



National Pg 2 CCM Tabora awards Samia gold for 'strong' leadership



National Pg 3 Seaweed players urged to seek new strategies



National Pg 7 Educate public on Marburg, RC urges scribes



Tanzania, Burundi sign agreement for SGR link

By Correspondent James Kandoya

AN agreement to construction standard gauge railway (SGR) from Uvinza (Tanzania) to Musongati (Burundi), a 282 kilometre stretch costing \$2.154bn (5.6trn/-) was signed in Dar es Salaam yesterday.

Prof Makame Mbarawa, the Transport minister, said at the signing ceremony that the project consists of two sections: from Uvinza to Malagarasi (180 kilometers) and from Malagarasi to Musongati (102 kilometers) long.

He asked the Tanzania Railways Corporation (TRC) management to ensure that the construction works meet international standards, that the project funds are properly managed to achieve set objectives, while avoiding to undermine its quality.

He recommended involving local communities like extending job opportunities for residents in areas the railway passes, so that they improve their livelihoods and boost economic activity via this project.

He cited the African Union's agenda to have all African countries connected by modern railways by 2026, with Tanzania expected to play a significant role to realising this objective in the eastern Africa region.

Capt. Diuodone Dukundane, the Infrastructure minister for Burundi, said that this was a significant step taken by leaders of the two countries, and it would expand trade and economic growth in both countries.



The project will be executed by the China Railway Engineering Corporation (CREC) and the China Railway Engineering Consulting Group (CEC)

This project, once completed, will serve as a model for other African nations as it shows how countries joining together can achieve great progress, he stated.

Dr Mwigulu Nchemba, the Finance minister, said that project funds are ready and the selection of a contractor is being awaited, a process set to be completed right away so that construction work can proceed.

The two countries worked jointly to secure funds for the project through the African Development Bank, the first time the regional lender has invested in railway development, he stated.

For the railway to be effective it must be completed in its entirety to achieve its full benefits, in which case all the remaining sections, including Tabora to Mwanza and also to Kigoma, will be completed to align with the construction of the section from Tanzania to Burundi.

Masanja Kadogosa, the TRC director general, said that building the Uvinza-Musongati section will take upwards of 72 months, as it also involved constructing bridges and freight terminals.

The planned infrastructure will be completed by 2026.

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President Samia Suluhu Hassan, Chairperson of Southern African Development Community (SADC) Organ on Politics, Defence and Security, leads an Emergency Summit of Heads of State and Government at State House Dar es Salaam on Tuesday. Others are President of Zambia Hakainde Hichilema (2nd L) and the President of Malawi Dr Lazarus Chakwera (2nd R). President of South Africa Cyril Ramaphosa and President of the Democratic Republic of the Congo Felix Tshisekedi participated virtually. Photo: State House

Mafia, other islands set for national grid power linkup

By Correspondent Marc Nkwame, Arusha

ISLANDS on the seashore as well as Lake Victoria will be connected to the national power grid by installing small power stations there.

Costa Rubagumya, the Tanzania Electric Supply Co. (TANESCO) deputy managing director, made this affirmation at the ongoing East Africa energy cooperation conference here yesterday, inviting private investors to work on this goal through public private partnership.

Such power stations need to be set up in



With climate change and fluctuating weather patterns, hydropower generation is no longer reliable...

remote parts of the country especially on islands like Mafia on the seashore and other islets in lakes Victoria and Tanganyika, he stated.

Upwards of 500,000 new clients are being connected to the national grid annually, he said, hinting that in the wake of the Africa energy summit lately held in Dar es Salaam, a new target of linking 1.6m new users per year is being set, he said.

This is in line with the Mission 300 initiative where more than 8.3m new customers will be joined to power lines by 2030,

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Minister leads legal aid team in Kilimanjaro Region launch

The ministry serves the elderly and women groups to ensure they live and enjoy life like other people where the arrival of the campaign will help them get their rights

By Correspondent Joseph Mwendapole

THE presidential legal aid campaign will reach every district, ward, village and street across the country to ensure every needy person has access to free

legal aid services.

Dr Damas Ndumbaro, the Constitutional and Legal Affairs minister, made this affirmation at the launch of the campaign in Kilimanjaro Region in Moshi yesterday.

He was optimistic that the campaign would enable community members to resolve most conflicts as it will be conducted in two phases, "so every Tanzanian who has a conflict will be reached and those who are used to violating people's rights will not be left safe."

The campaign will go through every corner, he said, affirming that in the 16 regions the team has passed it was clear that people thirst for justice. "That is why they have

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Mobile natural gas filling units coming

By Guardian Reporter

THE government is preparing to introduce mobile natural gas filling stations for vehicles to address the service challenges along the Dar es Salaam-Dodoma highway.

Judith Kapinga, the deputy Energy minister, made this affirmation in the National Assembly yesterday when responding to a question from Maryam Mwinyi (Special Seats, Zanzibar) who inquired about government plans to increase vehicle gas filling stations across the country, Zanzibar inclusive.

The Tanzania Petroleum Development Corporation (TPDC) is procuring mobile stations to ensure adequate service coverage along the Dar es Salaam-Dodoma route, she stated.

Three gas filling stations are under construction in Dar es Salaam to reduce congestion at existing service points, she said, stressing that the government is working diligently on this issue to encourage people to convert their vehicles to gas systems.

The MP also questioned the government's strategy to reduce the price of domestic use gas, given the rising public demand, where the deputy minister stated that the government had engaged gas companies "to map the entire country, particularly rural areas, to set up gas distribution points and improve accessibility."

The government is also implementing the 2024/2034 national strategy for clean cooking energy which also focuses on reducing the price of liquefied petroleum gas (LPG) cylinders, she stated.

A subsidy of 20 percent to 50 percent of the price of LPG cylinders is being offered to end users, and further measures will be taken to ensure price reductions, she elaborated.

Last October 24, TPDC, announced that the number of vehicle gas filling points stations in Dar es Salaam is expected to reach 13 by mid-2025.

SPORTS

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Simon Msvu confident Taifa Stars can shine at AFCON 2025

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Guardiola wary of financial hit if Man City fail to advance in Champions League



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Minister leads legal aid team in Kilimanjaro Region launch

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been showing up in the campaign, this is the vision and instructions of President Samia Suluhu Hassan who saw the thirst for justice of Tanzanians," he stated.

"In this campaign, every bush will be cut and burned," he said, intimating that there are people hiding in the bushes of cruelty. "We will cut them so that justice will be done," he declared.

The minister, who had a stint in the Culture and Sports portfolio, excited the audience with "the philosophy of touch, let's go" that he said will characterise the campaign.

The campaign has also come up with a philosophy of harming those who violate human rights, those who violate the law, those who commit sexual abuse," he stated, asserting that they will all be dealt with.

Boniface Mwabukusi, president of the Tanganyika Law Society (TLS), said that the service of legal aid to citizens is the responsibility of those who provide that service to do it with humility and diligence.

Many conflicts are related to inheritance and land, caused by people declining to write a will, a situation that has fuelled conflicts after the person dies, he specified.

The TLS constitution refers to legal aid service and its obligation to push legal aid services to the breadth of the population. "We will support the government to help many citizens who are poor to get justice," he declared.

Nurdini Babu, the regional commissioner, commended the team for taking the campaign to the region, hinting at the presence of

many people who legal dispute challenges but do not know where to go to get their rights.

"We have legal aid desks in various offices here in the region but after launching today here we will go to all the wards' to pick up those issues, he said.

Yohana Marko, representing the Government Bar Association, said state attorneys have a legal responsibility to provide legal aid education, affirming that the association will take up with vigour conducting legal, on the basis of guidance of the Attorney General.

This will be a permanent agenda, ensuring that the bar association collaborates with the legal aid team for people to benefit from legal aid services all the time.

Moshi Urban MP Jacob Tarimo said many people have been coming to his office to ask for legal help, so the presidential legal aid campaign is liberation for them.

He said that it was dangerous when citizens believe that justice is bought with money or justice is for those with money, in which case the campaign has come at the right time.

Amon Mpanju, the Social Development, Gender, Women and Special Groups deputy permanent secretary, hailed the minister for making the legal aid service possible for citizens who are unable to get their rights.

The ministry serves the elderly and women groups to ensure they live and enjoy life like other people where the arrival of the campaign will help them get their rights, he added.

Tanzania, Burundi sign agreement for SGR link

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pledged to high international standards and value for money, with the second phase of construction underway in Tabora and Kigoma, he stated.

The project will be executed by the China Railway Engineering Corporation (CREC) and the China Railway Engineering Consulting Group (CEC), he stated.

Selemani Kakoso (Mpanda Rural),

chairman of the parliamentary committee on Infrastructure, praised the AfDB and the two governments for overseeing the project's successful launch.

The project, from Dodoma to Makutupora, Tabora to Kigoma, should run in parallel with building the Uvinza to Musongati section as it will speed up the work and stimulate further economic growth, he added.

Govt now blames employers for delayed retirees' payment

By Guardian Reporter, Dodoma

THE government has said some retirees experience delays in receiving their benefits due to their employers' negligence in submitting their information to the President's Office (Public Service Management) for timely processing.

Additionally, the government has warned negligent employers as severe penalties will be imposed on those found culpable. The government emphasised that it will not tolerate seeing retirees suffer after dedicating their service to the country.

The statement was issued yesterday in the National Assembly by Deus Sangu, Deputy Minister of State in the President's Office (Public Service Management and Good Governance) while responding to a question from Mwantumu Zodo, Special Seats MP for Tanga. Zodo had inquired about the government's plan to pay workers who retired since 2020 but have not yet been paid due to their employers' failure to submit contributions to the relevant funds.

In response, the deputy minister explained that the delays in retirees receiving their benefits are caused by negligence of employers by failing to submit necessary information to the public service office on time.

He urged employers to ensure that retirees fulfil their responsibility by submitting their information on time to allow the President's Office to process their benefits promptly.

after serving their country with integrity," Sangu stated.

Janejelly Ntate, Special Seats MP from Dar es Salaam, asked the government about its plans to support employees affected by the four-year promotion delay guideline.

In response, Sangu said that the government has been making various efforts to address promotion issues, and in the 2022/2023 fiscal year, 180,000 employees were promoted, including those affected by delays.

He added that in the 2023/2024 fiscal year, 232,530 employees were promoted, including those affected by the promotion process, verification of fake certificates, and identification of ghost employees.

The deputy minister also mentioned that in the 2024/2025 fiscal year, the government will ensure that all employees affected by the four-year promotion delay are promoted on time.

Additionally, teachers hired in 2012 and other employees who were supposed to be promoted in 2016, but whose promotions were delayed due to verification processes, have been identified, numbering 6,559 individuals. The government has allocated funds to pay them in the current fiscal year, with the remaining few to be paid in the next fiscal year.

If there are any delays, we passed a law here in Parliament to take action against such employers because the government does not want to see retirees suffering after serving their country with integrity



Finance Minister Dr Mwigulu Nchemba (R) shares a light moment with the World Bank President Ajay Banga shortly before the latter's departure at Julius Nyerere International Airport in Dar es Salaam yesterday. Banga was in the country for the Africa Heads of State Energy Summit. Photo: Courtesy of the Ministry of Finance

Mafia, other islands set for national grid power linkup

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he said, noting that the host country was among 12 initial signatories of the Dar es Salaam Declaration reached at the summit.

It is a multi-state agreement committing African governments to accelerate energy access across the continent and promote renewable energy adoption, he stated.

Jean-Baptiste Havugimana, the East African Community (EAC) director of productive sectors, said that access to electricity in the East African region is still below 50 percent on average, some countries approach 75 percent connection or

above.

The EAC secretariat is working with the member states to increase the rate of access in isolated or borderline areas especially through shared hydropower units, he stated.

The EAC is also working to establish a regional energy collection centre and exchange market for shared power resources, an initiative likely to help distribute chances of connection equally across member states and cut down costs among consumers, he further noted.

"Where some countries produce surplus, others suffer deficiency

and therefore the pooling of these resources will balance supply and demand," he asserted.

Joseph Siror, the Kenya Power and Lighting Co. (KPLC) chief executive officer, said that it was high time for East African countries to move away from dependency on hydropower sources.

With climate change and fluctuating weather patterns, hydropower generation is no longer reliable, so the EAC region has to take up auxiliary power sources like geothermal, solar, wind and biogas, he stated.

Ministers from across the EAC and large-scale energy user were meeting for two days, with the con-

ference delving into opportunities for the private sector.

They also laboured on advocating for a diversified energy mix to support major industrial growth, along with other commercial activities.

Andrea Malueth, EAC deputy secretary general charged with Infrastructure had earlier described energy as a pillar for development and growth, crucial for the functioning of EAC economies.

The East Africa energy cooperation summit would serve as an ideal platform for advancing projects and bringing tangible changes in the industry, he added.



UNICEF Country Representative Elke Wisch (R) receives a certificate of appreciation and recognition from Zanzibar Minister of State for Finance and Planning Dr Saada Mkuya Salum during the second high-level budget monitoring symposium in Zanzibar yesterday. Left is Zanzibar Minister for Health Nassor Marzui. Photo: Guardian Correspondent

By Guardian Correspondent, Tabora

CCM women's wing (UWT) in Tabora Region has awarded President Samia Suluhu Hassan special gold in recognition of her "outstanding leadership" and the trust placed in her to represent the party in the upcoming general election.

During the ceremony here yesterday, Mwanne Mchemba, UWT regional chairperson, said that the women in Tabora Region fully support the President.

The event also served as a celebration of President Samia's birthday, with cake and a special 'Happy Birthday' card.

CCM Tabora awards Samia gold for 'strong' leadership

Mwanne further extended congratulations to Zanzibar President, Dr Hussein Ali Mwinyi, for his leadership and nomination as a presidential candidate this year.

"We have full confidence in the nomination of these leaders. Our goal is simple: to mobilise all women in Tabora Region to vote in big numbers on election day and ensure a resounding victory for them," said Mwanne.

Roda Madaha, the wing's region-

al secretary, stated that they are fully committed to uniting women in the region and maintaining their solidarity until the election day. She explained that the gold award presented to the President was a gesture of appreciation for her immense contributions to the development of Tanzania, both on the mainland and the islands.

Receiving the award on behalf of the Regional Commissioner and President Samia Suluhu Has-

san, Uyui District Commissioner Mohamed Mtulyakwaku thanked the women and emphasised President Samia's unwavering dedication to uplifting the economy of the people.

He highlighted that the government has provided loan opportunities for women and small-scale traders to boost their economic empowerment and foster development. He encouraged continued support for her efforts.



Minister for Constitution and Legal Affairs, Dr Damas Ndumbaro (3rd L), listens to a briefing shortly before launching Mama Samia Legal Aid Campaign in Moshi Municipality, Kilimanjaro Region yesterday. Photo: Guardian Correspondent

MNH to unveil diabetes diagnosis through saliva

By Correspondent Christina

Mwakangale

MUHIMBILI National Hospital (MNH) is set to come up with a modern device that diagnoses diabetes through saliva.

Prof. Mohamed Janabi, MNH Executive Director, unveiled this in Dar es Salaam at the weekend shortly after the hospital received various medical equipment worth 125m/-, including devices designed to improve visibility of blood vessels and nerves during surgeries.

He explained that, due to the increasing global use of advanced medical technologies, the hospital which has national and international reputation, intends to offer a variety of cutting-edge healthcare services.

The equipment was handed over by Chinese Ambassador to Tanzania Chen Mingjian to Health Minister Jenista Mhagama during an event held at the hospital in Dar es Salaam.

"We will notify the public through

the media once we're ready," said Prof. Janabi.

According to health experts, diabetes is a chronic condition that can affect anyone. The World Health Organisation (WHO) estimates that about 830 million people worldwide have diabetes, the figure that is four times higher than it was 40 years ago.

Diabetes occurs when the body is unable to properly utilise the glucose (sugar) produced and found in the bloodstream.

Normally, glucose itself is not

harmful, as it provides energy to all the body's cells. However, some tissues require insulin, a hormone produced by the pancreas, to allow glucose to enter the cells more easily and be converted into energy.

Complications from diabetes can lead to heart attacks, strokes, blindness, kidney failure and amputations.

Despite the risks, many people with diabetes are unaware they have the condition. Lifestyle changes can help prevent the development of type-two diabetes.

Device new strategies to improve production, seaweed farmers told

By Guardian Reporter, Zanzibar

PERMANENT Secretary in the Ministry of Blue Economy and Fisheries Capt. Hamad Bakari Hamad has urged stakeholders in the seaweed subsector to seek new strategies to improve trade for the benefit of farmers and the government.

Speaking here at a workshop aimed at strengthening seaweed farming in Tanzania, Capt. Hamad emphasised the need for joint co-operation between development organisations and the government to ensure that seaweed farmers progress and bring economic transformation to the country.

He stated that the government, through the Ministry of Blue Economy and Fisheries, was implementing and overseeing marine resources, including seaweed farming, with the goal of creating positive changes for both citizens and the government.

"Through this workshop, we hope to introduce something new by creating a fresh chapter in the 35-year history of the seaweed industry here in Zanzibar," he said.

He further noted that it is time to transform the economic landscape of seaweed farming which has been a major international crop for Zanzibar both locally and globally.

He expressed his gratitude to The Nature Conservancy (TNC) for bringing together stakeholders in the seaweed subsector to address challenges and explore better ways to enhance commercial value of the crop.

Dr Hamis Nikuli, Assistant Director of Marine Aquaculture Growth, speaking on behalf of the Permanent Secretary in the Ministry of Livestock and Fisheries, emphasised that participants in the workshop must come up with beneficial solutions for the seaweed sector.

"Through this meeting, we will reach decisions that will assist policymakers in addressing challenges," he said.

He added that experts must

continue to provide education on seaweed farming, as seaweed can be used to produce livestock feed, which presents a significant opportunity for the crop's price to increase.

Dr Masoud Rashid Mohamed, Zanzibar Seaweed Company (ZASCO) director general assured seaweed farmers that the company would continue purchasing seaweed from them for processing, aiming to resolve market reliability issue.

Ali Said, Chief Officer at the Institute of Marine Research and Fisheries Resources, said the government, through the research institute, was continuing to conduct research on seaweed seeds to strengthen farming and production of the crop in the country.

Nate Taylor Voorhess from TNC noted that marine seaweed farming has grown significantly compared to other agricultural products due to the extensive knowledge held by seaweed farmers.

Stakeholders in the sector urged relevant institutions to conduct research on seaweed farming to identify the minerals found in the crop, ensuring scientific verification of its quality and value.

Mwajuma Rashid, one of the participants, called on both governments to establish infrastructure for harvesting, drying, and storing seaweed to increase its value both locally and internationally.

She also urged seaweed buyers to offer better prices and ensure a reliable market to encourage young people to engage in seaweed farming.



Through this meeting, we will reach decisions that will assist policymakers in addressing challenges



Norwegian Embassy
Dar es Salaam

CAREER OPPORTUNITY

The Royal Norwegian Embassy in Dar es Salaam will have a short term temporary vacancy for Personal Assistant (PA) to the Ambassador and the deputy Head of Mission starting from 14th April 2025.

Personal Assistant to the Ambassador – (Short term)

The PA's overall role will be to provide administrative assistance and other support functions to the Ambassador's office and ensure that the office is run efficiently and in line with the Embassy's policies and procedures.

Duties and responsibilities include but are not limited to:

- Managing the Ambassador's calendar
- Providing administrative support to the Deputy Head of Mission
- Assist in organizing programmes and logistics related to official visits, conferences, receptions and other events.
- Maintenance and constant update of the relevant contact lists and directories
- Managing correspondence, including note verbal's
- Managing the Ambassador's local and international travels

Qualifications, Skills and Experience:

- A Bachelor's degree in business or public administration
- Excellent administrative and organisational skills
- Previous experience of work at an Embassy/International organization
- Excellent command of written and spoken English and Kiswahili, and good communication skills
- Good knowledge of Tanzanian authorities and Organizations
- Experience in Protocol matters
- Excellent IT skills (Microsoft Office, Excel, Word, PowerPoint & Outlook)

Personal Qualities:

We are looking for:

- A person who is well organized, efficient, and able to manage their own workload with a high level of administrative tidiness.
- A proactive team player who can work independently and contribute to a positive working environment.
- A person who can develop good working relationships in a culturally diverse environment.

