Driving and maintenance of Bank's Motor Vehicles.
- 2. Ensure that Bank's Motor vehicles are maintained and are in compliance with all statutory requirements.
- 3. Ensure smooth running of Banks generator including its periodic maintenance.
- 4. Messenger work including handling/delivering files, cheques and instruments etc.
- 5. Dispatch of various documents as may be required.
- 6. Any other duty as assigned from time to time.

Interested and qualified candidates may apply for abovementioned vacancy so as to reach us on or before 25.04.2024. Candidates are required to submit their detailed and updated CV including information regarding date of birth, educational qualification & work experience, name and addresses of three referees and attached certified copies of their academic and professional certificates, copy of Last Salary Slip and expected gross salary.

Only Shortlisted candidates will be called for personal Interview/Discussion.

Please note importantly that; canvassing in any form will lead to disqualification/rejection. Interested Candidates May Apply to:

> **The Managing Director** Bank of India (T) Ltd Maktaba Street P.O.Box 7581 Dar es Salaam Email:Boi.Tanzania@bankofindia.co.in

a serious concern for many, and is very costly and has the least imenvironmental impacts on land, water, agriculture, and fisheries are still visible. The cost of the damage, including victim compensation, has been astronomical; \$7bn has been spent annually since 2011, and work continues.

Last year, Japan's plan to start releasing more than a million tonnes of treated wastewater into the Pacific Ocean sparked anxiety and anger, including among community members who rely on fishing for their livelihoods, from Fukushima to Fiji.

Yet, Japan and the rest of the world appear not to have learned much from this devastating experience. On March 21, Belgium hosted the first Nuclear Energy Summit attended by high-level officials from across the globe, including Japanese Vice-Minister for Foreign Affairs Masahiro Komura. The event was meant to promote the development, expansion and funding of nuclear energy research and projects.

The summit came after more than 20 countries, including Japan, announced plans to triple nuclear energy capacity by 2050 at last year's UN Climate Change Conference (COP28).

All of these developments go against growing evidence that nuclear energy is not an efficient and safe option for the energy transition away from fossil fuels.

Despite advancements in wastestorage technology, no foolproof method for handling nuclear waste has been devised and implemented yet. As nuclear power plants continue to create radioactive waste, the potential for leakage, accidents, and diversion to nuclear weapons still presents significant environmental, public health, and security risks.

Nuclear power is also the slowest low-carbon energy to deploy,

pact in the short, medium and long term on decarbonising the energy mix. The latest Intergovernmental Panel on Climate Change (IPCC) report pointed out that nuclear energy's potential and cost-effectiveness of emission reduction by 2030 was much smaller than that of solar and wind energy.

Large-scale energy technologies like nuclear power plants also require billions of dollars upfront, and take a decade to build due to stricter safety regulations. Even the deployment of small modular reactors (SMR) has a high price tag. Late last year, a flagship project by NuScale funded by the US government to the tune of hundreds of millions of dollars had to be abandoned due to rising costs.

In addition to that, according to a report released by Greenpeace in 2023, even in the most favourable scenario and with an equal investment amount, by 2050, the installation of a wind and solar power infrastructure would produce three times more cumulative electricity and emit four times less cumulative CO2 compared to a water nuclear reactor in the same period.

And the climate crisis is not just about CO2 emissions. It is about a whole range of environmental justice and democracy issues that need to be considered. And nuclear energy does not have a stellar record in this regard.

For instance, uranium mining the initial step in nuclear energy production - has been linked to habitat destruction, soil and water contamination, and adverse health effects for communities near mining sites. The extraction and processing of uranium require vast amounts of energy, often derived from nonrenewable sources, further compromising the environmental credentials of nuclear power.

Nuclear energy also uses centralised technology, governance, and decision-making processes, concentrating the distribution of power in the hands of the few.

For an equitable energy transition, energy solutions need not only to be safe, but justly sourced and fairly implemented. While nuclear power plants require kilometres of pipelines, long-distance planning, and centralised management, the manufacturing and installation of solar panels and wind turbines is becoming more and more energy efficient and easier to deploy.

If implemented correctly, regulation and recycling programnes can address critical materials and end-of-life disposal concerns. Community-based solar and wind projects can create new jobs, stimulate local economies, and empower communities to take control of their energy future as opposed to contributing more money to the trillion-dollar fossil fuel industry.

Although the 2011 disaster in Fukushima may seem like a distant past, its effects today on the health of its environment, people and community are reminders that we must not be dangerously distracted with the so-called promises of nuclear energy.

We must not transition from one broken system to another.

Pakistan slams Indian minister's remarks on pursuing suspects across border

Wealthy countries have an ethical historical responsibility to support global finance reform and provide ample funding for renewable energy in lower-income countries. To keep our world safe and fair, not only do we need to tax and phase out fossil fuels immediately, but it is essential that we power up with renewable energy, such as wind and solar, fast, widely, and equitably.

# Güardian SINART MONEY BUSINESS → ECONOMY → MARKETS → WEALTH

Tuesday 9 April 2024



Unleashing Africa's investment potential

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Tanga Cement chairman thinks big despite widened loss



Mantra Tanzania commits 580/- on CSR projects



# **EPZA to collaborate with FSD Africa on sustainable financing solutions**

#### **BY GUARDIAN REPORTER**

HE Export and Processing Zones Authority (EPZA) has signed a cooperation agreement with the Financial Sector Deepening (FSD) Africa to unlock and support sustainable financing solutions for implementing various industrial infrastructure development projects including Special Economic Zone infrastructure compliant with sustainable development with green technology.

The Capital Market and Securities Authority (CMSA), Director of Research, Policy and Planning Alfred Mkombo who represented the Chief Executive Officer, said in Dar es Salaam that the collaboration between EPZA and FSD Africa is an important milestone in building the country's framework in the public financing and development of capital markets.

"The agreement serves to instil confidence because capital markets are all about confidence, particularly of the private sector to take an active part in this journey," he said.

He added, "This will be a model in which the public-private partnership will be built among the pioneers of this journey. Most public entities are looking at how this initiative will be successful,"

He said since its establishment, EPZA has been facilitating and involving the private sector in the industrial development of local and export markets.

Tapping into these initiatives underpins the two schemes, that is SEZ and EPZ schemes which the authority promotes in collaboration with the private sector and these are cornerstones towards industrial development through value addition. "The collaboration between EPZA and FSD Africa provides us with an assurance that this undertaking for the public sector entities will succeed," he said.

The Head of Delegation and Director of Capital Markets from FSD Africa, Dr Evans Osano said the collaboration between EPZA and FSD Africa is a significant initiative showcasing Tanzania's commitments to environmental social responsibility while tapping into the growing demand for sustainable investment options with the view to drive industrial infrastructure development through SEZ.

"Moving forward, Tanzania's strategy towards sustainability is poised to create more opportunities for innovative financial instruments such EPZA Green Industrial Real Estate Investment Trust," he said.



#### **EPZA director general Charles Itembe**

This aligns with the global trend where capital markets are increasingly embracing sustainability-focused investment to address pressing environmental and developmental challenges.

He said the introduction of green investment to support EPZA fundraising efforts could further diversify Tanzania's financing landscape.

It could provide investors with environmentally friendly set projects within the country, contributing to economic growth and environmental stewardship.

This demonstrates Tanzania's proactive approach to leveraging financial markets to drive positive environmental outcomes.

"The focus on green investment stimulates innovation in sustainable real estate development, technology adoption and green finance mechanisms," he said.

The collaboration between EPZA and FSD Africa enhances market confidence in demonstrating a commitment to transparency, accountability and environmental stewardship.

"We commend the Tanzania government for continuing to maintain a stable political environment which is critical for long-term investments," he said.

He also commended the country's stable macroeconomic and regulatory envi-

ronments which are facilitative means making investors invest on long-term investments.

On his part, EPZA Director General Charles Itembe said through the Ministry of Finance, the government has issued guidelines for alternative funding where public institutions can access financial markets to deepen infrastructure development in various ways namely bond issuance, loan syndications, public-private partnership, joint ventures, as well as using the financial solutions designed in the capital markets.

"We are delighted that this cooperation agreement with FSD Africa will provide us with experience in the adoption, designing and structuring of the best suitable capital market instrument in developing SEZ infrastructure," he said, adding it will support EPZA unlock SEZ infrastructure funding in partnership with the private sector and the capital market at larger.

He asserted, "With FSD Africa collaboration we will take a short time to achieve the designated target instead of doing alone that would have taken a long time,"

He said the government has set aside incentives granted by the EPZA Act for developers interested in developing infrastructure in those areas as soon as they are licensed. The license is called a developer license, which will help the investor procure construction materials without paying a leaf of taxes.

To date, EPZA has acquired various areas whose demand from investors is very high intending to establish factories.

"Indeed industrial infrastructure development is a capital-intensive project, but this is an opportunity for our stakeholders like you to either directly fund or indirectly facilitate its funding initiatives,

to build both vertical and horizontal infrastructure, since we already have vast land across the country like the Bagamoyo (9800 hectares), Kwala (100 acres), Dodoma (1500 acres), Ruvuma (5000 acres), Bunda (3200 acres) and Manyara (900 acres)," he said.

The Dar es Salaam Stock Exchange (DSE) Acting Director of Business Development, Emmanuel Nyalali pledged that DSE will play an intermediation role in enabling EPZA to get financing and develop infrastructures for industrial investment.

"One of the equity market roles is to help various institutions attract and secure investors in the country and benefit from the investments," he said.

He added, "This will help us do away with the wrong notion of some people that they are not part of the economy. Thus, DSE facilitates building inclusive economic development,"

Orbit Securities, Corporate Finance Director, Gideon Ligate said there is a need to move now from the traditional means of financing to a blended sort of financing and long-term financing.

"We hope that CMSA and DSE are ready for this new move of project financing in the country and through this, we will make significant milestones," he said.

He added, "At ORBIT we are ready to participate and support this new move of financing, be it infrastructure and sustainable bonds for executing all EPZA proiects.'

From the banking fraternity, Maji, the Head of the Money Market representing the CEO of CRDB bank commended the initiatives and indicated their readiness to support any funding structure given the bank's experiences in sustainable green funding.

#### **By Guardian Reporter**

CREDIT ratings are said to be crucial for microfinance institutions (MFIs) striving to provide marginalized communities and small businesses with access to financing.

This was revealed at a recent webinar organized jointly by the International Credit Rating Agency (ICRA) and the Tanzania Association of Microfinance Institutions (TAMFI).

Speaking at the event, Hassan Mansur, Director of ICRA Tanzania, explained that credit rating serves as proof of an entity's creditworthiness and repayment capability.

"Credit ratings play a vital role for microfinance institutions (MFIs) seeking to empower marginalized communities and small businesses with much-needed financing," he clarified.

Adding: "These institutions require funding to promote financial inclusion and a good credit rating can help them access international funding and investments, thus enhancing their impact."

Mansur, believes that the overwhelming support that ICRA received, has extremely pleased and motivated the agency to continue providing exceptional services to its clients.

Microfinance institutions depend on their credit rating to secure various financing options such as loans and investments.

Therefore, a positive credit rating from an established credit rating agency such as ICRA, means lower borrowing costs as well as allowing MFIs to serve more people and expand their reach.

"A strong credit rating builds trust with lenders and attracts investors, making it easier for MFIs to secure long-term, low-cost capital. This financial stability enables them to offer more affordable services to their clients," says Mansur.

In addition to funding, TAMFI's CEO, Winnie Terry, explained that credit ratings also encourage growth and innovation within MFIs.

"By improving financial management and governance, MFIs can become more agile and innovative in their approach. Enhancing credibility, facilitating access to funding, and reducing borrowing costs, credit ratings empower MFIs to positively impact the communities they serve," adds Roanna Peat, Chief Financial Officer of Agora Microfinance N.V. (AMNV).

What is credit rating

A credit rating is a tool used to determine the creditworthiness of an entity, including individuals, groups, corporations, non-profit organisations, governments, and even entire nations. In order to determine whether or not these borrowers would be able to repay loans on time, specialised credit rating companies analyse their financial risk.

A high credit rating increases credibility and shows a solid track record of timely loan repayment in the past. It helps banks and investors to determine whether to invest in a debt instrument, approve loan applications and decide the rate of interest at which the loan should be extended.

A credit rating is used to evaluate a corporation or company's creditworthiness rather than an individual's. The rating is generated using corporate financial instruments and is often presented

as a list of alphabetical symbols.

