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National Pg 3



Bigwa wards get access to clean, safe water

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Ecological organic agriculture strategy

TANZANIA

THURSDAY 5 JANUARY, 2023

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Compensation for Mbarali residents







Treasury convenes key tax dialogue next week

By Polycarp Machira, Dodoma

THE first ever annual national tax dialogue is expected to be held next week, to get stakeholders' views on the envisaged tax policy for the next financial year.

Elijah Mwandumbya (pictured), the Treasury commissioner for fiscal policy, told a press conference here yesterday that the dialogue 2023 will bring together over 300 delegates from the private sector.

They will be drawn from company directors and managers, while independent tax experts, business community organisations and interest groups are expected to attend in numbers, plus officials from interested diplomatic missions in the commercial

He said the decision to hold the dialogue reflects the call by President Samia Suluhu Hassan to engage various shades of the public in drawing up development initiatives.

It is also as a result of recommendation from stakeholders who proposed public consultations with a wider group of experts and stakeholders, he said, noting that the meeting will be held in Dar es Salaam mid next week at the Julius Nyerere International Convention Centre (JNICC), on Wednesday

The ground breaking tax dialogue will bring together public and private sector

TURN TO PAGE 2

Parties 'ready for the job' **By Guardian Reporter** of hate speech.

Zanzibar President Dr Hussein Ali Mwinyi pictured at Zanzibar State House yesterday witnessing the signing of an agreement for the construction of Pemba Airport. The event involved Fatma Khamis Rajab (R), Permanent Secretary in Zanzibar's Works, Communication and Transport ministry, and Brazil's Business Development Director, Leandro Motta. It was held as part of the run-up to the climax of celebrations to mark the 59th anniversary of the January 12 Zanzibar Revolution. Photo: State House

POLITICAL parties have expressed readiness to start holding rallies where hate speech would have no room. This follows a meeting of leaders of eight political parties yesterday.

Joseph Selasini, deputy chairman of the National Convention for Construction and Reform-(NCCR-Mageuzi), said the party was ready to conduct political rallies free

Rev. Peter Msigwa, former MP for Iringa Urban who is also the zonal chairman for Chadema in the regions bordering Lake Nyasa, said that what President Samia has done ought to be commended by all wellwishing Tanzanians.

Speaking at different occasions in Iringa town he said "this was the kind of Tanzania which well-meaning people had always prayed, hailing the president as a visionary

On Tuesday this week, President Samia announced the removal of restrictions imposed on political parties to conduct rallies in the country, a ban which has been in place since 2016.

Meanwhile in the wake of allowing restart of political rallies, and fortnight after sounding a warning on top officials who don't move in step with the 'speed' of the sixth phase government, President Samia Suluhu Hassan on Tuesday made surgical changes to her circle of close advisers.

In a late State House statement that has dominated international media just as praises were being heard for allowing resumption of public meetings, analysts were at pains to fathom the breadth of the changes, as the president gave just a few

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UK firm signs Pemba airport works contract

By Guardian Reporter, Zanzibar

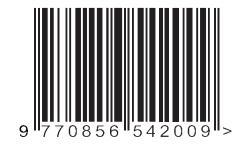
THE Zanzibar government has signed a road construction contract with Propav JV, a UK company for upgrading of Pemba airport to handle large airplanes.

At the signing event, the government also awarded the construction tender to Mwananchi Engineering and Construction Co. Ltd (MECCO) to build the road from Tunguu to Makunduchi, then to Kisauni and onward to Fumba, along with the Chakechake-Pemba road.

The agreement was signed by the firm's director of business and development, exchanging documents with Khadija Khamis Rajab, the permanent secretary for Works, Communications and Transport.

President Dr Hussein Ali Mwinyi said after the signing that this infrastructure development project is in line with pursuing Zanzibar's development vision for 2050, where key airports are improved to international levels.

Upon completion, the airport will be cited as having international status, allowing



commercial airliners to land, thus opening up Zanzibar economically.

To open up Pemba economically; the government is investing in improvement of infrastructure like roads, ports and airports. he said, noting that construction had started at Mkoani port.

A construction tender for improvement of Shumba port has already been awarded, he said, tasking the Works minister to closely supervise execution of the projects, as it is pivotal to attracting local and foreign investors.

"I know that the people are anxiously waiting for these projects to be completed. We made these promises in our election manifesto; we are going to fulfil them," he emphasised.

Dr Khalis Salum Muhammed, the minister, said signing the agreement will enable construction of the specific roads, namely Mkoani/Chakechake (43 kilometres), Tunguu/ Makunduchi (48 kms), Fumba/Kisauni (12 kms) and building Pemba airport.

Pemba airport size will be increased, its buildings expanded, while its overall area shifts from 6,890 square meters to 9,170 square metres. The runways will be extended from 2,200 meters to 2,510 meters.

Pemba airport was built in 1962 by McKenzie & Co of the UK, with a 500m runway allowing small planes to land, he explained.

The airport faces other challenges such as poor infrastructure and lack of modern systems or equipment. It has capacity for 45,000 passengers per year, but it now serves more than 110,000 passengers in one year, he

lounge will The new passenger

TURN TO PAGE 2

NECTA posts Std IV, Form II exam results

By Guardian Correspondent

THE National Examinations Council of Tanzania (NECTA) yesterday released results of the Standard Four National Assessment (SFNA) and Form Two National Assessment (FTNA) for 2022 which shows a drop in performance compared to 2021.

The examinations were conducted in October and November. A total of 1, 718,896 students were registered to sit for the Standard Four exams, including 870,999 girls equivalent to 50.67-percent) and 847,897 boys (49.33 percent).

The results show that of the registered students, 1,592,600 students equivalent to 92.65 percent sat for the Form Two test. 126,296 students (7.35 percent) did not take the test.

"A total of 1,320,700 students out of 1,592,235 (82.95 percent) have passed by getting grades A, B, C and D," said Athumani Amasi, the NECTA acting executive secretary.

NECTA statistics show that in 2021, students who passed were 1,347,554 in total, equal to 86.30 percent of those taking the test, he said.

Similarly, 690,341 students were registered to take the Form 2 exams, with 367,013 girls (53.16 percent) and 323,328 boys (46.84 percent), he said, noting that 635,130 students (92.00

The council restrained releasing of results for 442 students who experienced health challenges and failed to conduct the full set of examinations, he said, while 258 students did not take exams and will re-sit this year

percent) of the registered students took the test.

They include 342,210 girls (93.24 percent) and 292,920 boys (90.60 percent) of those eligible for the test, he said.

"A total of 539,645 out of 633,537 students (85.18 percent) have pass results by obtaining Grades I, II, III, and IV," he said, with girls numbering 283,541, (83.05 percent), and boys totalling 256,104 (87.67 percent) of those taking the test. This performance, however, shows a drop compared to 2021, where 555,857 students passed (92.32 percent of total), he stated.

On the pass-rate for form two, 539,645 out of 633,537 passed with different grades in which 263,541 (83.05percent) were girls and 256,106 (87.6) boys, with English and Kiswahili 'A' pass level standing at 78,986 (12.4 percent and 18.9 percent respectively).

In physics 515,734 (91.79percent) form two students got an 'F' and in Chemistry, the 'F' grade chalked up 421,138 students (66.5 percent), he elaborated,

In mathematics 528,344 obtained an 'F' (83.44percent) while in biology 335,847 students similarly scored 'F' grade.

The council restrained releasing of results for 442 students who experienced health challenges and failed to conduct the full set of examinations, he said, while 258 students did not take exams and will re-sit this year, he added.

NEWS

FROM PAGE 1

hints.

She pointedly castigated the erstwhile head of the country's mission at the United Nations headquarters for inept handling of office, including loud accusations of misuse of public funds. She did not say much about the other appointees, though saw shifting Ambassador Hussein Katanga to the United Nations as a pivotal appointment.

She said in her remarks that the position is the coordinating point for all agencies of the United Nations, in which case it is of vital importance for the country that it is well managed.

Speculation though was directed not at the promotion of Ambassador Katanga's deputy to the post of chief secretary but reassigning the erstwhile head of state intelligence to deputise the new chief secretary.

A contributor to social media recovered in widely consulted search engines wondered aloud if in that appointment Commissioner of Police Diwanii Athumani Msuya had been promoted or otherwise.

The new chief secretary, Dr Moses Mpogole Kusiluka, a renowned academic, is a former Commissioner for Lands and brings in high level academic proficiency and expertise at the post.

Some commentators said with the latest appointments, President Samia "appears to be consolidating her power base ahead of the 2025 elections when she will be seeking elective presidency for the first

Meanwhile salutations continued to pour in for the new climate in political activity, with popular preacher Apostle Boniface Mwamposa who heads the 'Arise and Shine' ministry hailed President

Samia for the decision.

He said it was a brave and timely decision which holds potential outcomes to propel national welfare and political stability.

The decision by the Head of State will help to cure the long-standing grudge within the hearts of leaders of opposition parties and their supporters and thus, fanning sober politics across the country, he stated at a service late Tuesday.

A group of entrepreneurs from Dodoma region also hailed the president for lifting the ban after more than six years of its existence.

Christopher Dioniz, secretary for the group, said the move will promote competition among political parties thus promoting co-existence despite political differences.

"The meetings will help the government to plan and solve challenges as political parties will raise issues which the government has not done properly," he said.

Lifting the ban will open space for democratic activities, increasing participation of Tanzanians in issues that affect them, he stated.

Juma Khatib, who heads the council of political parties, said in Dar es Salaam that the move by President Samia will further unite political parties as the division made the main opposition party Chadema and other parties fail to participate in council activities.

He said at a oppress conference that to lift the ban on political rallies and revive the constitutional making process "will increase the participation of Tanzanians in issues related to democracy."

The meeting brought together leaders of eight political parties namely Prof Ibrahim Lipumba Civic United Front (CUF) and Hamad Rashid Muhammad (Alliance for Democratic Change-ADC).

UK firm signs Pemba airport works contract

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accommodate upwards of 1,000 people per day on completion, moving to two thousand people per day at a later stage, he specified.

and extension of the runway benefit from a UK government euro 170m and attract more investors.

for the airport and roads projects, he said.

UK High Commissioner David Concar said the airport's construction is an opportunity Rebuilding the passenger lounge for the people of Pemba as its completion will open up the island

Zanzibar urges to use the fiber boat factory

By Guardian Reporter, Zanzibar

THE Minister of State in the Zanzibar President's Office (Labour, Economy and Investment), Mudrik Ramadhani Soraga, has asked residents, fishermen and farmers to use the fiber boat factory operated by Zanzibar's anti-smuggling unit-KMKM to buy and repair their boats once damaged.

He made the statement yesterday in Bububu when inaugurating the factory's building located at KMKM premises in Bububu Unguja. The inauguration is part of celebrations to mark 59 years of Zanzibar

He said that KMKM in collaborationwith a patriotic investor have done a great historical thing to cooperate in the establishment of the factory that manufactures boats.

Soraga commended the efforts saying their work compliments efforts of the President of Zanzibar, Dr Hussein Ali Mwinyi who have been emphasizing on improving the blue economy.

"This factory will help our people; I call upon Zanzibar residents to use it for maintenance of their boats because the costs will not be expensive compared to other countries. The factory is an opportunity for farmers and fishermen," he stated.

He said that the factory manufactures quality boats that resemble the 500 boats donated by President Mwinyi which were made by a local firm-Makame company, which has now partnered with KMKM, so the quality of these boats is the same as the aid boats that the President provides to his citizens.

Permanent Secretary, Ministry of State, President's Office Regional Administrations, Issa Mahfudh said the factory has been constructed at a cost of over 96m/- which includes production units, storage facilities, purchase of raw materials as well as repair of boats that were taken to Nanenane exhibition in Kizimbani.

He said the government plans to boost production of marine resources and improve the performance of the blue economy by investing in the marine subsector. He said that marine resources will also boost economic growth.

He said construction of the factory will attract more people to venture into boat fishing.

The Head of Training from KMKM, Muhaed Suleiman Khamis said that construction of the factory compliments Dr Mwinyi's desire to see Zanzibar growing its economy through marine resources. He said the force works to support government efforts as well as establishing projects that contribute to the increase in national income.