What the Embassy can offer

The Embassy can offer a supportive working environment, where staff members work in a cooperative spirit across program areas and sectors, with well-regulated work conditions. Working hours, Monday to Thursday 07:15 - 15:00 and Friday 07:15 - 13:45. The Embassy has 28 staff members and is located in Dar es Salaam's city center, in functional office premises including lunchroom and gym facilities available for all staff.

The salary will be in accordance with the Norwegian Foreign Ministry's salary system for local employees at Foreign Service Missions.

Applications

The Embassy has an inclusive and diverse working environment. We encourage all qualified candidates to apply, regardless of their race, sex, disability, age, religion, or sexual orientation.

If you are interested in this exciting career opportunity, send your current CV (max. 5 pages) and one page cover letter merged into one file to Prospect Africa. Write "PA to the Ambassador – Short term" in the e-mail subject line. Do not send copies of certificates, letters of recommendation etc. Applications should not be sent directly to the Embassy.

Closing date for receipt of applications: 13th February 2025

Only shortlisted candidates will be contacted for interview. If you do not hear from us within 4 weeks of the closing date, please, assume your application was unsuccessful.

Send your application to recruitment@prospect-africa.net



TANZANIA INTERNATIONAL PETROLEUM RESERVES LTD (TIPER)



INVITATION TO TENDER NO. TP/01/2025/NCB/S/01 FOR DISPOSAL OF HARZADOUS WASTE

30 January, 2025

1. Tanzania International Petroleum Reserves Ltd (TIPER) is a bulk fuel storage facility with its shares divided equally between the Government of Tanzania and Oryx Energies SA. The Company office is located at Kigamboni Industrial Area, Depot site-plot # 1, Dar es Salaam-Tanzania.
2. TIPER invites, via National Competitive Bidding (NCB) technically qualified and experienced companies, to submit their bids for the **DISPOSAL OF HARZADOUS WASTE**
3. Firms eligible to bid must be registered and have A fenced area with the incinerator, a Dilution plant for hazardous chemical disposal, a certificate of occupancy, and the EIA certificate of the area. Registered trucks for hazardous waste transportation (submit LATRA registration certificate), OSHA Compliance certificate and Waste disposal facility permit from the **GCLA with at least 5 years of experience in hazardous waste disposal.**
4. Bidders who don't meet the conditions in part 3 aboard not be eligible to bid for this tender.
5. Interested and eligible bidders may request an electronic copy of the tender document through the following email: tiper.procurement@tiper.co.tz by sending an application letter requesting tender documents and attaching valid permits and OSHA Compliance certificate as stated on item 3 above from **Monday to Friday at 10:00 AM to 16:00 PM between 30 January 2025 to 12 February 2025.**
6. Bidders who are interested should come for a site visit on Wednesday, **5 February, 2025**, between 10:00 hours and 12:00 hours promptly. Bidders are required to come with their own PPE's (Personal Protective Equipment) during the site visit. The minimum PPE's required are a **Chemical respirator (to be used if exposed in chemicals), safety boot, antistatic overcoat/overalls and helmets. Static reflective vests are not allowed. Bidders without full PPE's won't be allowed to visit the site.**
7. Bidders must submit hardcopies of bids (one original and one copy) respectively must be enclosed in a single plain envelope marked **Tender No: TP/01/2025/NCB/S/01 FOR DISPOSAL OF HARZADOUS WASTE.** All bid documents must be addressed and delivered to **Tanzania International Petroleum Reserves Ltd, P.O. Box 2608, Kigamboni, Dar es Salaam.**
8. The deadline for submission of Tender documents will be **4.00 p.m. local time on 13 February, 2025.**
9. Bids opening will be conducted in the presence of the TIPER tender committee only, formed by the company. There shall be NO public opening of bids.
10. Late bids, the portion of bids, and electronic bids will not be considered for evaluation irrespective of any circumstances.
11. TIPER reserves the right to accept or reject any tender and does not bind itself to accept the lowest or any bid.

SECRETARY TENDER COMMITTEE
TANZANIA INTERNATIONAL PETROLEUM RESERVES LTD
P.O BOX 2608, KIGAMBONI DEPOT SITE-1
DAR ES SALAAM-TANZANIA



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

NMB BANK PLC

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2024

(Amounts in million shillings)

| | GROUP | | BANK | |
|---|-------------------|-------------------|-------------------|-------------------|
| | Current Quarter | Previous Quarter | Current Quarter | Previous Quarter |
| | 31.12.2024 | 30.09.2024 | 31.12.2024 | 30.09.2024 |
| A. ASSETS | | | | |
| 1 Cash | 629,424 | 553,932 | 629,424 | 553,932 |
| 2 Balances with Bank of Tanzania | 863,358 | 1,013,306 | 863,358 | 1,013,306 |
| 3 Investments in Government securities | 2,256,194 | 2,172,575 | 2,256,194 | 2,172,575 |
| 4 Balances with other banks and financial institutions | 171,173 | 292,433 | 171,173 | 292,433 |
| 5 Cheques and items for clearing | 2,009 | 24,805 | 2,009 | 24,805 |
| 6 Inter branch float items | 60 | - | 60 | - |
| 7 Bills negotiated | 16,219 | 13,287 | 16,219 | 13,287 |
| 8 Customers' liabilities for acceptances | - | - | - | - |
| 9 Interbank loans receivables | 718,336 | 400,189 | 718,336 | 400,189 |
| 10 Investments in other securities | 12,682 | 11,905 | 12,682 | 11,905 |
| 11 Loans, advances and overdrafts (net of allowances for probable losses) | 8,498,678 | 8,364,764 | 8,498,678 | 8,364,764 |
| 12 Other assets | 365,816 | 345,467 | 355,121 | 335,181 |
| 13 Equity investments | 4,234 | 4,234 | 43,872 | 43,872 |
| 14 Underwriting accounts | - | - | - | - |
| 15 Property, Plant and equipment | 193,298 | 197,316 | 199,642 | 205,112 |
| 16 TOTAL ASSETS | 13,731,481 | 13,394,213 | 13,766,768 | 13,431,361 |
| B. LIABILITIES | | | | |
| 17 Deposits from other banks and financial institutions | 96,410 | 60,401 | 96,410 | 60,401 |
| 18 Customer deposits | 9,284,556 | 9,022,435 | 9,297,451 | 9,035,504 |
| 19 Cash letters of credit | 97,405 | 82,340 | 97,405 | 82,340 |
| 20 Special Deposits | 33,522 | 41,997 | 33,522 | 41,997 |
| 21 Payment orders/transfers payable | - | - | - | - |
| 22 Bankers' cheques and drafts issued | 1,879 | 1,891 | 1,879 | 1,891 |
| 23 Accrued taxes and expenses payable | 106,827 | 138,332 | 103,383 | 134,898 |
| 24 Acceptances outstanding | - | - | - | - |
| 25 Inter branch float items | - | 323 | - | 323 |
| 26 Unearned income and other deferred charges | 68,963 | 65,606 | 68,963 | 65,606 |
| 27 Other liabilities | 124,130 | 106,150 | 162,481 | 144,469 |
| 28 Borrowings | 1,361,253 | 1,485,355 | 1,361,253 | 1,485,355 |
| 29 TOTAL LIABILITIES | 11,174,945 | 11,004,830 | 11,222,747 | 11,052,784 |
| 30 NET ASSETS/(LIABILITIES) | 2,556,536 | 2,389,383 | 2,544,021 | 2,378,577 |

(Amounts in million shillings)

| | GROUP | | BANK | |
|---|------------------|------------------|------------------|------------------|
| | Current Quarter | Previous Quarter | Current Quarter | Previous Quarter |
| | 31.12.2024 | 30.09.2024 | 31.12.2024 | 30.09.2024 |
| C. SHAREHOLDERS' FUNDS | | | | |
| 31 Paid up share capital | 20,000 | 20,000 | 20,000 | 20,000 |
| 32 Capital reserves | - | - | - | - |
| 33 Retained earnings | 1,885,996 | 1,885,996 | 1,881,528 | 1,881,528 |
| 34 Profit(Loss) account | 643,835 | 475,921 | 640,229 | 474,024 |
| 35 Other capital accounts | 2,264 | 3,025 | 2,264 | 3,025 |
| 36 Minority interest | 4,441 | 4,441 | - | - |
| 37 TOTAL SHAREHOLDERS' FUNDS | 2,556,536 | 2,389,383 | 2,544,021 | 2,378,577 |
| 38 Contingent liabilities | 2,349,915 | 2,485,025 | 2,349,915 | 2,485,025 |
| 39 Non performing loans & advances | 257,893 | 260,516 | 257,893 | 260,516 |
| 40 Allowances for probable losses | 240,544 | 263,782 | 240,544 | 263,782 |
| 41 Other non performing assets | 4,523 | 3,625 | 4,523 | 3,625 |
| D. SELECTED FINANCIAL CONDITION INDICATORS | | | | |
| (i) Shareholders Funds to total assets | 19% | 18% | 18% | 18% |
| (ii) Non performing loans to total gross loans | 2.9% | 3.0% | 2.9% | 3.0% |
| (iii) Gross loans and advances to total deposits | 92% | 94% | 92% | 94% |
| (iv) Loans and advances to total assets | 62% | 62% | 62% | 62% |
| (v) Earnings assets to total Assets | 84% | 82% | 84% | 82% |
| (vi) Deposits growth | 3% | 2% | 3% | 2% |
| (vii) Assets growth | 3% | 3% | 2% | 3% |

13.7 Trillion
Total Assets
+13% YoY

9.5 Trillion
Total Deposits
+13% YoY

8.5 Trillion
Loans & Advances
+10% YoY

2.9%
Non Performing Loans
to Gross Loans

CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2024

(Amounts in million shillings)

| | GROUP | | BANK | | GROUP | | BANK | |
|---|------------------|---------------------|------------------|---------------------|-------------------------|-----------------------------|-------------------------|-----------------------------|
| | Current Quarter | Comparative Quarter | Current Quarter | Comparative Quarter | Current Year Cumulative | Comparative Year Cumulative | Current Year Cumulative | Comparative Year Cumulative |
| | 31.12.2024 | 31.12.2023 | 31.12.2024 | 31.12.2023 | 31.12.2024 | 31.12.2023 | 31.12.2024 | 31.12.2023 |
| 1 Interest income | 355,454 | 317,634 | 355,454 | 317,634 | 1,366,006 | 1,179,592 | 1,366,006 | 1,179,592 |
| 2 Interest expense | (74,019) | (70,439) | (75,094) | (70,439) | (305,587) | (242,354) | (306,662) | (246,077) |
| 3 Net interest income (minus 2) | 281,435 | 247,195 | 280,360 | 247,195 | 1,060,419 | 937,238 | 1,059,344 | 933,515 |
| 4 Bad debts written off | - | - | - | - | - | - | - | - |
| 5 Impairment Losses on Loans and Advances | (9,065) | (21,652) | (9,065) | (21,652) | (85,068) | (84,435) | (85,068) | (84,435) |
| 6 Non interest income: | 147,401 | 130,044 | 147,408 | 130,604 | 577,084 | 468,380 | 577,112 | 468,405 |
| 6.1 Foreign currency dealings and translation gain/(loss) | 17,101 | 12,892 | 17,101 | 12,892 | 110,758 | 73,362 | 110,758 | 73,362 |
| 6.2 Fee and commissions | 119,852 | 105,812 | 119,852 | 105,812 | 437,283 | 366,487 | 437,283 | 366,487 |
| 6.3 Dividend income | - | - | - | - | 65 | 55 | 65 | 55 |
| 6.4 Other operating income | 10,448 | 11,340 | 10,455 | 11,900 | 28,978 | 28,476 | 29,006 | 28,501 |
| 7 Non interest expense: | (175,142) | (149,775) | (176,068) | (150,779) | (620,976) | (546,382) | (624,667) | (547,118) |
| 7.1 Salaries and benefits | (89,351) | (73,476) | (89,351) | (73,476) | (336,316) | (297,923) | (336,316) | (297,923) |
| 7.2 Fees and commissions | (3,837) | (3,840) | (3,837) | (3,840) | (10,398) | (15,328) | (10,398) | (15,328) |
| 7.3 Other operating expenses | (81,954) | (72,459) | (82,880) | (73,463) | (274,262) | (233,131) | (277,953) | (233,867) |
| 8 Operating income/(loss) | 244,629 | 205,812 | 242,635 | 205,368 | 931,459 | 774,801 | 926,721 | 770,367 |
| 9 Income tax expense | (76,715) | (61,761) | (76,430) | (61,610) | (287,624) | (229,594) | (286,492) | (228,599) |
| 10 Net income/(loss) after income tax | 167,914 | 144,051 | 166,205 | 143,758 | 643,835 | 545,207 | 640,229 | 541,768 |
| Other comprehensive income, net of tax Fair value gain/ (loss) on FVOCI - net of tax | (761) | 1,454 | (761) | 1,454 | 714 | 464 | 714 | 464 |
| 11 Total comprehensive income for the year | 167,153 | 145,505 | 165,444 | 145,212 | 644,549 | 545,671 | 640,943 | 542,232 |
| 12 Number of employees | 3,868 | 3,642 | 3,868 | 3,642 | 3,868 | 3,642 | 3,868 | 3,642 |
| 13 Basic earnings per share | 1,343 | 1,152 | 1,330 | 1,150 | 1,288 | 1,090 | 1,280 | 1,084 |
| 14 Diluted earnings per share | 1,343 | 1,152 | 1,330 | 1,150 | 1,288 | 1,090 | 1,280 | 1,084 |
| 15 Number of branches | 241 | 231 | 241 | 231 | 241 | 231 | 241 | 231 |
| SELECTED PERFORMANCE INDICATORS | | | | | | | | |
| (i) Return on average total assets | 5% | 5% | 5% | 5% | 5% | 5% | 5% | 5% |
| (ii) Return on average shareholders funds | 29% | 29% | 27% | 28% | 28% | 29% | 28% | 29% |
| (iii) Non interest expense to gross income | 38% | 39% | 39% | 39% | 38% | 39% | 39% | 39% |
| (iv) Net interest income to average earning assets | 10% | 10% | 10% | 10% | 10% | 10% | 10% | 10% |

931 Billion
Profit Before Tax
+20% YoY

644 Billion
Profit After Tax
+18% YoY

Cost to Income Ratio (CIR)
38%



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

NMB BANK PLC

STATEMENT OF CASH FLOW FOR THE PERIOD ENDED 31 DECEMBER 2024

(Amounts in million shillings)

(Amounts in million shillings)

| | GROUP | | BANK | | GROUP | | BANK | | | GROUP | | BANK | | GROUP | | BANK | |
|---|-----------------|------------------|-----------------|------------------|-------------------------|-----------------------------|-------------------------|-----------------------------|--|------------------|------------------|------------------|------------------|-------------------------|-----------------------------|-------------------------|-----------------------------|
| | Current Quarter | Previous Quarter | Current Quarter | Previous Quarter | Current Year Cumulative | Comparative Year Cumulative | Current Year Cumulative | Comparative Year Cumulative | | Current Quarter | Previous Quarter | Current Quarter | Previous Quarter | Current Year Cumulative | Comparative Year Cumulative | Current Year Cumulative | Comparative Year Cumulative |
| | 31.12.2024 | 30.09.2024 | 31.12.2024 | 30.09.2024 | 31.12.2024 | 31.12.2023 | 31.12.2024 | 31.12.2023 | | 31.12.2024 | 30.09.2024 | 31.12.2024 | 30.09.2024 | 31.12.2024 | 31.12.2023 | 31.12.2024 | 31.12.2023 |
| I: Cash flow from Operating activities: | | | | | | | | | III: Cash Flow from Financing activities: | | | | | | | | |
| Net income(loss) | 244,629 | 236,101 | 242,635 | 235,157 | 931,459 | 774,801 | 926,721 | 770,367 | Repayment of long-term debt | - | - | - | - | - | - | - | - |
| Adjustment for: | | | | | | | | | Proceeds from issuance of long term debt | - | - | - | - | - | - | - | - |
| - Impairment/amortization | 10,066 | 8,341 | 11,637 | 9,905 | 37,491 | 49,444 | 38,918 | 50,329 | Proceeds from issuance of share | - | - | - | - | - | - | - | - |
| - Net change in loans and advances | (133,914) | (240,500) | (133,914) | (240,500) | (791,753) | (1,692,237) | (791,753) | (1,692,237) | Payment of cash dividends | - | - | - | - | (180,590) | (143,125) | (180,590) | (143,125) |
| - Gain/loss on sale of assets | (240) | - | (240) | - | (240) | (294) | (240) | (294) | Net change in other borrowings | (124,102) | 88,638 | (124,102) | 88,638 | (19,784) | 517,340 | (19,784) | 512,419 |
| - Net change in deposits | 304,720 | 163,371 | 304,546 | 163,043 | 1,081,238 | 873,339 | 1,085,063 | 877,094 | Others (Specify) | - | - | - | - | - | - | - | - |
| - Net change in short term negotiable securities | - | - | - | - | - | - | - | - | Net cash provided(used) by financing activities | (124,102) | 88,638 | (124,102) | 88,638 | (200,374) | 374,215 | (200,374) | 369,294 |
| - Net change in other liabilities | (10,503) | 11,511 | (10,481) | 10,495 | 26,506 | (67,910) | 20,260 | (64,128) | | | | | | | | | |
| - Net change in other assets | 3,554 | 14,019 | 3,963 | 14,577 | (41,548) | 55,167 | (36,480) | 55,801 | IV: Cash and Cash equivalents: | | | | | | | | |
| - Tax paid | (77,763) | (74,477) | (77,597) | (74,311) | (298,927) | (251,330) | (298,263) | (251,031) | Net increase/(decrease) in cash and cash equivalents | 110,828 | 292,134 | 110,828 | 292,134 | 649,171 | (105,340) | 649,171 | (105,340) |
| - Others | (14,535) | 53,055 | (14,535) | 53,055 | (71,646) | (44,751) | (71,646) | (44,751) | Cash and cash equivalents at the beginning of the year | 1,710,545 | 1,418,411 | 1,710,545 | 1,418,411 | 1,172,202 | 1,277,542 | 1,172,202 | 1,277,542 |
| Net cash provided (used) by operating activities | 326,014 | 171,421 | 326,014 | 171,421 | 872,580 | (303,771) | 872,580 | (298,850) | Cash and cash equivalents at the end of the year | 1,821,373 | 1,710,545 | 1,821,373 | 1,710,545 | 1,821,373 | 1,172,202 | 1,821,373 | 1,172,202 |
| II: Cash flow from Investing activities: | | | | | | | | | | | | | | | | | |
| Dividends received | - | - | - | - | 65 | 55 | 65 | 55 | | | | | | | | | |
| Purchase of fixed assets | (6,167) | (8,060) | (6,167) | (8,060) | (27,470) | (41,041) | (27,470) | (41,041) | | | | | | | | | |
| Proceeds from sale of fixed assets | 240 | - | 240 | - | 240 | 691 | 240 | 691 | | | | | | | | | |
| Purchase of non-dealing securities | - | - | - | - | - | - | - | - | | | | | | | | | |
| Proceeds from sale of non-dealing securities | - | - | - | - | - | - | - | - | | | | | | | | | |
| Others-(Equity investment and Securities) | (85,157) | 40,135 | (85,157) | 40,135 | 4,130 | (135,489) | 4,130 | (135,489) | | | | | | | | | |
| Net cash provided (used) by investing activities | (91,084) | 32,075 | (91,084) | 32,075 | (23,035) | (175,784) | (23,035) | (175,784) | | | | | | | | | |

CONDENSED GROUP STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2024

(Amounts in million shillings)

| | Share Capital | Share Premium | Retained Earnings | Regulatory Reserve | General Provision Reserve | Others (Fair Valuation) | Total |
|---|---------------|---------------|-------------------|--------------------|---------------------------|-------------------------|------------------|
| Current Year 31 DECEMBER 2024 | | | | | | | |
| Balance as at the beginning of the year | 20,000 | - | 2,066,586 | - | - | 5,991 | 2,092,577 |
| Profit for the year | - | - | 643,835 | - | - | - | 643,835 |
| Other Comprehensive Income | - | - | - | - | - | 714 | 714 |
| Transactions with owners | - | - | - | - | - | - | - |
| Dividends Paid | - | - | (180,590) | - | - | - | (180,590) |
| Regulatory Reserve | - | - | - | - | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - |
| Balance as at the end of the current period | 20,000 | - | 2,529,831 | - | - | 6,705 | 2,556,536 |
| Previous Year 31 December 2023 | | | | | | | |
| Balance as at the beginning of the Year | 20,000 | - | 1,664,821 | - | - | 5,210 | 1,690,031 |
| Profit for the year | - | - | 544,890 | - | - | 317 | 545,207 |
| Other Comprehensive Income | - | - | - | - | - | 464 | 464 |
| Transactions with owners | - | - | - | - | - | - | - |
| Dividends Paid | - | - | (143,125) | - | - | - | (143,125) |
| Regulatory Reserve | - | - | - | - | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - |
| Balance as at the end of the Previous period | 20,000 | - | 2,066,586 | - | - | 5,991 | 2,092,577 |