A potential investor's choice of whether or not to purchase bonds is also heavily influenced by credit ratings. A risky investment invokes a poor credit rating. That's because it shows a higher likelihood that the organisation will not be able to pay its bond obligations.

As credit scores are dynamic and not fixed, borrowers need to constantly work on keeping them at a high level. They fluctuate frequently based on the most recent data and even one negative debt can lower even the best rating.

Importance of credit rating for investors

A credit rating shows the ability and willingness of a borrower to repay a loan without defaulting. Through a credit rating, investors can learn about the issuing company's financial stability and the instrument's credit quality.

Also, the rating symbol denotes the degree of risk associated with it. A highly rated company's instrument guarantees investors' investment security and bankruptcy protection.

The credit rating's rating symbols are clearly identifiable and can be understood at a glance. By understanding the rating, they received, investors can gauge the risks associated with their assets.

#### **By Guardian Reporter**

ZANIA Bank net profit has increased by 140 percent during the period between 2021 and 2023, one the highest growth to be attained in the Tanzania's banking industry.

The bank's audited financial statements for the year ended in December 2023, net profit amounted to 29.29bn/- last year, compared to 2.13bn/- in 2021 and 18.8bn/- in 2022.

According to the statements, the sharp growth of net profit resulted from increased interest and non-interest incomes, dividend, which translated into an operating profit of 32.3bn/- last year, as well as the decline of the income tax provision.

Net interest income amounted to 100.5bn/last year, compared to 76.8bn/- earned in 2022, while non-interest income and dividend income slightly went up to 37.4bn/- and 83m/- compared to 36.8bn/- and 62m/- respectively.

The statements shows the rate of return on average shareholders fund, grew by nearly 45 percent to 10.27 percent in 2023, compared to 7.19 percent recorded in 2022. Last year, the bank paid dividends to shareholders amounting to 4bn/- last year.

Total shareholders' funds amounted to 298bn/last year from 272.5bn/- in 2022, driven by increased profit and loss account, retained earnings, decreased regulatory reserve and slight gain of paid up share capital.

Both basic and diluted earnings per share went up to 158/- last year, higher than 102/- recorded in 2022.

The statement shows total assets increased by 50 percent to 2.17trn/- last year, compared to 1.42trn/- recorded in 2022, the growth which was driven by increased investment in government debt instruments, lending to various sectors of the economy, cheques and item for clearing and balance with Bank of Tanzania (BoT).

Lending to various sectors of the economy jumped to 1.6trn/- last year from 953.3bn/- in 2022.

The bank has also managed to increase its assets quality by cutting the rate of Non-Performing loans by nearly 60 percent during the period, to 7.44 percent in 2023, compared to 20.84 percent in 2021.

Total liabilities also increased to 1.8trn/- last year, from 1.1trn/- recorded during the year before, due to increased customer deposits to 1.5trn/- from 919bn/- and increased borrowing to 278bn/- from 184bn/- respectively.

The statement also shows that during last year, the bank managed to increase the number of branches to 26 from 24 recorded in 2022, which translated into an increase of number of employees to 615 compared to 571 in 2022.



A business credit score is a vital indicator of financial stability and trustworthiness. File Photo



#### **SMART MONEY**

# Unleashing Africa's investment potential

#### **By Udaibir Das**

FRICA stands on the precipice of a financial renaissance, poised to redefine its influence in the global investment sphere. The continent's quest for additional financing is substantial, yet its capacity to emerge as a powerful magnet for domestic and international investment flows is unmistakable. The annual sustainable financing shortfall is projected to be around 7 percent of Africa's gross domestic product.

Despite strides made, including establishing continental financial institutions such as the African Central Bank, African Monetary Fund, African Investment Bank and Pan-African Stock Exchange, the journey towards providing efficient, inclusive and competitively priced financial services across the continent is far from complete.

Political predicaments must be set aside and finance viewed as an essential public-private service. Otherwise, Africa risks being a narrative of an unfinished and incomplete financial and economic development renaissance.

The key to unlocking this potential lies in a unified, continental strategy and a swift progression towards a more comprehensive and legally established financial architecture of the African Economic Community instituted in 1991. Considering the region's distinctive circumstances, the enhancement of Africa's existing financial centres and Pan-African finance could serve as a pivotal force in advancing African finance and cultivating partnerships with the global financial community.

AU's NEPAD and nonprofit organisations such as South Africa's Cenfri and FSDAfrica (supported by UKAid) have supported this notion, suggesting methods to identify suitable locations that could become financial centres and see their role in a continental way.

Africa has financial location centres in Johannesburg, Cape Town, Nairobi, Mauritius, Casablanca,



ratings, and financial advisory services. It helps implement long-term financial systems and capital market development programmes. This model could facilitate robust, collaborative financial services environments within Africa, networking opportunities for finance and technology professionals, provide access to pooled resources and synergise operating costs.

A modified approach could be to build them as shared financial services centres. These centres can provide high-quality payments, transfers, procurement data and information technology transactions to offices and other entities across the continent.

These centres could consolidate and standardise processes, improve service delivery reduce the usage of state resources and lessen redundancies across countries on back-office type operations. Thanks to robotic process automation, artificial intelligence and cloud computing, such shared service centres can take on entire end-to-end processes continent-wide.

These can expand beyond transactional tasks to provide policy makers with higher-level support across the continent and help maintain business continuity against global shocks.

For the hubs or shared services approach to work, apart from a solid political convergence and readiness to undertake necessary legal reforms, continental platforms for financial services in Africa would need to ,streamline, and strengthen economic institutions to precede or parallel the anticipated influx of cross-border investment flows (including support from the multilateral development banks).

mobility can facilitate the movement of finance and technology talent and expertise across the continent.

Upgrading financial literacy across African businesses will also play a role. pivotal in Africa's financial and economic empowerment. It will build an informed base needed for structuring various funding and savings vehicles to support trade and economic hubs in Africa.

Moreover, regional co-operation frameworks for risk sharing, crisis management and financial stability mechanisms will be essential to enhance resilience to external shocks and promote macroeconomic and financial stability.

More robust and collaborative efforts in monitoring and addressing financial risks, including currency volatility, debt sustainability and financial sector and capital markets stability, could strengthen regional financial systems.

Hubs or centres could also encourage and enable unbiased risk assessments, thus making available Africa-specific risk mitigation strategies unknown to investors.

While much lip service is being given to evidence-based risk assessments, the acute shortage, gaps in data series and those needed to provide shared services will require innovative approaches and new methodologies of appraising risks in investable projects and African locations.

By addressing the barriers, leveraging strengths and coming together, Africa can better partner with global finance and unlock its full potential as a dynamic, competitive global investment destination. African-led partnerships can optimise the impacts of sustainable finance on development and better catalyse investments into local, sustainable activities.

They could also see Africa attract and retain its wealthy individuals (African billionaires), pension and development funds, and other institutional investors who are primarily investing outside.

As hubs and service centres develop, they will become network aggregation points. Africa can see a faster confluence of trade lines, information and communication infrastructure as "Despite these challenges, the group remains committed to its sales, logistics, and cost optimisation initiatives, maintaining a positive outlook for 2024 amidst a competitive landscape and global geopolitical unrest," said Gurdal.

The company did not declare an interim dividend to shareholders in 2023 to remain prudent with available cash resources in order to remain sustainable through the global economic uncertainties and the high fuel prices coupled with pronounced scarcity of major foreign currencies affecting the local economy.

He said the board has decided to continue committing available cash generated to operational commitments.

Last year, Scancem International DA successfully acquired 68.33 percent of the shares in Tanga Cement PLC from Afrisam Mauritius Investment Holdings Limited.

This came after an extraordinary meeting of shareholders approved the transaction by a significant majority vote, whereby the parties concluded the transaction with effect from 27 November 2023.

"The resulting acquisition of the controlling shareholding in Tanga Cement PLC by Scancem International DA, a subsidiary of the Heidelberg Materials group, allows Heidelberg Materials to further strengthen its long-standing presence in the cement industry in Tanzania, unlocking value for present and future shareholders, employees, customers and other stakeholders," the chairman explained.

# Tanzania entices tourists from China with new documentary

#### By Guardian Reporter & Agencies

TANZANIA is leveraging the power of film to attract tourists, with a targeted focus on visitors from China, with a new documentary dubbed: 'Amazing Tanzania,' set for debut next month, it showcases the country's diverse attractions.

Featuring renowned Chinese actor Jin Dong, who serves as Tanzania's tourism goodwill ambassador, the film will build on the success of 'The Royal Tour,' debuted in 2022; and is credited with helping increase tourist arrivals in the East African nation, after the pandemic downturn.

Like its predecessor, the new documentary will showcase some of the country's top natural attractions, including wildlife havens, mountains and sandy beaches. It will also feature Tanzania's President Samia Suluhu Hassan.

According to data from the National Bureau of Statistics (NBS), tourist arrivals in Tanzania increased by 22 percent, reaching a record high of 1.84 million visitors by January 2024. The number of Chinese tourists visiting Tanzania saw a notable increase, with 44,438 visitors in 2023, marking a 32 percent rise from the 33,541 recorded in 2019.

Tapping into the Chinese market would be a major boost to the country's tourism industry, which accounts for around 17 percent of the visually captivating storytelling, films have the ability to showcase the natural beauty, cultural richness, and unique experiences that Tanzania has to offer.

"By highlighting these aspects through the medium of film, potential tourists are able to immerse themselves in the destination and feel inspired to explore the country in person. Therefore, through targeted marketing and distribution, Tanzania can strategically leverage films to capture the attention of specific demographics, such as the rapidly growing Chinese market," she affirmed.

"I think Tanzania has been slow to deliberately grow numbers from China compared to other countries with comparable tourism industries in the region, so this is a positive move," Brian Mwinyi, a Dar es Salaam-based travel consultant, told Semafor Africa.

He cited South Africa and Kenya which grew Chinese tourist arrivals by 216 percent and 154 percent respectively in 2023, compared with the previous year.

"Using media and entertainment is one way to really capture the imagination of many people, but we also need more direct flights and partnerships with travel agencies and other stakeholders to actually increase these numbers," he said.

Kenya, like Tanzania, has been expanding its focus to reach more

Lagos, Gaborone, Abidjan and Kigali. These centres serve as pivotal conduits, facilitating investment and Pan-African financial services. By leveraging these centres more effectively, Africa can enhance its investment attractiveness, unlock opportunities for inclusive growth, stimulate job creation and drive poverty reduction.

One of the options for Africa is to build an architecture based on the 'hubs and spokes' model. In this approach, a financial centre (hub) collaborates with institutions in other countries (spokes) on large funding projects, asset management, Sound and professionally run financial and monetary institutions and regulatory agencies will be needed for necessary governance structures, market integrity and an enabling investment environment.

The large numbers of financial oversight agencies could also be rationalised or integrated to ensure the effectiveness and adequacy of resources. In terms of human capital, investing in a workforce with the capabilities needed for emerging industries and technologies will be vital for a shared centre approach

Collaborative initiatives in skills development, education and labour

well as financial and data networks.

A continental Africa could become more integrated into global value chains, and its economies of scale and attractiveness will become hard to ignore by international finance.

Udaibir Das (pictured) is a Visiting Professor at the National Council of Applied Economic Research, a Senior Non-Resident Adviser at the Bank of England, a Senior Adviser of the International Forum for Sovereign Wealth Funds, and a Distinguished Fellow at the Observer Research Foundation America. country's GDP. Tanzania's earnings from tourism grew to \$3.4 billion in the year ending January 2024, up from \$2.6 billion the previous year.

Speaking exclusively with this reporter, Mariam Ibrahim, an independent tourism expert said: "Film has proven to be a powerful tool in promoting tourism, making it an essential strategy to attract visitors from around the globe." Chinese tourists in recent years. Its strategy has involved marketing through travel agents, plus partnerships with airlines and tour operators, Kenya Tourism Board told Semafor Africa last year. There's a particular focus on Chinese social media platforms including WeChat, Mafengwo, Weibo, and Douyin, the China-based sister video channel to TikTok.

She was of the view that through

Like its predecessor, the new documentary will showcase some of the country's top natural attractions, including wildlife havens, mountains and sandy beaches. It will also feature Tanzania's President Samia Suluhu Hassan



# Cement firm chairman think big despite widened loss

#### **By Guardian Reporter**

THE chairman of Tanga Cement Company Limited Hakan Gurdal (pictured), is optimicstic about the future recovery of the firm's financial performances, despite of more than doubled loss during the fourth quarter of last year.

to work.