Zanzibar President Dr Hussein Ali Mwinyi has a word with the British High Commissioner to Tanzania, David Concar (C), at Zanzibar State House yesterday. Left is the Honorary Consul of Brazil to Zanzibar, Abdulsamad Abdulrahim. Photo: Guardian Correspond

FROM PAGE 1

experts drawn from finance and tax departments or organisations to discuss current policy issues, he explained.

Under the theme, "policy reforms for people's development," the meeting will also serve as a platform to examine on how to grow the economy, business and investment, with a view too raising gross national income, he stated.

The minister, Dr Mwigulu Nchemba will officiate in its

Treasury convenes key tax dialogue next week

members of the cabinet expected to turn up, he said, noting that for inclusive participation, scheduled presentations will be made in addition to general dialogue.

Topics slated for presentation include the state of the global

opportunities on the economy, and what this means for economic policy, investment flows and the business environment, he said.

Other topics relate to the system of taxation, fees and charges and the state of tax compliance, along be examined, he affirmed. The

deliberations, with several other economy and its effects or with challenges in voluntary tax payment in the wider economic framework.

Thursday 5 January 2023

Financial sector contribution to economic growth, trade and investment at a time of global economic turbulence will also



Finance and Planning ministry policy commissioner Elijah Mwandumbya addresses journalists in Dodoma city yesterday on the first national forum aimed at increasing stakeholders' participation in efforts to improve the national tax policy. It is scheduled to be held in Dar es Salaam next week.

ACCRA

AUTHORITIES in Ghana will toughen entry restrictions from tomorrow, citing an increase in COVID-19 cases in China

All air travellers arriving from China will now be required to present a negative PCR COVID test result not older than 48 hours before departure, and undergo another test on arrival in Ghana's Kotoka international airport at no cost.

The Ghana Airports Company

Ghana to toughen entry restrictions on travellers from China, citing COVID-19

Limited announced the updated guidelines on its website on Tuesday, adding:

"All persons arriving in Ghana who are fully vaccinated will be exempted from any form of testing done either prior to boarding from an originating country or on

According to the GACL, non-Ghanaians travelling to Kotoka international airport with fake vaccination certificates will be quarantined and returned to the point of boarding at their cost.

"Airlines that bring passengers to originating their journey from or passengers originating their unnecessary travel to China.

journey from China without a valid negative COVID-19 PCR test results 48 hours prior to the departure would be surcharged \$3500," it also stated

Ghana's Foreign Ministry also announced the new regulations in a press release. It also advised arrival in Ghana, except passengers Ghana who are not fully vaccinated it citizens not to embark on any



Zanzibar First Vice President Othman Masoud Othman (L) pictured yesterday gracing the launch of Jozani-Chwaka Bay National Park in Unguja as part of the countdown to the climax of celebrations to mark the 59th anniversary of the January 12 Zanzibar Revolution. Right is Zanzibar's Agriculture, Irrigation, Natural Resources and Livestock minister, Shamata Shaame Khamis. Photo: Rahma Suleiman

Government sets aside 46.35bn/- for transport sector in Ruvuma Region

By Guardian Correspondent, Ruvuma

THE government has set aside 46.35bn/- for the transport sector in Ruvuma region in the financial year 2022/23 aimed at connecting the southern highland zone.

Regional Commissioner Col. Laban Thomas said up to now about 14.02bn/- has been received which is equivalent to 30.43 percent of the

He however, said the Tanzania National Roads Agency (TANROADS) has received 22.588bn/- whereby as of now the agency has received 7.17bn/- while the Tanzania Rural Roads Agency (TARURA) has been given 23.76bn/- and has so far received 6.85bn/- equivalent to 29-percent.

"Since the coming into power of the sixth phase government we have witnessed how Ruvuma has benefited from the budget in the transport sector because the government has set enough funds," said RC Thomas.

The RC hailed the president for facilitating the road sector namely rainy and dry season.

development in the country saying through the programme Ruvuma region has been connected with only one district remaining.

Tanroads manager for Ruvuma Ephatar Mlavi said the government is planning to start constructing the Songea-Makambako to tarmac road together with the Songea Lutukira connecting with the Mtwara Corridor which is 111 kilometer long.

He said the government has entered into an agreement with the World Bank whereby the project is in the procurement processes.

"The project will involve construction of the 111 connecting the Songea bypass (Mtwara corridor) and Mtwara -Lutukira which is 97 kilometer," he said.

Tarura manager for Ruvuma Wahabu Nyamzungu named the road network as having 7,146.22 kilometer including bitumen and gravel roads.

He said the agency was working on ensuring that all the roads were passable during all the seasons

Kilakala, Bigwa wards in Morogoro get access to clean and safe water

Morogoro

A total of 39,424 residents in Kilakala and Bigwa wards, Morogoro have access to clean and safe water services following completion of a 2.4bn/- project.

One of the residents, Suzana Ditto said they were previously forced to walk for long distances in search of at between 500/- and 600/- per 20 litres bucket.

She commended the government through Morogoro Urban Member of Parliament Abdulaziz Abood for finding solution to the problem that has lasted for over eight years.

Director, Morogoro Urban Water Supply and Sanitation Authority (MORUWASA), Tamimu Katakweba said the Bigwa-

Correspondent, the precious liquid or purchase it Bohmela water project has been Development College. implemented since Desemba 1st, 2020 and was completed in June 30th, 2022.

> Katakweba said the project will serve residents from Bigwa kisiwani, Bohmela, Mwanzomgumu, Bigwa- Ualimu, Bigwa- Sokoni, Bigwa - Sisters, Misongeni, Bigwa -Lukuyu, Bigwa- Makuti, Bigwa and Relini areas. He said it will benefit people living near the Bigwa Folk

Abdulaziz Abood thanked the government for the providing funds for the project. He said residents in Morogoro town were always complaining of poor water services, with some of them walking for many kilometres in search of water.

"I used to received their calls every day; the situation was worse so that they start using the service

in Kilakala and Bigwa wards. I will Morogoro Urban legislator, now relax, their problem has been resolved," said Abood.

project. Launching the Water Minister, Jumaa Aweso asked water engineers from MORUWASA to make sure all the residents have access to clean and safe water. He said customers who have applied for the service should be connected immediately

and pay monthly bills.

He claimed that some officers have been delaying to connect customers with the services for no reason, insisting stern measures will be taken against them.

Aweso urged them to work closely with the residents to avoid unnecessary complains. He said reading of water meters should be done correctly so that people pays for what they have consumed.



Relationship beyond banking

Fully owned subsidiary of Bank of India (Public Sector Bank)

E. CLEARING SERVICES

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

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

Service Charges (Exclusive of VAT and Government Levy on Digital Transactions)

(The applicable VAT (Value added Tax) and Govt Levy on digital Transaction to be collected during the collection of service charges)

Sr. No.	Item	Charge				
TISS Remittance (Only for A/c	Remittance -TZS	TZS 10,000				
holders – Not permitted for non a/c holders)	Remittance -USD	USD 10				
Other Outward Remittance	1USD up to 6,000	USD 15				
-	USD 6,001 - 10,000	USD 30				
-	Above USD10,000	@ 0.35% Maximum USD 75				
Tracer Charges	Irrespective of Amount	USD 30				
Recall back funds charges	USD 30					
	Hem	Charna				
B. REMITTANCE -INWARD	Item	Charge				
	Item From inside Tanzania	Charge Free				
B. REMITTANCE –INWARD Sr. No.		Free				
	From inside Tanzania	Free				
Sr. No. (Only for A/c holders – Not permitted for	From inside Tanzania From outside Tanzania: as under	Free 0.35% of inwards remittance Minimum USD 18				
Sr. No. (Only for A/c holders – Not permitted for	From inside Tanzania From outside Tanzania: as under For Current /Overdraft Accounts	Free 0.35% of inwards remittance Minimum USD 18				
Sr. No. (Only for A/c holders – Not permitted for	From inside Tanzania From outside Tanzania: as under For Current /Overdraft Accounts For Saving Accounts	Free 0.35% of inwards remittance Minimum USD 18 Maximum USD 70.				

	OSD 0 up to OSD 100	Free
	USD 101 up to USD 500 Above USD 500	USD 10 USD 18
	Above USD 500	USD 18
. DEPOSIT AND RELATED	SERVICES	
tem Item	CENTIOLO	
	TZS A/c	
	12070	USD A/c
Saving Account :-		
Cash withdrawal per day -Free of charge, up to amount	TZS 25 Mn	
charge, up to amount		USD 2000
Cash withdrawal charges over USD	••	
2,000 to USD 5000 per day		0,25% of withdraw amount
		VIED TO SI MURICIN CITIVUIT
Cash withdrawal charges over USD	••	
5,000 per day		0.60% of withdraw amount
	0.400/ 6.14/ 1.14	
Cash withdrawal charges over TZS	0.10% of withdrawal amount	
25 Mn per day		
Cash Deposit charges over USD		
5,000 per day		0.60% of deposited amount
Cash deposit charges for small		
currency USD notes ranging from		
USD 1 to USD 20, irrespective of		
amount deposited (i.e. both for		12% (Min USD 1) of the aggregate small
below and above USD 5,000)		currency amount
Current Account:-		
Cash withdrawal per day –Free of charge, up to amount		
criarge, up to amount	TZS 25 Mn	USD 5000
		330 3000
Cash withdrawal charges over USD		
5,000 per day		0.000/ -fth-d
,		0.60% of withdrawal amount
Cash withdrawal charges over TZS		
25.00 Mn per day	0.15% of withdrawal amount	
Cash deposit charges over USD		
10,000 per day		0.60% of deposit
		0.00 % of deposit

D. Other Common Charges							
Item	Charges						
	TZS A/c	USD A/c					
Stop Payment Instructions	TZS 35,000	USD 28					
Regular statement of a/c (Monthly)	Free	Free					
Interim/additional statement	TZS 1500 per page	USD 1.50 per page					
Issue of bankers' cheque	TZS 40,000	USD 30					
Cancellation of bankers cheque/DD	TZS 20,000	USD 15					
Issue of Duplicate Bankers cheque/Demand Draft/ Duplicate FDR	TZS 30,000	USD 20					
Application charge for Treasury Bond	TZS 100,000	USD Equivalent to TZS 100,000					
Issue of Balance certificate (Saving Account)	TZS 20,000	USD Equivalent to TZS 20,000					
Issue of Balance certificate (Current Account)	TZS 50,000	USD Equivalent to TZS 50,000					
Signature verification and Photo Attestation charges for Domestic A/c Holders	TZS 10,000	USD Equivalent to TZS 10,000					
Verification of Documents such as KYC Documents along with verification of Photo and Signature of Customer Mentioned account with Bank of India- in India /Overseas	TZS 25,000	USD Equivalent to TZS 25,000					
Savings bank customer Identification card- One time	TZS 20,000	USD 10					
Dormant a/c Activation Per Activation Fees	Individual TZS 5,000 Corporate TZS 12,000	Individual USD 3 Corporate USD 6					
Account Freezing/un freezing Charges	Free	Free					
SMS Alert facility	Free	Free					
Email Alert Facility	Free	Free					
Monthly Statement on Registered Email	Free	Free					
Balance Inquiry (Over the Counter)	Free	Free					
Charges for Deletion of Decease Person Name from the Saving Account	Free	Free					
Charges for Addition/modification Account such as Change in respect of Corporate A/c	TZS 20,000	USD 10					
Updating of Mobile No. in A/c (SB,CD,OD)	Free	Free					
Change /Modification in Address (SB,CD,OD)	Free	Free					
Issuance of No Dues Certificate for Non-Borrowers.	TZS 10,000	USD 7					
Ledger Folio Charges per Folio (40 lines per Folio) only for Current and Overdraft Accounts	TZS 6,000 per Folio	USD 4 per Folio					
Postages/Courier Charges Inland/Foreign	TZS 30,000 or actual charges whichever is higher	USD Equivalent to TZS 30,000					