CONDENSED BANK'S STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2024

(Amounts in million shillings)

| | Share Capital | Share Premium | Retained Earnings | Regulatory Reserve | General Provision Reserve | Others (Fair Valuation) | Total |
|---|---------------|---------------|-------------------|--------------------|---------------------------|-------------------------|------------------|
| Current Year 31 DECEMBER 2024 | | | | | | | |
| Balance as at the beginning of the year | 20,000 | - | 2,062,118 | - | - | 1,550 | 2,083,668 |
| Profit for the year | - | - | 640,229 | - | - | - | 640,229 |
| Other Comprehensive Income | - | - | - | - | - | 714 | 714 |
| Transactions with owners | - | - | - | - | - | - | - |
| Dividends Paid | - | - | (180,590) | - | - | - | (180,590) |
| Regulatory Reserve | - | - | - | - | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - |
| Balance as at the end of the current period | 20,000 | - | 2,521,757 | - | - | 2,264 | 2,544,021 |
| Previous Year 31 December 2023 | | | | | | | |
| Balance as at the beginning of the Year | 20,000 | - | 1,663,475 | - | - | 1,086 | 1,684,561 |
| Profit for the year | - | - | 541,768 | - | - | - | 541,768 |
| Other Comprehensive Income | - | - | - | - | - | 464 | 464 |
| Transactions with owners | - | - | - | - | - | - | - |
| Dividends Paid | - | - | (143,125) | - | - | - | (143,125) |
| Regulatory Reserve | - | - | - | - | - | - | - |
| General Provision Reserve | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - |
| Balance as at the end of the Previous period | 20,000 | - | 2,062,118 | - | - | 1,550 | 2,083,668 |

SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 DECEMBER 2024

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

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

| Name and Title | Signature | Date |
|---|-----------|------------------|
| Ruth Zaipuna Chief Executive Officer | | January 24, 2025 |
| Juma Kimori Chief Financial Officer | | January 24, 2025 |
| Benedicto Baragomwa Chief Internal Auditor | | January 24, 2025 |

| Name | Signature | Date |
|--------------------------------------|-----------|------------------|
| Dr. Edwin P. Mhede Board Chairman | | January 24, 2025 |
| Clement Mwinuka Board Director | | January 24, 2025 |

**OVERALL WINNER
NATIONAL LARGEST AND MOST
COMPLIANT TAXPAYER**



2024



ACCESS BANK TANZANIA LIMITED (FORMERLY KNOWN AS AFRICAN BANKING CORPORATION TANZANIA LIMITED)

PUBLICATION OF FINANCIAL STATEMENTS

REPORT OF THE CONDITION OF BANK PURSUANT TO SECTION 7 AND 8 OF THE BANKING AND FINANCIAL INSTITUTIONS ACT 2014

BALANCE SHEET AS AT 31 DECEMBER 2024

(Amounts in Million Shillings)

Balance sheet table with columns for Current Quarter (31-Dec-24) and Previous Quarter (30-Sep-24). Rows include Assets (Cash, Loans, etc.), Liabilities (Deposits, etc.), and Capital and Reserves.

INCOME STATEMENT FOR THE QUARTER ENDED 31 DECEMBER 2024

(Amounts in Million Shillings)

Income statement table with columns for Current Quarter (31-Dec-24), Comparative Quarter (30-Sep-23), Current Year Cumulative Profit/Loss (31-Dec-24), and Previous Year Cumulative Profit/Loss (30-Sep-23). Rows include Interest Income, Non-Interest Income, and Expenses.

CASH FLOW STATEMENT FOR THE QUARTER ENDED 31 DECEMBER 2024

(Amounts in Million Shillings)

Cash flow statement table with columns for Current Quarter (31-Dec-24) and Previous Quarter (30-Sep-24). Rows include Cash flow from operating activities, investing activities, and financing activities.

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2024

(Amounts in million shillings)

Condensed statement of changes in equity table with columns for Share Capital, Share Premium, Retained Earnings, Distributable Reserve, General Provision Reserve, Others, and Total. Rows show changes for Current Year 2024 and Previous Year 2023.

Note: Following successful completion of acquisition transaction, African Banking Corporation Tanzania Limited has changed its name to Access Bank Tanzania Limited

Table with columns Name, Signature, and Date. Lists Managing Director (I. John), Head of Finance (H. Kharbush), and Head of Internal Audit (J. Kilato).

MINIMUM DISCLOSURES OF BANK CHARGES AND FEES

Table of bank charges and fees for Personal Banking, Corporate Banking, SME Banking, and SME Tiered Current Account. Columns include Pricing (TZS), Pricing (US \$ / EUR), and Pricing (GBP).

Table of bank charges and fees for Corporate Banking, General Charges, and Transactional Service Fees. Columns include Description, TZS, USD, and GBP.

Table of bank charges and fees for Agency Banking Fee and Withdrawal Fees. Columns include Transaction tiers, BancABC Fees, Government Levy, and Total Fees.

Table of bank charges and fees for Agency Banking Fee and Withdrawal Fees. Columns include Transaction tiers, BancABC Fees, Government Levy, and Total Fees.



Court of Appeal Judge Jacobs Mwambegele (C), Chairperson of the Independent National Electoral Commission, leads a commission meeting in Morogoro Region yesterday to discuss various matters, including stakeholders' opinions on draft regulations for the 2025 General Election. Photo: INEC

Judge lauds GCLA for timely forensic results

By Correspondent James Kandoya

PRINCIPAL Judge of the High Court, Mustapher Siyani, has commended the Government Chemist Laboratory Authority (GCLA) for providing timely forensic results which enhance efficiency of the judicial system in delivering justice.

Speaking in Dodoma yesterday during a visit to the GCLA booth at the ongoing Law Week exhibition, Justice Siyani praised the institution for its commitment to improving the speed and accuracy of forensic investigations.

"I highly commend GCLA for the remarkable advancements in forensic investigations," he said. "The ability to provide results promptly allows courts to make well-informed decisions, ensuring that justice is served without unnecessary delays."

Justice Siyani also emphasised the critical role GCLA plays in maintaining public trust, stressing the importance of safeguarding credibility as many citizens and stakeholders depend on the integrity of forensic findings for legal proceedings.

GCLA Director of Forensic Science Services, David Elias, acknowledged the government's efforts to modernise forensic capabilities, noting significant investments in state-of-the-art forensic equipment under the current administration.

"The government's commitment to improving forensic services has transformed our operations," Elias explained. "With the acquisition of modern technology, we have accelerated sample processing, enabling us to release results more efficiently and contribute effectively to the judicial system."

Elias further reassured both the judiciary and the public that GCLA's forensic experts and laboratories meet international accreditation

standards, reinforcing the credibility of their findings.

Through continuous improvements and technological advancements, GCLA remains dedicated to enhancing forensic services, ensuring that justice is delivered swiftly and fairly.

Established as an authority under the Government Chemist Laboratory Authority Act No. 8 of 2016, GCLA became operational in June 2022. The authority manages and regulates the production, importation, transportation, exportation, storage, handling, and disposal of chemicals, among other related matters.

Its core functions include providing laboratory analytical services to support forensic investigations, ensuring justice and the rule of law. Additionally, GCLA assesses the safety and quality of agricultural and industrial products and conducts laboratory analyses in cases involving sexual ambiguity and sibling verification.

The authority also serves as the government's principal advisory body on forensic science matters, including illicit drugs, DNA analysis, toxicology, laboratory testing of food and medicine, and chemical and environmental management.



The ability to provide results promptly allows courts to make well-informed decisions, ensuring that justice is served without unnecessary delays

By Correspondent Mutayoba Arbogast, Bukoba

RC urges journalists to help raise awareness about Marburg disease

KAGERA Regional Commissioner Fatma Mwasa has urged journalists to serve as effective ambassadors in educating the public about Marburg Virus Disease (MVD) by focusing on dispelling fears and countering misconceptions surrounding the disease.

Mwasa made the call on Tuesday during a training session for journalists aimed at enhancing their understanding of MVD and their critical role in preventing its spread, particularly following a recent confirmed case in Biharamulo District.

The outbreak marks the second

occurrence of MVD in Tanzania, following the initial outbreak in 2023.

Mwasa emphasised the need for professional and accurate reporting, highlighting the media's responsibility to provide reliable information. She urged journalists to avoid sensationalism and misleading narratives that could incite public panic. Additionally, she advised the community to exercise strict precautions during public gatherings.

UNICEF representative at the

meeting Edna Muturi reaffirmed the organisation's commitment to supporting Tanzania's health initiatives against Marburg and similar diseases. She commended the government for its collaboration with stakeholders and advocated for continued training of community health workers, traditional healers and other vital groups.

Dr Ntuli Kapologwe, Director of Preventive Services at the Ministry of Health, stressed the importance of education in combating misinformation. He noted that well-

informed journalists can foster positive changes in public health understanding.

Dr Norman Jonas, community health services coordinator, explained that Marburg virus is primarily transmitted through contact with bodily fluids of infected individuals. He described key symptoms as severe fever, bleeding, and gastrointestinal distress, emphasising the need to maintain proper hygiene practices to prevent the spread of Marburg and other infectious diseases.



MWALIMU COMMERCIAL BANK PLC

PUBLICATION OF FINANCIAL STATEMENTS

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

| CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2024 (Amounts in million shillings) | Current Quarter 31-Dec-2024 | Previous Quarter 30-Sep-2024 |
|--|--------------------------------|---------------------------------|
| A. ASSETS: | | |
| 1. Cash | 695 | 707 |
| 2. Balances with Bank of Tanzania | 8,027 | 6,105 |
| 3. Investments in government securities | 2,000 | 1,000 |
| 4. Balances with other banks and financial institutions | 373 | 87 |
| 5. Cheques and items for clearing | 4 | 75 |
| 6. Inter branch float items | - | - |
| 7. Bills negotiated | - | - |
| 8. Customers' liabilities for acceptances | - | - |
| 9. Interbank loans receivables | 18,150 | 10,135 |
| 10. Investment in other securities | - | - |
| 11. Loans, advances and overdrafts (Net of allowance for probable losses) | 57,628 | 59,399 |
| 12. Other assets | 2,425 | 2,169 |
| 13. Equity investments | - | - |
| 14. Underwriting accounts | - | - |
| 15. Property, plant and equipment (net) | 1,048 | 1,063 |
| 16. TOTAL ASSETS | 90,350 | 80,740 |
| B. LIABILITIES: | | |
| 17. Deposits from other banks and financial institutions | 1,000 | 260 |
| 18. Customer deposits | 69,773 | 59,947 |
| 19. Cash letters of credit | - | - |
| 20. Special deposits | - | - |
| 21. Payment orders/transfers payable | - | - |
| 22. Bankers' cheques and drafts issued | - | - |
| 23. Accrued taxes and expenses payable | 1,961 | 1,415 |
| 24. Acceptances outstanding | - | - |
| 25. Interbranch float items | 1,461 | 1,826 |
| 26. Unearned income and other deferred charges | 163 | 93 |
| 27. Other liabilities | 289 | 1,437 |
| 28. Borrowings | - | - |
| 29. TOTAL LIABILITIES | 74,845 | 64,977 |
| 30. NET ASSETS/(LIABILITIES) (16 minus 29) | 15,704 | 15,762 |
| C. SHAREHOLDERS' FUNDS: | | |
| 31. Paid up share capital | 30,912 | 30,912 |
| 32. Capital reserves | 114 | 114 |
| 33. Retained Earnings | (20,400) | (20,400) |
| 34. Profit/(Loss) account | 78 | 135 |
| 35. Others capital accounts (Advance towards share capital) | 5,000 | 5,000 |
| 36. Minority interest | - | - |
| 37. TOTAL SHAREHOLDERS' FUNDS | 15,705 | 15,762 |
| D. CONTINGENT LIABILITIES | | |
| 39. Non performing loans & advances | 1,255 | 1,187 |
| 40. Allowances for probable losses | (777) | (767) |
| 41. Other non performing assets | - | - |
| D. SELECTED FINANCIAL CONDITION INDICATORS | | |
| - Shareholders' Funds to Total Assets | 17.4% | 19.5% |
| - Non Performing Loans to Total Gross Loans | 2.1% | 2.0% |
| - Gross Loans and Advances to Total Deposits | 80.3% | 97.4% |
| - Loans and Advances to Total Assets | 62.9% | 72.6% |
| - Earning Assets to Total Assets | 86.1% | 87.4% |
| - Deposits Growth | 17.5% | 5.3% |
| - Assets Growth | 11.9% | 0.7% |

| CONDENSED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 31 DECEMBER 2024 (Amounts in million shillings) | Current Quarter 31-Dec-2024 | Comparative Quarter 31-Dec-2023 | Current Year Cumulative 31-Dec-2024 | Comparative Year Cumulative 31-Dec-2023 |
|---|--------------------------------|------------------------------------|---|---|
| 1. Interest income | 2,688 | 2,574 | 10,383 | 10,372 |
| 2. Interest expense | (1,291) | (1,193) | (4,945) | (4,919) |
| 3. Net interest income (1 minus 2) | 1,397 | 1,381 | 5,438 | 5,383 |
| 4. Bad debts written-off | - | - | - | - |
| 5. Impairment losses on loans and advances | 10 | 77 | 273 | 447 |
| 6. Non-interest income: | 508 | 582 | 1,946 | 1,954 |
| 6.1 Foreign currency dealings and translation gains/losses | 9 | - | (9) | (42) |
| 6.2 Fees and commissions | 466 | 537 | 1,768 | 1,768 |
| 6.3 Dividend income | - | - | - | - |
| 6.4 Other operating income | 43 | 45 | 198 | 228 |
| 7. Non interest expenses | (1,955) | (1,710) | (7,075) | (6,828) |
| 7.1 Salaries and benefits | (857) | (661) | (3,246) | (3,040) |
| 7.2 Fees and commission | - | - | - | - |
| 7.3 Other operating expenses | (1,098) | (1,059) | (3,829) | (3,788) |
| 8. Operating income/(loss) | (60) | 176 | 137 | 73 |
| 9. Income tax provision | - | - | 59 | (52) |
| 10. Net income/(loss) after income tax | (60) | 176 | 78 | 11 |
| 11. Other Comprehensive Income | - | (40) | - | - |
| 12. Total comprehensive income/(loss) for the year | (60) | 136 | 78 | 11 |
| 13. Number of employees | 66 | 67 | 68 | 65 |
| 14. Basic Earnings Per Share | (-1) | 3 | 2 | 1 |
| 15. Number of branches | 2 | 2 | 2 | 2 |
| SELECTED PERFORMANCE INDICATORS | | | | |
| (i) Return on Average Total Assets | -0.1% | 0.2% | 0.1% | 0.01% |
| (ii) Return on Average Shareholders' Funds | -0.4% | 0.9% | 0.5% | 0.1% |
| (iii) Non Interest Expense to Gross Income | 102.6% | 87.0% | 94.5% | 86.0% |
| (iv) Net Interest Income to Average Earning Assets | 1.6% | 2.0% | 7.1% | 7.6% |

| CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31 DECEMBER 2024 (Amounts in million shillings) | Share Capital | Retained Earnings | Advance towards share capital | Provision General reserve | Total |
|--|---------------|-------------------|-------------------------------|---------------------------|--------|
| Current Year | | | | | |
| Balance as at the beginning of the year | 30,912 | (20,400) | 5,000 | 114 | 15,626 |
| Profit for the year | - | 78 | - | - | 78 |
| Provision General reserve | - | - | - | - | - |
| Other | - | - | - | - | - |
| Balance as at the end of the current period | 30,912 | (20,322) | 5,000 | 114 | 15,705 |
| Previous Year | | | | | |
| Balance as at the beginning of the year | 30,912 | (20,254) | 5,000 | 17 | 15,675 |
| Profit for the year | - | 11 | - | - | 11 |
| Provision General reserve | - | (97) | - | - | (97) |
| Other | - | (80) | - | - | (80) |
| Balance as at the end of the previous period | 30,912 | (20,400) | 5,000 | 114 | 15,626 |

| CONDENSED STATEMENT OF CASH FLOW FOR THE QUARTER ENDED 31 DECEMBER 2024 (Amounts in million shillings) | Current Quarter 31-Dec-2024 | Previous Quarter 30-September-2024 | Current Year Cumulative 31-December-2024 | Comparative Year Cumulative 31-December-2023 |
|--|--------------------------------|---------------------------------------|--|--|
| I. Cash flow from operating activities: | | | | |
| Net (loss)/profit before tax | (80) | (86) | 137 | 73 |
| Adjustment for: | - | - | - | - |
| - Impairment/amortisation/depreciation | 85 | (423) | 177 | 849 |
| - Net change in loans and advances | 2,343 | (16,303) | (7,389) | (969) |
| - Net change in deposits | 5,073 | 646 | 10,098 | (1,379) |
| - Net change in short term negotiable securities | - | - | - | - |
| - Net change in other liabilities | 1,239 | 1,915 | (1,144) | (703) |
| - Net change in other assets | (505) | 8,858 | 9,045 | (469) |
| - Tax paid | (15) | (15) | 159 | - |
| - Others | - | (10) | - | 46 |
| Net cash provided (used) by operating activities | 8,186 | (5,700) | 11,024 | (2,452) |
| II. Cash flow from investing activities: | | | | |
| - Dividend received | - | - | - | - |
| - Purchase of fixed assets | - | 683 | 136 | (175) |
| - Proceeds from sale of fixed assets | - | - | - | - |
| - Purchase of non-dealing securities | - | - | - | - |
| - Proceeds from sale of non-dealing securities | - | - | - | - |
| - Others | - | - | - | - |
| Net cash provided (used) by investing activities | - | 683 | 136 | (175) |
| III. Cash flow from financing activities: | | | | |
| - Repayment of long term debt | - | - | - | - |
| - Proceeds from issuance of long term debt | - | - | - | - |
| - Proceeds from issuance of share capital | - | - | - | - |
| - Payment of cash dividends | - | - | - | - |
| - Net change in other borrowings | - | - | - | - |
| - Others | - | - | - | 66 |
| Net cash provided (used) by financing activities | - | - | - | - |
| IV. Cash and cash equivalents: | | | | |
| - Net increase/(decrease) in cash and cash equivalents | 2,128 | 1,228 | 2,128 | (2,561) |
| - Cash and cash equivalents at the beginning of the quarter/year | 6,974 | 5,746 | 6,974 | 6,889 |
| - Cash and cash equivalents at the end of the quarter/year | 9,102 | 6,974 | 9,102 | 4,328 |

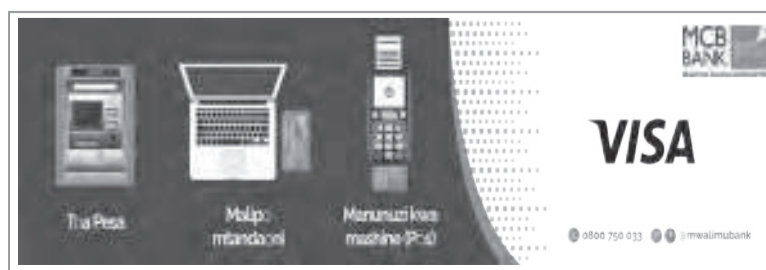
SELECTED EXPLANATORY NOTES FOR THE QUARTER ENDED 31 DECEMBER 2024

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

| Name and Title | Signature | Date |
|--|-----------|-----------------|
| Richard L. Makungwa (Chief Executive Officer) | (signed) | 22 January 2025 |
| Mussa Mwachaga (Head of Finance) | (signed) | 22 January 2025 |
| Jeanitha Mashulano (Head of Internal Audit) | (signed) | 22 January 2025 |

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

| Name | Signature | Date |
|------------------------------------|-----------|-----------------|
| 1/ Francis Ramadhani (Chairman) | (signed) | 22 January 2025 |
| 2/ Berthasia L. Patrick (Director) | (signed) | 22 January 2025 |



THURSDAY 30 JANUARY, 2025

Taking A New Look
At The News
ESTABLISHED IN 1995

Banana virus spread shows how traditional farming is non-viable

WORRY was vivid among experts in Tanzania's banana industry who convened for a five-day meeting in Moshi, Kilimanjaro Region, seeking to agree on a strategy and action plan for eradicating a banana virus disease. Officials say it is a dangerous disease that threatens to cause a massive loss in banana yields, something that the Tanzania Plant Health and Pesticides Authority (TPHPA) is working day and night to nip in the bud. It has assiduous help from the United Nations Food and Agriculture Organization (FAO) and partner organizations, all working to combat the spread of the banana bunchy top virus (BBTV) that is causing ravages.