He believes that the group's growth hinges on Tanzanian construction industry demand for cement, supported by the improved economic performance.

Gurdal notes that increased infrastructure investment and a growing consumer base will further drive the demands for cement, the major driver of the company's business portfolio and financial performance.

"The Group is optimistic about the government's Development Vision 2025 program's positive impact on infrastructure development, with expected continuing momentum in 2024," the board chairman said this in the introductory remarks on the recent quarterly financial results.

"With Tanzania remaining a significant player in the East African construction market, cement output is anticipated to increase and Tanga Cement is well positioned to take advantage of the growth opportunities in the regional market."

According to the company unaudited financial results for the fourth quarter of last year published last week, the company experienced a 17 percent decrease in sales revenue, amounting to 45.7bn/-, from 55.3bn/- recorded in the fourth quarter of 2022.

This was primarily attributed to diminished sales volumes resulting from an overall decrease in cement demand in the country and maintenance requirements to our major production units, which were necessitated by frequent electrical power disruptions and voltage fluctuations.

Sales expense also went up by about 75 percent to 1.6bn/- during the fourth quarter of last year, from 936m/- during the corresponding quarter in 2022.

The Group's overall financial performance for the fourth quarter of 2023 reflected a loss before tax amounting to 32.9bn/-, compared to a loss of 14.9bn/- in the corresponding period of the previous year.

The pre-tax loss is primarily attributed to interest expenses on term loans and adverse foreign exchange fluctuations, influenced by the weakening Tanzanian



Shilling against the US Dollar, according to Gurdal.

Cash generated from trading activities experienced a decrease of 33 percent, which can be attributed to the increased expenditure in maintenance and comparatively low sales volume during the quarter.

Congruently, net cashfows used in financing activities increased by 538 percent due to the principal and interest repayment of working capital loan facilities.





Travellers immerse themselves in a cultural experience with members of the Maasai community. Photo: Nurdin Pallangyo/Xinhua/Getty Images

#### **SMART MONEY**

### Guardian

# **Tanzanians encouraged to use** energy access for development

#### By Correspondent Cheji Bakari, Tanga

ENERGY deputy permanent secretary James Mataragio has urged Tanzanians to effectively maximize the benefits of Rural Energy Agency (REA) and other renewable energy projects in their communities to stimulate economic growth

He said the government plans to make sure that at least 80 percent of Tanzanians are using clean energy on cooking and other related uses by 2034.

The deputy permanent secretary said this in Tanga during a meeting that brought together energy development stakeholders and REA officials.

The meeting was official opened by Tanga regional Commissioner Dr Batida Burudani.

He said the government intention is to make sure all Tanzanians are being connected with electricity on their respective areas and REA has so far reached on good stage of electricity connectivity on villages.

He said REA in collaboration with other development stakeholders have successful implementing the project whereby, for the side of development stakeholders have great supported financially aims to ensure the electrification services reaches many Tanzanians.

He also said apart from electricity connections, had have also distributed cleans energy gas cooker cylinders and President Dr Samia Suluhu Hassan became pioneer and champion of the campaign to make sure at least 80 percent of Tanzanians are in the uses



Tanga regional Commissioner Dr Batilida Buriani (C), Energy deputy Permanent Secretary James Mataragio (2nd L) REA Director General engineer Hassan Saidy (L) REA Ambassador retired Major General Jacob Kingu (2nd R) and REA development stakeholder during opening of energy stakeholders meeting here in Tanga over the weekend. Photo by Cheji Bakari

of clean energy by 2034.

"I would like to thank development stakeholders who supported us by joining President's efforts and I promise you to extend this good relation into other renewable energy projects including geo thermo energy project and other renewable energies that target to minimize carbon energy," he said.

For her side, Tanga regional Commissioner, Dr Batilida Buriani hailed President Samia Suluhu Hassan for her efforts of making sure all developments sectors in Tanzania are achieving milestone particular those concerned with clean energy including REA by created conducive environments that at least many rural areas in the country have been connected with electricity including Tanga region whereby

772 villages had connected with electricity through REA project except 30 villages.

Through the meeting, RC Buriani further argued REA and other energy stakeholders though their ongoing discussed budget to consider complete the project in the remained areas.

For his part, REA Director General engineer Hassan Saidy said the meeting is the first meeting with objective to prepare next fiscal year strategic plans and budget

We are thanking our energy development stakeholders whose we are collaborating in implementing these energy projects including World Bank, AfDB, European Union, Norway, Sweden and French based firm MG who great supported financially on implementing there rural energy projects.



#### **By Correspondent Valentine Oforo**

MANTRA Tanzania Limited, the uranium miner has committed 585m/- to implement various Corporate Social Responsibility (CSR) projects

The budget is targeting to unlock the mutual relationship with its surrounding communities through improving the various key sectors, including education and health.



This is due to the fact that Ramadan holds a special significance in the hearts of Muslims worldwide, symbolizing a time of spiritual reflection, empathy, and generosity.

In line with these values, Amana Bank said in a statement issued yesterday that is dedicated to making a positive impact in the lives of those who are less fortunate, particularly orphaned children in Tanzania.

As part of its ongoing commitment to social responsibility and community engagement, Amana Bank Tanzania has organized a series of Iftar gatherings at various orphanage centers across the country.

The aim of these events was to provide a memorable and joyous experience for the children and caretakers, while also spreading the message of compassion and solidarity that lies at the heart of Ramadan.

"We are thrilled to have successfully reached over 2,000 orphans through our branch network across Tanzania," stated Dassu Mussa, Head of Marketing and Digital Banking, Amana Bank.

"At Amana Bank, we recognize the importance of giving back to the community, and we are proud to leverage on our resources and network to make a meaningful difference in the lives of orphaned children by putting a smile on their faces during this sacred month.'

He said the bank is therefore encouraging individuals and organizations across Tanzania to join in this noble cause by supporting its Ramadan initiative and contributing to the well-being of orphaned children in the community

"Together, we can uphold the spirit of compassion and solidarity that defines the Holy Month of Ramadan," he said

Musa Kitoi, Deputy Managing Director, Amana Bank, expressed his enthusiasm for this initiative, stating, "I invite other institutions to join hands in this meaningful initiative and help spread awareness of the importance of giving back to those in need and join hands with the bank to expand on the reach to reach 10,000 orphans in the coming vears".

Amana Bank Tanzania is a leading Islamic bank in the region, offering a wide range of Sharia-compliant financial products and services to individuals and businesses.

# Dodoma gets new player in wine making

#### **By Correspondent Valentine Oforo**

DODOMA regions, the country's grape growing hub, has continued to witness the increase entrances of wine processing factories, the development which surfaces sighs of hope among grape farmers.

In recent years, the grape farmers experienced a negative effect of absence of assured market for their produce, propelling most of the grape to rot in the vineyards, exacerbating financial losses.

To that end, the government has been striving to set friendly condition and policy to help attract more local and international stakeholders to chip into the vital socio-economic industry of the region.

Over the weekend, the country's grape and wine enthusiastic witnessed official launch of the new wine factory in the region, adding up a number of wins brewing in the region.

Dubbed 'Mkombozi Winery' headquartered in Mvumi Ward, on the outskirt of Dodoma Capital City, the expanded facility has the capacof grapes, whereby during last year, the factory processed a total 362tons, around 362,000kg"

Dwelling over the achievements fetched since the factory ventured into business, the director said they have managed to reach out and work with at least 200 farmers, the development which has seen the farmers benefiting in terms of various areas, including chance to access capital loans from reputable financial institutions, especially NMB Plc.

And he added, the factory which has already been blessed by the Tanzania Bureau of Standards (TBS), Business Registration and Licensing Agency (BRELA) as well as Tanzania Revenue Authority (TRA) has so far created a total of 20 direct contracts to the local youth.

Apart from such success, he said the factory was however in need of assistance from the ministry of agriculture and that of investment to heighten its working ability, as well as serving the farmers more professionally.

"Currently, we're short of some needed modern machines, including the pressing machine, filter machine and vast tanks for professional storage of grapes bulk grape and wine experts who can help us to produce high-ranked products to help penetrate and compete highly in the international market," he unveiled.

The company says has injected over 36m/- to help facelift structures at the Kikuyu Mandela Health Center, in Likuyu Mandela Village of Namtumbo district, Ruvuma region, as well as expansion of our community department staff.

As part of the CSR accomplishment, the company is also staging fruitful community engagement meeting tailored to understand over the various challenges they are facing.

Over the weekend, the company organized a meeting, attracted over 1000 people from the three villages of Mtonva, Likuvuseka, and Likuvu Mandela.

Speaking at the gathering, the company's Managing Director, Aleksandr Ryabchenko assured that Mantra Tanzania will continue to maintain and reinforcing its commitment on sustainable development, and community's empowerment.

"We're looking forwards to extend our corporate social responsibility (CSR) scheme by rolling out various vital social services towards the remaining areas, including the villages of Mtonya and Likuyuseka wards," the Director assured.

He explained that the company will mull over the possibility to annually continue increasing its CSR budget in order to stand on a better financial capacity to further assisting the local communities to access basic social services.

"Our engagement with the community is not just an annual event; it is a continuous commitment to

Mantra Tanzania's Managing Director, Aleksandr Ryabchenko. Photo: **Correspondent Valentine Oforo** 

growth and prosperity for all. We are here to listen, to share, and to work hand in hand with every member of these villages to ensure our operations bring about positive change," he informed.

On his part, the company's Sustainability Manager, Majani Moremi Wambura, presented the 2023 implementation status report, gesturing that Mantra has successfully addressed nearly all community issues agreed upon in 2023 in a similar meeting.

He proudly announced the formation and ROSATOM approval of the 5-year CSR strategy (2023 - 2028), which is a testament to Mantra's dedication to sectors such as healthcare, environmental conservation. nutrition, business infrastructure, sports, culture, and water supply.

"Seeing our CSR strategy come to life with the community's involvement has been extraordinarily rewarding," Wambura stated.

During the meeting, the local community expressed their heartfelt gratitude for the patriotic manner to which Mantra Tanzania has been managing to roll out numerous supports towards them.

They expressed that the company has not only kept its promises but exceeded their expectations, saying: "We are forever grateful for Mantra's unwavering support, their initiatives have brought tangible improvements to our lives, and their commitment to our well-being has been nothing short of remarkable."

The company owned by ROSATOM - the Russian State Atomic Energy Corporation owns the Mkuju River Project in the Namtumbo District of the Ruvuma region in southern Tanzania.



Amana Bank employees (in hijabs L & R) pose in a group photo with children benefited from the bank's iftar events. Photo: Amana Bank

### Bank feeds over 2,000 orphans during Ramadhan

#### **By Guardian Correspondent**

ing services provider, has cessfully reaching its 2024 ing ongoing holy month of AMANA Bank Tanzania, affirmed its commitment to objective of providing meals Ramadan.

the sharia-compliant bank- community service by suc- for over 2,000 orphans dur-

ity of processing 360 tons of grapes annually

Speaking during the tailor-made event for the official inception of the state-of-the-art facility, the factory's Executive Director, Mwanga Chibago expressed that the facility commenced at a low profile in 2022 with processing capacity of 223 tons of grapes.

"When started, we survived the series of discouraging event of passing through 'thunder and rains' but today I am standing here very proud as the plant has succeeded to see the light of the day," he expressed.

He informed that the establishment which produces the best wine brand, christened 'Mvumi Wine' which has good aroma and test, is working with a total of 200 grape farmers in the area located some 42km from the Dodoma Capitals.

"Among others, the core vision behind establishment of this factory was to expand market to the grapes farmers," he said.

Chibago unveiled that the plant has about 555,000 litres grapes juice storage capacity.

During the first year of the factory's operation in 2022, we managed to process a total of 233 tons of grapes, equivalent to 223,000kg

Together with that, he said spoke over the need for the government to strategize and come-up with more effective strategies to help expand grape market towards the farmers in the fast-growing ward.

"Mvumi ward has over 921 grape farmers with annually production tonnage at around 1,301 tons, our current capacity is to purchase only 362tons, therefore huge tons are left aside with no assured market," he detailed.