Far off distance –more than 1 km	TZS 95,000	USD 65					
Cheque returned charges –financial	TZS 70,000						
reasons (inward/outward)		USD 55					
Inward/outward cheque collection - USD	0.60% Min comm.18 postages 90	0.60% Min comm.18 postages 90					
	CREDIT MATTERS						
	Charge/Fees						
Proposal Processing Charges: -							
New Overdraft/Term Loan/Demand Loan	1.80% of sanctioned limit (Regular Limit = 1.60% for 12 Months)						
TOD/TOL/ADHOC	Proportionate to 1.50% for TOL/TOD/ADHOC						
New NFB BG/LC Facility	1.50% of sanctioned limit (Regular Limit = 1.50	% for 12 Months)					
Review of Overdraft Limit	1.50% on entire sanctioned amount.						
Review of Torm Loan Demand Loan Personal Loan Vehicle Loan Loan Against Property Etc.	0.15% maximum USD 600 or TZS 1.20Mn additional Term Loan /Demand Loan amount.	on the reviewed amount and 1,50% on the					
Schematic Lending up to 36 months/Staff Loan	NII						
Prepayment charges	2,50% of the prepaid loan amount,						
Documentation charges for New	Actuals as per advocate Bill + 0.30% handling charges						
Documentation charges for New Overdraft Limit/Term Loan/Demand Loan/Non Fund base Limit	No Documents charges would be applicable for TOD/TOL/ADHOC Limit, however actual expenses if any to be recovered. Documentation charges also NOT Recoverable for the Losn/Overdraft against PDR.						
Charges for Amendments/Modification of Sanction Terms	We enumerate the illustrative instances of effected at the request of the Borrower who are the standard and the Borrower who are the standard stand	Modification in Terms and Conditions to be re this charge will be levied: - ersonal Guarantee teral Security. Second Outerment of Loan installments, one.					
Revalidation of Sanction	Any other miscellaneous credit relater Any of Applicable PPC Charges on Overdra						
Lead bank Charges	USD 1000 or equivalent in TZS per annum/o	ne time					
Fee for Opening Escrow/TRA A/cs (Trust and Retention A/cs)	Where We are Lead bank: Nil We are Not Lead Bank: USD 500 or equivalent in TZS per annum/one	time					
Charges for Supplying copies of Loaning Documents to Customer.	First instance: Free USD 10 or equivalent in TZS for further requ Actuals as per advocate Bill + 0.30% handling	irement.					
Documentation charges for New Overdraft Limit/Term Loan/Demand Loan/Non Fund base Limit	No Documents charges would be as actual expenses if any to be recovered bocumentation charges also NOT Recoverable.						
Charges for Amendments/Modification of Banction Terms	0-26% on the sanctioned limit We assume the Mustralive instances of effected at the request of the Borrower who is a superior of colleges of the Control of						
Revalidation of Sanction	Any other miscellaneous credit relates Any of Applicable PPC Charges on Overdra	f approvals.					
Lead bank Charges	USD 1000 or equivalent in TZS per annum/o						
Fee for Opening Escrow/TRA A/cs (Trust and Retention A/cs)	Where We are Lead bank: Nil We are Not Lead Bank:						
Charges for Supplying copies of	USD 500 or equivalent in TZS per annum/one	time					

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dan/t Inan ⊇omp	Pelayed Submission of Aud etal Statements of the eany OR wherever applicat			or part thereof				
		TZS 30,000 per visit/insp once in quarter whicheve	section or at least or is higher.	Inspection char	ge			
	ction charge	Note: 1 Out of Pocket recovered edit wherever applic Wherever applic Charges/rechmind Inspection charges: C that this inspection; in inspection charges be beautingful appearance inspection charges be beautingful appearance recovered from it	Expenses to be testally along with section charges payle charges ginspection onestering the fact is proposed for anides travelling, senses are to be se borrower.					
NOC	nce of No objection certific)	Waiver of Processing & charge.		Issuance of No	objection certificate (NOC)			
i" pa xgain	rty/3 ⁻¹ party Overdraft/Loan st deposit of our Bank (BO	charge.	Documentation	1" party/3" par deposit of our E	ty Overdraft/Loan against sank (BOITL)			
Overe	traft/Term Loan/Demand Le ersion Charges ency Conversion)	Por Overdraft account 0. Limit. Por Term Lean/Demand O/s Amount	.50% of Sanction Loan 0.80% of	Overdraft/Term Loan/Demand Loan Conversion Charges (Currency Conversion)				
	arking of Limits	USD 500 or equivalent		Earmarking of I	Jirrits			
D#.007	Cities Credit totormation	Nearch for per Barrowel a/o	(New/Additional/R	eview of limit)				
Up to for ne Revie	TZS 20 Mn/USD 10,000 (c w and additional Limit, w = No charge)	only	USI) Facility				
over	USD 10,000 to USD 50,1 TZS 20 Mn up to TZS 100	300/		JSD 5				
		Mn	U	8D 10				
	USD 50,000/TZS 100 Mn		U	SD SO				
redue	Search for non-Borrower, o et		U	8D 80				
Charg Credi from (ges for Furnishing copy of Information report obtaine DIO	d	TZS	20,000				
Guar (Perf	antee ermance/Financia) :-							
Gunn	intee Commission							
Guard	intee against 100% cash n	50% concession on the	above rate	Quarante	e against 100% cash margin			
Swift	Charges	As Applicable		Swift Che	rges			
Posta	ges	As Applicable						
Rave	t of Guarantee before Expi	Minimum 1 Otr BG Cor commission to be reco	nmission to be rec evered	overed for part o	f quantum of full guarantee			
Claim	re of Guarantee After Expl Period e of Guarantee	y of Nil USD 200 or equivalent	in TZS		Financial Guarantees - In favour of Customo/Esciso/Tax Customo/Esciso/Tax Escaponant Etc. Taylor Escaponant Escaponant Escaponant			
				2, 4, 5, 6, 7, 8, 9, 10, 111. Note: - documes levied in	programmine. Quaranteess - representations - rep			
Impo	rts :-			margin.	against 100% or more cash			
LC O	pening charges	1,35% per quarter +8WI	FT charges USD 30	7				
Again	st 100% cash margin	50% concession on the	above rate i.e. 0.679	6 per quarter +SV				
LC Ar	nendment Charges	Per amendment 0.40% of charges USD 30 (Same	of LC amount (minim for LC against 100%	um USD 60 and cash margin)	Maximum USD 325) +SWIFT			
Accer	otance of bills under LC	0,60% of Bill amount Mir	usp 30 Maximum	USD 180				
Retire	ment of bills under LC	0,60% of Bill amount Mi		n USD 360				
Invar	d Bills for Collection	0,30% of Bill amount mir	nimum USD 150					
Ma.	TEM/TPANSACTION	CHARGATANIO		unn	TSHS			
No. 1.0 2.0 3.0	Base or Prime Lending Maximum Spread above	(VIAMBATANIS	7.5	50% p.a. 7.00%	14.50% p.a. 7.00%			
	Penal interest For Non Compliance of To	erms of sanction			ular Rate of Interest			
b)	interest/ Instalments/ Cha	erms of sanction Drawings due to non – payme rges	nt or	n p.a. over Reg	uran rease of Interest			
4,0 i) ii)	Current Deposit			Nil 50% p.a.	Nil 2,50% p.a.			
iii)	Savings Bank Deposit Fixed/Recurring/QIC/MIC 6 months	deposit	Up to	50% p.a. USD 10,000 2,00% 2,50%	2.50% p.e. Up to TZS 10,000,000 5.75% 6,75%			
	Over 6 months		Over	2,50% JSD 10,000				
	6 months Over 6 months			2.50% 3.00%	6.25% 7.25%			
		case of premature withdrawal	of fixed deposits		·			
	* No interest is payable in							
No Po				turing the Perior	covered by the Disclesure			
No Pe				during the Period the information is	d covered by the Disclosure s true and correct to the best of			
	nakies & Other sanctions ie undersigned have exami owledge and information. Name.	have been imposed by Bank ned the above information and Designation	of Tanzania (BOT) hereby declare that Signature	during the Period the information is	d covered by the Disclosure is true and correct to the best of Date			
No Pe We, th our kn	nalties & Other sanctions ie undersigned have exami owledge and information. Name.	have been imposed by Bank ned the above information and	of Tanzania (BOT)	during the Period the information is	of covered by the Disclosure is true and correct to the best of the Date 03.01.2023			

4 Thursday 5 January 2023



INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR THE PROVISION OF GARDENING SERVICES TO GEITA GOLD MINING LIMITED (GGML), TANZANIA

I. INTRODUCTION

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

The Company is in the process of procuring gardening services and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the supply of this equipment as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SERVICE/WORK. QUALIFIED CANDIDATES WILL BE SUBJECTED TO ANGLO GOLD ASHANTI VETTING PROCESS.

Scope of work:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01514	PROVISON FOR GARDENING SERVICES TO GGML

I.! INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%
COMMERCIAL	
Company Profile	1.20%
Company Code of Conduct	1.20%
Company Code of Ethics	1.20%
Copy of registration/Incorporation Certificate	1,20%
Copy of Valid Tax Clearance Certificate (TCC)	1.20%
Copy of 2021 BRELA search Registration Documents	1.20%
Copy of Company Memorandum and Article of Association	1.20%
Copy of Latest BRELA Application of Annual Returns	1.20%
Copy of Current NSSF Compliance Clearance Certificate (Mandatory Requirement)	5.00%
Copy of TIN Certificate of Firm/company and VRN	1.20%
Copy of Current Business Permit/Trade license.	1.20%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.20%
List of Directors	1.20%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.20%
FINANCIAL POSITION & TERMS OF TRADE	5%
Audited & certified financial statements (2020-2021)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	5%
OSHA Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	1.25%
Environmental Management Plan / Programme / Policy	1.25%
Health and Safety Programme	1.25%
OTHER POLICIES	5%
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
PAST EXPERIENCE	5%
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)	1.7%
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
TECHNICAL CRITERIA (GGME01514)	60%
Proof of previous experience in Gardening Service works in mining or related heavy industry such as Cement, Oil and Gas or Petroleum.	10%
Tools and Equipment availability related to gardening works with proof of ownership (i.e., at least 1 4WD LV, 1 Coaster Bus/Min Bus, 1 Food Van, at least 5 Nos Lawn mowers, Various Glass cutters preferred portable electrical glass cutters)	40%
Technical personnel availability and experiences with CV's and related personnel's certificates (CV's Must be stamped by the Tenderer); i.e., 1Nos qualified Safety Manager/Officer, 2 Nos experienced supervisor, etc.)	10%
Total	100%

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01514) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline why GGML is of interest to work with, what you have to offer and how your skills and experience are valuable to the company. All LOIs and support documentation must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com not later than 8.30AM 23rd January 2023 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=



INVITATION FOR EXPRESSION OF INTEREST –
PREQUALIFICATION OF CONTRACTORS FOR THE HIRING OF
BELL B30E ADT'S FOR THE UNDERGROUND PROJECT – GEITA
GOLD MINING LIMITED (GGML), TANZANIA

I. INTRODUCTION

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

The Company is in the process of procuring a service of Hiring of Bell B30E ADT'S for the Underground Project and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the supply of this service as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SERVICE/WORK. QUALIFIED CANDIDATES WILL BE SUBJECTED TO ANGLO GOLD ASHANTI VETTING PROCESS.