A top TPHPA official stated that BBTV has already spread across the north-eastern region, southern highlands, the Lake Victoria zone and the western zone, where bananas are a major staple. Surprisingly, it is only now that the various stakeholders have managed to put heads together for a meeting to seek out a collective strategy. The point is that if it were a situation dominated by private sector farming the situation would never advance that far; it would definitely not depend on stakeholder action.

Definitely it is time to develop a joint strategy inclusive of farmers and government agencies, but as it basically depends on development stakeholders to react to such issues, for which they weren't prepared, there are preparatory hiccup even of being able to meet to put up a common viewpoint. While there is plenty of behind the scenes work even to arrive there, the results are not always assured as agencies are often preoccupied with finishing up what they are committed to finance in current budget outlays. Finding additional sums for urgencies is tricky.

For once, in these days of climate

change and pesticide resilience among all sorts of bacteria or viruses, such situations are likely to arise, in which case administrators need to comprehend that traditional agriculture is becoming increasingly costly to manage. If say a series of banana planters were the basis of the virus scare, they would quickly find the contacts for expertise on the issue, say TPHPA or a number of agricultural higher learning institutions. Whatever advice they would get would involve substantial amounts of cash, if it pesticides, seeds, uprooting existing plants or other solution, while this can't be administered on a peasantry.

With the current situation the process of finding remedies is long and tedious, while the virus makes its ravages, when one hears the top executive affirming that after formulating this strategy it will be presented to the public for review and improvement. If one is diagnosed with a disease, what is needed is to furnish what it takes to purchase the medicine or show insurance cover, as the medication needs no reviewing. The issue here is that a public sector approach is difficult as few agencies are prepared to handle the situation, as it is up to the farmers to do that.

A look at some of the components of the strategy being worked out shows that it will take time to make any difference on the ground, if its starting point if to commit to local village regulations working to control the disease. They are being asked to see to it that transporting seeds from one area to another is checked first, which is difficult to implement as it means educating village authorities all over the place about the disease. So the danger that BBTV can completely wipe out yields and that this impact is already being seen in some areas makes the threat as live as it is. Measures can certainly be taken but agro-sector modernisation is vital.

Natural disasters tough area for insurance as ravages often arise

IT is not surprising these days to hear of rains accompanied by hailstones and strong winds falling anywhere in the country, but the trouble is that it may fall at the wrong moment when crops are ripening. This is the feeling one gets in hearing that such rains have devastated 138 acres of tobacco somewhere in Chunya District, Mbeya Region, which evidently imperils the local economy and impoverishes the people. Insurance is in a sense designed against disasters, but when they take a large scale, the situation becomes unworkable, and public authorities can do little.

An official of the Tanzania Tobacco Board (TTB) has explained that 31 farmers were affected, estimating the damage as averaging 22 percent across the impacted farms. The farming is conducted by contract between local farmers and purchasing companies, where the secretary to the district security committee visiting the place to assess the damage, said that of the 298 contracted acres, 138 were affected. That wasn't as devastating as many would have feared, though the ripples will be wide.

Even without the damage going too far, there will be problems of quality, depending on the crop's sensitivity to frost at inopportune moments, which explains why many advanced farmers use 'greenhouse' methods. The water they use is measured, the sunlight and the temperature, and can farm all year round, a situation that we still find dreamy for the reason that most of our farming is traditional.

When the winds are too strong even these features may fail to hold, but that is rarer even at the moment.

As the security committee official noted, the visit and guidance delivered had improved expectations on the farmers' faces, initially disheartened by the projected losses. Still there are farmers whose farms sustained upwards of 50 percent damage, including a 70 acre farm of a single individual. That suggests a farmer with some means, in which case if there are interventions that are feasible to uplift the plants or to maintain the quality of the crops, the non-damaged area in particular, a commercial farmer is in a better position to react. Depending on the authorities is tricky as the long rains are just starting, and authorities react more often to damages on houses as families are left stranded; farms is another issue.

Efforts by the district authorities to ask agriculture officials to initiate a disaster relief fund to support farmers during crises bespeak of the situation. The DC there has formed a committee to develop guidelines for creating this fund, where farmers will contribute small deductions to prevent total losses and loan defaults, but it is hard to see how a local fund can rise to the challenge. This is something to be decided at central government level and lodged with regional secretariats, where the district authorities would only have the mandate to ensure due diligence in the contributions, in verifying those affected by disasters and the steps taken.

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By Rafiqul Islam

AS Bangladesh Chief Adviser Prof Muhammad Yunus emerged from a meeting during the World Economic Forum (WEF), Timor-Leste President Jose Ramos-Horta came forward to greet him, a demonstration of how warmly the global leaders and dignitaries received the person tasked with leading the interim government.

During his four-day tour, Yunus participated in at least 47 formal events at the WEF, including with four heads of government or state, four minister-level dignitaries, 10 heads or top executives of UN or similar organisations, 10 CEOs/high-level business persons, nine WEF-organized programmes, eight media engagements and two other events.

During the meetings, the Bangladesh interim government chief discussed a range of issues: the Bangladesh economy, the recovery of stolen money, Bangladesh reform agendas, the Rohingya crisis, social business and investment.

During a discussion with Klaus Schwab, executive chairman of the World Economic Forum, he described the process of rebuilding the country, including restoring law and order and the economy and this involved understanding where the ousted Prime Minister Sheikh Hasina had left the country.

"After so many killings, the law and order situation became very critical...The next thing you do is build up the economy again; let the economic machine run... Immediately after that, I tried to appoint a committee to prepare a white paper so they were stocktaking... to understand what we inherited from the previous government."

Yunus said he was shocked by the amount of money laundered from the country. "The estimated calculation was about \$17 billion from the banking system that just loaned that away."

In addition, over- and under-invoicing and other legal channels resulted in \$16 billion per year being shifted away—it was as if a tornado had hit the economy.

Yunus said they needed to secure the garment industry.

It was also necessary to restore trust in the judicial system where people had disappeared and many, especially the political opposition, were charged with unspecified charges during the 16 years of rule. Even Yunus himself was to be arrested, he told Schwab.

Despite the issues, he was optimistic that the young people were the solution; however, the changes needed were qualitative.

The young generation in Bangladesh was creating their own world through entrepreneurship and technology and should be

Davos leaders pledge support for Bangladesh reform efforts



Bangladesh Chief Adviser, Prof Muhammad Yunus, with World Economic Forum Founder and Chair Klaus Schwab

consulted in their future—even allowed to vote at 16 rather than the traditional 18 years of age.

"They're smarter than any other generation because of the technology they have. They (already) know what we'll be teaching them today. There's nothing surprising for them."

Resolve Rohingya crisis

Included among world leaders Yunus met with German Chancellor Olaf Scholz, who had expressed eagerness to meet the 2006 Nobel Peace Laureate.

During the meeting, the two leaders discussed the circumstances that led to the July uprising in Bangladesh, Bangladesh's relationship with its neighbours, the Rohingya crisis, and the security situation in Myanmar.

Resolving the Rohingya crisis

Yunus sought Scholz's cooperation in creating a safe zone for Rohingyas in Myanmar's Rakhine State under the supervision of the United Nations (UN).

Scholz agreed, saying, "You can be assured that we will support you."

In August 2017, the Myanmar army started an armed breakdown on Rohingya Muslim minorities in Rakhine State and forced them to flee their homes and take shelter in Bangladesh. Bangladesh hosts over one million Rohingya refugees as of June 2024, according to the UNHCR. The majority of the forcibly displaced Rohingyas live in refugee camps in Cox's Bazar.

During his visit to the WEF, Yunus also urged other global leaders to take immediate actions to resolve the long-pending Rohingya crisis and create a conducive and safe environment in Myanmar so that the displaced people could return to their home of origin with dignity.

Calling for putting the global focus back on the Rohingya crisis, he said the new influx of about 100,000 more refugees has added further burden on Bangladesh.

"The situation is getting complicated. They are pushing more Rohingyas to Bangladesh," the chief adviser said during a meeting with UN High Commissioner for Refugees Filippo Grandi on January 21.

Assuring that his agency would support Bangladesh to find a durable solution to the Rohingya crisis, Grandi said, "We stand ready to cooperate with you."

Yunus also broached Grandi about hosting a major global conference on the Rohingya later this year, saying, "Your voice will be more critical."

Yunus also asked foreign friends to return hundreds of billions of stolen dollars when he met global leaders in Davos, especially the USD 16 billion that was laundered abroad each year from Bangladesh during Hasina's 15-year "corrupt regime," leaving the country in a state of plunder and the economy in a shambles.

While holding meetings with them, the Bangladesh chief adviser called upon the global leaders to send top experts, think tanks, journalists, and international agencies to Bangladesh to dig into how a daylight robbery was committed during Hasina's regime. Bangladesh informed the global leaders of its efforts in recovering the laundered money, mentioning that the interim government had formed an Asset Recovery Committee and a task force to recover stolen assets. Meanwhile, the Bangladesh government has targeted the top 20 money launderers initially to recover the stolen assets.

At a meeting with European Central Bank president Christine Lagarde, Yunus asked for help in recovering billions of dollars stolen from Bangladesh during the previous regime.

"Some USD 17 billion alone were taken out from the country's banking system by oligarchs close to the dictatorship, and USD 16 billion were siphoned off annually during

the 15 years of Hasina rule," the chief adviser told Lagarde. "It was a massive highway robbery."

Assuring that she would support the Bangladesh government's move to recover the stolen money, Lagarde recommended that Bangladesh should also seek help from the IMF to recover and bring the money back home.

World leaders support reform agenda

After the fall of Hasina's regime, the Yunus-led interim government has taken major state reform initiatives to bring back democracy and to hold free and fair elections in Bangladesh.

Many leaders, including Finnish President Alexander Stubb, World Bank Managing Director Anna Bjerde and former American Vice President Al Gore, vowed to support Bangladesh's reform programmes.

Gore expressed his support for the country's reform initiatives and fixing Bangladesh's institutions and its democratic transition through a free and fair election.

During WEF, Yunus held bilateral meetings with Germany's Federal Minister for Special Affairs Wolfgang Schmidt; King Philippe of Belgium; Thailand Prime Minister Paetongtarn Shinawatra; member of the Swiss Federal Council Ignazio Cassis; UN Secretary General António Guterres; DRC President Felix Tshisekedi; former United States special presidential envoy for climate John Kerry; and former British Prime Minister Tony Blair.

On the sidelines, Yunus held meetings with Malaysian Prime Minister Anwar Ibrahim, UN High Commissioner for Human Rights Volker Turk and Munich Security Conference Chairman Ambassador Christoph Heusgen, among others.

"Chief Adviser Prof. Yunus's tour to Davos was very important. I would say it was a tour of historical achievement for Bangladesh," the Chief Adviser's Press Secretary Shafiqul Alam said.



INVITATION FOR EXPRESSION OF INTEREST FOR UNDERGROUND AND SURFACE EXPLORATION, GRADE CONTROL DRILLING, PRODUCTION DRILLING AND BLASTING SERVICES.

I. INTRODUCTION

Geita Gold Mining Limited ("The Company"), a subsidiary of AngloGold Ashanti ("AGA") is in north-western Tanzania, in the Lake Victoria goldfields of the Geita region, about 5 km from Geita town.

The Services will be performed at the Company lease, located in Geita district, Geita region, approximately 910 km from Dar es Salaam and 120 km west of Mwanza respectively, within the lake zone of northwestern Tanzania. The Company lease area falls within the archaean Sukuma land greenstone belt of the Lake Victoria goldfields and the mine is one of the largest mining operations in Africa.

Currently the mine is operating the Nyamullima open pit, located 20 km west of the Geita process plant, and three (3) underground mines, being Star & Comet (located 18 km west of Geita process plant) and Nyankanga and Geita Hill (located within a few km of the Geita process plant).

The lease is at a mean altitude of +/- 1200m above sea level with a mean monthly temperature of 22°C. Total annual rainfall is in the

region of 1000mm with a dry season between June and September. The landscape comprises steep hilly areas along the southern and eastern areas with several river systems flowing from the hills across low lying 'mbuga' plains towards Lake Victoria in the northwest.

The purpose of this EOI is to explore the market for competent Applicants with the requisite technical skills and financial capability to undertake Underground and Surface Exploration, Grade Control drilling, Production Drilling and Blasting Services at Geita Gold Mine. The drilling and blasting services (hereinafter referred to as "the Services") are to be performed in a safe, productive, and efficient manner.

If a single Applicant is unable to meet the full scope of work requirements, multiple Applicants may be engaged for execution of required services. Expression of interest must be for the entire scope. If an individual company cannot provide the services required for the scope, the company can make joint venture/ partnership for responding to EOI requirements.

II. SCOPE OF WORK:

| REF NO. | SERVICE DESCRIPTION |
|-----------|--|
| GGME01899 | PROVISION OF UNDERGROUND AND SURFACE EXPLORATION, GRADE CONTROL DRILLING, PRODUCTION DRILLING AND BLASTING SERVICES. |

The drilling services are intended to achieve precise drill holes in accordance with the client's specifications. For exploration and grade control drilling, the objective is to obtain accurate and comprehensive drill samples that are properly correlated to the drilling depths.

For the drilling services the following provides key information relating to the requirement:

- Surface exploration activities are in steep terrain, requiring surface drill rigs and auxiliary booster/compressor systems for RC exploration to be track mounted, and support trucks (fuel, water and rods) to be fit for purpose i.e., 6x6 wheel drive.
- Underground exploration and grade control drilling requires support equipment for rig moves and underground grouting activities.
- Underground RC drilling requires compressors to supply independent air.
- Downhole surveying using north-seeking gyro tools is required for all drilling greater than 40m hole depth.
- Azimuth alignment tools are required for all underground drilling and for surface exploration drilling.
- Drill rigs are required to have automated rod handling systems and rod breakout tools.

- RC sampling requires approved cyclone, drop box and rotating cone splitter setups. Surface RC samples are taken dry, whilst underground RC sampling is by wet sampling (water injection) method.

The Blasting Services are designed to meet the client's specifications for controlled and efficient rock fragmentation for open pit mining operations. The primary goals are to ensure safety, minimize environmental impact, and optimize the downstream mining, handling, and processing of materials.

For the blasting services the following provides key information relating to the requirement:

- Key activities are bench management of drill and blast activities, stemming production and grade control holes, QAQC of drilling, loading and stemming, blast tie-in to design and shot firing and blast clearance,
- Open pit mining operations are based on blasting 10m bench, with mining by truck and shovel operations of three (3) flitches.
- The Blasting Services excludes the supply of explosives.

The Term of the Services is anticipated to commence 01 June 2025, for duration of 3 years.

Table 01: Estimated Indicative drill meters by type from June 2025 to end of 2028.

| Year à | 2025 | 2026 | 2027 | 2028 | 2029 | Total |
|--------------------|----------------|----------------|----------------|----------------|----------------|------------------|
| Surface | | | | | | |
| DD | 22,517 | 39,250 | 33,500 | 31,900 | 23,200 | 166,449 |
| NQ/NQ2 | 18,013 | 31,400 | 26,800 | 25,520 | 18,560 | 133,159 |
| HQ/HQ2 | 3,378 | 5,888 | 5,025 | 4,785 | 3,480 | 24,968 |
| PQ | 1,126 | 1,963 | 1,675 | 1,595 | 1,160 | 8,323 |
| RC | 89,379 | 143,237 | 114,312 | 112,084 | 23,200 | 546,054 |
| Grade Control | 66,862 | 103,987 | 80,812 | 80,184 | - | 379,604 |
| Exploration | 22,517 | 39,250 | 33,500 | 31,900 | 23,200 | 166,450 |
| PRODUCTION | 306,459 | 490,959 | 415,643 | 347,780 | 48,300 | 1,828,041 |
| 203 mm | 222,874 | 346,622 | 269,374 | 267,280 | - | 1,265,345 |
| 127 mm | 83,586 | 144,337 | 146,269 | 80,500 | 48,300 | 562,696 |
| Underground | | | | | | |
| DD | 45,033 | 78,500 | 67,000 | 63,800 | 46,400 | 332,900 |
| NQ/NQ2 | 41,881 | 73,005 | 62,310 | 59,334 | 43,152 | 309,597 |
| HQ/HQ2 | 3,152 | 5,495 | 4,690 | 4,466 | 3,248 | 23,303 |
| RC | 76,608 | 131,328 | 131,328 | 131,328 | 111,829 | 636,941 |
| Grade Control | 76,608 | 131,328 | 131,328 | 131,328 | 111,829 | 636,941 |
| GRAND TOTAL | 539,996 | 883,274 | 761,783 | 686,892 | 252,729 | 3,510,385 |

** Pro-rata of 2025 meters for seven-month period June to December 2025.

III. INFORMATION REQUIRED

| |
|---|
| COMMERCIAL |
| Company Profile and organogram |
| Company Code of Conduct and Ethics |
| Copy of Current Business License |
| Certificate of Incorporation, the most recent BRELA search, and the latest BRELA application for annual return |
| Valid Tax Clearance Certificate (TCC), TIN Certificate and VAT Registration Certificate |
| NSSF Compliance Certificate |
| Company Memorandum and Article of Association |
| Compliance with Mining Act - Approved Local Content Plan |
| FINANCIAL POSITION & TERMS OF TRADE |
| Suppliers audited financial statements for the past three consecutive years |
| The Applicant's bank statement that demonstrates the financial capability to execute the project or at least one reference from the applicant's bankers regarding the credit position. |
| HEALTH, SAFETY, ENVIRONMENT AND TRAINING MANAGEMENT SYSTEMS |
| Health, Safety, Environmental and Training Policies (must demonstrate Quality Management Systems for health, safety, environment, and training management) |
| OSHA (Occupational Safety and Health Authority) Compliance Certificate |
| Environmental Compliance Certificate |
| Workers' Compensation Fund Certificate |
| OTHER POLICIES |
| Gifts / Hospitality / Sponsorship Policy / Procedure |
| Policies / Procedures dealing with Forced and Child Labor |
| Policies / Procedures dealing with Abuse, Discrimination and Harassment |
| Grievance Procedure |
| Human Rights Policy / Procedure / Program |
| PAST EXPERIENCE |
| At least 3 names of the Applicant's clients, value and duration of the contracts entered with the clients in the past two years (must be listed) |
| Provide at least 3 recommendation letters from different clients |
| TECHNICAL CRITERIA |
| Provide capability statements including detailed description for provision of each drilling type as per Table 01 and capability statement for provision of blasting services as per Table 02 |
| Provide detailed asset register and proof of ownership for drill rigs and support equipment (leasing is not acceptable) to provide the Services, including but not limited to: |
| <ul style="list-style-type: none"> Suitable drill rigs to execute the Services. Suitable support equipment to execute the Services. Suitable light truck and light vehicle fleet Suitable for lighting for surface nightshift and underground drilling activities Lowbed truck and trailer for moving drilling equipment around the site |
| Provide a proposed organizational structure / organogram to support the Services, including provision of curriculum vitae and relevant educational and training certificates for key roles such as: |
| <ul style="list-style-type: none"> Project Manager HSE personnel Supervisors Drillers Mechanics Electricians |
| Equipment maintenance strategy, inclusive of equipment age and history, refurbishment, component life tracking and change-out strategy. |
| Fuel management strategy addressing distribution, security of fuel and reconciliation of fuel burn per equipment type. |

IV. HOW TO SUBMIT EXPRESSION OF INTEREST

Interested applicants must submit their expression Letters of Interest ("LOI") by quoting "GGME01899 - PROVISION OF UNDERGROUND AND SURFACE EXPLORATION, GRADE CONTROL DRILLING, PRODUCTION DRILLING AND BLASTING SERVICES" on the subject of the email. Interested applicants must also provide full name, address, telephone and e-mail address of the company, name of the principal contact and signed by an authorized representative.