However, he hailed President Samaia Suluhu Hassan efforts towards improving the economic sector, the efforts which involves a move to sensitize the financial institutions in the country to see the need of empowering the farmers.

"I would like to extend my sincerely appreciation to NMB Plc and the then Tanzania Investment Bank (TIB) for their support towards the factory," he appreciated.



Mwanga Chibago Mvumi Winery executive director.

WORLI

# 'Israel's explanation for airstrike unsatisfactory'



People inspect the site where World Central Kitchen workers were killed in Deir al-Balah, Gaza Strip, April 2, 2024. AP

#### SYDNEY

16

ISRAEL is yet to provide a satisfactory explanation for the death of seven aid workers last week, Prime Minister Anthony Albanese said on Monday as Australia appointed a senior former military official to study Israel's inquiry into the incident.

Israel said on Friday its soldiers mistakenly believed they were attacking Hamas gunmen when air strikes killed

the mostly international group of World Central Kitchen staff, including Australian "Zomi" Frankcom. Two officers have been dismissed and others reprimanded.

Albanese said the explanation for the deaths was not adequate. Given that almost 200 aid workers had been killed in the conflict, Israel also needed to provide more information about what it would do to prevent similar events in the future, he added.

"We don't find the explanations to be satisfactory to this point," he said in an interview on state broadcaster ABC. "We need proper accountability, we need full transparency about the circumstances and I think that is what the Australian public would expect."

Albanese declined to say what actions Australia would consider adequate, or whether he would consider diplomatic sanctions should Israel fail to provide more information.

Australia on Monday appointed a retired air force general to study Israel's investigation and advise Canberra whether the inquiry was sufficient and whether further action was needed to hold those responsible to account.

Foreign Minister Penny Wong said last month Israeli Prime Minister Benjamin Netanyahu was undermining his country's international standing with his approach to the war.

#### Kremlin spokesman calls Ukraine's attack on ZNPP dangerous provocation MOSCOW

ATTACKS by the Ukrainian military against the Zaporozhye nuclear power plant are a very dangerous provocation, Presidential Russian Spokesman Dmitry Pes-



kov (pictured) has told the media.

"This is a very dangerous provocation. IAEA staff who are on site have had the opportunity to witness these attacks. This is a very dangerous tactic and with very bad consequences in the long run. The Kiev regime, unfortunately, continues its terrorist activity," the Kremlin spokesman said.

On April 7, 2024, the Ukrainian military launched an unprecedented series of attacks on the Zaporozhye NPP. At 11:38 a.m. (8:00 a.m. GMT) a strike hit the area adjacent to the canteen, wounding three employees (one of them seriously), Rosatom said.

Half an hour later, a drone attacked the cargo port area. Then another UAV attacked the sixth power unit of the ZNPP, hitting the dome.

As the ZNPP press service said, there were no critical damage or casualties. The radiation level at the plant and the adjacent territory has not changed. It corresponds to the normal operation of power units and does not exceed the natural background values.

The power unit that was hit is currently in the "cold shutdown" mode. Before that, the Ukrainian military carried out an attack on the ZNPP premises on April 5. Drone attacks were recorded in the area of the cargo port and the nitrogen-oxygen station.

#### Xi meets National Assembly of Vietnam chairman

#### BEIJING

CHINESE President Xi Jinping yesterday met with Chairman of the National Assembly of Vietnam Vuong Dinh Hue in Beijing.

While asking Vuong Dinh Hue to convey cordial greetings to Nguyen Phu Trong, General Secretary of the Communist Party of Vietnam (CPV) Central Committee, Xi also said that during his visit to Vietnam at the end of last year, he and Nguyen Phu Trong had jointly announced the building of a China-Vietnam community with a shared future that carries strategic significance -- opening a new chapter in bilateral ties.

Under the joint efforts by the two sides, the consensus reached by him and Nguyen Phu Trong is being implemented, Xi added.

Xi said the most distinctive feature of China-Vietnam relations is that the two sides are a like-minded pair bound by a common destiny, and "comrades-plus-brothers" is the most vivid portrayal of the traditional friendship between the Chinese and Vietnamese parties and countries.

He urged joint efforts by the two sides to promote more achievements in building a China-Vietnam community with a shared future, better serve their respective modernization, further benefit the two peoples and make

# In unity and remembrance: India pays tribute to Rawanda's 1994 genocide victims

#### **NEW DELHI**

INDIA marked its presence in the Rawandan capital city of Kigali for the 30th commemoration ceremony of the 1994 horrific genocide of the Tutsi by members of the Hutu majority government.

The Rwandan Patriotic Front (RPF) rebel group captured Kigali in July 1994 after a 100-day killing spree that started on April 7, 1994, and claimed the lives of almost 800,000 people, most of them Tutsis but also moderate Hutus, according to Al Jazeera.

Ministry of External Affairs Secretary (Economic Relations) Dammu Ravi (pictured), represented India in paying tributes to the victims of the horrific tragedy.

Sharing a post on X, the official spokesperson of MEA, Randhir Jaiswal, wrote, "Secy (ER) Dammu Ravi represented India at the 30th commemoration of the genocide on Sunday in Kigali."

"In solidarity with the people of Rwanda, India lit up the Qutub Minar today, marking the UN International Day of Reflection on the 1994 Genocide against the Tutsi in Rwanda," the post read.

On Sunday, the Qutub Minar was lit up with the colours of the Rwandan national flag in solidarity with the people of the east-African nation in remembrance of the 100-day massacre that claimed the lives of 800,000 people in 1994.

Rwanda on Sunday marked 30 years of genocide orchestrated by armed Hutu extremists, who tore apart the nation. The 1994 Rwanda Genocide (Kwibuka 30) is considered one of the bloodiest massacres of the 20th century. India is among the few countries in the world which voiced its concerns to alert the world about the possibility of a genocide in Rwanda, as early as 1992. During the genocide of 1994, Indian retary (East and Southern Africa), soldiers, as a part of UNAMIR, sacrificed their lives in Puneet R Kundal.



#### the line of duty.

On Sunday, Rwanda's President Paul Kagame led the commemoration by placing wreaths on the mass graves in Kigali. The event was flanked by several foreign dignitaries, including the South African leaders, as well as dignitaries from Ethiopia, as per a report in Al Jazeera. Also present was former US President Bill Clinton, who had called the genocide the biggest failure of his administration.

Notably, MEA Secretary Dammu Ravi is on a visit to Rwanda and Kenya from April 7-12. He is being accompanied by Additional Secon MoS for Foreign Affairs James Kabarebe, Minister of Finance and Economic Planning Uzziel Ndagijimana and MoS for Agriculture Eric Rwigamba of Rwanda in Kigali. "The discussions covered issues of bilateral interest," the ministry of external affairs wrote in a post on

On Sunday Dammu Ravi called

"He is also expected to hold meetings with ministers and senior officials of the government of Rwanda," the MEA said in a press release.

marked by cordiality, conver- AnMoU on Cooperation in Small

increasing trend in bilateral trade and investments, greater people to-people contact and a deep sense of mutual respect.

In 1999, Rwanda established a High Commission in New Delhi The first Rwandan High Commissioner to India was appointed in 2001. The High Commission of India in Kampala, Uganda, is concurrently accredited to Rwanda. Rwanda has also appointed two Honorary Consuls in India, viz, in Mumbai and

nard Makuza participated in January 2011. During the visit, he called on PM Manmohan Singh. The Rwandan PM also met Narenof Gujarat. Charles Murigande, Foreign Minister of Rwanda, visthe visit a General Agreement on Bilateral Cooperation was signed between India and Rwanda.

**Bangalore**. Rwandan Prime Minister Ber-

the Vibrant Gujarat Summit in dra Modi, the then Chief Minister ited India in March 2003. During

Further, the year 2006 saw the first ministerial visit from India to Rwanda. Then Minister for Small Scale Industries, Agro and Rural Industries, Mahabir Prasad, India-Rwanda relations are visited Rwanda in August 2006.

ANI

gence of views and cooperation Scale Industries was signed dur on major international issues, an ing the visit.

### After six months of war, how have Arab perceptions of Israel changed?

#### **TEL AVIV**

SIX months into war with Hamas, Israel is both on the brink of either a multifront war or establishing diplomatic relations with more Arab countries.

Israel is committed to specific war goals, but as long as the hostages are still being held captive, Hamas forces remain in Gaza and Yahya Sinwar is at large, Iran and its proxies will continue to play for time, betting on the West to impose a ceasefire.

On one hand, the Arabs credit Israel for fighting alone against the Iranian axis of Hamas, Hezbollah, Houthis, Iraqi militias and the Islamic Revolutionary Guards Corps. Israel is also accumulating an impressive series of intelligence achievements.

But the Arabs also perceive Israel as fighting for its existence and as a country

without red lines. Despite killing 12,000 terrorists and carrying out 32,000 airstrikes, Hamas and Hezbollah have fired a combined 12.200 rockets since October 7, according to figures released by the Israel Defence Forces on Sunday.

And Hezbollah is estimated to have tens of thousands more.

Both the moderate Arab states and Iran and its allies have noted a fraying ties between Jerusalem and Washington. This deteriorating relationship is mainly expressed in American threats to reassess policy, halt arms shipments, rhetoric over humanitarian aid. and UN Security Council resolution that passed without a US veto.

At the same time, they also perceive American weakness, with US Secretary of State Antony Blinken having made six high-profile visits to the Middle East without any significant results towards ending the war or freeing captives.

The combination of friction between the allies and Washington's weakness has emboldened Hamas to harden its stance in hostage negotiations.

Among Palestinians in both Gaza and the Palestinian Authority, the war burns deeply in their consciousness as "Nakba 2023." The number of Palestinians killed has not been independently verified, but they accept Hamas figures of over 33,000, a number that Israel and other experts dismiss as unreliable.

Israel estimates that Hamas lost 75 per cent of its military strength and significant ability to control Gaza's governing institutions. Hamas agreed to a temporary ceasefire and hostage release in November, not only to prevent Israel from invading central Gaza and Khan Yunis, but to get Israeli forces out of the Shifa Hospital, where the terror group tried to base its administrative control.

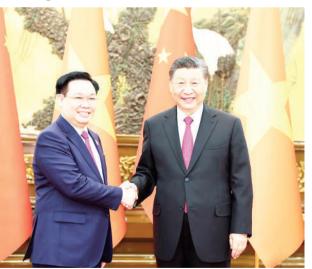
But a recent raid on the Shifa compound thwarted Hamas's attempts to renew its control over Gaza. This revealed one of Hamas's weak points and indicates a course of action for Israel to continue weakening the terror group.

Meanwhile, the Palestinian Authority is trying to position itself as a viable government for post-war Gaza that will fit into US President Joe Biden's vision of a reformed institution.

The agenda includes cutting down the PA's bloated and inefficient bureaucracy, replacing diplomats representing the PA abroad, and initiating an internal self-investigation mechanism within the Palestinian Preventive Security. It also includes indirect "pay-for-slay" funding as a workaround for Israeli and American demands to end the stipends.

greater contributions to the global socialist cause.

China is willing to scale up the exchange of experience gained in governing both the Party and the country, facilitate the synergy between the Belt and Road Initiative and the Two Corridors and One Economic Circle strategy, and increase exchanges between young people and sister cities, among others. Xinhua



Chinese President Xi Jinping meets with Chairman of the National Assembly of Vietnam Vuong Dinh Hue at the Great Hall of the People in Beijing yesterday. Xinhua

ANI

### China sees improvement in both quality, efficiency of foreign-related legal services

IN recent years, China has been working to improve its foreign-related legal services, especially those in areas such as work of lawyers, arbitration, notarization, and commercial conciliation.

Efforts have been made to enhance the development of foreign-related legal service institutions, promote the establishment of international commercial arbitration centers, and leverage the role of the Belt and Road International Lawyers Association and other institutions, to safeguard the legitimate rights and interests of Chinese enterprises and citizens in their overseas activities, while effectively serve and support the country's high-level

opening-up.

As of January this year, Chinese law firms have established 180 branch offices and several representative offices in 35 countries and regions. The number of foreign-related lawyers nationwide exceeded 12,000. The parties involved in foreign-related cases handled bv arbitration institutions across the country came from over 100 countries and regions. The quality and efficiency of foreign-related legal services in China have been continuously improved. In October 2020, the Orange

Line Metro Train (OLMT), built by Chinese companies, officially commenced operations in Lahore, an eastern city of Paki-

stan. This marked Pakistan's entry into the "era of metro."