Scope of work:

Reference Number	Service Description
GGME01581	PROVISION FOR HIRING OF BELL B30E ADT'S FOR THE UNDERGROUND PROJECT - GGML

I.! INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%
COMMERCIAL	
Company Profile	1.20%
Company Code of Conduct	1.20%
Company Code of Ethics	1.20%
Copy of registration/Incorporation Certificate	1.20%
Copy of Valid Tax Clearance Certificate (TCC)	1.20%
Copy of 2021 BRELA search Registration Documents	1.20%
Copy of Company Memorandum and Article of Association	1.20%
Copy of Latest BRELA Application of Annual Returns	1.20%
Copy of Current NSSF Compliance Clearance Certificate (Mandatory Requirement)	5.00%
Copy of TIN Certificate of Firm/company and VRN	1.20%
Copy of Current Business Permit/Trade license.	1.20%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.20%
List of Directors	1.20%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.20%
FINANCIAL POSITION & TERMS OF TRADE	5%
Audited & certified financial statements (2020-2021)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	5%
OSHA Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	1.25%
Environmental Management Plan / Programme / Policy	1.25%
Health and Safety Programme	1.25%
OTHER POLICIES	5%
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labor	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
PAST EXPERIENCE	5%
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)	1.7%
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
TECHNICAL CRITERIA	60%
Proof of previous experience in supplying of similar services with historical actual effective hours worked	15%
Proof of Tools and Equipment availability related PROVISION FOR HIRING OF BELL B30E for underground project with	
proof of ownership (i.e., number of Trucks and capacity, 4WD Light vehicles for administration support of the project)	10%
Proof of Previous historical Trucks Mechanical Availability, Utilization of Available Time and MTBF	10%
Proof of Technical personnel availability and experiences with CV's and related personnel's certificates (CV's Must be	100/
stamped by the Tenderer); i.e., 1Nos qualified Safety Manager/Officer, 2 Nos experienced supervisor, etc.)	10%
Proof of Availability of Maintenance Facility with critical spares to support the service	15%
Total	100%

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01581) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline a statement of firm capability to provide the relevant Services, including similar contracts undertaken over the past three years. All LOIs and support documentation must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com not later than 8.30AM 23rd January 2023 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=



Bishop Dr Charles Gadi (3rd-R) of the Good News For All Ministry pictured in Dar es Salaam yesterday leading prayers for President Samia Suluhu Hassan in the wake of her lifting of longstanding ban on political rallies across the country, as per announcement at a meeting at State House in the city on Tuesday. He is flanked by the ministry's secretary, Rev Bezalel Massawe (R), and Rev Andrew Thomas. Photo: Guardian Photographer

Cleric praises president's move to lift ban on political activities

By Guardian Reporter

BISHOP Charles Gadi of the Dar es Salaam based Good News For All Ministry has commended President Samia Suluhu Hassan's move to lift restrictions on political activities and initiating processes for constitutional reforms.

He was speaking in Dar es Salaam yesterday shortly after prayers to skip winter and spring rain seasons and welcoming new seasonsummer in the United States. He said the church conducted prayers to stop the ongoing rains because it had earlier in December 21st last year, prayed to ask God for the rain in America

"We prayed for rain in the US; they are now experiencing too much rain that is causing havoc to many places. There are too much snow and water in almost all the dams in their country. We are today praying that God stops the rain and allow residents to enjoy summer," said Bishop Gadi.

Commenting on President Samia's move, he said the president is moving on a correct direction and has patriotic decisions for Tanzanians. He said that his church will continue praying for her as Tanzanians trust her and have so many hopes with her government.

Bishop Gadi said they are also ready to do spiritual intervention to save the country from delayed rains, insisting they are only

waiting for permits to conduct the prayers.
"As Africans we trust in God; we prayed for

the rains in US and the results can be seen. We are waiting for permit from the government so that we conduct similar prayers for Tanzania," he said.

Speaking at State House meeting with leaders of political parties in the city on Tuesday, the president acknowledged that holding public meetings is a constitutional right for registered political parties.

The president emphasized that there are international conventions that guided the work of writing a draft constitution in 2014, but the world situation had changed and the country needs to decide what it needs and what it doesn't need in such conventions.

She similarly asserted that the committee to be tasked with advising on areas that need to be changed in the constitution will be broadbased, not entirely anchored among political parties. It will include representatives of political parties, academicians, civil society organisations, Tanzanians living outside the country, along with defence and security organs, among others.

She expressed satisfaction with the task force which collected views from different sources and interest groups on how democracy can be restored, and the reforms needed to strengthen democracy.

"As Africans we trust in God; we prayed for the rains in US and the results can be seen. We are waiting for permit from the government so that we conduct similar prayers for Tanzania"

Govt comes up with new strategy to bolster production of organic foods

By Correspondent Valentine Oforo, Dodoma

THE government has come up with a strategy to uplift performance of organic agriculture and production of organic foods across the country.

Christened 'National Ecological Organic Agriculture Strategy', the document will be officially launched in June, this year

Organic agriculture is a holistic production management system which promotes and enhances agro-ecosystem health, including biodiversity, biological cycles, and soil biological activity.

Organic foods are products derived from certified farm management systems using land husbandry techniques and biological manual methods instead of synthesis inputs.

The eight-years initiative being coordinated by the Ministry of Agriculture focuses on awareness creation over organic agriculture among local farmers and relevant stakeholders, with an eye to heighten production and productivity, as well as market for organic produce in the country.

Among others, the robust strategy also seeks to ensure the country promotes both, conventional and organic farming in order to give the public a useful option to opt, whether to consume foods from organic farming or from

conventional farming systems.

In an interview with The Guardian yesterday, Chairperson of the strategy's committee, Revelian Ngaiza, the Policy Advisor and National Coordinator for the Youth Involvement in Agriculture at the ministry said the move was partly to implement the set national policy on organic agriculture as stipulated under the Agriculture National Policy, 2013 (NAP 2013). "The strategy is not to further improve performance of organic agriculture among the farmers by ensuring farmers adopt recommended biological inputs, bio-pesticides and other environmentally friendly agronomic practices," he said.

He said before formulating the strategy, they made a tour of all agro-ecological zones across the country, to determine farmer's performance on organic agriculture, but also availability and market for organic foods.

"We conducted deep survey in several regions, including Lindi, Mtwara, Ruvuma, Njombe, Mbeya, Songwe, Singida, Simiyu, Mwanza, Tabora, Katavi, Kigoma, Kagera, Manyara, Kilimanjaro, Arusha, Tanga, Morogoro and Dar es Salaam," he briefed. He added: "The survey discovered that most farmers in the country, around 80 percent, are poorly practicing organic farming but they're far from adopting the needed practices and inputs to enable them realising enough crop yields."

He said in some of the giant supermarkets, especially in Dar es Salaam there are few packages of local-made organic foods items and the demand is high to the extent the owners are being compelled to import such items from outside the country.

Ngaiza said implementation of the strategy will encompass a number of issues, including push for improved production for the improved local seeds varieties, bio-pesticides and other inputs, together with awareness of seeds and crops preservations as well as environmental preservation initiatives.

As part of the strategy, he shared the previous studies established that Tanzania is lagging behind other countries within East Africa (EAC) and the Southern African Development Community (SADC) when it comes to promotion of organic agriculture.

"Neighbouring Kenya and Uganda are doing good in organic agriculture," he informed.

Ngaiza said its implementation is being funded by the government in cooperation with diverse institutions and stakeholders in agriculture sectors through the Tanzania Organic Agriculture Movement (TOAM).

Apart from the national agriculture policy, the government has also expressed high commitment to motivate and push for organic agriculture in the Agricultural Sector Development Programme (ASDP II), but also the country's 2017 Climate -Smart Agricultural Guideline details over how the government understands and is willing to promote agroecology.



PUBLICATION OF INTEREST RATES, FEES AND CHARGES

PURSUANT TO REGULATION 11 OF THE BANKING AND FINANCIAL INSTITUTIONS DISCLOSURE REGULATION, 2014 AND REGULATION 40(3)(a) OF THE FINANCIAL CONSUMER PROTECTION 2019.

1		TZS		usı)	T	E. REMITTANCES					
	Α.	. SAVII	NGS BANK					TZS			USD	
1. Monthly Maintanance Charges			FREE		FREE	1. TISS		TZS	8,450.00	EQUIVALLE	NT TO TZS 8450	
Non Maintanance of Minimum Balance A/C Statement Charges			FREE		FREE	2. E Remittances Upto USD 1000 or Eq. TZS		TZS	17,000.00	1	\$ 9.00	
a) Monthly			FREE		FREE	1001 to 5000		TZS	20,400.00		\$ 11.00	
b) Interm		TZS	4,300.00		\$ 5.00	5001 to 10000		TZS	40,700.00		\$ 22.00	
4. Cash Withdrawl Charges			FREE	Up to 5000 Above 5000	FREE 0.26%			TZS	84,800.00		\$ 43.00	
5. Cash Deposit Charges			FREE	Above 5000	FREE	a) Swift Outward						
6. Balance Confirmation certificate		TZS	12,800.00		\$ 6.00	Upto 5,000			NA		\$ 39.00	
7. A/c Closure charges 8. Activation of Dormat A/c		TZS TZS	12,800.00 5,100.00		\$ 13.00 \$ 6.00	5,001 to 10,000 above 10,000			NA NA		\$ 51.00 \$ 77.00	
			5,100.00		Φ 6.00	b) Swift Inward			NA.		Φ /7.00	
	URRENT ACCO	типс				Upto 5,000			NA		\$ 11.00	
Monthly Maintanance Charges Non Maintanance of Minimum Balance			FREE FREE		FREE FREE	5,001 to 10,000 above 10,000			NA NA		\$ 16.00 \$ 26.00	
3. A/C Statement Charges									NA.		\$ 26.00	
a) Monthly		TZS	4,300.00		\$ 5.00	F. LOAN/ADVANCES RELATED C				T		
b) Interm	Fixed plus For	TZS	4,300.00	Fixed For each	\$5.00	Processing Charges	Upto 5 Mio -	TZS	21,200.00	Upto 5,000 -	\$85.00	
	each page	TZS	500.00	page	\$1.00		5Mio to 10 Mio -	TZS	169,500.00	5000 to 10,000 -	\$170.00	
	UPTO 25 MILLION		FREE	Upto 5000	FREE							
4. Cash Withdrawl Charges										1		
						l	10 Mio to 25mio -	TZS	339,000.00	Upto 20,000 -	\$255.00	
	ABOVE 25			5000 to 10,000 -	0.26%		25 mn to 500 mio -		1.28%	20,000 to 500,000 -	1.28%	
	MILLION		0.11%		0.4001	1	>500mio-*		1.0001	>500,000	4 000	
	1			Above 10,000	0.43%		(*minimum 7.5mio)		1.06%	(*minimum	1.06%	
	UPTO 50										!"#\$%&	
5. Cash Deposit Charges	MIO		FREE	Upto 10,000	FREE	2. Documentation Charges						
	ABOVE 50						Upto 100 MILLION		FREE	Upto 50,000 >50,000 -	FREE	
	Million		0.11%	> 10.000-	0.26%		>100 Mio (-Min 300.000)		0.26%	(Min 150)	0.26%	
5. Balance Confirmation certificate		TZS	21,200.00		\$13.00	3. Upfront fee on Term Loan	Upto 5Mio -	TZS	21,200.00	Upto 20,000 -	\$255.00	
6. Stop Payment Charges		TZS	25,500.00		\$13.00		5 Mio to 10 Mio -	TZS	169,500.00	20,000 to 500,000 -	1.53%	
										>500,000*	1.28%	
7. Cheque Clearing Charges							10Mio 25mio -	TZS	381,400.00	(*minimum 9000)		
a) Inward		TZS	1,300.00		\$1.00		25 mn to 500 mio -		1.53%			
b) Outward			FREE		FREE		>500mio=* (*minimum 9mio)		1.28%			
							,					
a classical Barrier Champion						4. Inspection Charges				Upto 50,000		
8. Cheque Return Charges a) Inward		TZS	25,500.00		\$13.00		Upto 100 Mio - >100 mio -	TZS TZS	21,200.00 42,400.00	>50,000	\$22.00 \$43.00	
b) Outward		TZS	25,500.00		\$13.00	5.Credit Reference Report Charges	TZS	TZS	101,700.00		\$43.00	
							Calculated as %ge pre-paid amount in			of pre-paid amount in the		
9. A/c closure charges		TZS	21,200.00		\$17.00	6.Pre-payment penalty	the case of		1.70%	case of takeover	1.70%	
	LE BANKING C	CHARG	ES	I.	+		takeover of liability by other			of liability by other		
1. Cash Withdrawal				ı								
Upto 100,000		TZS	1,700.00		NA	G. Guarantees (Local & Internation	nal)			1		
101,000 to 200,000		TZS	2,600.00		NA	Bonds & Guarantees	(Min TZS 75,000)		1.02%		1.02%	
		TZS	4,300.00		NA	Bonds & Guarantees with 100 %	per quarter		0.43%		0.43%	
201,000 to 400,000 401,000 to 600,000		TZS	5,100.00		NA.	Cash Margin H. LETTER OF CREDIT	(Min TZS 75,000)			1		
,	1					Import Letter of Credit (per qrtr of						
601,000 to 999,000		TZS	6,800.00		NA	Part thereof)						
							NA			(Min \$ 200)		
2. Funds Transfer/Mobile Wallet				ı		Opening commission						
Upto 100,000		TZS	500.00		NA	LC amendment Commission	NA			(Min \$50 max 350)	1.02%	
101,000 to 250,000		TZS	900.00		NA	Swift charge for LC opening	NA				0.34%	
251,000 to 500,000		TZS	1,700.00		NA	Swift charge for other message/amendments	NA				\$34.00	
501,000 to 1,000,000		TZS	4,300.00		NA	Extensions - Commissions	NA			(Min \$200)	\$34.00	
1,001,000 TO 10 Mn		TZS	8,500.00		NA	LC cancellation charges	NA			(Min \$200)	1.02%	
	•					Non payment of Bills on due date	NA			Till Payment	1.02%	
Mobile Banking Services						Export Letters of Credit (per quar	ter or part thereof)					
		TZS	500.00		NA	Advising committee	NA					
A) Monthly Subscription Charges	+					Advising commission	-			/*** *	\$119.00	
B) PIN Request		TZS	2,200.00		NA	Confirmation Commission	NA			(Min \$150)	0.43%	
D. LOC	CKERS RENT Y	/EARL	Y			Negotiating bills under LC	NA			\$75+cuourier+int	0.43%	
			296,700.00		NA		NA			(Min\$75)	0.43%	
1,SMALL	1	120	230,700.00		AVI	Reimbursement claim paid	INA			(14111473)	0.437	
2. MEDIUM		TZS	508,500.00		NA	Extensions - Commissions	NA			(Min \$200)	1.02%	
		TZS	635,600.00		NA		NA			(Min) \$75+cuourier+int	0.43%	
3. BIG	1			l .		Collection of Export LC						
				Г		Amendments	NA				\$64.00	
	+						+			l .		
				ОТІ	HER DISC	CLOSURES(VIAMBATANIS	SHI)					
		1 -										