All LOIs and supporting documentation (in PDF format) must be submitted to the Company's Office via e-mail at

geita.eoi@anglogoldashanti.com without copying any individual from the Company. Submission must not be later than 8.30 AM (EAT) on 14th February 2025. (the "LOI" Submission Deadline). EOI submissions should not exceed 150MB per email. In case the size of the email exceeds 150MB, please split the submissions into multiple email.

Shortlisted Candidates will be notified within forty-five (45) calendar days from the submission deadline. Candidates not contacted within the forty-five (45) calendar days should consider themselves unsuccessful.



ZAMBIA CARGO & LOGISTICS LIMITED

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EMPLOYMENT OPPORTUNITY

Zambia Cargo and Logistics Limited (ZCL) is a regional logistics service provider and wholly owned by the Government of the Republic of Zambia (GRZ) through the Industrial Development Corporation (IDC) with terminals in Tanzania (Dar Es Salaam), Walvis Bay (Namibia) and operating centre in Ndola, Zambia.

Zambia Cargo and Logistics (ZCL) is inviting applications from suitably qualified Tanzanians to be considered for employment to fill vacant positions listed hereunder ;

1. OPERATIONS MANAGER - 1 POST

(A) Required Qualification

- Bachelor's degree in Logistics, Supply Chain Management, Business Administration or a related field.
- 5-7 years of experience in operations management, preferably in managing Inland Container Depot (ICD) and Container Freight Station (CFS)

(B) Personal Attributes

- Strong understanding of supply chain processes, warehouse management within the logistics.
- Strong organizational and multitasking abilities
- Proficiency in operations management software and Microsoft Office Suite
- Proven leadership experience with the ability to manage cross-functional teams

(C) Duties and Responsibilities

- Monitor and coordinate daily operations to ensure efficiency and adherence to company policies.
- Ensure that all operational processes are executed smoothly and effectively
- Track key performance indicators (KPIs) and operational metrics to assess Performance.
- Provide training and guidance to ensure staff are meeting performance standards.
- Develop and implement strategies to optimize supply chain processes and improve operational efficiency.
- Ensure compliance with international regulations, company policies, and industry standards.
- Analyse operational processes and identify areas for improvement.
- Coordinate with other departments to streamline operations and enhance efficiency.
- Ensure that operations comply with safety regulations and company policies
- Drive cost-saving initiatives without compromising service quality.
- Perform any other duties that may be assigned by a reporting supervisor.

2. RISK AND COMPLIANCE OFFICER - 1 POST

(A) Required Qualifications

- The candidate for this position must hold a Bachelor's degree in Accounting, Business, or closely related areas and with more than Five (05) years' experience on similar or auditing role.
- Professional qualification including either Certification as a Certified Public Accountant (CPA), Certified Internal Auditor (CIA) and Certified Risk Management Professional (CRMP).

(B) Personal Attributes

- Regulatory Knowledge: Deep understanding of local and international compliance regulations. (ISO standards)
- Ability to align compliance and risk strategies with organizational.
- Ability to create solutions for potential risks or compliance gaps
- Ability to convey complex legal or risk-related information in a way that's understandable to stakeholders at all levels.

(C) Duties and Responsibilities.

- Prepare Risk Management Plan (RMP's) for compliance policies and conduct consultation sessions with the business in all compliance policies and standards;
- Conduct gap analysis and perform verification checks on compliance policies;
- Continuously improving the risk management and compliance processes.
- Tracking changes in compliance policies controls and conduct training on compliance policies;
- Drive Business areas compliance policy requirements;
- Implementing corrective and preventive measures to avoid recurrence.
- Identify gaps and areas of improvement in compliance Policies/Standards and ensure the gaps are addressed timely.
- Respond to compliance breaches and risks compliances events.
- Maintain an up to date and comprehensive compliance register of all Policies and related Standards, and Monitor Policies and related Standards lifecycles;
- Develop and coordinate implementation of the organization Risk Management Policy and Process;
- Perform a risk assessment by analyzing current risks and identifying potential risks that are affecting the company;
- Investigate irregularities and non-compliance issues;
- Report compliance issues and recommend changes;
- Develop and implement strategies necessary for minimizing risk of non-compliance;
- Prepare regular reports on risks and compliance status for senior management and the Audit and Risks Committee.
- Design and implement an early warning or trigger system for breaches of the company's risk appetite or limits.

IMPORTANT NOTE

If you believe you are the person we are looking for and you have what it takes to succeed in our organization, apply at once to the undersigned while taking into account the general conditions

- Applicants must attach an up-to-date current Curriculum Vitae (CV) having reliable contact postal address, email address and telephone numbers.
- Applicants should apply on the strengths of the information given in this advertisement.
- Form IV and Form VI result slips are strictly not accepted. Presentation of forged academic certificates and other information in the CV will necessitate legal action.
- To apply for the above positions, please send by email a detailed curriculum vitae, copies of academic and professional certificates to recruits@zamcargo.co.tz with 'the position applied for' as the subject of your email, not later than, by close of business 8th February 2025

Only shortlisted candidates will be contacted

A Member of the IDC Group of Companies

END OF ADVERT

By Promise Eze, Abuja

Malnutrition in Nigeria increases alarmingly, urgent action needed

IN June 2024, 26-year-old Zainab Abdul noticed her two-year-old daughter growing pale, losing weight and battling diarrhoea. She wasn't surprised.

Since jihadist-linked bandits had forced them out of their village in Kadadaba, Zamfara State, in northwestern Nigeria, her family had been living in a refugee camp with limited access to food.

Abdul's fears were confirmed at a center run by Doctors Without Borders/Médecins Sans Frontières (MSF), where she was told her baby was suffering from acute malnutrition.

"I received ready-to-use therapeutic food (RUTF), and it helped her a lot. She felt relief as they gave her injections, medicine and milk. As you can see, she's now recovering gradually, unlike before," said Abdul.

While Abdul's baby survived malnutrition, many others are not as fortunate. Nigeria is grappling with a severe malnutrition crisis, particularly in the northern region, where poverty, food insecurity, inadequate healthcare, and soaring living costs are widespread. The country has one of the world's highest rates of stunted growth among children, with 32 percent of those under five affected.

According to UNICEF, malnutrition impacts 2 million children in Nigeria, primarily in the north, and results in the deaths of approximately 2,400 children under five every day.

Experts say insecurity is a major cause of malnutrition in northern Nigeria. In the northwest, armed groups drive farmers off their land, shut down markets, and extort communities. This violence has forced over 2.2 million people to flee, with many now living in overcrowded camps with few resources.

In the northeast, ongoing conflicts disrupt farming and food production. Families returning to their land are afraid to farm far from military towns, leaving them at risk of hunger. Food shortages are so bad that some families have to eat cassava peels to survive.

"We are suffering greatly. We barely have food to eat and have been unable to farm for over four years because bandits drove us from our communities. We don't even have proper shelter. As I speak to you now, I haven't eaten anything. We urgently need support from the government," said Hannatu Ismail, a resident of a refugee camp in Zamfara.

Aminu Balarabe, a middle-aged doctor at a local clinic in Gusau, the capital of Zamfara, fears that if the problem is not addressed immediately, the outcome could be disastrous. Although the government has launched several military campaigns to eradicate the bandits and encourage people to return to their farms, Balarabe believes more needs to be done.



Children beg for food in Gusau, the capital of Zamfara State, Nigeria.

He lamented that the ongoing insecurity has already crippled healthcare services, making it difficult to diagnose and treat malnutrition effectively in the region.

"The solution is to tackle insecurity. People on the ground are mostly unprotected and left vulnerable. They are constantly in danger. If the government steps in, provides real support, and takes strong action to bring peace to these communities, things can change for the better. To fight this insecurity, the government must act urgently and decisively. It's heart-breaking that some people cannot live in their towns or villages because of the insecurity. They are forced to live and sleep in camps," Balarabe said.

For years, organizations like the International Com-

mittee of the Red Cross (ICRC), UNICEF, and MSF have raised alarms about the worsening malnutrition crisis, emphasizing the urgent need for more humanitarian aid. They have repeatedly called on Nigerian authorities, organizations, and donors to take immediate action to tackle the root causes of the crisis.

In 2024, MSF provided care to more than 294,000 malnourished children in northern Nigeria. The aid organization revealed that overcrowded conditions had left them treating patients on mattresses on the floor due to a lack of space.

By mid-2024, the ICRC reported a 48 percent increase in severe malnutrition cases with complications among children under five in health facilities it supports com-

pared to the previous year.

Reduced funding has made it more difficult for organizations to care for malnourished children. The shortage of therapeutic food has persisted and worsened. Despite the rising cases of acute malnutrition worldwide, the UN's humanitarian response plan still does not include Nigeria's northwest region.

Oluwagbemisola Olukogbe, a nutritionist in Lagos, Nigeria, is concerned that malnutrition can severely impact children's growth, human development, and economic progress, creating a cycle that holds society back.

"Chronic malnutrition and stunted growth in early childhood can lead to poor brain development, learning difficulties, and behavioural issues. This affects education, lowers productivity in adult-

hood, and increases the risk of the problem being passed to the next generation," she told IPS.

In 2020, the Nigerian government introduced the National Multisectoral Plan of Action for Food and Nutrition, a 2021-2025 initiative aimed at tackling food security and malnutrition, with a focus on boosting food production through agricultural investment. However, Dr Idris Olabode Badiru, a reader at the University of Ibadan, highlights that government investment in agriculture has been insufficient.

Although agriculture accounts for 24 percent of Nigeria's GDP and employs more than 30 percent of the entire labour force, funding remains well below the 10 percent target set by the African Union in the 2003 Maputo

Declaration.

Badiru says this underinvestment hampers productivity, fails to address the growing food demands of Nigeria's rapidly increasing population and is unable to tackle food insecurity.

"Even if farmers in crisis areas can't work their fields, nearby regions can still contribute to food production. These farmers should be supported to increase their output through measures like training programmes delivered by effective agricultural extension services. Unfortunately, many state extension agencies are not functioning well and need improvement to better assist farmers," Badiru noted.

He added, "It's also important to provide farmers with the necessary tools and financial support, although previous attempts have been hindered by fraud. To address this, better systems of accountability must be established. Moreover, agriculture shouldn't be treated in isolation, as it depends on other sectors. Restoring essential infrastructure, such as roads, bridges, storage facilities, and electricity supply, is vital to improving agricultural productivity and addressing long-term challenges."

The government's efforts to distribute free grains to vulnerable populations, particularly in conflict-affected and economically struggling areas, have largely fallen short. These initiatives have been undermined by widespread corruption and diversion of resources, preventing aid from reaching those who need it most.

Save the Children International has revealed that an additional one million children in Nigeria will be suffering from acute malnutrition by April 2025 if no urgent action is taken.

UNICEF has urged the government to enhance nutrition programmes and reinforce primary healthcare, highlighting that an additional 200,000 children in the northwest will need therapeutic food in 2025.

For Abdul in the refugee camp in Zamfara, government aid is non-negotiable.

"We urgently need the government's support with food. I can't bear to think of how much these children have suffered from hunger. Most days, they eat only once in the morning and go without food until the next day or sometimes until late at night. Our children cry from hunger until they're too exhausted to continue, and it breaks our hearts because we have nothing to give them," she said.

By Guardian Reporter

Embrace AI to ease customs works, EAC partner states' bodies advised

THE EAC Secretary General Veronica Nduva, has urged EAC Partner States' customs authorities to embrace state-of-the-art tools, including artificial intelligence (AI), to streamline customs procedures across the region.

Nduva said that the adoption of AI would also go a long way in combating illicit trade within the region, calling upon the customs authorities to demystify customs procedures and explain them in simpler terms to stakeholders and members of the public, adding that integration in East Africa was essentially about the people at the grassroots.

The SG underscored the need for Customs personnel to carry along members of the public through increased awareness programmes on how they work.

Nduva, who was speaking at a ceremony to commemorate the International Customs Day at the EAC Headquarters in Arusha, Tanzania, said that customs officers have over time evolved into key facilitators of trade, ensuring security of goods and revenue protection.

"Their responsibilities now encompass raising public awareness and building capacity to promote a deeper understanding of trade regulations and fostering greater cooperation among stakeholders," Nduva said, adding:

"The Customs Union, being the first pillar of EAC integration, has enabled the seamless flow of goods, reduced trade barriers and strengthened economic cooperation among Partner States in practical ways."

She also disclosed that the efficiency of the Customs ecosystem within the EAC has delivered for the bloc many positive results including the elimination of intra-regional tariffs allowing free movement of goods among Partner States.



EAC Deputy SG in charge of Customs, Trade and Monetary Affairs, Annette Ssemuwemba, flanked by East African Court of Justice Judge President, Justice Nestor Kayobera

"As a result, intra-EAC trade has significantly grown due to reduced trade barriers. The EAC Trade and Investment Report indicates rising trade volumes, with key exports including agricultural products, manufactured goods

and petroleum products," said Nduva.

"The EAC's total trade with the rest of the world rose to USD 80.6 billion in 2023, up from USD 78.7 billion in 2022. Foreign Direct Investment (FDI): Grew from USD 3.7 billion

in 2013 to USD 12.9 billion in 2021, reflecting increased confidence in the region's trade systems."

The SG said that EAC has adopted a Common External Tariff (CET) which has helped regulate imports from out-

side the EAC, protecting local industries.

"EAC is also implementing a Simplified Trade Regime (STR) designed to help small-scale cross-border traders by reducing red tape and customs bureaucracy. Traders with

goods valued below \$2,000 enjoy a simplified hassle-free clearance process with assistance from customs officials stationed at our border stations," added the SG.

"The introduction of regional electronic cargo tracking systems (RECTS) and single customs territory (SCT) has reduced smuggling and increased tax revenues. Digital systems have improved customs efficiency and transparency."

The SG disclosed that the EAC actively works to eliminate Non-Tariff Barriers (NTBs) and bureaucratic procedures and restrictive trade policies, adding that dedicated online NTB Monitoring Mechanism helps report and resolve trade challenges.

Charles Mwebembezi, President of the Federation of East African Freight Forwarders Associations, said that the private sector would continue to audit customs systems to ensure that they become better.

Mwebembesa said that his association would also vouch for simplification of customs procedures, reducing delays, eradicating corruption and promoting private-public approaches to resolving issues in customs.

Alban Odhiambo, Senior Advisor for Trade and Infrastructure at the Tony Blair Institute, called for a mindset change even as the continent adopts new technologies.

Odhiambo observed that there has been a challenge at the borders whereby problems including congestions of trucks and delays continue at border posts even in instances where new technologies have been put in place.

New academic year: Key preparations for schools, class teachers

THE initial weeks of a new academic year are typically bustling with numerous tasks to establish a solid foundation for smooth operations throughout the year. These weeks are crucial for welcoming new students, as most parents prefer their children to begin schooling at this time.

Simultaneously, schools often complete repair and maintenance work, sometimes prompted by enrolment numbers exceeding expectations, necessitating the expansion or introduction of new facilities.

The first weeks involve numerous essential activities that need to be executed simultaneously. Early planning is crucial for schools as they open a new term because it ensures a smooth transition, establishes a structured environment, and lays the groundwork for achieving academic and organizational goals.

Schools can allocate resources, such as classrooms, teaching materials, and staff, effectively based on anticipated needs. Early planning prevents last-minute shortages or mismanagement.

Schools often experience fluctuations in enrolment at the start of a term. Planning ahead allows for adjustments, such as assigning additional teachers or arranging for extra facilities, to accommodate new students seamlessly.

Timetables, lesson plans, and extra-curricular activity schedules can be finalized in advance. This ensures that both teachers and students know what to expect, minimizing confusion and maximizing instructional time.

Early planning helps align teaching strategies with academic objectives. Teachers can set clear goals, identify key focus areas, and prepare lesson plans that support effective learning from the outset.

Schools can communicate with parents and other stakeholders about term objectives, fee schedules, and important dates. Early engagement fosters collaboration and ensures that students receive the necessary support from home.

Newcomers need guidance to adapt to the school environment. Early planning ensures orientation programs,



mentoring, and support systems are in place to help them integrate smoothly.

A strong start sets the tone for the rest of the term. Early planning ensures that teaching and learning processes begin promptly and efficiently, fostering a productive and positive academic environment.

The primary goal of any school is to provide quality education. Therefore, school authorities encourage parents to pay fees promptly; ensuring students attend from day one.

The early days are critical as they set the tone for the rest of the academic year. Young learners, unlike adults, find

it challenging to adapt to changes once introduced to certain principles or practices. Teachers must, therefore, ensure the guidance they provide during this period is consistent and unlikely to change.

Learners view their teachers as role models, often mirroring their behaviours and practices. Effective teaching occurs in an environment of consistency and reliability, where the teacher's instructions and classroom organization are dependable.

Establishing a shared point of reference between teachers and learners fosters a cohesive class culture, shap-

ing leadership and promoting success.

Commitment, seriousness and hard work are the cornerstone of any class's success. These values are strengthened through leadership structures established early in the academic year. Engaging learners in shaping teaching and learning activities ensures smoother operations, as they feel invested in the process.

This involvement enhances legitimacy and motivates learners to contribute actively. To maximize academic success, teachers and students should focus on establishing a clear vision, which aligns with the school's overarching vision, providing direction and purpose.

Just as passengers embark on a journey knowing their destination, learners must understand their academic goals to channel their efforts effectively. A well-defined vision inspires motivation

and energy, fostering a sense of purpose that drives voluntary effort and commitment.

It is also important for the class to have a class motto which serves as a constant reminder to work hard toward achieving the vision. It acts as a source of encouragement for both teachers and learners, especially during challenging times.

Motivational phrases can inspire learners to persevere, reinforcing their determination to achieve their objectives.

Class rules provide a framework for acceptable behaviour, ensuring harmony among learners from diverse backgrounds. These rules guide actions, instil discipline and promote a culture of care, all of which contribute to achieving academic excellence.

Teachers must identify learners' abilities and behaviours. This is essential for effective lesson planning. Different teaching techniques cater to varying behavioural patterns and abilities, enabling teachers to manage the classroom effectively and engage all learners.

A well-planned seating arrangement fosters positive interactions among learners, promoting academic progress. After assessing students' behaviours and abilities, teachers can organize seating in a way that enhances collaboration and minimizes distractions.

The saying 'the earlier, the better' aptly applies to the academic setting. Communicating objectives and expectations early enhances the likelihood of success.

Clear goals enable individuals to commit fully, work diligently, and take pride in classroom policies and practices. Involving learners in the planning process fosters a sense of ownership, increasing their dedication to achieving collective success.

Ultimately, the effectiveness of teaching and learning relies heavily on the strategies implemented at the beginning of the academic year. A strong start lays the groundwork for a productive and fulfilling academic journey.

By Telesphor Magobe

THE United Nations Department of Economic and Social Affairs (DESA)'s World Population Prospects 2024: Summary of Results says global life expectancy is 73.3 years in 2024, an increase of 8.4 years since 1995. In 2054, it is projected to reach 77.4 years.

"By the late 2050s, more than half of all deaths globally will occur at age 80 or higher, compared to 17 per cent in 1995. The substantial lengthening of the average human lifespan, which is due to improvements in public health, nutrition, personal hygiene and medicine, represents one of the great triumphs of socioeconomic development," says the DESA report.

Tanzania's life expectancy stands at 66.8 years in 2024, an increase from 66.2 years in 2021, according to United Nations Development Programme (UNDP). Its population stands at 61.7 million people and is projected to reach 151.3 million people in 2050, according to PHC (2022). This makes Tanzania one of the countries with a rapidly growing population.

Looking at the results of PHC (2022), its population had increased five times from 12.3 million people in 1967. This report attributes population growth to increased fertility, reduced mortality and migration. The report observed a decrease in average household size and suggests this could be a result of the reduced fertility rate, and an increase in single person households contributed by various socioeconomic factors. "This can be used as a proxy indicator for individual wellness," it says.