After the opening of the OLMT, a joint operation body consisting of Chinese and Pakistani companies was formed to provide an eight-year operation and maintenance service.

In order to better support Chinese companies in their overseas business, a law firm in south China's Guangdong province, which is a member unit of the Belt and Road International Lawyers Association, signed a cooperation agreement with relevant Chinese enterprises to provide legal services for compliant operations.

After the agreement was signed, the law firm promptly identified the main legal and compliance issues that Chinese enterprises and members of the joint operation body might face, conducted a comprehensive assessment of the legal and compliance risks during project operations, and proposed solutions.

Besides, it helped ensure that the OLMT operates in strict accordance with relevant laws and regulations, as well as regulatory requirements of both China and Pakistan, and the demands of the Pakistani owner, too.

This has guaranteed the smooth operation of the project, and created both social and economic benefits for the project, showcasing the speed and quality of Chinese projects.

As an international and professional lawyer organization initiated by China, the Belt and Road International Lawyers Association has been actively promoting institutionalization since its establishment in December 2019.

Currently, the association has more than 2,600 members from 54 countries and regions, including over 430 group members. It has nine professional committees, 34 national or regional working groups, and five representative offices.

The association has played recognized internationally. an active role in deepening The majority of international exchanges and cooperation commercial contracts choose among legal professionals arbitration as the preferred from Belt and Road partner method for resolving discountries, as well as strengthputes. Arbitration plays an ir-

ening legal services. Kang Yu, secretary-general

of the Belt and Road Interna-

tional Lawyers Association,

said in recent years, members

of the association have provid-

ed professional, accurate, and

high-level legal services to key

Belt and Road projects such as

the China-Pakistan Economic

Corridor, the China-Thailand

railway, and the power trans-

Arbitration is an impor-

tant mechanism for resolving

economic disputes, which is

mission service for Laos.

replaceable role in promoting high-quality economic development and facilitating international economic and trade cooperation.

In a foreign-related case handled by the Shenzhen Court of International Arbitration, a party involved was a company from Dongguan, Guangdong province, while the other was one from Canada. Each party selected an arbitrator from their respective jurisdictions, and a Hong Kong expert was appointed as the presiding arbitrator. With the participation of arbitrators from three different legal systems, the case was successfully resolved, earning praise from both parties.

People's Daily)

WORLD NEWS

# Guardian

# A review of Palestine-Israel conflict 6 months after its outbreak

#### CAIRO

THE current round of the Palestine-Israel conflict has been going on for six months, yet no permanent ceasefire has been reached. While the humanitarian crisis in Gaza is worsening, tensions are spilling over into neighboring areas like southern Lebanon, Syria and the Red Sea. Here are the latest developments of the conflict.

#### **HEART-WRENCHING CASUALTIES**

During the surprise attack by Hamas on southern Israel on Oct. 7, 2023, some 1,200 people were killed, and more than 200 others were taken hostage. Israeli media the Times of Israel said on Saturday that 129 hostages remain in Gaza, and not all of them are alive.

The Palestinian death toll in the Gaza Strip has risen to 33,175, as a result of Israeli attacks, Gaza's health authorities announced on Sunday.

The humanitarian crisis in Gaza intensifies as Israel's military attacks persist alongside a blockade on the enclave.

According to figures released by the United Nations Relief and Works Agency for Palestine Refugees in the Near East, nearly 1.9 million people, or more than 85 percent of Gaza's population, have been displaced. The Israeli blockade has obstructed humanitarian aid delivery, with the UN warning of famine and malnutrition in Gaza.

The conflict also extends beyond the Gaza Strip, with tensions between Palestinians and Israeli troops in the West Bank escalating.

Since Oct. 7, 2023, more than 450 Palestinians have been killed by Israeli forces in the West Bank and East Jerusalem, according to the Palestinian Ministry of Health.

The conflict has also changed the Palestinian political landscape. In February, Mohammad Shtayyeh resigned as Palestinian prime minister, and Mohammad Mustafa's new government was sworn in late last month.

#### **GROWING INTERNATIONAL PRESSURE**

As casualties mount and the humanitarian crisis deepens in the Gaza Strip, Israel faces increasing global isolation.



A man grieves over the body of a victim after an Israeli airstrike in the southern Gaza Strip city of Rafah, on April 4, 2024, (Photo by Khaled Omar/Xinhua)

The UN has issued stern warnings about the worsening situation in Gaza, including famine and disease.

In January, the International Court of Justice (ICJ) ordered Israel to prevent acts of genocide against Palestinians in the Gaza Strip, after South Africa filed an application to the ICJ for proceedings against Israel.

In February, 26 member states of the European Union called for an "immediate humanitarian pause that would lead to a sustainable ceasefire" in Gaza.

Notably, pressure has intensified from the United States, a staunch supporter that has provided Israel with billions of dollars of military assistance since the outbreak of the conflict. On Thursday, U.S. President Joe Biden warned Israeli Prime Minister Benjamin Netanyahu that U.S. support for Israel would hinge on Israel's efforts to protect civilians in

Gaza On Friday, Israel announced the reopening of key routes to allow humanitarian aid to enter the famine-stricken Gaza Strip.

A temporary ceasefire between Israel and Hamas-led Palestinian militant groups in the Gaza Strip took effect from Nov. 24 to Nov. 30, 2023. During the truce, Hamas released 105 individuals, while Israel freed 240 Palestinian prisoners in exchange.

The UN Security Council on March 25 adopted Resolution 2728 demanding an immediate ceasefire in Gaza during the month of Ramadan, and calling for the release of all hostages.

Ceasefire talks have been alternately held in Doha and Cairo, yet no breakthrough has been achieved. Hamas seeks a complete cessation of the fighting, while Israel only agrees to a temporary ceasefire and rejects Hamas' demand for displaced civilians to return home.

On Saturday, Hamas announced send-

ing a delegation to ongoing talks in Cairo, attended by officials from the United States, Qatar, Egypt, and Israel.

#### **SPILLOVER EFFECTS**

The conflict between Israel and Hamas has generated many spillover effects.

Confrontations between Iran-backed Hezbollah and Israeli forces went on nonstop along the Lebanon-Israel border since October last year, resulting in casualties on both sides.

To show solidarity with the Palestinians, the Houthis in Yemen have launched dozens of missile and drone attacks on ships in the Red Sea and the Gulf of Aden since November last year over their suspected links to Israel.

Following joint U.S. and British airstrikes on Houthi targets in January, the Houthis have targeted vessels believed to be associated with these countries.

Militants have targeted U.S. bases for their support for Israel during the conflict, as evidenced by a drone attack in January that killed three U.S. troops near Jordan's border with Syria.

Israel has conducted attacks in Lebanon and Syria, targeting senior Hamas and Iranian leaders.

On April 1, Israel launched a missile strike on the consular section of the Iranian embassy in the Syrian capital Damascus, killing seven Iranians, including two veteran commanders of Iran's Islamic Revolution Guards Corps, and a number of Svrian civilians.

Following the attack, Iran's Supreme Leader Ali Khamenei vowed in a message that the country's "brave men" would inflict "a regret-inducing punishment" on Israel for its "criminal" attack. Iranian President Ebrahim Raisi also vowed that the "cowardly crime will not go unanswered."

# Somali PM announces Cabinet reshuffle

17

#### MOGADISHU

SOMALI Prime Minister Hamza Abdi Barre on Sunday announced a mini-Cabinet reshuffle, where new appointments to the ministries of foreign, security, and internal affairs were made.

In the new changes, the current Minister for Interior, Federal Affairs and Reconciliation Ahmed Moalim Fiqi was named minister for Foreign Affairs and International Cooperation.

Figi served as ambassador of Somalia to Sudan and later became head of the National Intelligence and Security Agency from 2010 to 2013.

He was the minister for internal security for Galmudug State before becoming a member of Parliament and then ascending to the position of Minister of Interior and Federal Affairs.

The ministry of foreign affairs has been without a minister since former minister Abshir Omar Haruse resigned in December 2023. The PM appointed Ali Yusuf Ali as minister for Interior and Abdullahi Sheikh Ismail as minister for Internal Security in the latest Cabinet reshuffle.

In addition, the prime minister fired the ministers for Energy and Water Resources, Posts and Communication, and the State Minister for Environment and Climate Change. He named Abdullahi Bidhan Warsame as minister for Energy and Water Resources and Mohamed Aden Moalim as minister for Posts and Communications, while appointing Ahmed Omar Mohamed as state minister for Environment and Climate Change.

Xinhua

# New International Land-Sea Trade Corridor achieves rapid development

SERVING as a vital connection between the Silk Road Economic Belt, the 21st-Century Maritime Silk Road, and the Yangtze River Economic Belt, the New International Land-Sea Trade Corridor (ILSTC), which runs through the western part of China, is rapidly expanding.

According to the latest statistics, 615,200 twentyfoot equivalent units (TEUs) were transported along the route in 2023, up 7 percent



### Genocide 30 years on: Rwanda's president leads commemoration

#### KIGALI

RWANDA'S president on Sunday led commemorations to mark 30 vears since the 1994 genocide that killed more than 1 million people and said the conditions that led to the slaughter would never be allowed to exist again in his country's politics.

Over 100 days, starting on April 7 1994, Tutsis and moderate Hutus and were systematically massacred by Hutu extremists, led by the audience at the arena.

Ayinkamiye survived the genocide along with her mother and two siblings. Her father and other four siblings were killed.

Kagame has been president since 2000 but effectively in control since his rebel force the Rwandan Patriotic Front marched into Kigali in 1994 to end the genocide. He said his country had taken great strides in the last 30 years.

"The tremendous progress of our country is plain to see and is

year on year, with the total value exceeding 64.32 billion yuan (\$8.9 billion), an increase of 16 percent over the previous year. Besides, the ILSTC has reached 490 ports in 120 countries and regions, transporting more than 1,100 types of goods.

At the Guoyuan Port in Liangjiang New Area, southwest China's Chongqing municipality, a train loaded with goods such as general machinery and chemical products slowly departed with a sharp blast of whistle. Two days later, it arrived in the ASEAN region via the Qinzhou Port, south China's Guangxi Zhuang autonomous region.

The Guoyuan Port is the largest container hub in the upper reaches of the Yangtze River. At this point, the ILSTC converges with the China-Europe freight line that starts from Chongqing and Sichuan, and the Yangtze River, often dubbed the "golden waterway.'

The bustling activities in Guoyuan Port mirror the ILSTC's rapid development as a vital logistics pathway. As of December 2023, 42 national logistics hubs have been established in provinces, municipalities and autonomous regions along the corridor. In 2023, 11 new national logistics hubs were set up as part of the efforts to reinforce the role of important logistics nodes, such as Chongqing, Chengdu, Guiyang, and Zunyi.

"In 2023, 584,000 TEUs were transported along the corridor via sea-rail intermodal trains, with a total value surpassing 49.17 billion yuan (\$6.8 billion), rep-

A container yard with a capacity of 4.5 million tons was put into operation at the Qianjiang Railway Station along the Chongqing-Huaihua Railway on Feb. 29, 2024. Photo shows the first train departing from the Qianjiang Railway Station to run along the New International Land-Sea Trade Corridor (ILSTC). (Photo: Yang Min/People's Daily Online)

resenting a year-on-year growth of 7 percent and 3 percent respectively," said Liu Wei, director of the ILSTC's Coordination Center for Logistics and Operation.

According to Liu, there are daily cargo services operating in both directions, connecting Chongqing, Sichuan, Yunnan, and the Beibu Gulf Port. Cargo trains in Guangxi are also heading towards the Beibu Gulf Port on a daily basis.

In September 2023, the first International Road Transport (often referred to as TIR) route connecting China, Kyrgyzstan and Uzbekistan was officially put into operation in Sichuan province. On the day of its opening, two container trucks carrying 42 tons of tea departed from Yibin city of Sichuan province and exited through the Irkeshtam Port in northwest China's Xinjiang Uygur autonomous region. They made their way through Kyrgyzstan and arrived in Tashkent, the capital of Uzbekistan, eight days later.

"The route's opening well addressed our urgent need," said Ying Yuhang, deputy general manager of a tea trade company in Yibin, adding that at that time, the company's clients in Uzbekistan were facing inventory shortages. The route ensured timely supply of goods and facilitated cooperation between the company and its Uzbek partners, Ying noted.