1. Base or Prime Lending Rate 16 7

2. Maximum spread above Base or Prime 5 5

3. Penal Interest 3

a. For non compliance on Terms of Saction 5

b. For Overdrawing/Excess drawing due to non payment of interest 5

4. Deposit Rates 4

a. Current account 5

b. Savings bank deposit 1.00% SALMA MRISHO 5

SIMPOPERATIONS SIMPO

GM-CREDIT

KAUSHENDRA TIWARI

Fixed Deposits of TZS

ii. Fixed Deposits of USD

Amount in TZS up to TZS 50 Millio 30 -90days 3.50% 91-180days 4.50% 181-364 days 5.50%

Amount in USD up to USD 50,000 Over USD 50,000 Over USD 100,000 30 -90days 1.50% 2.25% 2.50% 91-180days 2.00% 2.75% 3.25% 181-364 days 2.50% 3.00% 3.50%

8.00%

5.50%

7.00%

Above 100 Millior

6.50%

Canara Bank (T) Ltd, Head Office Dar Es Salaam Branch, Elia Complex P.O. Box 491, Dar Es Salaam, Tanzania, 2112532, www.canarabank.co.tz

SIGNED

6 Thursday 5 January 2023



INVITATION FOR EXPRESSION OF INTEREST –
PREQUALIFICATION OF CONTRACTORS FOR THE SUPPLY AND
DELIVERY OF MOTOROLA RADIOS & ACCESSORIES TO GEITA
GOLD MINE LIMITED, TANZANIA.

I. INTRODUCTION

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

The Company is in the process of procuring Motorola radios & accessories and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the supply and delivery of this equipment as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SERVICE/WORK. QUALIFIED CANDIDATES WILL BE SUBJECTED TO ANGLO GOLD ASHANTI VETTING PROCESS.

Scope of work:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01595	SUPPLY & DELIVERY OF MOTOROLA RADIOS & ACCESSORIES
	TO GEITA GOLD MINE LIMITED,

I. INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%
COMMERCIAL	
Company Profile	1.54%
Company Code of Conduct	1.54%
Company Code of Ethics	1.54%
Copy of registration/Incorporation Certificate	1.54%
Copy of Valid Tax Clearance Certificate (TCC)	1.54%
Copy of 2021 BRELA search Registration Documents	1.54%
Copy of Company Memorandum and Article of Association	1.54%
Copy of Latest BRELA Application of Annual Returns	1.54%
Copy of TIN Certificate of Firm/company and VRN	1.54%
Copy of Current Business Permit/Trade license.	1.54%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.54%
List of Directors	1.54%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.54%
FINANCIAL POSITION & TERMS OF TRADE	5%
Audited & certified financial statements (2020-2021)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	5%
OSHA Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	1.25%
Environmental Management Plan / Programme / Policy	1.25%
Health and Safety Programme	1.25%
OTHER POLICIES	5%
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
PAST EXPERIENCE	5%
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)	1.7%
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
TECHNICAL CRITERIA (GGME01595)	60%
Workshop Setup, Support Centre, Flexibility and Field Mobility	20%
Equipment Setup & Configuration and Availability of Frequency Analyzer	20%
Supply Chain Capability of Radio Communication Equipment's and accessories	20%
Total	100%

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01595) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline why GGML is of interest to work with, what you have to offer and how your skills and experience are valuable to the company. All LOIs and support documentation must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com not later than 8.30AM 23rd January 2023. (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=



INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR THE SUPPLY AND DELIVERY OF QUALITY STANLEY CLASSIC LEGENDARY BOTTLE 1.5 QT /1.4 L TO GEITA GOLD MINING LIMITED (GGML), TANZANIA

I. INTRODUCTION

Geita Gold Mining Limited ("The Company") an AngloGold Ashanti's ("AGA") asset is located in north-western Tanzania, in the Lake Victoria goldfields of the Geita region, about 5km from Geita town

The Company is in the process of procuring quality Stanley Classic Legendary bottle 1.5QT(1.4L) and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for the supply of this service as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SERVICE/WORK. QUALIFIED CANDIDATES WILL BE SUBJECTED TO ANGLO GOLD ASHANTI VETTING PROCESS.

Scope of work:

Reference	
Number	Service Description
GGME01586	SUPPLY AND DELIVERY OF STANLEY CLASSIC LEGENDARY BOTTLE HIGH QUALTY
	VACUUM FLASK 1.4 L WITH PRINTED GGML LOGO AND GLOBAL SAFETY AWARD 2021
	I WORKS

I. INFORMATION REQUIRED:

PRE-QUALIFICATION REQUIREMENTS	
COMMERCIAL	
Company Profile	
Company Code of Conduct	
Company Code of Ethics	
Copy of registration/Incorporation Certificate	1.54%
Copy of Valid Tax Clearance Certificate (TCC)	1.54%
Copy of 2021 BRELA search Registration Documents	1.54%
Copy of Company Memorandum and Article of Association	1.54%
Copy of Latest BRELA Application of Annual Returns	
Copy of TIN Certificate of Firm/company and VRN	1.54%
Copy of Current Business Permit/Trade license.	1.54%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and	1.54%
Passport/Voter or National ID card for Management & Shareholders	ı
List of Directors	1.54%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan -	1.54%
Approved by mining Commission	
FINANCIAL POSITION & TERMS OF TRADE	5%
Audited & certified financial statements (2020-2021)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	
OSHA Registration & Valid Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	
Environmental Management Plan/System / Programs / Policy	
Health and Safety Management Plan / System & Programs Policy	
OTHER POLICIES	5%
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	1%
Human Rights Policy / Procedure / Programme	1%
PAST EXPERIENCE	5%
At least 3 names of the applicant's clients, value and duration of the contracts entered with the clients	1
in the past two years (must be listed)	1.7%
Signed contracts/LPOs (proof of the above)	
Provide at least 3 recommendation letters from different clients	
TECHNICAL CRITERIA (GGME01586)	60%
Proof of Supply OEM Stanley classic legendary bottle 1.5QT (1.4L), Dimensions 358 H X 120 X 140	60%
L mm, 18/8 Stainless Steel, BPA, Double wall vacuum insulation, Leak proof + package, Insulated lid doubles as cup, Hot water 40hrs, Cold 35hrs, ICED 6 Days	

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01586) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline why GGML is of interest to work with, what you have to offer and how your skills and experience are valuable to the company. All LOIs and support documentation must be received by the GGML Office via e-mail at geita.eoi@anglogoldashanti.com not later than 8.30AM 23rd January 2023 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=

PS assures Mbarali District residents of compensation

By Guardian Correspondent, Mbeya

PERMANENT Secretary in the Ministry of Natural Resources and Tourism, Professor Eliamani Sedoyeka has assured residents of Mbarali District in Mbeya Region who were removed from the Ruaha National Park for their compensation payment.

The PS insisted that every individual who live at the area will be compensated in accordance with the laws.

Prof Sedoyeka made the statement on Tuesday after he inspected the on-going GN border demarcation exercise which went together with valuation of the assets of the residents who

formerly live within the Ruaha National Park.

Speaking to the people of Iyala Village, an area where the valuation exercise is being conducted, he said the ministry recognizes and appreciates the great work that villagers do to contribute to economic growth through agricultural activities.

"We will start paying compensation after completion of the evaluation exercise, you will be allowed to relocate to places of your choice to continue with farming and other economic activities," said the PS.

Secretary of the evaluation committee, Yassin Sharif said that they have educated people on the beacons," said Mfune.

exercise. He said installing beacons would prevent people from invading the national park in the future.

importance of the demarcation

He said that so far 405 beacons have been placed at the area whereas the exercise will be completed in coming days.

Mbarali District Commissioner, Reuben Mfune said the exercise is progressing well despite some few challenges at some villages. He accused some villagers for removing the installed beacons.

Following the challenge, the DC asked the Defense and Security Committee to conduct regular patrols in all the demarcated areas to prevent villagers from removing the beacons.

"We are going to take stringent measures against villagers who will be found removing the placed



Minerals minister Dr Doto Biteko (with microphone) addresses artisanal gold miners at Isonda in Nyang'hwale District, Geita Region, on Tuesday. Photo: Guardian Corresponden

Z'bar 1st VP launches Jozani Chwaka Bay National Park

Guardian

Correspondent, Zanzibar

ZANZIBAR first Vice President Othman Masoud Othman has launched the Jozani Chwaka Bay National branding it as a game changer in the tourism and conservation sector of Zanzibar.

The VP made the remarks in the Southern district of Unguja when he officially launched the Jozani Chwaka Bay National Park as part of the celebration to mark 59 years of the revolution of Zanzibar.

Othman called upon the general public and other stakeholders to ensure the new park is protected so that the purpose of its establishment is including achieved, contributing to the national economy through revenue generated from tourists visiting it.

He said there is need for stakeholders to ensure they administer the operation of the new national park through advice from experts.

said Не government promises to protect the park because it is part of the ecological system of Zanzibar which is important for the future of Zanzibar.

He said due to importance national park the together with the requirements, legal the government has decided to launch it and later continue with other procedures.

Minister Agriculture, Irrigation and Natural Resources in Zanzibar Shamata Shaame Khamis said there are various steps which have been taken to upgrade various forests in the isles to increase the number of people visiting them.

He said during the just ended year from January to November 52,666 tourists visited the national park and contributed 1.19bn/- in revenue while in 2021 58,902 tourists visited the national park and

generated 1.56bn/- as revenue. Earlier, the Regional Commissioner for Unguja's Southern Region Rashid Hadid Rashid said the collaboration of various stakeholders has led to the increase in the number of people visiting the national national economy through revenues.

park.

An ecology officer for the National Park Habib Abdulmajid said the national park was an important tool in promoting the tourism sector in the Isles.

Some of the attractions include the availability of wild animals, birds, trees and other creatures which has been attracting tourists who end up contributing to the



An Roinn Gnóthaí Eachtracha Department of Foreign Affairs

TENDER NOTICE

eligible companies to express their interest in providing medical insurance services. It is envisaged that the contract will run for a Term of 1 year. The contract may be extended by a period of 12 months (1 year), with a maximum of two extensions.