Implications for population growth, according to the PHC (2022) report, include increased demand for social services such as education, health, infrastructure and the restructuring of administrative areas, urbanisation and land ownership. It projects two phenomenal trends (one positive and the other negative) in relation to rapid population growth.

1) The report says if well-managed population growth will lead to more labour force participation in the production of goods and services and this could

Impact of rapid population growth on Tanzania and beyond



lead to competitive businesses, increased per capita income and market shares of commodities with a direct impact on poverty reduction and economic growth.

"Improvement in the standards of living and aspiration to better quality of life will enhance the desire for small family sizes. Reduced mortality rates through better health services, education and employment opportunities will stimulate household savings and investments," the report notes.

2) The rapid population growth could also lead to

high unemployment, limited resources to meet basic socioeconomic services, environmental pollution especially greenhouse gas emissions, land degradation and increased human activities that are detrimental to water sources.

For its part, DESA's World Population Prospects 2024: Summary of Results report suggests that countries with populations that have already peaked or will peak in the next decades, should consider leveraging technology, including automation, to improve productivity at all

ages. "They should also design more opportunities for lifelong learning and retraining, support multigenerational workforce and create opportunities to extend working lives for those who can and want to continue working."

Moreover, it suggests to countries with populations that are still growing rapidly foresight to prepare for an age structure that will be very different from what they currently have, including strengthening systems of health and long-term care, improving the sustainability

of social protection systems, and investing in new technologies.

It suggests that since on average women live longer than men as they outnumber men at older age in almost all populations policies should address women's longer life expectancy by ensuring equitable access to retirement benefits, prioritising gender-specific healthcare needs, and strengthening social support systems to mitigate potential caregiving burdens.

Thus, to cope with population growth equitable systems should be put in place

to ensure all age groups are equally protected and access social services without leaving anybody behind.

With regard to the phenomenal upward demographic trend recorded in the World Population Prospects 2024: Summary of Results report, DESA suggests that the ranking of the most populous countries in the world will likely change, with Pakistan and eventually Nigeria and the Democratic Republic of Congo (DRC) overtaking the United States of America in terms of population size, and the United Republic of Tanzania likely joining the list of the 10 largest countries by the end of the century.

India's population surpassed China's in 2023, and India is now the most populous country in the world and its population in 2024 is projected to be 1.45 billion people, while China's population in the same period dropped by 1.39 million to 1.408 billion in 2024, compared to 1.409 billion in 2023, according to the National Bureau of Statistics.

A reduction in maternal mortality in both India, and Nigeria has contributed to population increase. "India's success is often attributed to improved access to affordable, quality maternal health services, as well as efforts to address the impact of gender discrimination on health outcomes," according to another report titled "State of World Population 2024".

"World Population Prospects 2024: Summary of Results" projects that by the 2080s, the number of persons at ages 65 years and higher globally will reach 2.2 billion, surpassing the number of children aged below 18 years.

It also projects that by the mid-2030s, there will be 265 million persons aged 80 years or older, more than the number of infants aged 1 year or less. "Even in countries with populations that are still growing rapidly and have relatively youthful populations, the number of persons aged 65 or older is expected to rise over the next 30 years," the report says.



REPORT OF CONDITION OF BANK PUBLISHED PURSUANT TO SECTION 32 (3) OF BANKING AND FINANCIAL INSTITUTIONS ACT, 2006

CONDENSED STATEMENT OF FINANCIAL POSITION AS AT 31 DEC 2024

(Amount in million shillings)

| | Position as at 31st DEC 2024 | Position as at 30th SEP 2024 |
|--|------------------------------|------------------------------|
| A. ASSETS | | |
| 1. Cash | 12,149 | 17,042 |
| 2. Balances With Bank of Tanzania | 73,585 | 71,142 |
| 3. Investment in Government Securities | 96,176 | 96,069 |
| 4. Balances with Other Banks and Financial Institutions | 34,532 | 55,562 |
| 5. Cheques and Items for Clearing | 12,029 | 9,773 |
| 6. Interbranch Float Items | - | - |
| 7. Bills Negotiated | - | - |
| 8. Customers' Liabilities for Acceptances | - | - |
| 9. Intebank Loans Receivables | 17,929 | 16,595 |
| 10. Investment in Other Securities | - | - |
| 11. Loans, Advances and Overdrafts (Net of Allowances for Probable Losses) | 426,669 | 473,616 |
| 12. Other Assets | 19,541 | 22,664 |
| 13. Equity Investments | 2,307 | 1,839 |
| 14. Underwriting Accounts | - | - |
| 15. Right of use of asset | 4,892 | 5,462 |
| 16. Property, Plant and Equipment | 7,543 | 8,891 |
| 17. TOTAL ASSETS | 707,352 | 776,655 |
| B. LIABILITIES | | |
| 18. Deposits From other Banks and Financial institutions | 1,839 | 2,197 |
| 19. Customer Deposits | 457,140 | 481,642 |
| 20. Cash Letters of Credit | - | - |
| 21. Special Deposits | 67,557 | 77,014 |
| 22. Payment Orders/ Transfers, Payables | - | - |
| 23. Bankers Cheques and Drafts Issued | 43 | 44 |
| 24. Accrued Taxes and Expenses Payable | 2,088 | 1,213 |
| 25. Lease Liabilities | 5,640 | 6,381 |
| 26. Acceptances Outstanding | - | - |
| 27. Interbranch Float Items | - | - |
| 28. Unearned Income and Other Deferred Charges | 4,830 | 4,344 |
| 29. Other Liabilities | 23,467 | 26,371 |
| 30. Borrowings | 38,250 | 73,181 |
| 31. TOTAL LIABILITIES | 600,854 | 672,387 |
| 32. NETS ASSETS/(LIABILITIES)(17 minus 31) | 106,498 | 104,268 |
| C. SHAREHOLDERS' FUNDS | | |
| 33. Paid Up Share Capital | 50,500 | 50,500 |
| 34. Share premium | 22,242 | 22,242 |
| 35. Retained earnings | 18,416 | 18,416 |
| 36. Profit or Loss Account | 14,539 | 12,345 |
| 37. Other Capital Accounts | - | - |
| 38. Revaluation reserve | 801 | 765 |
| 39. Minority Interest | - | - |
| 40. TOTAL SHAREHOLDERS' FUNDS | 106,498 | 104,268 |
| 41. Contingent Liabilities | 101,174 | 111,673 |
| 42. Non Performing Loans & Advances | 7,028 | 7,028 |
| 43. Allowances for Probable Losses | 9,667 | 13,740 |
| 44. Other Non Performing Assets | - | - |
| D. SELECTED FINANCIAL CONDITION INDICATORS | | |
| (i) Shareholders Funds to Total Assets | 15.1% | 13.4% |
| (ii) Non Performing Loans & Advances to Total Advances | 1.2% | 1.58% |
| (iii) Gross Loans & Advances to Total Deposits | 83.2% | 87.2% |
| (iv) Loans & Advances to Total Assets | 60.4% | 61.0% |
| (v) Earning Assets to total assets | 83.1% | 83.9% |
| (vi) Deposit Growth | -6.1% | 2.6% |
| (vii) Assets Growth | -9.1% | 3.8% |

CONDENSED STATEMENT OF CHANGES IN EQUITY AS AT 31st DEC 2024 (Amount in million shillings)

| | Share Capital | Share Premium | Retained Earnings | Revolution reserve | Total |
|--|---------------|---------------|-------------------|--------------------|----------------|
| 1: Current Year 2024 | | | | | |
| Balance as at 01 January 2024 | 50,500 | 22,242 | 22,830 | 1,685 | 97,257 |
| Profit for the year to date | - | - | 14,539 | - | 14,539 |
| Dividend Paid | - | - | (4,414) | - | (4,414) |
| Net gain/(loss) on fair value changes of investments | - | - | - | (884) | (884) |
| Balance as at 31st DEC 2024 | 50,500 | 22,242 | 32,955 | 801 | 106,498 |
| 11: Previous Year 2023 | | | | | |
| Balance as at 01 January 2023 | 50,500 | 22,242 | 11,797 | 6,425 | 90,964 |
| Profit for the year | - | - | 11,033 | - | 11,033 |
| Net gain/(loss) on fair value changes of investments | - | - | - | (4,740) | (4,740) |
| Balance as at 31st December 2023 | 50,500 | 22,242 | 22,830 | 1,685 | 97,257 |

| Name and Title | Signature | Date |
|---|-----------|-----------|
| Esther Cecil Maruma (Managing Director) | | 30-Jan-25 |
| Nisetas Lyatonga (Ag Head of Finance) | | 30-Jan-25 |
| Raphael Mbutu (Ag. Head of Internal Audit) | | 30-Jan-25 |

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

| Name | Signature | Date |
|--------------------------------|-----------|-----------|
| Nehemia Mchechu Chairperson | | 30-Jan-25 |
| Moremi Marwa Director | | 30-Jan-25 |

CONDENSED STATEMENT OF PROFIT & LOSS AND OTHER COMPREHENSIVE INCOME FOR QUARTER ENDED 31 DEC 2024

(Amount in million shillings)

| | Current Quarter ended 31st DEC 2024 | Comparative quarter (Previous year) 31st DEC 2023 | Current year cumulative 31st DEC 2024 | Cummulative (Previous year) 31st DEC 2023 |
|--|-------------------------------------|---|---------------------------------------|---|
| 1. Interest Income | 17,967 | 17,764 | 73,211 | 68,473 |
| 2. Interest Expense | (7,038) | (7,960) | (29,237) | (28,567) |
| 3. Net Interest Income | 10,929 | 9,804 | 43,974 | 39,906 |
| 4. Bad Debts Written off | - | - | - | - |
| 5. Impairment Losses on Loans and Advances | 468 | (1,404) | 3,314 | (847) |
| 6. Non Interest Income | 4,219 | 5,968 | 21,893 | 23,629 |
| 6.1 Foreign exchange profit/(loss) | 890 | 2,827 | 9,351 | 7,004 |
| 6.2 Fees and Commissions | 2,994 | 3,069 | 11,830 | 13,043 |
| 6.3 Dividend Income | - | - | 36 | 33 |
| 6.4 Other Operating Income | 335 | 72 | 67 | 3,549 |
| 7. Non Interest Expenses | (13,230) | (11,331) | (47,034) | (46,549) |
| 7.1 Salaries and Benefits | (4,886) | (4,768) | (19,453) | (19,835) |
| 7.2 Fees and Commission | (2,275) | (811) | (4,469) | (4,564) |
| 7.3 Other Operating Expenses | (6,069) | (5,752) | (23,112) | (22,150) |
| 8. Operating Income/(Loss) | 2,386 | 3,037 | 22,147 | 16,139 |
| 9. Income Tax Provision | (192) | (783) | (7,608) | (5,106) |
| 10. Net Income/(Loss) After Income Tax | 2,194 | 2,254 | 14,539 | 11,033 |
| 11. Other Comprehensive Income (Loss) | (204) | (519) | (884) | (4,740) |
| 12. Total comprehensive income/ (loss) for the year | 1,990 | 1,735 | 13,655 | 6,293 |
| 13. Number of Employees | 277 | 287 | 277 | 286 |
| 14. Basic Earnings Per Share | 173,774 | 178,564 | 287,899 | 218,475 |
| 15. Number of Branches | 17 | 19 | 17 | 19 |
| SELECTED PERFORMANCE INDICATORS | | | | |
| Returns on Average Total Assets | 1.2% | 1.5% | 2.1% | 1.5% |
| Return on Ordinary Shareholders' Funds | 8.3% | 11.6% | 13.7% | 11.3% |
| Non Interest Expense to Gross Income | 85.1% | 70.3% | 69.3% | 71.2% |
| Interest Margin to Average Earning Assets | 7.8% | 6.5% | 7.7% | 6.2% |

CONDENSED STATEMENT OF CASH FLOW STATEMENT FOR PERIOD ENDED 31st DEC 2024 (Amount in million shillings)

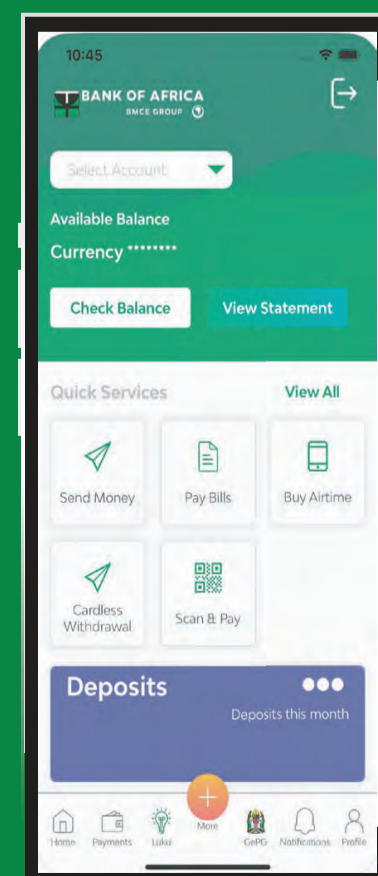
| | Current Quarter Current Year 31st DEC 2024 | Previous Quarter 30th SEP 2024 | Current year cumulative 31st DEC 2024 | Previous year cumulative 31st DEC 2023 |
|---|--|--------------------------------|---------------------------------------|--|
| I. Cash flow from operating activities | | | | |
| Net income/(loss) Before tax | 2,386 | 5,657 | 22,147 | 16,139 |
| - Impairment/Amortization | 167 | 2,185 | 7,663 | (5,571) |
| - Gain/loss on Sale of Assets | - | (8) | (18) | - |
| - Net Change in Loans and Advances | 51,705 | (43,887) | (2,540) | (5,166) |
| - Net Change in Deposit | (34,317) | 14,182 | (56,865) | 16,083 |
| - Net change in Short Term Negotiable Securities | - | - | - | - |
| - Net change in Other Liabilities | (3,181) | 4,027 | 2,151 | 1,878 |
| - Net change in Other Assets | (1,911) | 229 | 871 | (809) |
| - Tax Paid | (2,651) | (1,144) | (6,082) | (3,274) |
| - Change in SMR | 1,256 | (2,720) | 1,051 | (5,888) |
| Net Cash Provided(used)by Operating Activities | 13,454 | (21,479) | (31,622) | 13,392 |
| II. Cash Flow From Investing | | | | |
| - Dividend Received | - | 36 | 36 | 33 |
| - Purchase of Fixed Asset | 2,950 | (1,341) | (3,927) | (3,726) |
| - Proceed from Sale of Fixed Assets | - | 90 | 90 | 251 |
| - Purchase of Non- Dealing Securities Proceeds | (106) | - | (3,214) | (51,669) |
| - from sale of Non- Dealing Securities | - | 25,029 | 27,410 | 74,004 |
| - Others | - | - | - | - |
| Net Cash Provided(used)by Investing Activities | 2,844 | 23,814 | 22,395 | 18,893 |
| III. Cash flow from financing activities:- | | | | |
| - Repayment of Long Term Debt | - | - | - | (815) |
| - Proceeds from Issuance of Long Term Debt | - | - | - | - |
| - Proceeds From Issuance of Share Capital | - | - | - | - |
| - Payment of Cash Dividends | - | - | (4,414) | - |
| - Net Change in Other Borrowings | (34,931) | 64,629 | (1,006) | - |
| - Others | - | - | - | - |
| Net Cash Provided (Used) By Financing Activities | (34,931) | 64,629 | (5,420) | (5,332) |
| IV. Cash and Cash Equivalents | | | | |
| Net Increase (Decrease) in Cash and Cash Equivalents | (18,633) | 66,964 | (14,647) | 26,953 |
| Cash and cash equivalents at the beginning of the quarter | 136,871 | 69,907 | 132,885 | 75,576 |
| Cash and cash equivalents at the end of the quarter | 118,238 | 136,871 | 118,238 | 102,529 |

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ADVERTISING



MINIMUM DISCLOSURES ON BANK'S TARIFF

| TYPE OF CHARGE | PRODUCT | CHARGES | | | |
|-------------------------------------|--|--|--|--|------|
| | | TZS | FCY | | |
| Opening Balance | Corporate Current Account | 250,000 | 500 | | |
| | SME Current Account | 100,000 | 100 | | |
| | Personal Current Account | 100,000 | 50 | | |
| | Faidika Savings Account | 15,000 | 15 | | |
| | Smart Junior Investor Account | 50,000 | USD 50/ GBP 20/ EUR 15 | | |
| Minimum Operating Balance | Corporate Current Account | 100,000 | 250 | | |
| | SME Current Account | 50,000 | 50 | | |
| | Personal Current Account | 5,000 | 5 | | |
| | Faidika Savings Account | 10,000 | 10 | | |
| | Smart Junior Investor Account | 25,000 | Equivalent to TZS | | |
| | Penalty Below Minimum balance | 12,000 | Equivalent to TZS | | |
| Minimum Interest Earning Balance | Faidika Savings Account | 1,200,000 | 1,200 | | |
| | Smart Junior Investor Account | 1,200,000 | 1,200 | | |
| Ledger Fee | Corporate Current Account | 30,000 | 15 | | |
| | SME Current Account | 15,300 | 15 | | |
| | Personal Current Account | 10,300 | 10 | | |
| | Faidika Savings Account | 1,800 | 1 | | |
| | Smart Junior Investor Account | nil | nil | | |
| Withdrawal Charges Over the Counter | For all Products and Segments | | | | |
| | Below 1,500,000 | 8000 | | | |
| | 1,500,001 - 5,000,000 | 10,000 | 1.2% of the amount min 5 | | |
| | 5,000,001 - 10,000,000 | 15,000 | | | |
| | 10,000,001 - 15,000,000 | 20,000 | | | |
| Above 15,000,000 | 1% of the amount max 50,000 | | | | |
| Cheques | Cheque Book Issuance - 100 leaves | 68,000 | 30 | | |
| | Cheque Book Issuance - 50 leaves | 40,000 | 20 | | |
| | Cheque Book Issuance - 25 leaves | 34,000 | 15 | | |
| Statements | Account Statements on Banking Hall per month | 2,000 per page max 100,000 | Equivalent to TZS | | |
| | E-Statements (Daily, weekly, Monthly, Quarterly) | Free | Free | | |
| Standing Order | To other Banks | 5,000+ TISS Charges | Equivalent to TZS | | |
| | Within the Bank | 5,000 | 5 | | |
| Telegraphic Transfers | TISS (Incoming transfers) | Free | Free | | |
| | TISS (Outgoing transfers) | 1-10,000,000 = 2000 10,000,000 - 50,000,000 = 5000 Above 50,000,000 = 10,000 | Equivalent to TZS | | |
| | Outward TT- Customer | Equivalent to FCY | \$ 54 via Internet Banking, \$ 60 without Internet Banking | | |
| | | | | | |
| Other Charges | Account Closure | 50,000 | 50 | | |
| | Dormant Account Activation | Free | Free | | |
| TRADE SOLUTIONS | | | | | |
| Letters of Credit | Import LC: | | | | |
| | Opening L/C | Equivalent to FCY | 1% pq min 250 | | |
| | Swift Charges | Equivalent to FCY | 60 | | |
| | L/C acceptance | Equivalent to FCY | 0.10% | | |
| | Export LC: | | | | |
| | Confirmation charge - unsecured | Equivalent to FCY | 1.2% min 300 per qtr | | |
| Document verification | Equivalent to FCY | 150 | | | |
| Amendments | Equivalent to FCY | 120 flat fee | | | |
| Bonds and Guarantees | Bid Bond | Unsecured 3.6%; Secured 3%; Cash cover 0.6% per qtr | Equivalent to TZS | | |
| | Performance bonds | Secured 3%; Full cash cover 0.6% per qtr | Equivalent to TZS | | |
| | Advance payment | Secured 3%; Full cash cover 0.6% per qtr | Equivalent to TZS | | |
| | Other guarantees | Secured 3%; Full cash cover 0.6% per qtr | Equivalent to TZS | | |
| DIGITAL BANKING | | | | | |
| Internet Banking | Subscription | Free | Free | | |
| | Maintenance Fee | Free | Free | | |
| | E-Statements | Free | Free | | |
| | Outward TT | Equivalent to FCY | \$54 | | |
| Mobile Banking | Subscription | Free | n/a | | |
| | Maintenance Fee | Free | n/a | | |
| | Balance Enquiry | 200 | n/a | | |
| | Mini-Statement | 300 | n/a | | |
| | Full-Statement | 500 | n/a | | |
| | Bank to wallet | 1,000 - 49,999 = 3,500 50,000 - 99,999 = 4,000 100,000 - 199,999 = 5,000 200,000 - 299,999 = 6,500 300,000 - 399,999 = 7,500 400,000 - 499,999 = 8,500 500,000 - 999,999 = 9,500 Above 1,000,000 = 11,500 | n/a | | |
| | Wallet to Bank | nil | n/a | | |
| | Forex Rate request | 300 | n/a | | |
| | Utility Bills Payment | Free | n/a | | |
| | Airtime Purchase | Free | n/a | | |
| | SMS Alert | 2500 per Month | 1 | | |
| Cards | Joining Fees | 8000 | 15000 | 17000 | 6000 |
| | Card Replacement | 24000 | 24000 | 25000 | 6000 |
| | PIN Re-issue | 7500 | 6000 | 7500 | 6000 |
| | Block card by Bank | 2500 | 2000 | 2000 | 2000 |
| | ATM Cash withdrawal us-on-us | 1300 | Below 100,000 - 250,000 = 1700 250,001 - 400,000 = 2000 | Below 100,000 - 250,000 = 1700 250,001 - 400,000 = 2000 | |
| | ATM Cash withdrawal Domestic us-on-them | 1000-99999=1500 100000-400000=1700 | Below 100,000 - 150,000 = 3500 150,001 - 250,000 = 3700 250,001 - 400,000 = 4000 | Below 100,000 - 150,000 = 3500 150,001 - 250,000 = 3700 250,001 - 400,000 = 4000 | |
| | ATM Balance enquiry us-on-us | 400 | 400 | 300 | 300 |
| | ATM Balance enquiry Domestic us-on-them | 400 | 400 | 600 | 600 |
| | Cash advance us-on-us | 300 | 300 | 300 | 300 |
| | Cash advance Domestic us-on-them | 1500 | 1500 | 1500 | 1500 |
| | Mini statement us-on-us | 400 | 400 | 600 | 600 |
| | Mini statement BOA network | 400 | 400 | 1800 | 1800 |
| | Failed transactions (Insufficient funds) | 900 | - | - | - |
| | Loans | Loan Application Fee | 0.12% of the principal amount minimum TZS 150,000 | Equivalent to TZS | |
| | | Base/Prime Lending rate | 17% | 8% | |



Vacancy Announcement

ASA MICROFINANCE (TANZANIA) LIMITED
Creating Hope, Changing Fortunes

ASA Microfinance Tanzania Limited (ASAMTL) is a subsidiary of ASA International, one of the world's largest and fastest-growing international microfinance banking institutions in Asia and Africa ("ASA International" or the "Group"). ASA International promotes financial inclusion and has successfully shown that access to financial services helps to reduce poverty and promotes socioeconomic progress for its predominantly female client base. The company operates in Tanzania with a focus on empowering low-income individuals, particularly women, by providing them with access to affordable financial services. ASAMTL is looking for highly motivated & competitive individuals to fill below positions.