TIR is a global customs transit system based on the UN Convention, often imfreight transportation. When moving coverage mechanism" has across international borders, vehicles holding TIR certificates are granted streamlined customs procedures and faster clearance.

In the past, it would take around 30 days to deliver goods from Yibin to Tashkent. However, the TIR system now allows for time savings of two thirds compared to railway transportation, despite the higher cost. This mode of transportation is well-suited for carrying high-value and time-sensitive tal value of \$555 million. goods, such as electronics and cold chain products.

Through ongoing institutional innovation, the ILSTC's comprehensive service capability keeps improving.

Customs clearance continues to be facilitated. The overall customs clearance time for import and export at ports of Guangxi stands at 15.16 hours and 0.28 hours respec- trains has surpassed 46,000. tively, a reduction of 73.2 percent and 98.01 This approach leads to a percent compared to 2017.

The customs offices in Chongqing municipality, Kunming of Yunnan province, and Manzhouli of the Inner Mongolia autonomous region have enhanced cooperation and coordination. For cargo shipped from Moscow to China via the Manzhouli Port and then shipped from China to Map Ta Phut, Thailand through the Mohan Port, the shortest transit time is only 15 days, 20 days faster than the traditional means of sea transportation.

The application of digital documents is China to the world. plemented in international cross-border also increasing. The pilot "one-document

the Rwandan army and a militia known as the Interahamwe.

Rwanda's President Paul Kagame and his wife led 37 visiting leaders at a wreath-laying ceremony at a genocide memorial in the capital Kigali that contains the remains of some 250,000 people.

"Genocide is populism in its pure form, because the causes are political the remedies must be as well. For that reason our politics are not organized on the basis of ethnicity or religion and never will be again," Kagame said at a separate ceremony at a Kigali sports arena.

"Our people will never be left for dead again."

The International Criminal Tribunal for Rwanda, which was set up in Tanzania in late 1994 to try the masterminds of the genocide, closed in 2015 after convicting 61 suspects.

been introduced to sea-rail

intermodal trains and Chi-

na-Vietnam and China-Laos

freight trains, expanding its

coverage to Southeast Asian

countries such as Singapore,

Vietnam, and Laos. Current-

ly, a total of 9,613 documents

have been issued, with a to-

Besides, the "one-contain-

er coverage mechanism"

has been implemented ex-

tensively. The volume of

ships has exceeded 82,000,

while the volume of mari-

time TEUs transferred to

cost reduction of around

The building of informa-

tion exchange platforms is

accelerating. For instance,

over 800,000 pieces of

data on container and vessel movements have been

shared with Singapore's

port operator PSA, extend-

ing information about inter-

national supply chains from

1,000 yuan per container.

railway TEUs transferred to

More prominent suspects have since been caught after decades on the run, and Rwanda's own internal justice system has handled another nearly 2 million cases.

"We survivors we are strong. We will build the country together," Marie Louise Ayinkamiye, who was 11 during the genocide, told a result of the choices we made together to resurrect our nation," he said in his speech.

Kagame has drawn international praise for presiding over peace and economic growth since the end of the genocide.

But he has also faced mounting criticism for what human rights groups say are the suppression of political opposition and the muzzling of independent media, an accusation he and the government denies.

Western nations have accused Rwanda of supporting the M23 Tutsi-led rebels in neighboring eastern Democratic Republic of Congo. Rwanda denies backing the rebel group and in turn accuses Congo of supporting another group, the Democratic Forces for the Liberation of Rwanda, founded by Hutus who fled Rwanda after the genocide.

The instability across Rwanda's border poses a security threat to the region 30 years on from the mass killings.

As part of the commemoration, the UN cultural agency UNESCO unveiled plaques designating four genocide memorial sites to be world heritage sites.



Rwandan President Paul Kagame lights a memorial flame during a ceremony to mark the 30th anniversary of the Rwandan genocide, held at the Kigali Genocide Memorial, in Kigali, Rwanda on Sunday. PHOTO AP





Advent Constructions and Cultural and Fashion Shows' Activist Director Veena Jog, speaks during a seminar, which discussed rebooting the India-Tanzania partnership and the role of the diaspora, in Dar es Salaam recently. PHOTO: CORRESPONDENT

# Indian diaspora urged to shed light on traditions, beliefs

#### **By Beatrice Philemon**

ALTHOUGH Indians have been in Africa for several years, they have not managed to exchange their views on either their traditions or beliefs, it has been revealed

Veena Jog, Advent Constructions, and Cultural and Fashion Shows Activist Director made the statement in Dar es Salaam recently when discussing the rebooting India-Tanzania Partnership and Role of Diaspora at a seminar.

The seminar found out that Indians have so far been discussing their culture.

"Realizing clearly if we did have a regular modus of mass communication like radio/Television whereby along with our music, which is largely appreciated by the Tanzanians, and our Bollywood movies that are the big commercial business when they are translated and available in the Swahili language, we could have had light-hearted talks which will make our festivals and beliefs behind them easy to understand," she said.

Veena said she had made an attempt on the issue seven years ago and did have a show running on one of the radio stations briefly.

"We spoke in English and Swahili about our culture and traditions which are part of us and laced them

like Advent Construction when they arrive in Tanzania, adding this would help to strengthen the relationship and enable the growth of both countries.

The contributions made over the years by Indians be it towards politics, policies, charity, or nationbuilding need to have a place of dignity soon. I am glad the House of Culture the National Museum has agreed to be a part of this journey.

Emphasizing rebooting the India-Tanzania relationship, she said the Indian diaspora will be acting as a soft power for making bilateral bonds and cultural ties stronger.

This means she has a major role in bridging not only hearts but also minds.

Statistic shows that 60,000 people of Indian origin reside in Tanzania, they feel that the country is commercially sound and they can invest their time and energy and expect returns.

They feel also that Tanzanians are

#### **SPORTS**

# **Gut-wrenching disappointment** for Simba SC and Yanga

#### By Correspondent Lloyd Elipokea

DESPITE giving it their all, both Simba SC and Yanga have been painfully booted out of the coveted CAF Champions League following defeat in their respective quarterfinal second legs last weekend.

Indeed, after being pipped to a narrow 1-0 defeat by Egyptian giants Al Ahly in the first leg in Dar es Salaam a little over a week ago, Simba SC travelled to Cairo to slug it out with their Egyptian counterparts in the second leg last weekend.

Disappointingly though, despite pulling out all the stops, Simba SC were ultimately outclassed by Al Ahly who claimed a 2-0 win in the second leg and an unassailable 3-0 victory on aggregate.

Frustratingly, Simba SC's ouster from the CAF Champions League this season is seemingly the umpteenth time they have been knocked out of continental football's most prestigious championship at the quarterfinal stage. It is hoped then that Simba SC's coaches, whose Midas touch deserted them, will be able to draw vital lessons from the post-match analysis that should follow the Msimbazi Street outfit's capitulation to Al Ahly in the second leg.

While Simba SC's exit from the CAF Champions League is undeniably discouraging, it is unquestionable that the manner in which Yanga bowed out of the premier continental club tournament this season was incredibly agonizing.

Indeed, after the first leg between Yanga and South African heavyweights Mamelodi Sundowns in their quarterfinal tie ended in a goalless draw in Dar es Salaam, there was little to choose between the two dueling teams in a tense second leg in Pretoria last weekend, which also ended in a 0-0 sharing of the spoils.

With the two teams deadlocked at 0-0 on aggregate, this necessitated a penalty shootout to be played, which, as we all know, is the lottery of football.



Footballers making Simba SC are pictured heading to the pitch at Cairo International Stadium in Cairo to take on Al Ahly in the 2023–24 CAF Champions League last eight's rematch last weekend. PHOTO: COURTESY OF SIMBA SC

shootout, lady luck sadly frowned on Yanga as the in the African Amputee Jangwani Street side lost 3-2 to Sundowns whose composure rarely failed them.

However, what makes Yanga's defeat all the more heartbreaking is the fact that the outfit was denied what seemed like a legitimate goal even after the Video Assistant Referee (VAR) consultation.

Then, the fact that Yanga scored a goal that was disallowed is what makes their cruel loss to Mamelodi Sundowns such a bitter pill to swallow.

Nevertheless, on the bright side, the fact that Yanga came to within a hair's breadth of downing Mamelodi Sundowns should fill us all with the confidence that our teams can fearlessly go toe-to-toe with the continent's leading sides and ultimately come out on top.

Needless to say, we are proud of Yanga's overall displays in the CAF Champions League this season as they have displayed the abundant wealth of potential that exists in Tanzanian football.

Let us remain with the football theme and reflect And, in that nerve-shredding penalty on our national amputee football team's participation

Football Cup of Nations, which is set to kick off on April 19 this year.

Indeed, the team fondly dubbed 'Tembo Warriors' by affectionate fans, has been engaging in intensive preparations at the training camp in Arusha.

Thus, with the date for the competition's big kick-off being just around the corner, it is hoped that Tembo Warriors can give an extremely good account of themselves at this consequential football

tournament.

# Makudubela opens up on why top NBC Premier League players snub PSL outfits

with good, lively Bollywood music, this gave me a platform to reach out to people and allowed us to talk about matters that help us be understood," Veena said.

According to her, Indian festivals are also respected and celebrated as far as in the US's White House.

India's High Commission to Tanzania hosted the seminar, which brought together business leaders, writers, academics, social activists, political leaders, the Indian diaspora, and Tanzania's friends of India.

The seminar was meant to discuss India's cultural and historical linkages with Tanzania, moving through histories, the Indian diaspora in Tanzania/ East Africa, and rebooting the India-Tanzania partnership and the role of the diaspora.

Emphasizing food, Veena added it would be extremely nice if they had an official food gathering whereby prominent leaders in Tanzania could try Indian cuisine.

"Our food is made up of sumptuous curries and the tantalizing aroma of our spices has captured the world, and more people across the world, including Tanzania, enjoy it too, Indian Diaspora in Tanzania ought to organize an official food gathering," she said.

She noted India's fruit, known as Alphonso, can be one of favourite edibles in Tanzania the same way Tanzania's avocado is currently making an impact in India.

Veena moreover pointed out there is a need for the Indian Diaspora to feel respected instead of being perceived as less reliable Indians.

"We all know and should respect the fact that each Non-Reliable Indian (NRI) gives back to not only the country he/she's residing in but also the country he/ she hails from," she said.

Veena disclosed: "It is this respect that will make each Indian contribute and I'm glad we are moving in the right direction."

Without a two-way communication system, understanding the underlying issues and designing any policy that will be of any substance will virtually be impossible, Veena noted.

The government is of late becoming more peoplecentric the people residing in the country become its agents of Diplomacy, Veena disclosed.

The Director pointed out that a unified platform becomes primely important, in which important matters to the diaspora can be addressed.

"My focus would be to create that platform for the Association of Indians in Tanzania which can be the body they can approach to tackle matters," Veena said.

Elaborating on the Indian companies, she called on the companies to engage with local companies good, friendly people and it would be easy to associate with them.

Veena pointed out Indians take Tanzania as home, a place where they are free to practice religious, traditional, and cultural beliefs that they were taught during childhood, adding it is a place that would respect them and accept their diversity.

According to her, the cultural exchange nurtured by people has an interaction that has spanned centuries.

She noted this bridge of cultural exchange ultimately brings communities together and plays a vital role in promoting intercultural understanding and fostering the coexistence of diverse people and traditions.

On the government front, both nations have progressed tremendously 98% of Tanzanian goods going to India enjoy a dutyfree status in the country.

Bilateral trade has surpassed the 64-billion-dollar mark. All these facts are easy to find as the government is efficient in keeping data. Commenting on India's Independence Day, she said: "During our Independence/Republic Day, we (should) be allowed to portray our culture on the streets the same way the United States of America does. Cultural shows where both Indians in Tanzania and Tanzanians

could jointly present." "I have always believed that the medium of art is extremely powerful. Firstly, it doesn't cause destruction secondly exchange via this medium is very easy to absorb," she revealed.

She also noted dance is a medium of art, which is very close to her heart, pointing out she has been doing shows in Tanzania whereby many Tanzanians and Europeans train under her along with the Indians. She insisted Indians should put forth many more shows like these.

#### By Correspondent Nassir Nchimbi

YANGA's South African winger Mahlatse Makudubela has offered his insight on why top players in Tanzania's NBC Premier League have ignored interest from South Africa's DStv Premiership teams.