1. Provision of medical insurance

The Embassy invites competent companies to submit tenders for medical insurance. The medical insurance company will be expected to provide a scheme which ensures that Embassy staff and their dependents receive quality health care. While it is appreciated that medical schemes come with inherent controls and procedures, these should not be unnecessarily bureaucratic and cumbersome

Expression of Interest:

Expressions of Interest are sought by Embassy of Ireland from companies interested in providing services as outlined in this notice.

Companies should register their interest and submit relevant and comprehensive information and documentation showing that they have legal status i.e. relevant registration certificates to provide such services.

The company should briefly demonstrate that they possess the required capability to carry out the tasks. The capability statement should include descriptions of similar assignments, qualifications, experience and provision of services especially to Embassies and international organizations, costs submission, availability of appropriate skills among staff and any other relevant information.

In order to be included in the pre-selection process, companies must furnish the information by the set deadline. Pre-selection will be made on the basis of the information provided by service providers.

Companies will be short listed based on qualifications, technical competence, experience on similar services and the capacity to undertake the assignment.

The Embassy of Ireland Dar es Salaam invites : Only companies with demonstrated experience together with a track record in similar assignments in Embassies and related international organizations and meet the pre-selection requirements will proceed to subsequent stage.

Award Criteria for Final Tender:

The award criteria will be based on technical and financial aspects and level of after-sales service.

Please note the following:

- Existing service providers and suppliers of goods are eligible to tender;
- Any interested companies should be willing to provide services as and when required be it during working hours, out of working hours on holidays and weekends;
- Each tender should be clearly marked according to service categories and;
- Each tender should also indicate the charges/costs and mode of payments.

Tender documents will be purchased at the Embassy of Ireland at the cost of Tsh 100,000/= from 5th to 13th January 2023 between 0.9.00 to 15.00hrs. Tenders should be submitted together a with a scanned receipt of non-refundable fees of Tsh 100,000/= in order to be considered for pre-selection. All payments shall be made to Embassy of Ireland, Plot No. 353 Touré Drive, Masaki. Tenders should be addressed to the Ambassador, Embassy of Ireland and submitted to Daressalaamembassy@dfa.ie not later than 18:00 on 6th February 2023. Late bids will not be accepted.

The Embassy of Ireland reserves the right to accept or reject any tender and the Embassy is not bound to provide any or whatsoever reason.

Canvassing will result in automatic disqualification of the tender.

P.O Box 9612 Dar es Salaam, Plot 353 Touré Drive, Masaki Tel: +255 222602355/2602356/2602361 Email - daressalaamembassy@dfa.ie Website: www.dfa.ie/Tanzania



REQUEST FOR EXPRESSION OF INTEREST FOR THE CONSULTANCY SERVICES TO FACILITATE THE DEVELOPMENT OF NATIONAL STRATEGIES FOR SOS CHILDREN'S VILLAGES IN TANZANIA MAINLAND AND ZANZIBAR

1.0 Introduction

The National Association, SOS Children's Villages Tanzania and Zanzibar, is planning to develop Strategic Plans (SP) for the two Member Associations (MAs). The formulation of the Strategic Plans and its ensuing processes will put both associations on the right trajectory to contribute fully to the SOS Children's Villages Global Strategy (2030). Also, the strategy development process will support the Member Associations (MAs) to enhance our programmes and operations as we grapple with current challenges and opportunities which include resource mobilization, geographic expansion, strategic partnerships, and the need to align our programmes and projects with the SOS Children's Villages Federation's vision and the country's National Development plans. In addition, the strategy development process will offer a wide range of opportunities at the same time maintaining SOS Children's Villages' viability and identity in the current ever-changing environment. Importantly, the process will be undertaken with a view to ensure that SOS Children Villages, in the end, achieve clarity of mission for its strategic transformation. Looking ahead, this initiative intends to propel the MAs to new heights in its programmatic and operation aspects over the next five years.

1.1 Rationale

The Strategy Development process aims at repositioning the organization to effectively deliver its promises to achieve what the SOS Children's Villages Global Strategy envisions. As much as the Country Programme for the two MAs effectively uses Annual plans guided by the federation priorities (2021-2024) to work and operate, to be well understood by partners, collaborators, and key actors such as the Government, the need for Strategic Plans cannot be deprioritized. Also, the strategy development process will be a critical moment for the Member Associations to reflect on what has been achieved, worked (and not worked) in the past and the learning accrued going forward. Further, this process will be an opportunity to identify critical nodes for the organization's focus to maximize our strategic results and reinvigorate energy to deliver

SOS Children's Villages is looking for a consultant (individual or a firm) to facilitate the national strategy development process for SOS Children's Villages in Tanzania and Zanzibar.

The following scope which defines the consultant's work are the key elements of his/her role:

- Scan and bring in external contextual information and perspectives (based on national and international relevant legislations, information, and developments based on CRSA, Child Laws, UNCRC, PESTLE, etc.) into the national strategy development discus-
- Facilitate the various discussions and processes required for the national strategy development including discussions with key internal and external stakeholders and facilitation of the strategy formulation workshops.
- Guide and provide recommendations for the planning & execution of the strategy development process and its quality assurance. Provide general and specific technical advice for the various committees and/or working groups established and tasked to
- manage, derive, and deliver the national strategy development process. Provide complimentary methodologies and tools/templates, when required, and guiding and facilitating the application of the
- same in addition to the given organizational guidelines, templates, and tools. Organize training on strategic thinking and strategy development process to build the capacity of the working teams.
- · Collate the outcome of the strategy development workshops and drafting the strategic plans (for Tanzania Mainland and Zanzibar) based on given templates and agreed-upon requirements.

The process offers an ideal moment to look at the history of SOS in Tanzania and Zanzibar- What we have done, why, and what are the key accomplishments, challenges and lessons learned to date. Essentially, the process is for the organization to chart a way forward in our work to serve our beneficiaries well. Other activities include:

- Facilitate the development process of a country's strategic plan for 5 years.
- · Facilitate internal organizational self-assessment to understand the current organization's state by specifically looking at SWOT (Strengths, Weaknesses, Opportunities, and Threats).
- · Facilitate and/or directly engage in the identification, gathering, and analysis of relevant external information such as PESTLE and/or CRSA and/or internal/external stakeholders' inputs and make it readily available or accessible to the in-house working
- Organize training on strategic thinking and strategy development process for the working groups/committees involved in the strategy development process.
- Develop and implement a quality assurance plan for the strategy development process.
- Support the development and implementation of activity plans and milestones required to manage the process from end to end. • Design and facilitate workshops / (online) meetings to gather key information, insights, and views from stakeholders.
- Design and/or adapt and support the application of complementary methodologies, tool, and templates required for the process.
- Design required methodologies and facilitate the strategy formulation workshops, and capture all outcomes of the workshop. · Lead the writing and reviewing process of a draft strategic plans based on the outcomes of the strategy formulation workshops
- and other analyses.
- · Synthesize information and insights collected during physical and virtual meetings for compiling the reports.

- · Complimentary and standardized tools for inputs collection and analysis.
- · Collation of locally relevant and needful contents from external sources and internal stakeholders.
- Training on strategic thinking and strategy development for the working groups. · Successful facilitation of the strategy formulation workshops including technical advice and support to participants during the
- · Consolidation of the outcome of the strategy formulation workshop to produce a zero draft strategy document as per the organization's guideline and template with expected annexes which will be shared with the internal teams for subsequent reviews and
- Final report on the implementation of the tasks after finishing the workshops.
- Draft of the 5-year Strategy for the Member Associations Tanzania Mainland

1.4 Minimum Qualifications 1.4.1 Qualifications and Experience

- The minimum requirement to qualify and engage a consultant would include but not be limited to the following:
- Experience in designing and facilitating strategy-developing processes using a variety of approaches and tools with an emphasis on employing a collaborative thinking approach. · Experience working with multi-stakeholder, and multi-sector groups forging collaboration, and collective agreement across
- differences of opinion and perspectives.
- A minimum of 7 years facilitating and or developing strategy with 2 traceable references. • At least proven experience working with the NGO and Child Protection Sector.
- · Possess at least a Bachelor's Degree in Leadership, Management, Social Policy, or equivalent. Added advantage if possessing a Masters degree in Strategic Management or equivalent.
- · Adequate experience in gathering, analyzing, interpreting, and application of national and locally relevant information and/or data on political, social, economic, technological, legal, and cultural contexts for the strategy development process.

1.4.2 Skills and Attributes

- A track record with ways to promote diversity and inclusion in dialogue. • An excellent ability to plan/project manage, organize, implement and report on work.
- Demonstrated experience in virtual facilitation and use of virtual tools.
- The ability to work under pressure and tight deadlines.

documents and Tax Clearance certificates.

- Outstanding communication and advocacy skills, excellent presentation and facilitation skills. • Demonstrated integrity and ethical standards. • Fluency in English and Kiswahili.
- In case of a Company Provide a Key Personnel Facilitator matching the above profile, Company experience and references, Banking Details, Company profile with previous projects of Strategy development and or facilitation experience, Company Registration

• The assignment is expected to take three months beginning 20th January 2023 – 19th March 2023.

1.6 Application

2. Technical proposal:

- 1. Cover letter and updated Curriculum Vitae (CV) of the consultant that spells out qualifications and experience with this assignment;
- 3. Financial Proposal; and 4. Contacts of at least 2 referees that have engaged the consultant to carry out a similar assignment.
- The deadline for submissions is January 13th 2023, at 13:00 p.m. Tanzanian time.

The proposals should be submitted to the email Address: national.office@sos-tanzania.org

To: National Director **Attn: Procurement Committee,** SOS Children's Villages Tanzania, National Office,

White Star Tower, Ground Floor Wing B, Kiko Avenue, Mikocheni, P. 0 Box 80462, Dar es Salaam, Tanzania.

CThe www.ippmedia.com

THURSDAY 5 IANUARY, 2023

Taking A New Look
At The News
ESTABLISHED IN 1995

Rallies welcome move with trap fastened to it

HANGE is in the air as political stakeholders seize up the significance of the move by President Samia Suluhu Hassan to lift the ban on public meetings, absent from the political menu for seven years, since late 2015. It is a sea change with a measure of expectation and some traps as well, as it can be seen from mixed feelings in some quarters of opinion/ There was something akin to a one party state that in history was preferable for CCM members, and it just may still be largely so.

For one thing, there was a string of conditions attached to the newly found freedoms, which implies that much as the topmost authorities recognise that holding public meetings is a constitutional right, its use ought to be designed to relate to what President Samia said was the country's traditions and customs.

The president explicitly referred to values of the political system as cultivated by founder president Mwalimu Nyerere. The minimum that can be made out of that affirmation is that unity will be protected at all costs, disruptive expressed barred.

That poses the first challenge to the new situation of holding political rallies and also for what is subsequently envisaged in changing various pieces of legislation to relate to the new situation. Will the changes envisaged assert clearly that holding meetings is a constitutional right for which the police need to be informed about the venue and time, not that the parties ask for permission? If that is not the case, is it an exercise of reviewing the laws to make them more stringent as it now seems?

What is generally understood when one talks about reviewing the law on political parties for instance (as the whole issue of an

HANGE is in the air as political stakeholders seize up the significance of the move by President uhu Hassan to lift the ban independent electoral commission is not being broached as yet, that is, as an individual issue) is a tricky issue in the wake of the current affirmations.

Allowing political parties to hold meetings just with a notification of the police, and cautioning them to take care as to the content of what transpires in the meetings conforms to current legislation. Reforming such legislation would imply removing auxiliary controls so that meetings are freely conducted - and that obviously would soon fall foul of traditions and customs.

It must thus be said that Tanzania isn't as yet out of the woods in the whole business of revitalising democracy, and that is not surprising as the load being placed on the political system is heavier than it can carry.

It is hard to say that at present political parties are prepared for the sort of expression that will not irritate broad quarters of officialdom and even a measure of wider opinion, and start putting up risks to using newly restored freedoms. It is an unresolved issue because earlier efforts to meet halfway failed as the leading opposition leader failed to convince his colleagues that the party should change its direction for moderation.

He also had to use his power as party chairman to ensure that the party is engaged in the dialogue process that has led to rallies being unbanned. It is evidently a solid mark of leadership on his part but it will be a different matter to get his colleagues or the rank and file to toe the line of abandoning their own 'traditions and customs' on what slogans to use in rallies, and indeed what to say there. To many of them, perhaps too many of them, without being really militant, it is pointless to be there.