Position: Digital Financial Services (DFS) Manager - 01 Post

JOB DESCRIPTION

The DFS Manager will lead the digital financial services strategy, coordinate cross-functional efforts, and ensure the successful deployment and support of DFS initiatives. The role requires a dynamic leader with a deep understanding of both microfinance/banking operations and technological innovations.

KEY RESPONSIBILITIES

- Oversee the development, management, and optimization of digital financial products.
- Collaborate with technology, marketing, and operational teams to deliver seamless customer experiences.
- Monitor and evaluate DFS performance metrics to ensure alignment with business objectives.
- Develop and implement policies for product quality assurance and customer service excellence.
- Provide support for digital financial products, including troubleshooting and resolution of technical issues.
- Collaborate with vendors and internal IT teams to implement updates and new features.
- Working with financial service providers, policy makers, regulators, and other stakeholders to overcome key barriers and enable the adoption and usage of digital financial services.
- Developing and investing in use cases, products, and platforms that leverage digital technologies such as mobile money, fintech, etc.
- Provide statistics and periodic reports to aid in management decisions and promote digital financial services and financial inclusion national agenda.
- Designing and executing strategies to expand access to finance and promote inclusive digital economies.
- Build, refine and review business models for Digital distribution channels
- Initiate, agree and coordinate appropriate actions required to maintain or improve availability of applications.
- Define the key targets of availability required for the applications and their components that underpin a new or enhanced IT application as the basis for an SLA agreement.
- Responsible in ensuring Value Added Services (VAS) products and services are adhering to BOT, TCRA, FCC guidelines and regulations.
- Conduct training for internal teams on product functionality and updates.
- Monitor product performance and provide feedback for improvement

KNOWLEDGE, SKILLS, AND ABILITIES

- Bachelor's degree in business, Finance, IT, or a related field (MBA preferred).
- 5+ years of experience in digital financial services, product management, or a similar role.
- Proven leadership skills with experience managing teams.
- Strong understanding of customer experiences principles and DFS (Digital Financial Services) operations.
- Experience in Fintech or MNOs is of an added advantage.
- Exposure to digital business models like e-commerce, B2B, B2C marketplaces is desirable.
- Clear understanding of Ant Money Laundry, Legislation related to financial services & Compliance.
- Strong problem-solving and technical troubleshooting skills.
- Experience in customer support or complaints management.
- Excellent communication, presentation and analytical skills.

Remuneration: Attractive salary package will be offered relating to competencies and experiences.

Position: Information Security Officer - 01 Post

JOB DESCRIPTION

Information Security Officer will be responsible in identification and mitigation of IT risks as well as responding to observations identified by third party auditors or examiners while assisting in the development of periodic reports and dashboards presenting the level of controls compliance and current IT risk posture. The role requires a dynamic individual with a deep understanding of both microfinance operations and technological innovations.

MAIN RESPONSIBILITIES

- Serve as a core member of the Security Operation Centre (SOC), monitoring and optimizing security tools to ensure data integrity.
- Conduct dedicated monitoring and analysis of cybersecurity events using various tools to investigate and understand security incidents, leading to effective incident response (IR).
- Analyse and detect security threats through threat intelligence-based detection and behaviour analysis.
- Perform data mining of log sources to uncover and investigate anomalous activities, tuning rules, filters, and policies to enhance detection accuracy and visibility.
- Manage security incident communications, including initial reporting, follow-ups, and resolution activities.
- Provide threat and vulnerability analysis, along with security advisory services.
- Analyse and respond to undisclosed software and hardware vulnerabilities.
- Investigate, document, and report on information security issues and emerging trends.
- Develop a program plan that includes security gap assessments, policies, procedures, standards, training, certification and testing.
- Collaborate with management and the IT department to enhance security measures.
- Document any security breaches and assess their impact.

KNOWLEDGE, SKILLS, AND ABILITIES

- BSc/MSc degree in Computer Science, Information Security, Cyber Security, or related IT fields.
- Professional Information Security Certifications such as CEH, CCNA Security, or CompTIA Security+ are preferable.
- Certification as ISO/IEC 27001 Lead Implementer is a MUST
- Minimum of 3 to 5 years of experience in Information Security, focusing on incident monitoring and detection.
- Solid knowledge of various information security frameworks.
- Technical expertise in areas including Security Information and Event Management (SIEM), SQL, TCP/IP, networking, programming languages, IDS/IPS, penetration and vulnerability testing, forensics, firewall and intrusion detection/prevention protocols, operating systems

(Windows, UNIX, Linux), network protocols, packet analysis tools, Next-Gen AV, DLP, email, storage, syslog, Windows Server, and Identity Access Management.

- Prior experience in detecting, analysing, and responding to security incidents.
- Understanding of common security threats, attack vectors, vulnerabilities, and exploits.
- Excellent oral and written communication skills.
- Strong analytical and problem-solving abilities.
- Self-starter who works well both independently and in a team environment, with the ability to adapt to changing priorities.
- Excellent interpersonal and organizational skills.

Position: Operations and Product Support Specialist - 1 Post

Job Role:

The specialist will handle the technical and operational aspects of DFS at ASAMTL, ensuring all digital products function seamlessly and meet user needs.

Key Responsibilities:

- Provide support for digital financial products, including troubleshooting and resolution of technical issues.
- Collaborate with vendors and internal IT teams to implement updates and new features.
- Conduct training for internal teams on product functionality and updates.
- Monitor product performance and provide feedback for improvement.

Academic Qualification & Experience Requirements:

- Bachelor's degree in Business, Economics, Commerce, Banking, Finance, IT, Computer Science, or a related field.
- Experience in digital product support or operations management.
- Strong problem-solving and technical troubleshooting skills.

Position: Customer Support and Complaints Specialist - 1 Post

Job Role:

The specialist will focus on managing customer interactions related to DFS, working closely with the contact centre to address complaints and enhance customer satisfaction.

Key Responsibilities:

- Act as the escalation point for DFS-related complaints from the contact centre agents.
- Analyze customer feedback and complaints to identify recurring issues and recommend solutions.
- Train and guide contact centre agents on handling DFS-related inquiries effectively.
- Work with the DFS Manager to align customer feedback with product development priorities.

Academic Qualification & Experience Requirements:

- Bachelor's degree in business, Marketing, Communications, or a related field.
- Experience in customer support or complaints management.
- Excellent communication and analytical skills.

Position: Finance Officer - 02 Posts

Job Responsibilities:

- To maintain all petty cash on daily basis.
- To prepare monthly, quarterly and annual financial reports.
- To review and implement financial policies.
- To participate in financial audits.
- To maintain and record keeping books of accounts and reconcile the Accounts on timely manner.
- To respond to enquiries from the Chief Financial Officer and ASAI Dhaka Team resulting financial results, special reporting requests and the like.
- To liaison with the respective government department, submitting return, and maintain proper compliance with them.
- To handle the company tax, pay tax and other withholding tax.
- To ensure and handle external and internal audits.
- To ensure the timely reporting of all monthly financial information.
- To ensure the accurate and timely processing of positive pay transactions.
- To ensure monthly and quarterly Bank Compliance activities are performed in a timely and accurate manner.
- To collaborate with the other departments in the organization to support overall department goal and objectives.
- To monitor and analyze departmental work to develop more efficient procedures and use of resources while maintaining a high level of accuracy.
- To assist in development and implementation of new procedures and features to enhance the workflow of the department.
- To maintain liaison with the bank and financial institutions regarding loans and assist the controller in the daily banking requirements.
- To ensure the optimum utilization of fund.
- To have frequent visit to different branches when and as necessary.
- To accomplish day by day activities, nothing will be pending.

Academic Qualification & Experience Requirements:

- Minimum bachelor's degree in accounting, Finance or related subjects.
- Certified Public Accountant (CPA) will be an added advantage.
- MSc/MBA is a plus.
- Minimum 2 years professional experiences in Finance or Accounting role is a MUST.
- Preferably Experience in working with NGOs/Financial Institutions/Banks/Consultancy firm.
- In depth knowledge of corporate financial law.
- Proficient in the use of MS Office and financial management software (e.g. SAP).

General Requirements for Applicants of All Posts.

- Application Letter.
- Curriculum Vitae enclosing details of Work experience, skills and with postal and telephone contacts of Three Referees.
- One current passport size photograph attached in CV.

Mode of Application

Applicants who consider himself/herself competent with the above-mentioned position, please send your application to recruitment@asatanzania.co.tz Or you can drop your Application in Our Head Office at House No 01, Plot No.87, Msese Street, Kinondoni Road (Near Kinondoni Makaburini), Dar es Salaam before **1700HRS 15th February 2025**.

Only short-listed candidate will be contacted for interview. No phone calls are allowed for inquiry. No allowances will be admissible for interview.



Khadija Kopa, Barnabas extend birthday wishes to President Samia

By Correspondent Sabato Kasika

VETERAN Tanzanian taarab musician, Khadija Omar Kopa, and new generation musician Barnabas Classic congratulated President Samia Suluhu Hassan for celebrating her 65th birthday and wished her a successful life.

The artists issued their best wishes to the Head of State on separate occasions when they recently attended a music program at a local television station.

Khadija (pictured) and Barnabas congratulated the President and wished that she would continue ruling Tanzania for the next five years.

"President Samia is my relative...I pray to Allah to give the President strength so she can determinedly continue taking charge of her duties and serve the nation," the singer said.

The artist added that President

Samia took over during a difficult time but now every Tanzanian is enjoying the country's success in various fields.

"She has supported the development of various sports, including football, and arts. She is presenting cash prizes to Tanzanian clubs when they excel in African inter-club tournaments," Khadija said.

Popular new genre artist Barnabas said he is thankful to the President because she loves artists.

The singer pointed out that he is one of the domestic artists who have had the opportunity to perform at various government events, especially the ones at the White House.

"I have to wish her a good life when she turns 65 so that God can continue giving her good health so she can lead our nation," Barnabas stated.

Nassor shines as Caravans cricketers wallop Gymkhana

By Correspondent Japheth Kazenga

CARAVANS has kept on pushing for a solid run in the 2025 Tanzania Cricket Association (TCA) DC Super League, following the team's 173-run defeat of Gymkhana in Dar es Salaam over the weekend.

Scintillating batting by seasoned cricketer Kassim Nassor was instrumental in Caravans' pursuit of the convincing win.

Nassor exhibited batting tenacity and scored a century, as Caravans' dominance came into view.

Caravans started to bat at the Dar es Salaam Gymkhana Club's venue, ending with a mammoth 258/7 in the scheduled 50 overs.

The batting squad was intent on tormenting Gymkhana's bowlers right from the early phase of the batting time, much as the opening pair of Jitin Singh and Amal Rajeevan could not stay longer.

Skipper Singh executed several knocks and his stay at the crease was ended after 14 overs, having garnered 11 runs.

Rajeevan had a day to forget given the cricketer exited the crease for duck, having been



Caravans Cricket Club's all-rounder, Kassim Nassor, bats against Gymkhana in a past tournament tie in Dar es Salaam. PHOTO: COURTESY OF CARAVANS CRICKET CLUB

sent back in his first ball.

Ajith Augustin, who grabbed a century in the previous clash against Aces A, had Caravans taking back control of the innings having nailed 60 runs.

Augustin, who came in at number three, took the crease in the 14th over when Caravans were 68-2 and pushed the squad's figure to 81-3 once he got back in the 17th over.

Nassor then saw to it Caravans made certain of their plan to wind up their innings with the imposing total with an impressive batting display.

The seasoned all-rounder hammered 115 runs not out once he laid his hands on the bat.

Short spells by other dependable cricketers Akhil Anil (eight

runs) and Adersh Dileep (one run) did not weaken Caravans' resoluteness, as Nassor was ruthlessly steadying the ship.

Johnson Nyambo - who posted 15 runs - and Hamisi, who ended with 14 runs, further gave Caravans more dominance.

Twenty-eight extras that Gymkhana's bowling unit leaked moreover improved the figure.

Gymkhana skipper Amit Raghuvanshi ended with 2-37 and Mohamed Yunus grabbed 2-58 as their squad vainly fought to frustrate Caravans' efforts to amass the mammoth total.

Reaching a huge target set by Caravans was seemingly a tough ask for Gymkhana's batting unit and, in the end, the

latter lost steam with 85/10 in 25.3 overs.

Arman Khan ended as the only cricketer with a meaningful showing in the woeful outing, notching 40 runs.

The batting team's woes came into view from the first few overs, given opener Gulraiz Hydari was three runs short of two digits.

The other opener, Raghuvanshi, exited the crease earlier with just two runs to his name.

Caravans' skipper Singh orchestrated his team's bowling charge, ending with 4-18 and a 3.00 economy rate.

He was ably assisted by Anil, who grabbed 2-0 in 0.3 overs, and youthful cricketer Yalinde Maurice who garnered 2-18.

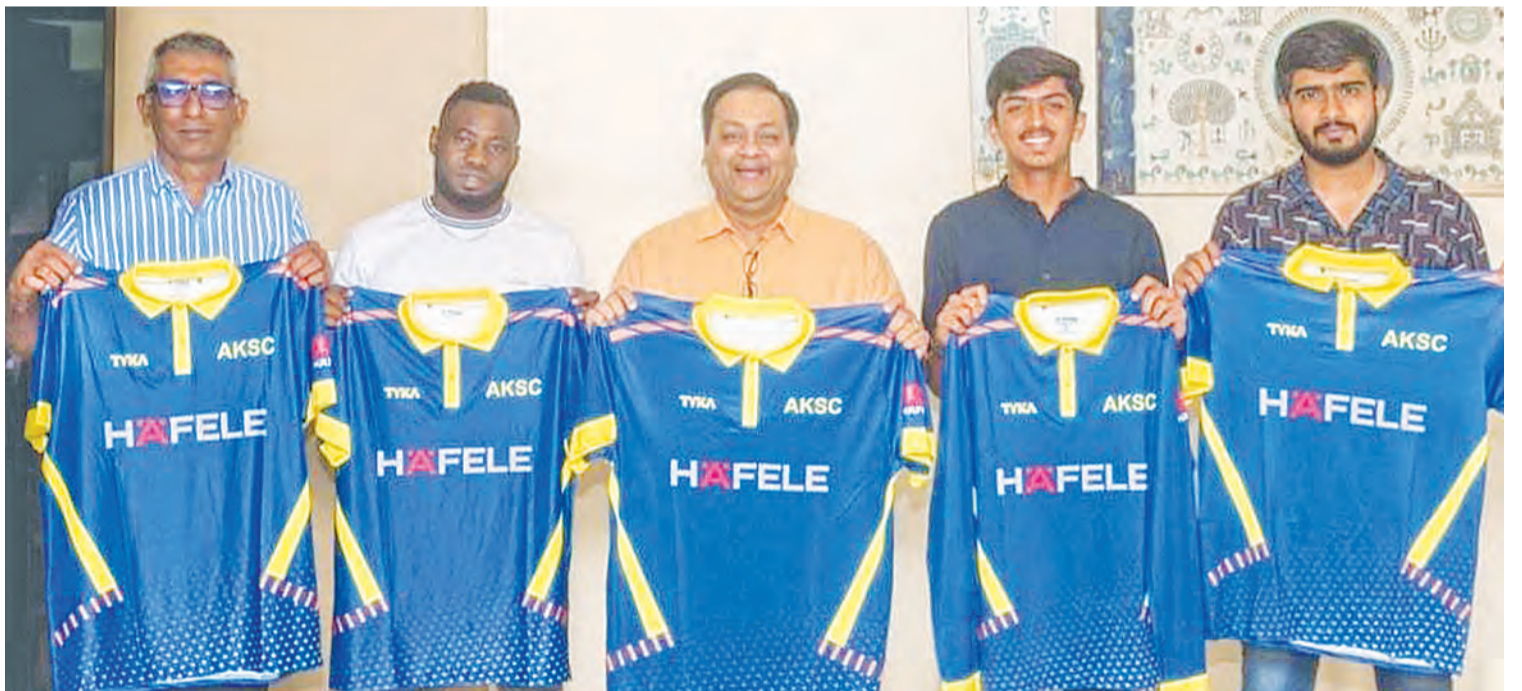
The 2025 TCA DC Super League, a TCA officer stated, features the top cricket teams in Tanzania, put into two groups.

Group A teams are Aga Khan SC, Delaware Upanga SC, A. Patel Brotherhood A, Dar Indian Titans, and Pak Stars A.

Caravans, Strikers, Aces A, Gymkhana, and Lions A have been placed in Group B.

The showdown began on January 4, 2025, marking an exciting start to Tanzania's premier cricket competition.

Aga Khan SC gets new jersey sponsor



HAFELE East Africa Limited's Managing Director Snehil Bakrania (C) poses for a picture with Aga Khan SC's leader Ayzaz Jassani (L) and the club's players (L-R) Riziki Kiseto, Laksh Bakrania (Team B captain), and Harshdeep Chohan (Team A captain) at the occasion for unveiling the company as the club's new shirt sponsor in Dar es Salaam recently. PHOTO: COURTESY OF AGA KHAN SC

By Correspondent Japheth Kazenga

TANZANIA's cricket big guns, Aga Khan SC, have got a massive boost in efforts to bolster the sport's promotion domestically following their acquisition of a shirt sponsor.

Aga Khan SC's officials revealed in Dar es Salaam early this week their outfit has marked a new chapter in its illustrious history with the announcement of a two-year sponsorship agreement with HAFELE East Africa Limited.