Makudubela referred to players like Yanga's Stephane Aziz Ki, whose current contract with the outfit is set to run out at the end of the season.

For that matter, it is up to Ki to either extend his contract with the Jangwani Street club or seek green pastures elsewhere.

The Burkina Faso international, aged 28, has been one of the leading performers for the NBC Premier League side since he arrived from Ivory Coast's ASEC Mimosas in July 2022

This season, he has been directly involved in 20 goals (13 goals and seven assists) in 20 league games for the table toppers.

We partly had a conversation, a slight one with Aziz Ki, he mentioned the standard of South African football has dropped," Makudubela said.

The South African winger noted: "It's gone down, I don't know why though, I couldn't quite answer to that though, I think statistics can speak for itself, comparisons should be made right now."

Makudubela disclosed: "In Tanzanian football, there are two clubs that were competing in the CAF Champions League quarterfinals, that says a lot about Tanzanian football, and credit should be given to them, the TFF and the wonderful work they are doing.

"And of course the two clubs, (Simba SC and Yanga), their presidents, and the work they have been putting in. Hersi Said, he's doing a tremendous job with the club (Yanga) and contributing as the Chairman of the African Clubs Association."

He continued: "There's a lot of investment put into Tanzanian football, the TFF has done a tremendous job, we all know East Africa will be hosting the next AFCON, so they have been representing East Africa very well lately and they are competing in the top African competitions.

"As for South Africa, I think people are in a comfort zone, they are okay, we avoid relegation, it's okay to play for a club just avoiding relegation," the footballer revealed.

"You don't have ambitions (to move) and compete against Al Ahly, CR Belouizdad, all these African giants out there."

"I think in his mind, he's thinking of ambitions. Yes, there's money (in the PSL)... it's something you want to look at, but you also want to challenge yourself and grow yourself as a brand, so, I think that's where it comes, maybe looking at it from a competition point of view," Makudubela said.



Yanga's South African winger Mahlatse 'Skudu' Makudubela.

**SPORTS** 

### Bellingham could help Madrid turn tables on champions Man City

#### LONDON

JUDE Bellingham is aiming to give Real Madrid the edge they badly lacked last season in the Champions League quarter-final first leg against Manchester City today, as he continues a remarkable first season in Spain.

England star Bellingham will lead Madrid's attack alongside Vinicius Junior as the reigning European and Premier League champions visit the Santiago Bernabeu.

Battered and bruised in a 5-1 aggregate thumping by Pep Guardiola's City at the semi-final stage last year, Real Madrid stumped up 103 million euros (\$112 million) to sign the England star from Borussia Dortmund.

Madrid's initial expectations for the 20-year-old were quickly smashed, as he surpassed them at lightning pace.

Bellingham began in stunning goalscoring form, with 14 strikes in his first 15 matches for the club, breaking the record of 13 held by Madrid greats Cristiano Ronaldo and Alfredo Di Stefano

Having arrived at the club as a midfielder but mainly deployed in attack by Madrid coach Carlo Ancelotti, Bellingham quickly established himself as a leader and a fan favourite -- "Hey Jude", they serenade in the capital.

Although inevitably his goal flow has slowed in recent weeks, he remains Madrid's top scorer and in addition to 20 across 32 appearances in all competitions, he also has provided 10 assists.

Madrid, who also seem poised to capture Paris Saint-Germain striker Kylian Mbappe this summer at the end of his contract, hope Bellingham can help them catch up with City.

Guardiola believes Bellingham's presence could be crucial for the record 14-time winners.

"(Bellingham's) impact has been massive," Guardiola told reporters in March. "It's a different team from last season -- his influence is obvious, and we have to try to discover what he does to control it.

"Facing Real Madrid is always a tough challenge, nobody can deny it. They are an exceptional club, and in this competition they can control many things with the experience they have in the past."

Madrid have a track record of snatching victory from the jaws of defeat in Europe and did just that against

#### glory

Rodrygo Goes struck in the 90th and 91st minutes against City to force the tie to extra-time and Karim Benzema netted the winner to secure a remarkable 6-5 aggregate triumph for Los Blancos.

However, the following season Benzema was not fully fit, and a Madrid lacking spine crumpled at the Etihad Stadium in a 4-0 second-leg thrashing. Despite only being at the club for a few months, Bellingham has already

shown a penchant for the big occasion.

The midfielder helped Madrid come from behind to beat Barcelona 2-1, netting a brace in the league match in October including a 92ndminute winner.

Bellingham's Madrid thrashed Barcelona 4-1 in his second Clasico appearance to claim the Spanish Super Cup in January, his first trophy with Madrid.

Eight points clear in La Liga, a second beckons domestically, but Bellingham understands how much Champions League victory would mean for his club.

"I'd much rather keep scoring in the 90 plus minutes than in the 15th, even though it might take a bit of strain (on) my heart and the fans' hearts," said Bellingham after a 94th-minute winner against Union Berlin in the group stage.

"That's the history of the club, I'm new... but I've had a TV since I was little and I can't remember from what age I've been watching Madrid complete comebacks where I'm thinking 'there's no chance' and 'it's not possible'.'

Bellingham has four Champions League goals in six appearances this season, including netting twice against Serie A champions Napoli.

An ankle sprain and a suspension has disrupted his start to 2024 but the City tie offers Bellingham a chance to get fully back on track, against a club that would have loved to sign him before it became clear he had his heart set on Madrid.

Most would have liked to -- even at 20, Bellingham is drawing comparison to some all-time greats.

"There are things about the way he plays that remind me of (Zinedine) Zidane -- it's his extraordinary quality on the ball," declared Ancelotti in February.

# Arsenal's 'good energy' fuels double bid as Bayern test looms

#### LONDON

MIKEL Arteta believes Arsenal are primed to avenge their wretched Champions League record against Bayern Munich as the Gunners set their sights on a remarkable double.

Arteta's side host Bayern in the Champions League quarter-final first leg today looking to transfer the momentum from their Premier League title charge onto the European stage.

With seven games left in a gripping title race, the north Londoners sit top of the table -- ahead of secondplaced Liverpool on goal difference and third-placed Manchester City by one point.

Arsenal have won 10 of their 11 topflight matches in 2024 as they chase a first Premier League crown for 20 years. But Arteta's attention will turn to the Champions League this week as Arsenal aim to make amends for nearly two decades of trauma against Bavern.

Beaten 5-1 in each of their last three meetings with Bayern, Arsenal were eliminated from the Champions League by the German club in the last 16 in 2017, 2014, 2013 and 2005.

Arteta was not in charge for any of those chastening exits, although he did play for Arsenal in the 2013 and 2014 losses to the six-time European champions.

Arsenal's fine domestic form suggests they are poised to enjoy a reversal of fortune this time.

Bayern will arrive at the Emirates Stadium in turmoil, lagging 16 points behind leaders Bayer Leverkusen after Saturday's embarrassing defeat at Heidenheim.

Even the presence of Bayern striker Harry Kane, who scored a north London derby record 14 goals against Arsenal during his time with Tottenham, is unlikely to rattle the Gunners.

The bad vibes at Bayern are a stark contrast to the positivity flowing through Arteta's vibrant young side.

Arteta has made it his mission to provide his players with the freedom to express themselves within his tactical structure and the results have been transformative for a club in free-fall prior to his appointment in 2019.

"We are in a really good moment. We have the squad healthy, with a really good energy, with a lot of confidence individually and collectively," Arteta said after Saturday's win at Brighton. "They are performing really well



#### **Mikel Arteta**

lem.

Meanwhile, Bayern Munich striker

Harry Kane returns to north London

to face old foes Arsenal in today's

Champions League quarter-final and

finds himself nursing a familiar prob-

Once again, Kane will step onto the

Emirates Stadium pitch as a shining

light in a struggling team seemingly

on course for a disappointing season

the red and white of Bayern Munich, a

proud club who have collapsed under

the weight of Xabi Alonso's incred-

Famously trophyless despite a stel-

lar career, Kane left Spurs for Ger-

man behemoths Bayern, a club syn-

onymous with success and silverware.

Bayern's most important player, with

32 goals in 28 league matches -- and six

The England captain is however no

Leverkusen, long chided for failing

to perform when it matters, are 16

points clear with six games remaining

and could win the league for the first

time this weekend, in between the two

Riding high atop the Premier

League, Arsenal fans will no doubt

delight in telling Kane he has taken his

trophyless curse with him to Bavaria.

And while Kane would have envi-

sioned a happier north London home-

coming after his 100 million euro (\$108

million) move, today gives him the per-

fect chance to sink the knife into an Ar-

senal side lacking in European football

closer to that elusive first piece of sil-

more in the Champions League.

verware.

Arsenal games.

Kane quickly established himself as

ible Bayer Leverkusen this season.

This time, however, Kane is wearing

without silverware.

We just have to carry on doing what sure." we're doing."

Arsenal have only reached the Champions League final once, losing to Barcelona in the 2006 showpiece. Back in the Champions League for the first time since 2017, Arsenal are making up for lost time.

They breezed past Lens, PSV Eindhoven and Sevilla to win their group and survived a penalty shoot-out against Porto to reach the quarterfinals for the first time since 2010.

Arsenal have not made the semifinals since 2009 but the confident mood among Arteta's squad points towards a long-awaited return to the last four.

Nothing encapsulates Arteta's ability to improve his players more than Kai Havertz's gradual emergence as a key figure this season.

Havertz's confidence was at rock bottom when he signed from Chelsea last year after a troubled spell with the Blues. The Germany international endured a slow start to his Gunners career, managing only one goal and one assist in his first 19 appearances in all competitions. But the 24-year-old has produced five goals and four assists in his last seven Premier League games.

Thriving as a central striker, he scored Arsenal's second goal against Brighton and set up Leandro Trossard to complete the victory.

"He's certainly having a huge impact on the team. His overall performances have been really good and now his numbers in terms of goal contributions are really high," Arteta said. "Kai at the moment is flowing and he's feeling really comfortable. He needs to maintain that level.

League

Tuchel took Paris Saint-Germain to the 2020 Champions League final, further than any other manager has carried the club, and won the competition with Chelsea one year later.

Despite letting go of the league title for the first time in more than a decade, Tuchel knows all will be forgiven with a Champions League win.

Tuchel left five first teamers out of Saturday's surprise Heidenheim loss -- captain Manuel Neuer, Leroy Sane, Kingsley Coman, Noussair Mazraoui and Aleksandar Pavlovic.

Tuchel said "none of those five have been rested", but all are expected to make the trip to London, with Neuer and Sane almost certain to play.

"We still have one goal left which is to travel to Wembley," Tuchel said on Friday, explaining "we have the anger in our stomachs to set things straight".

"We're in the quarter-finals so there are not too many more steps to be taken. Nothing matters except this goal."

Two-time Champions League winner Thomas Mueller said his side could harness the frustration and unleash it today

Mueller pointed to his "experience" in football and said critics should hold off until there was nothing left to play for.

"This result has me in fighting mode ahead of Tuesday. Self-pity doesn't help us at all," Mueller said. "The resentment inside me is smiling again."

Despite their current predicament, both Bayern and Kane can take solace from their records against Arsenal.

Kane has a habit of exacting sweet revenge on the club who released him as a junior, scoring 14 goals in 19 games. No player has scored more goals in the north London derby.

The England captain's win-loss record against Arsenal is less spectacular but still solid, seven victories, seven defeats and five draws.

Bayern have lost just three of 12 Champions League encounters with the Gunners, winning seven, and have won each of the last three games between the clubs by a 5-1 scoreline.

Six-time European champions, Bayern's record against Arsenal is however a reminder of how much things have changed between the sides.

On course for a first Premier League title since 2004, the Gunners have won

#### AFP

# Liverpool's title bid dented by Man Utd draw, Spurs go fourth

#### LONDON

LIVERPOOL were held to a damaging 2-2 draw by Manchester United as they handed the initiative to Arsenal in the Premier League title race, while Tottenham moved into fourth place with a 3-1 win over Nottingham Forest on Sunday.

Jurgen Klopp's side would have gone top with a victory against their bitter rivals at Old Trafford. But despite taking the lead through Luis Diaz's 23rd minute strike, Liverpool couldn't deliver the knockout blow.

They wasted several chances to increase their advantage before Bruno Fernandes alertly pounced on Jarell Quansah's wayward pass to score from just inside the Liverpool half in the 50th minute.