Converting game reserve space for villagers is positive gesture

patches are being from wildlife to the use of villagers, who had in many cases already settled in those areas. This is another decision in that direction by the committee of the cabinet that basically has a free hand in the matter. In the current decision, the government has agreed to reallocate close to 1.5m acres of public land into village lands. This was altogether to be expected as in any case a patch of land is put under reservation due to not being used by native dwellers at the time of conversion, not due to its game range.

When the most important consideration is the intensity of fauna in the zone, where it makes an excellent tourist attraction, it will be designated as a national park. At times a portion of game reserve may be converted to a national park like the Nyerere Park in recent years created out of the vast Selous Game Reserve. By contrast, the western part of the Selous ecosystem which has greater fauna diversity and concentration some major species was hived off as a national park years ago, namely the Ruaha National Park. There are also game controlled areas.

The land changing its official use include protected government land and ranches, where recommendations adopted by the cabinet committee on land conflicts and accepted by the government include nullifying 12 game reserved areas with 707,962 acres and seven reservations with 46,715 acres. This will also have an auxiliary benefit of reducing costs of administering the lands as reservations while they

ORE sprawling land may be of little tourist value, despite recent intimations of seeking investors for game reserves. A few of the lesser important reservations e use of villagers, who

It is unclear what the respective regional authorities need to do to supervise the reconversion of these areas, as the one expected to leave the premises are government agents, not the farmers settling in the area. Again, so long as the farmers will no longer be disturbed, no one needs to leave but proper demarcation of the villages, which might just be what the government has directed that it be completed by the end of March. Depending on locations, herders will come in too.

The way it looks, chances are that more dispensable reservations will be handed over to farmers as pressure on land increases with population. Still the current focus on modernization of farming methods is vital, as no amount of reconverting reserved areas will do if the need for land continues to rise, instead of higher productivity reducing the need for expansion. And this is just part of the problem.

While farmers are to an extent making efforts to raise productivity and lessen the pressure on cultivable land, it is the pastoralist side that is proving a hard nut to crack for authorities. When they invade national parks with vast herds they stand a greater chance of losing their livestock by impounding than when they feed on farmers' crops, where it becomes a supposed 'land use conflict.' Reconversion is not going to be easy as farmers have little protection from herders, or wild animals that often trample on their farms and they can claim no compensation, or kill them.

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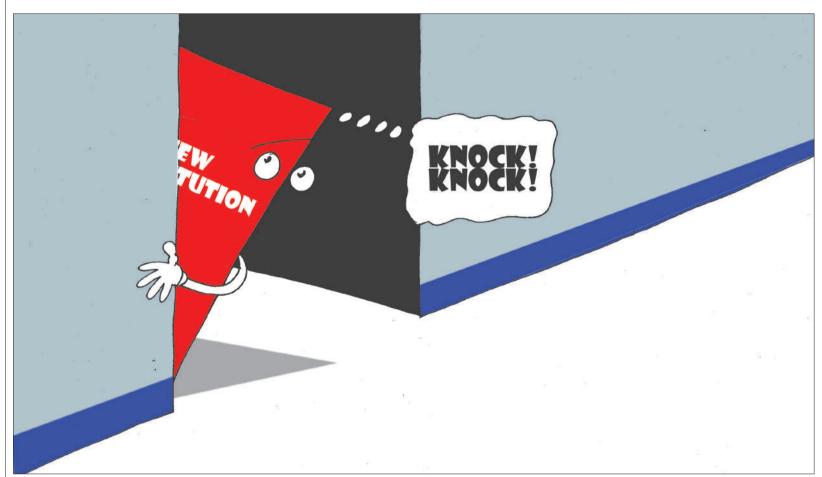
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When black Christmas stares at Ghanaians on face due to economic challenges

By Charles Neequaye

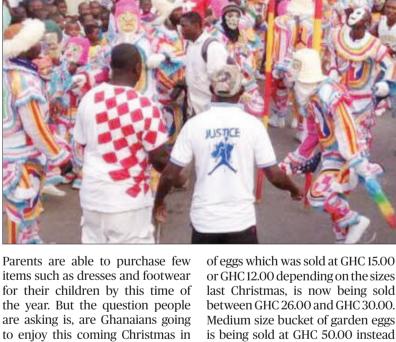
HRISTMAS is an annual festival commemorating the birth of Jesus Christ which is observed primarily on December 25 each year as a religious and cultural celebration among billions of people across the world. It is a season of getting together, exchanging gifts sharing meals and feeling merry. It is also a time for long distance traveling, shopping for gifts and preparing elaborate dinners.

Ghanaian Christmas celebrations normally start around the 20th of December, spanning through to the New Year. There are a lots of activities which go on during the festive period with the main focus on people traveling around the country to visit families and friends. The celebrations are at a maximum during Christmas Eve with church services, that attract a lot fun and merry-making from worshippers late into the night. After the early morning service, gift giving and receiving begins. The traditional food for the Christmas includes rice and soup with either goat or chicken, while pastries such as cakes, biscuits, doughnuts among others are shared together with soft and hot alcoholic beverages.

On the eve of Christmas, you can spot an outdoor parade of musicians in Ghana, treating the people with interesting music and rendition from their repertoire. You can hear the sound of Christmas carols from many homes, signifying the hilarious celebration of the festive occasion. Children, especially toddlers are not left out in this festive mood, as they welcome Father Christmas (Papa Bronya), with long white beard and cherry-red suit to match. You will usually find decorated trees at large hotels or shopping malls, some with colorful paper ornaments and neon lights to make them attractive.

It is unusual to see funerals held during the Christmas period in Ghana. The holding of funerals is completely suspended during this festive occasion because the period is considered as time form spreading love, joy. Indeed, Ghanaians hold their Christmas in high esteem and therefore, attach much importance to the celebration by blending the festive occasion with pomp and pageantry.

By this time of the year, when the festive occasion is fast approaching, the traditional markets across the country are filled with goods and a lot of foodstuff at quite an affordable price that are within the reach of the ordinary Ghanaians so that they can celebrate among themselves with their families and loved ones.



Parents are able to purchase few items such as dresses and footwear for their children by this time of the year. But the question people are asking is, are Ghanaians going to enjoy this coming Christmas in the midst of this huge economic downturn that has imposed severe hardships among families? The answer to me will be a 'big no'. The pockets of the majority of Ghanaians are completely dry and I wonder whether they can afford some of the items needed to make this Christmas enjoyable in their lives.

Already, traders across the country and owners of shops, are complaining bitterly about low sales, even though they have stocked their shops with a variety of purchased products for onward sale to consumers. For instance, at the Abura market in the Cape Coast municipality, medium size of goats is being sold between GHC 300.00 and GHc 450.00 while smaller ones are from GHc 200.00 to GHC 250.00. These prices continue to change by day. Poultry products such as fowls range from GHC 45.00 to GHC 60.00. Five kilos of perfumed rice are selling between GHC 80.00 and GHC 98.00 depending on the brand. Tomatoes and onion sellers are complaining bitterly about the high prices which are them to lose their customers. A five-litre gallon of palm oil which used to be GHC 70.00 has now been priced GHC 85.00. A sack of onions which used to sell at GHC 350.00 is now between GHC 450.00 and GHC 500.00 while a bag of maize currently goes at GHC600.00, double the price last year. A create of eggs which was sold at GHC 15.00 or GHC 12.00 depending on the sizes last Christmas, is now being sold between GHC 26.00 and GHC 30.00. Medium size bucket of garden eggs is being sold at GHC 50.00 instead of the previous price of GHC 35.00. A tuber of yam which went for GHC 8.00 last year December now sells at GHC 15.00. common household items such as milk, sugar, toilet powdered soaps, detergents, mouth wash and pastes, toilet rolls among others, are all very expensive and not within the reach of Ghanaians.

The question we need to ask ourselves is that, in the midst of these astronomical increase in prices of foodstuffs which invariable form the basis for the celebration of Christmas, how can one celebrate this year's Christmas with his or her family let alone inviting friends and loved ones. As for parents buying new dresses, clothes and footwear for their children that will be completely out of place since they cannot afford to do so in the midst of these economic difficulties.

We often hear the Minister of Agriculture telling Ghanaians that there is a lot of food in the system to feed Ghanaians and that they should stop complaining about the shortage of foodstuffs on the market. He may be rightly so because he sees these food items in abundance at the farm gates. However, what he fails to realize is that these food items he is talking about need to be transported from the farm gate in the remotest parts of the country sometimes in the hinterland to the marketing centers in the cities, especially Accra. How can you transport these food items down to the marketing centers in the midst of high cost of fuel and spare parts?

The high level of inflation, coupled with the constant depreciation of the local currency, has been the major contributing factor to the cost of goods and services in our country of late. Our economy has been run down by our leaders to such an extent that it has affected the purchasing power of Ghanaians. They are being suffocated to the level they cannot accommodate. Only few people in the corridors of power are enjoying at the expense of the millions of Ghanaians.

Judging from the way things are going on in this country, it is obvious that this Christmas will either have to be celebrated on low-key or even not at all by some families. If they attempt to use their meager resources and funds to celebrate this Christmas, they will be doomed. While they raise funds to observe this Christmas, they should not forget that the year is just ending and payment of school fees will be staring at them in the face early next year

If I am in charge of this country which definitely I am not and cannot be, I will decree that the celebration of this year's Christmas, should be suspended because of the terrible economic mess we find ourselves in at the moment which has necessitated price increases in food and services and other materials that form the basis for Christmas celebration. The only thing we can do as Ghanaians, is to go our various churches to pray to the Almighty God to deliver us from this terrible economic situation.

Guardian

Stakeholders ponder how to awaken the sleeping giant-forestry

ANZANIA'S forest sector is rightly termed as a sleeping giant considering its huge potential and meager contribution to job creation and gross domestic prod-

The Contribution of Forest Sector to the National Economy, a study conducted by the Ministry of Natural Resources and Tourism from October 2019 to December 2020, put the Gross Value Added (GVA) by forest sector at 4.65trn/-.

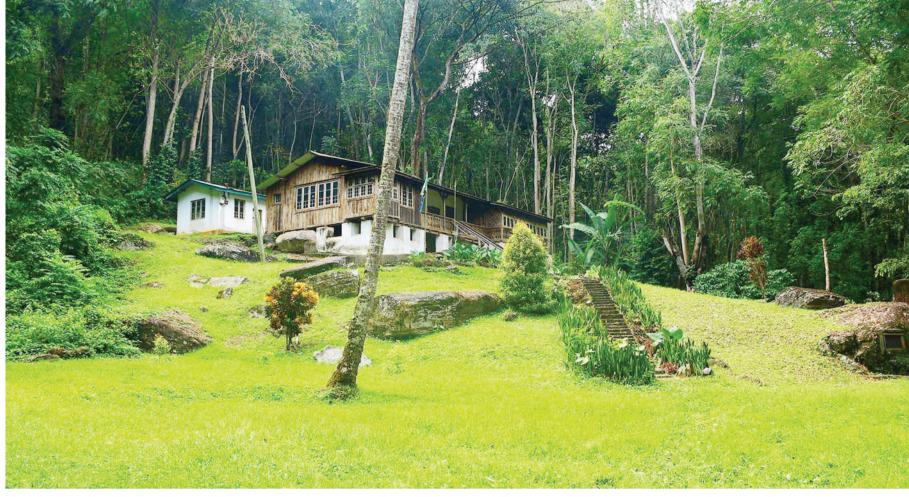
The estimation was based on a number of forest products in the sector namely charcoal, firewood, logs, poles, honey and beewax, wild fruits, gums and resins, withies, seeds and seedlings production.

However, the study concluded that the estimated sector contribution to GDP is still low (3.3 per cent). Other previous studies reviewed also found about the same fig-

"The observed low contribution is partly due to under declaration of income earnings and over declaration of costs of production by establishments in the sector," reads the report.

"The contribution of forest sector to GDP could be increased if the ecosystem and environmental services were included in the estimation."

It is against this backdrop that Tanzania Private Sector Foundation (TSPF) recently held a



three-day forest sector stakeholders debate that involved participants from both government and private entities held in Tanga Region.