They disclosed that the collaboration, which sees the company as the official sponsor of the team's matchday jerseys for 2025 and 2026, is a testament to the shared vision of excellence in both the corporate and sports arenas.

The partnership, they pointed out, celebrates the synergy between the company's commitment to providing high-quality hardware and fittings and Aga Khan SC's dedication to nurturing young cricket talent in Tanzania.

The club noted that through such a partnership, the two entities aim to foster a culture of precision, teamwork, and innovation, reflecting their mutual pursuit of being the best in their respective fields.

Snehil Bakrania, Managing Director of HAFELE East Africa Limited, speaking at the unveiling ceremony, emphasized the alignment of values between cricket and the company.

"In cricket, players strive

to improve their techniques and performance. Similarly, HAFELE continually innovates to stay ahead in the industry, delivering cutting-edge solutions," Bakrania disclosed.

"Today, we celebrate the rich history of the club and draw a parallel with the precision, teamwork, and innovation that HAFELE embodies," he said.

The historic agreement was lauded by Ayzaz Jassani, Aga Khan SC's long-standing leader and legend, who hailed the partnership as a crucial step toward a brighter future for the team.

"The values of both Aga Khan SC and HAFELE make them unique in their respective fields. Each player will wear

this jersey with immense pride, reflecting the respect and integrity that define both brands," Jassani stated.

Vipin Abraham, Aga Khan SC's senior player, highlighted the importance of such collaborations.

"Partnerships like this allow the sport to grow and create a bright future for young cricketers who are the heart of Aga Khan SC's cricket activities," he remarked.

The partnership between the two parties, the team stressed, is not just a sponsorship but a celebration of excellence and determination.

Aga Khan SC disclosed the collaboration is setting the stage for a promising future for the club and the company.

Samia Women's Boxing Championships set to begin in Dar

By Correspondent Joseph Mchekadona

THE inaugural Samia Women's Boxing Championships will kick off tomorrow at Kawe Beach Club in Dar es Salaam, the Boxing Federation of Tanzania (BFT) has announced.

According to BFT secretary general Makore Mashaka, the competition will serve as a selection event for female boxers who will represent Tanzania at the IBA

Women's World Boxing Championships, scheduled for March 8-17, 2025, in Niš, Serbia.

Mashaka stated that invitations have been extended to all national security and safety institutions, regional teams, clubs, and the Tanzania Professional Boxing Regulatory Commission (TPBRC).

However, he did not confirm how many Tanzanian boxers will participate in the Serbia World

Championships, saying it will depend on the availability of resources.

"This will be the first-ever women's boxing championship organized by BFT. The event will run from Friday to Sunday at Kawe Beach Club," he said.

"We have named it the 'Samia Women's Boxing Championships' to honour and appreciate the contribution of our President, Dr. Samia Suluhu Hassan, to the

sports sector in Tanzania."

Mashaka revealed that the IBA Women's World Boxing Championships will feature 500 female boxers from over 100 countries, competing in 12 weight categories.

In addition to the fights, all participating boxers will also attend a business and investment seminar, organized by BFT in collaboration with the Mbezi-based ARHN organization.

This will be Tanzania's second

participation in the prestigious tournament, following its debut at the 2023 edition in New Delhi, India.

The International Boxing Association (IBA) has announced that registration for the World Women's Championships is open until February 20, 2025.

The organization has emphasized that the tournament is a cornerstone event for women's boxing, celebrating the talent and

determination of female athletes worldwide.

IBA President Umar Kremlev expressed his excitement for the return of the IBA Women's World Boxing Championships, stating:

"This competition is a chance to unite, inspire, and celebrate the power of women's boxing on a global scale. We call on all national federations to participate and continue making this event a tremendous success."

Helicopter crash that killed Leicester owner was accidental, inquest finds

LONDON

THE deaths of five people in a helicopter crash at the King Power Stadium in October 2018, including Leicester City soccer club owner Khun Vichai Srivaddhanaprabha, were accidental, an inquest jury concluded on Tuesday.

Vichai, the Thai tycoon who pumped millions of pounds into the club that famously won the Premier League title in 2015-16, was killed along with four others when his helicopter crashed in the club's car park and exploded after a match on Oct. 27, 2018.

The Leonardo AW169 helicopter had cleared the top of the stadium before starting to spin, and plummeted to the ground before bursting into flames.

The crash also killed pilot Eric Swaffer, his partner Izabela Lechowicz, and Vichai's staff members Nusara Suknamai and Kaveporn Punparev. The inquest lasted two-and-a-half weeks.

Philip Shepherd, the Vichai family's legal representative, said Swaffer was a "highly competent and very experienced pilot who did everything in his power" to control the helicopter when the tail rotor failed shortly after takeoff.

Vichai's family are actively continuing their legal action against Italian defence company Leonardo, the manufacturer of the helicopter. Leonardo said this month that it would defend itself against the High Court claim.

The family is seeking compensation for loss of earnings and other damages, valued at 2.15 billion pounds (\$2.67 billion) -- the largest fatal accident claim in English legal history.

'IT WASN'T SAFE'

"My father trusted in the design of this helicopter. It was Leonardo's responsibility to make sure the helicopter was safe. It wasn't safe. It was a death trap," said Khun Aiyawatt Srivaddhanaprabha, the son of Vichai.

"My family are thankful to Senior Coroner (Catherine) Mason for her inquest which has shone a spotlight on what happened on 27 October 2018."

According to Forbes magazine, Vichai was the fifth-richest person in Thailand at the time of his death with an estimated net worth of \$4.9 billion.

Leonardo said on Tuesday that it agreed with the inquest jury's conclusion that this crash was a "tragic accident".

"As the jury recorded, the aircraft had all the relevant airworthiness certificates," Leonardo told Reuters.

"This is entirely consistent with the evidence provided to the inquest, that the helicopter was designed and produced in accordance with all regulatory requirements, meeting the accepted industry standard for safety."

It expressed its deepest sympathy for the victims of the crash, saying their deaths were "an unquestionable tragedy".

The Air Accidents Investigation Branch (AAIB) ruled in 2023 that it was not possible for the pilot to recover from the tail rotor failure.

The pilot had managed to land softly enough for four of the five people on board to survive the impact, according to post-mortem examinations, only for them to be killed by fire.

Investigators found that problems with the bearing in the tail rotor of the helicopter began a sequence of failures leading to the crash.

(\$1 = 0.8046 pounds)

REUTERS

Trafford Council green light Man United's development plan

MANCHESTER, England

MANCHESTER United's plan to build a 100,000-seat stadium has taken a big step toward becoming reality, with the vision receiving the green light from the Trafford Council executive.

The approval on Monday evening came after the British government backed the regeneration project.

The decision to either renovate Old Trafford or build an adjacent facility is not expected until season's end, although The Times said that co-owner Jim Ratcliffe favours a new two billion pound (\$2.49 billion) stadium on an adjacent site.

The Trafford Council's next step is to appoint a "top-class consultant team" who will work with the Premier League club and other key partners to deliver a "transformational and sustainable international destination for the benefit of residents, businesses and visitors," they said in a statement.

The regeneration proposals include creating around 48,000 new jobs and up to 15,000 new homes in the borough while adding 4.2 billion pounds to the local economy.

"The Trafford Wharfside masterplan ... takes in the world-famous sporting institution that is Manchester United as well as other major sites including the Imperial War Museum and the Manchester Ship Canal," the statement said.

The storied stadium, with a seating capacity of 74,310 that makes it the second largest football facility in Britain behind Wembley, opened in 1910.

It underwent expansions in the 1990s and 2000s, including the addition of extra tiers to the North, West and East Stands.

REUTERS

Guardiola wary of financial hit if Man City fail to advance in Champions League

MANCHESTER, England

MANCHESTER City's Pep Guardiola said he is aware of the financial implications of failing to reach the Champions League knockout stages as his side head into later yesterday's final group game against Club Brugge needing a win to stay in the hunt.

City have reached the Champions League knockout stages every season since Guardiola took the helm in 2016, but they are in danger of missing out with the new format this year where they sit 25th in the standings -- outside even the playoff spots.

The top eight teams qualify directly for the last 16 while the clubs that finish ninth to 24th contest the knockout phase playoffs to advance and Guardiola said City missing out could affect their business in the transfer market.

"In the last two or



Manchester City manager Pep Guardiola during the press conference at Etihad Campus, in Manchester, Britain on Tuesday. Agencies

three transfer windows it's always been positive. I'm not naive enough to not know how important it is financially for the club to go through in this competition," Guardiola told reporters on Tuesday.

"It can affect the club but, of course we want to try to make it

happen and go through first for sporting reasons.

"In the last five or six years, the net spend at this club has been amazing. The club said, 'OK the situation is the situation. If we want to spend, we can spend. If not, we don't spend.'"

City have already spent more than 120 million pounds (\$149.14 million) on forward Omar Marmoush and defenders Vitor Reis and Abdulkodir Khusanov this month.

City won the Champions League in 2023 and Guardiola did not want to discuss how

embarrassing it would be if they did not qualify for the knockout stage.

"We have to win the game and if not then we won't continue in the competition. We want to go through to have another chance to play another two games and qualify for the next stage," he said.

"I appreciate your concern about not qualifying but I think we are going to do it... Ask me after the game (if it is embarrassing if City fail to qualify)."

City beat Brugge 5-1 and 4-1 in the 2021-22 campaign but Guardiola said the Belgian side are vastly different from the team they played three seasons ago.

Brugge have not lost a game in all competitions since late October and are 20th in the Champions League standings, three points above City.

"We would like to score lots of goals in the first 20 minutes but I don't think that will happen," Guardiola added.

"I expect a tough game. When a team are unbeaten... it's because they are good, there's no secret there. They have done really well.

"It's a final for both of us, especially for us."

(\$1 = 0.8046 pounds)

REUTERS

Arsenal boss Arteta urges fans to stop abuse after Lewis-Skelly red card rescinded

LONDON

ARSENAL manager Mikel Arteta was pleased that Myles Lewis-Skelly's red card was rescinded but criticised the abuse aimed at referee Michael Oliver by fans.

The 18-year-old Lewis-Skelly has escaped a three-match suspension after the FA overturned Oliver's decision to send him off in Saturday's 1-0 win at Wolverhampton Wanderers.

Lewis-Skelly was dismissed for tripping Wolves' Matt Doherty on a counterattack before halftime and the dismissal, which was upheld by VAR, was criticised by fans and pundits.

Referees' body, the PGMOL, said the police were investigating threats and abuse directed at Oliver following the game.

"Obviously (we are) really happy that the decision has been made and Myles is going to be available for us," Arteta told reporters on Tuesday.

"Every time I talk about (abuse towards) a player, a coach, it doesn't matter. We have to try hard to eradicate it from the game. It certainly damages our sport. So let's get it out.

"We focus on the evolution of football and where it is heading in the next five years. I think one big evolution we can have is to make a social environment that is better.

"We don't need to keep this hatred, it removes the beauty of the sport."

Arsenal face Girona in their final league-phase game in the Champions League on Wednesday and Arteta was full of praise for their opponents, despite the Catalan side's early elimination in their debut European campaign.



FILE PHOTO: Arsenal's Myles Lewis-Skelly is watched by manager Mikel Arteta as he leaves the pitch after being sent off during their Premier League match against Wolverhampton Wanderers at Molineux Stadium, in Wolverhampton, Britain on January 25, 2025. Agencies

"I think this is a beautiful story, especially in the way that they've done it," Arteta said of Girona, who finished third in LaLiga last season.

"(It) shows you can do big things with a vision. I watched all their games in their group stage as I love the team, I love the coach.

"I need to know them very well, they were very competitive against the big names. They didn't get the result they deserved."

The north London side, third in the 36-team Champions League standings with 16 points, need a draw to make absolutely sure of their place in the Round of 16 and avoid a two-legged playoff.

"We have been very close to big titles in the last few years but that's very difficult in football," Arteta added. "Tomorrow we must earn our qualification."

Meanwhile, Celtic

have agreed to a deal to re-sign defender Kieran Tierney from Premier League side Arsenal and are trying to get the transfer over the line by the end of the January transfer window, manager Brendan Rodgers said.

Scotland international Tierney came up through Celtic's youth ranks and helped the Scottish Premiership

side seal a domestic treble before moving to Arsenal for a reported fee of 25 million pounds (\$31.12 million) in 2019.

The 27-year-old has since fallen out of favour at Arsenal and will be out of contract at the end of the season.

"He's still, at this moment, an Arsenal player," Rodgers told reporters on Tuesday ahead

of a Champions League clash against Aston Villa. "I think we've agreed that it will definitely take place in the summer. If we can do it beforehand, then great.

"I don't want to speak too much on it with the greatest respect, because he's not a Celtic player here now with us. But, if we were able to do it (in January), of course,

we would like to do that, but that's out of our control at this moment in time."

Celtic are top of the Premiership standings with 60 points from 23 games, 10 ahead of second-placed rivals Rangers, who have played one more match.

(\$1 = 0.8033 pounds)

REUTERS

Gwiji by David Chikoko



Simon Msuva confident Taifa Stars can shine at AFCON 2025

SPORT

Guardiola wary of financial hit if Man City fail to advance in Champions League

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CAF releases 2024 CHAN schedule; tournament to kick off on August 2

By Correspondent Nassir Nchimbi & Agencies

THE Confederation of African Football (CAF) has officially announced the dates for the 2024 African Nations Championship (CHAN), which will be co-hosted by Kenya, Uganda, and Tanzania.

According to CAF, the tournament will kick off on Saturday, August 2, 2025, with the final set for Saturday, August 30, 2025.

These dates were confirmed following approval by the CAF Executive Committee (EXCO) during a meeting held on December 16, 2024, in Marrakech, Morocco, chaired by CAF President Patrice Motsepe (pictured).

In addition to CHAN 2024, CAF has also approved the calendar for other major competitions, including:

- CAF AFCON Morocco 2025:
- Opening match: Sunday, December 21, 2025
- Final: Sunday, January 18, 2026
- CAF U-17 AFCON Morocco 2025:
- Tournament per iod: Sunday, March 30 - Saturday, April 19, 2025
- CAF U-20 AFCON Ivory Coast 2025:
- Opening match: Saturday, April 26, 2025
- Final: Sunday, May 18, 2025
- CAF Confederation Cup 2024/25 Final:
- First leg: Saturday, May 17, 2025
- Second leg: Sunday, May 25, 2025
- CAF Champions League 2024/25 Final:
- First leg: Saturday, May 24, 2025
- Second leg: Sunday, June 1, 2025
- CAF Women's Champions League 2025:
- Opening match: Saturday, November 8, 2025
- Final: Sunday, November 23, 2025

During the EXCO meeting, President Motsepe engaged with the 54 CAF member associations to discuss football development initiatives across Africa.

The discussions focused on strengthening partnerships between CAF, FIFA, national governments, and private sector stakeholders to enhance infrastructure, talent development, and overall football standards on the continent.

With the 2024 CHAN tournament set to be a historic first-time co-hosting effort between Kenya, Uganda, and Tanzania, all eyes will be on East Africa as the region prepares to welcome Africa's top domestic-based football talents.

By Correspondent Seth Mapoli

STRIKER Simon Msuva has expressed confidence in the Taifa Stars' ability to compete at the 2025 Africa Cup of Nations (AFCON), despite being drawn into a challenging Group C alongside Nigeria, Tunisia, and Uganda.

Speaking after the AFCON 2025 draw, Msuva (pictured) emphasized that football success is determined by preparation and effort, not by the reputation of opponents.

"There is no fear. We have been placed in a tough group, but as players, we know that football is a game where success comes from good preparation and hard work," he said.

The experienced forward stressed that Tanzania has players with international-level quality capable of making a strong impact at the tournament in Morocco.

"We need to prepare well and ensure that every player gives their best. It's not about the names of our opponents but about how we get ready and unite as a team," he added.

Msuva, who has now quali-



fied for his third AFCON after featuring in the 2019 and 2023 editions, believes that the experience within the squad will be crucial in guiding younger players.

"We have enough experience, and in every game, we will strive for the best results. Football is a battle of minds, and we need to believe in ourselves," Msuva said.

The 31-year-old has been a consistent performer for Taifa Stars, proving

his resilience despite facing club-level challenges. He has remained committed to training and delivering for the national team whenever called upon.

His contributions were instrumental in Tanzania's qualification campaign, particularly in the decisive match against Guinea, where he scored the lone goal that secured Taifa Stars' place at AFCON 2025 finals.

The game, played at Benjamin Mka-

passionate Tanzanian supporters celebrating the historic moment.

Msuva's crucial goals have cemented his place among Tanzania's all-time top scorers. He currently holds second place on the list with 24 goals, trailing only Mrisho Ngassa, while captain Mbwana Samatta follows closely in third place with 22 goals.

His record includes a notable achievement of scoring in three consecutive matches against Uganda, a feat that highlights his consistency in big games.

At the club level, Msuva is currently playing for Al-Talaba SC in Iraq, where he has made 16 league appearances this season, scoring three goals and providing three assists.

His statistics indicate his importance to both club and country, with a 94% chance of starting matches, an average of 89 minutes played per game, and a 43% involvement in team goals.

Tanzania's qualification for AFCON 2025 marks the fourth time the nation will compete in the continental showpiece, following appearances in 1980 (Nigeria), 2019 (Egypt), and 2023 (Ivory Coast).

Historically, Taifa Stars managed one point in the 1980 tournament and two points in 2023, though they have yet to progress beyond the group stage. The 2019 edition was the only tournament where Tanzania failed to collect any points.

With the current squad blending experienced players like Msuva, Samatta, and rising talents, Tanzania will be aiming to make history by advancing past the group stage for the first time.

As the team prepares for the AFCON finals, Msuva remains optimistic that with the right mindset and proper preparation, Taifa Stars can compete against the continent's best.

Tanzanian fans will now eagerly await the tournament, hoping that their team can rise to the occasion and make a mark on African football's biggest stage.

Simba approach Tabora United clash with caution

By Correspondent Nassir Nchimbi

SIMBA SC are approaching their Premier League match against Tabora United with caution, recognizing their opponent's strong performances against top teams this season.

The two sides are set to clash this Sunday at the Ali Hassan Mwinyi Stadium in Tabora, marking their second encounter of the season.

Simba previously secured a commanding 4-0 victory at the KMC Complex in their first meeting.

Despite that earlier triumph, Simba are wary of Tabora United's recent form. Tabora have recorded impressive victories against second-placed Young Africans (3-1) and third-placed Azam FC (2-1), both at home.

Since Anicet Kiazayidi took over as head coach following Francis Kimanzi's departure, Tabora United have undergone a resurgence.

Under Kiazayidi's leadership, they have won four and



drawn one of their last five matches, currently sitting fifth in the league with 25 points. They head into this fixture following a 1-1 draw against Coastal Union on December 17.

Tabora United have displayed a strong first half of the Premier League season,

securing 25 points from 15 matches. Their recent form has been noteworthy, with three wins and two draws in their last five outings.

Kiazayidi's impact has been crucial in transforming their fortunes, notably their victories over Young Africans and Azam FC.

Simba enter this match well-rested after head coach Fadlu Davids rotated his squad in their dominant 6-0 victory over Kilimanjaro Wonders over the weekend at the KMC Complex.

Confidence is high within the Simba camp following their stellar performance in the CAF Confederation Cup, where they finished top of Group A with 13 points despite being a newly formed squad.

Simba SC's Media and Information Manager, Ahmed Ally (pictured), acknowledged Tabora United's strength and emphasized the need for his team to be at their best to secure an away win.

"We have to admit Tabora is a tough team to beat. They had a difficult start to the season, but managerial changes have turned things around.

"Everyone is aware of their excellent results against top teams like Young Africans and Azam FC this season, and they will be eager to cause another upset," said Ally.

"Their confidence is high, and they believe they can beat us. But our message is clear: we have a solid squad, which is why we are at the top of the league. We are going to Tabora looking for a win, and that is what we intend to achieve on Sunday," he added.

Simba currently sit at the top of the Premier League table with 40 points from 15 games. They have been in remarkable form, winning 13 matches, drawing one, and losing only once.

Their dominance is further highlighted by their impressive goal difference, having netted 31 goals while conceding only five.

With both teams entering the match in strong form, the clash in Tabora promises to be an exciting and highly competitive fixture.

Fans can expect an intense battle as Simba look to extend their lead at the top while Tabora United seek another statement victory against a title contender.

Flexibles by David Chikoko