To Klopp's visible fury, Kobbie Mainoo found space to net United's second with an eye-catching curler in the 67th minute.

Liverpool avoided a repeat of their FA Cup quarter-final defeat at United earlier this season as Mohamed Salah equalised with an 84th minute penalty after Aaron Wan-Bissaka chopped down Harvey Elliott.

But it was still a frustrating final visit to Old Trafford for Klopp before his departure at the end of the season, with Liverpool stuck behind Arsenal, who hold a nine-goal advantage on goal difference.

Klopp's team, who are one point ahead of third placed Manchester City, have seven games left to overhaul Arsenal as they chase a recordequalling 20th English title.

"We should have won the game, that is clear. We should have had other goals in the first half. We dropped too deep," Klopp said. "The whole Liverpool community just stay calm. We are where we are and we keep giving it a proper go.

"Do I wish we had 10 points difference? Of course. We are in the race and I'm absolutely fine with it."

United boss Erik ten Hag added: "Very mixed emotions. We have to blame ourselves for making stupid mistakes.

"On the other side I'm very proud. You see how we are improving and the potential of this squad is amazing."

At the Tottenham Hotspur Stadium, the game went ahead despite a fatal stabbing just yards from the ground earlier on Sunday. Ange Postecoglou's side took the lead thanks to an own goal from Forest defender Murillo in the 15th minute.

Timo Werner's low cross into the six-yard box caused panic and Murillo's stretching attempt to clear diverted the ball into his own net.

Chris Wood equalised in the 27th minute with a clinical strike from Anthony Elanga's pass for his 12th league goal this season. But Micky van de Ven bagged Tottenham's second in the 52nd minute with a blistering strike from just inside the area.

"We have given him confidence, hopefully we've given the love that he needs. He has the appreciation from the rest of the players and the staff at

pedigree. Another man hoping to silence the doubters is Bayern manager Thomas Tuchel, whose greatest managerial and we are winning a lot of matches. the club and now our supporters for successes have been in the Champions

all four of their Champions League home games this season, scoring 13 goals and conceding none.

AFP

# Man City's Mr. Reliable Rodri stands in Real Madrid's way

#### LONDON

IF Real Madrid are to exact revenge on Manchester City in the Champions League quarter-finals, they will need to end Rodri's remarkable run of 64 games unbeaten for club and country.

The 27-year-old last tasted defeat when Spain lost a Euro 2024 qualifier to Scotland on March 28, 2023.

Since then he has scored the winner in the Champions League final, helped City to lift the Premier League, FA Cup, UEFA Super Cup and Club World Cup, as well as guiding his country to Nations League glory.

Regularly hailed as the best midfielder in the world by City boss Pep Guardiola, he is the one man even a side decorated with world stars cannot live without.

The English champions have coped with lengthy injury absences this season for Erling Haaland and Kevin De Bruyne.

However, in all four of City's defeats in all competitions this season, Rodri was missing through suspension.

Similarly, Spain's only loss since facing the Scots at Hampden Park a year ago came in a friendly against Colombia last month when he was left on the bench for the full 90 minutes.

Rodri also has good recent memories of the Bernabeu after scoring twice two weeks' ago in Spain's 3-3 draw with Brazil.

"Rodri is the best," said Guardiola after the holding midfielder netted his eighth goal of the season last



#### Rodri

week against Aston Villa.

"In his position, he is the best so he can do everything. The quality, he reads the game, his mentality, he is always ready.

"He is so good at many things... The presence, the physicality, he is complete."

Madrid rightly feel they got one over the Premier League's financial

### by David Chikoko

powerhouses by luring Jude Bellingham to the Santiago Bernabeu rather than a return to his homeland last summer.

But City can feel equally smug about snatching the Madrid-born Rodri from under their own noses. After making his breakthrough at Villarreal, he spent just one sea-

son at Atletico Madrid before City

splashed out £62 million (\$78 million) to trigger his release clause in 2019.

Who wins the head-to-head between Bellingham and Rodri will go a long way towards deciding a third meeting between the Spanish and English giants in the past three seasons.

Two years ago, City saw a twogoal lead slip away in stoppage time at the Bernabeu as Real launched a remarkable fightback on their way to a 14th European Cup.

Guardiola's men got their revenge 12 months later in another semifinal tie as they thrashed Madrid 4-0 at home in arguably the high point of the former Barcelona boss' eight years in charge in Manchester.

And Rodri believes having home advantage for the second leg at the Etihad, where City are unbeaten in the Champions League since 2018 could be the deciding factor in the tie.



## ... sets sight on Federation Cup title pursuit

#### By Correspondent Michael Mwebe

AFTER suffering another CAF Champions League quarterfinal exit on Friday, Simba SC will now face Mashujaa FC in a Federation Cup last-16 match, which is set to take place at the Lake Tanganyika Stadium in the afternoon.

This match is not just a battle on the pitch, it is a test of resilience for Simba SC, aiming to bounce back from back-to-back defeats against Al Ahly and keep their silverware aspirations alive.

Simba SC, under Abdelhak Benchikha's guidance, has shown flashes of brilliance this season, with a series of commendable performances. However, the club's journey has been anything but smooth.

Benchikha was hired to take the team to a higher level in the CAF Champions League but that is now gone- leaving him with the league and Federation Cup as the remaining frontiers to fight for glory this season.

Today's game is more than just a match, it is a pivotal moment in Benchikha's reign at Simba SC.

A defeat would not only dim their hopes of domestic glory but also intensify the scrutiny of Benchikha's project.

Simba SC's path to the last 16 has seen them defeat lower league sides, TRA FC of Kilimanjaro 6-0 (the biggest win of this year's competition) in the last 32, and Tembo FC 4-0 in the previous round.

Mashujaa FC, under the stewardship of Abdallah 'Baresi' Mohammed, carry their aspirations, having stabilized their performances recently despite suffering a 2-0 defeat in their last outing.

Baresi's men had avoided defeat in each of their last six NBC Premier League games before losing to Simba SC.

The unbeaten streak helped them move from second bottom to 12th place on the log to ease their relegation fears.

Statistics also show the army side has won their last two games in front of their rejuvenated and hopeful crown in Kigoma.

In the Federation Cup, they have taken down two successive top-flight sides. First, they knocked out Mbuga 3-2 before edging out Mkwajuni 2-1 in the previous round.

In head-to-head stats, Simba SC and Mashujaa have met in three competitive matches. Mashujaa famously claimed a 1-0 victory to edge

Simba SC players are pictured participating in training in Dar es Salaam recently in preparation for the 2023/24 NBC Premier League and CRDB Federation Cup. PHOTO: COURTESY OF SIMBA SC

### Dabo demands more despite Azam FC's qualification for CRDB Federation Cup quarterfinals

COMPREHENSIVE REPORT, PAGE 19

Arsenal's 'good energy' fuels

double bid as Bayern test looms

**Guardian** 

#### By Correspondent Seth Mapoli

AZAM FC secured a convincing 3-0 victory over Mtibwa Sugar in the CRDB Federation Cup Round of 16 clash at the Azam Complex Stadium in Dar es Salaam on Sunday, booking their place in the quarterfinal of the showdown.

The home side wasted no time in asserting their dominance, with midfielder Feisal Salum finding the net in the 11th minute. Ayoub Lyanga doubled the lead in the 29th minute, putting Azam FC firmly in control.

The second half saw Abdulhamis Suleiman 'Sopu' add another goal in the 70th minute, effectively sealing the win for Azam FC.

Joseph Akaminko, another standout midfielder for Azam FC, was voted as Man of the Match for his impressive performance, receiving a 500,000/- reward from the tournament sponsors.

This victory propels Azam FC into the quarterfinal of the CRDB Federation Cup, joining Singida Black Stars, Coastal Union, Namungo FC, Geita Gold FC, and Tabora United.

Following the match, Azam FC head coach Youssouph Dabo expressed his satisfaction with the result, acknowledging the team's effort.

The coach noted: "First, I would like to thank my players for making it through this stage of the competition. The goal has been achieved, now we will continue to fight to get further."

Dabo, however, highlighted areas for improvement, noting: "Regarding today's game, we did not play well technically, even though we won. Some of our players haven't been at their best level. In football, every player must be good to bring a good technical combination. But this is normal in football. What's important is that we won the game."

Dabo emphasized the importance of maintaining

# Simba SC itching for derby revenge, says Ahmed Ally



competitive rhythm: "I told my players before the game that in this FA Cup, you just need to win."

"We haven't played a competitive match in three weeks, and that's not ideal in football. You lose many things. Apart from today's mistakes, we will go back to the training field to regroup."

Azam FC now shifts their focus back to the NBC Premier League, where they currently hold a strong second-place position with 47 points. Their impressive record boasts 14 wins, five draws, and so far two losses after 21 games.

This season, Azam FC has emerged as a force to be reckoned with. They possess a potent attack, having netted an impressive 47 goals, second only to Young Africans SC, alias Yanga.

Leading the charge is Feisal Salum, who has contributed a staggering 18 goals (13 goals and five assists). Kipre Junior has also played a crucial role with seven goals and eight assists.

Azam FC has recently demonstrated their resilience by securing victories in three out of their last five matches, drawing the remaining two.

Notably, their recent triumph over defending champions Yanga sent shockwaves through the league and solidified their position as serious title contenders.

With a strong performance in the CRDB Federation Cup and a comfortable second place in the NBC Premier League, Azam FC is undoubtedly a team to watch in Tanzanian football.

Their ability to overcome challenges and maintain winning momentum suggests they have a genuine shot at claiming silverware this season.



Simba SC Information and Communication Manager, Ahmed Ally.

#### By Correspondent Michael Mwebe

AHMED Ally has admitted revenge is motivating Simba SC ahead of their derby against Young Africans SC since November's dramatic defeat.

Simba SC suffered their biggest derby defeat in the last 40 years when they collapsed in the second half to lose 5-1 to their long-time rivals, alias Yanga.

The game went into halftime tied at 1-1 thanks to a Dennis Kibu equalizer to cancel Kennedy Musonda's opener for Yanga.

However, Gamondi's men blew their opponents away with a remarkable second half that began with a goal from Maxi Nzengeli, who scored a brace in between a strike from Stephane Aziz Ki, with substitute Pacome Zouzoua adding a late fifth, as Yanga registered an emphatic derby win.

Ahead of the reverse fixture that has now been confirmed, Simba SC's Information and Communication Manager Ally says the club is itching to avenge the historic beating and the leg-pulling they suffered from Yanga when they take on their cross-town rivals again on April 20.

The official noted: "Preparations for the derby game have not started. It is a normal game like others, although it has its status and honour."

"At the moment, the focus is on these two games against Mashujaa FC and Ihefu SC. If we win these games, we will create momentum towards the match on April 20," Ally pointed out.

The official said: "So before we start thinking about April 20, we must look at how you overcome these two hurdles here. If we win here, we build confidence, we attract our fans, and give confidence to fans

and players towards April 20."

"The main focus here is on the April 9 and April 13 games. Let's finish with these and then look towards April 20. This time around we need to get a victory because we are determined to fight for the title and the only place that can keep our hope is in that game," Ally disclosed.

"Because if we manage to win against our direct rivals, it means we will be only one point behind in the league standings. We will find ways to clear that one-point gap."

"The important thing is to win. If you win, it means you have taken revenge, you have finished your opponent, everything comes into play right away," Ally insisted.

Simba SC finds itself seven points behind leaders Yanga as the league hits the twothird mark.

However, the 22-time Premier League champions have two games in hand over Yanga and second-placed Azam FC. out Simba SC in the 2018/19 Federation Cup.

The teams have met twice in the league this season. Their first clash in Kigoma back in February saw the Msimbazi Street team claim a 1-0 victory in the first top-flight meeting between the two sides.

The return game saw Simba SC complete the double over Mashujaa with a 2-0 victory at Chamazi Stadium.

The last 16 rounds of the Federation Cup will wrap up on Wednesday with a game pitting hosts Dodoma Jiji FC against defending champions Yanga at Jamhuri Stadium in Dodoma.



Simba SC's path to the last 16 has seen them defeat lower league sides, TRA FC of Kilimanjaro 6-0 (the biggest win of this year's competition) in the last 32, and Tembo FC 4-0 in the previous round

claiming silverware this season.	
TO NIGHT @ 9:00	Flexibles by David Chikoko
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