The debate aimed at collecting opinions from private sector stakeholders on what the government to improve performance of forest sector so that it can attract more investments, create more jobs and bring in more money.

Specifically on Tanga Region, the debate highlighted potential investment opportunities in forestry and tourism at the Amani Nature Reserves that can be undertaken without affecting biodiversity as well as ecology systems.

The debate was sponsored by USAID through its project called Tuhifadhi Maliasili (Let's Preserve Natural Resources) which aims at addressing threats to animal movement and biodiversity in Tanzania.

The five-year project which started in 2021 expects to complete by June 2026 also has three other main objectives namely building institutional capacities of both public and private stakeholders, increase private sector engagement in biodiversity conservation and natural resources management, and improve policy regulatory and enabling envi-

ronment for biodiversity conservation and natural resource management.

Max Rugaimamu, US-AID's Tuhifadhi Maliasili Country Manager said the project seeks to create awareness to Tanzania's forest stakeholders on benefits of natural resources to national development.

"In Tanga Region, the project focuses on Amani and Nilo Nature Reserves whereby we want to see that economic activities are undertaken without affecting wildlife movements,"

He said they decided to involve participants from the government so that they jot down recommen-

dations as well as opinions contributed by stakeholders with further action especially policy and lawmaking.

He said that private sector is the key contributor to socio economic transformation through creation of decent jobs, household incomes and welfare improvement, government revenues in form of taxes and levies towards provision of vital social services and development projects.

"To achieve this, TPSF coordinates private sector's engagement in high-level advocacy on cross-cutting policy related issues aimed at promoting economic growth and ensuring a con-

ducive business environ-

ment," said Rugaimamu.

Mathias Manyanya, Magoroto Forest Estate Manager, said that the debate was an opportunity to discuss different challenges facing forest sector and their possible solutions as well as investment opportunities.

"Lack of awareness on sustainable natural resource conservation is one among challenges facing Magoroto Forest Estate as communities surrounding the forest repeatedly invade to collect firewood and charcoal-making," he

"I hope that through this

debate, the government will take into consideration recommendations for improvement so that it benefits both the communities and the nation."

In Tanga Region, Nilo Nature Forest Reserve is the second largest contiguous forest block under protection, preceded by Amani Nature Reserve in the East Usambara mountains situated in the north west of East Usambara that falls under the jurisdiction of Muheza, Korogwe and Mkinga districts.

With its dense mountain rain forest, it has the potential for establishment of strong ecotourism, it was said. Furthermore, the reserve has the highest biodiversity value compared to other forest reserves in East Usambara.

Amani is the largest forested block within the East Usambara Mountains and occupies the southern extremity of these mountains. It fall under two districts of Korogwe and Muheza and consists of tall luxurious submountain forests

The reserve has large conservation values that include a rain forest, biological diversity, endemic, endangered and threatened flora and fauna, water catchment and soil conservation.

There are also historical sites and the famous Amani botanical garden with more than 1,000 species of plants from all over the world which were introduced when it was established in 1902 by German colonial government. Its garden is valuable for conservation, education and research.

Nations Development Programme (UNDP) and Tanzania Investment Centre (TIC) in collaboration with the Ministry of Investment, Industry and Trade and the United Nations Capital Development Fund recently co-hosted the first-ever Tanzania Sus-Development Goals (SDGs) Investment Forum in Dar es Salaam.

The aim was to launch SDG Investor Map for Tanzania, a market intelligence tool designed to help investors identify investment opportunity areas (IOAs) and business models that advance SDGs and achievement of the Third National Five-Year Development Plan.

During her speech, Minister for Investment, Industry and Trade, Dr Ashatu Kijaji, said: "The launch of the SDG Investor Map for Tanzania can standardise private sector engagement in support of sustainable investment in Tanzania."

She explained that she knew for sure that investors could not invest in all sectors at once, but using the SDG Investor Map for Tanzania they can now invest in an area in which they could make the greatest contribution to help Tanzania's economy move forward.

UNDP Country Representative Christine Musisi said the SDG Investor Map for Tanzania established 13 IOAs with impactful business models and comprehensive data

SDG Investor Map: A market intelligence tool for investment opportunities



and enterprises in priority sectors and make clear actionable data that combines impact and profit.

The five priority sectors contained in the SDG Map for Tanzania are agriculture, renewable resources and alternative energy, infrastructure, education and services. UNDP online platform outlines the IOAs in each sector and their corresponding business models investors could be interested to know.

Agriculture

Three IOAs are identified in this sector. The first is the production of edible oil from the processing of high value field crops, such as marula, sunflower, avocado and palm into refined and double refined edible oil for local consumption and export through a public-private sation of domestic livestock

pected impact is to optimise domestic crop utilisation, foster local value addition and advance import substi-

The second is the processing of fruits and vegetables into high value added products, such as juice concentrates, organic pulps and purees. Raw materials come from smallholder farmers through a contract farming model. The expected impact is to improve nutritional levels, create jobs and enhance industrialisation.

The third is the manufacturing of high value leather and associated products in designated industrial parks where the government provides infrastructure through a public-private partnership model. The expected impact is to enhance economic utilipopulation for increased value addition towards industrialisation.

Renewable resources and alternative energy

Two IOAs are identified in this sector. The first is renewable energy irrigation pumps for the production of high-value crops throughout the year and sale of products to high end domestic and export markets. The expected impact is to enhance agricultural productivity and support the sustainable commercialisation of the horticultural industry.

The second involves rooftop solar systems for other domestic and industrial uses, such as refrigerators, water heaters and other appliances for residential and industrial consumers in areas where the national grid does not reach. The expected impact is to enhance energy supply for consumptive and productive purposes.

Infrastructure

Three IOAs are identified in this sector. The first is affordable project financing for the development and purchasing of residential estates and commercial buildings through affordable and flexible mortgages. The expected impact is to provide safe housing to those outside of the formal banking system.

The second is solid and e-waste management from residential, commercial and industrial sources utilising modern equipment through a public-private partnership model. The private actor builds, operates and manages recycling plants and systems for reuse, making a profit from the provision of service and sale of recycled and reused material. The expected impact is to minimise health hazards associated with uncollected waste.

The third is horticultural storage and transport infrastructure to handle perishable products through a public-private partnership model. The expected impact is to improve handling of perishable products and reduce post-harvest losses.

Education

Three IOAs are identified in this sector. The first involves affordable day-care offering targeted skills centres providing quality required by specialised

and affordable childhood education. They either run as commercial entities where an investor owns and operates the entity or via a public-private partnership, where the entity is governmentowned, but managed and operated by the investor. For the latter case, the provides government necessary infrastructure. The expected impact is to enhance accessibility and affordability to quality pre-primary education and care for low- and middle-income communities.

The second is low- to mid-fee schools at primary and secondary level targeting the growing middle class in urban centres at a low- to mid-fee price level. The schools either run as commercial entities where an investor owns and operates the entity or via public-private partnerships where the entity is governmentowned, but managed and operated by the investor.

For the latter case, the government provides necessary infrastructure. The expected impact is to improve access, equity and quality in primary and secondary education especially for low- to middle-income households in urban centres.

The third involves TVET and polytechnic centres industries, especially for technicians and associate professionals and specialised sectors like telecommunications and services. The expected impact is to prepare the youth for the labour market and offer skills needed by indus-

Services

Two IOAs are identified in this sector. The first is eco- and communitybased tourism infrastructure, such as hotels, lodges and camp sites that run through community-private-public partnerships. An investor provides and operates the facilities, the government offers support infrastructure, such as roads, water and power utilities, and communities supply products like vegetables, fruits, meat and eggs through supply contract arrangements. The expected impact is to support sustainable practices in tourism and strengthen local value chains serving

The second involves community-based tourism products and associated services by utilising the rich traditional cultures and diverse natural assets of rural communities through communityprivate-public partnerships. The private sector invests in tourism assets, the public sector provides supporting infrastructure and the community provides land, labour, local expertise and cultural experiences. The expected impact is to integrate inland and rural populations into tourism and protect their biodiversity

Africa needs more nature-friendly food systems to avert hunger

By Dr Vine Mutyasira

ACED with rising demand for food by its growing population that is expected to cross the two billion mark by 2050, amidst intensifying effects of climate change, Africa has no choice but to focus more on nature-friendly production.

This is the only sustainable way out for a continent that is already under intense pressure as it struggles to feed itself. According to the UN Food and Agriculture Organisation, Africa bears the heaviest malnutrition burden with an undernourishment prevalence rate of over 20 per cent, compared to the global average of 9.9

With the food and nutrition insecurity projected to further worsen, production has to be significantly stepped up, urgently. Unfortunately, with the increasing frequency and intensity of extreme weather conditions due to biting effects of climate change, this boost in production can no longer be oblivious of its impact on the environment that also afflicts food systems. Food systems are estimated to contribute about a third of greenhouse gas emissions that cause climate change, with Africa particularly vulnerable.

Continuing with the traditional approaches, such as expanding cropland as a means of boosting production is no longer sustainable and risks serious consequences. Between 2003 and 2019, 75 per cent of sub-Saharan Africa's crop production growth came from the expansion of cropland, with only 25 per cent coming from crop yield improvements. Such unsustainable patterns of production intensification have also compounded fragilities in Africa's food systems.

On the other hand, the weighted average price of fertilizer has doubled between June 2021 and April 2022, putting a strain on farmers across the continent. The average application rate of mineral fertilizer in sub-Saharan Africa is 14 kilogrammes per hectare, which is at least 10 times lower than corresponding figures in South Asia, EU, South America, and East Asia. Limited availability and high prices of fertilizers has dampened prospects of the continent taking this route towards increasing productivity.

This leaves nature-positive production, and regenerative agriculture in particular, as a plausible option for the continent. It presents an opportunity to intensify production to address the current food crisis by sustainably boosting outputs to cater for growing consumption

According to studies by the Africa Regenerative Agriculture Study Group, 2040 scenarios show that a 13 per cent increase in yields from a regenerative agriculture scenario would translate into 62 million dry matter tonnes of additional crop production per year. This is in addition to potentially supporting 5 million full-time jobs by 2040, with over USD 70 billion of gross value being added per year.

Although many initiatives have been developed to promote nature-positive agriculture systems in Africa, smallholders have been



slow to adopt the technological practices. Studies show that the certified land under organic agriculture in Africa is jects in Kakamega, Nandi and Vihiga around 2.1 million hectares, which reprecounties of Kenya have seen about 4,451 sents only 0.2 per cent of the continent's

total agricultural area.

AGRA's regenerative agriculture prohectares being put under sustainable

land management practices, including conservation agriculture, agroforestry, soil and water conservation and integrated soil fertility management. However, despite the range of benefits from transi-

tioning to regenerative and nature positive production bring clear, intrinsic barriers to the adoption of the practices by smallholder farmers still exist. This call for more efforts to bring more land under sustainable farming practices.

To effectively shift food systems to become more nature-positive, it depends largely on a conducive policy environment to deliver necessary incentives and de-risk the transition. This calls for a few key policy actions.

First, given that most regenerative practices involve permanent and long-term investments, it will be crucial to institute appropriate property rights and land tenure arrangements. This will not only provide the needed security to encourage investments, but also facilitate de-risking of the transition.

Secondly, we need to drive policy and regulatory reforms that level the playing field and incentivize regenerative agriculture. Current agricultural policies tend to disproportionately serve industrial agriculture over regenerative agriculture. Hence, we need to get the policy and institutional architecture right to support the needed transition.

The third imperative is focus on providing support for farmers during their beginning or transitioning years of regenerative farming. We need to invest more in decentralized and diverse food systems infrastructure, to create additional market and operational capacity for farmers pursuing regenerative farming. The technical resources offered through extension and public research institutions need to be improved to meet specific needs of farmers. National extension systems will also need to be appropriately resourced and equipped to provide tailored and specialist services to smallholder farmers to ease adoption hurdles.

Finally, we need to shape demand for food towards more sustainable diets. For instance, there should be mechanisms to support market development, raise consumer awareness and promote the consumption of products produced under regenerative farming

This shift is necessary, since boosting productivity without a sustainability lens will continue to aggravate food systems challenges.

Dr Vine Mutyasira is Program Officer for Policy Quantitative Modelling and Data Analytics at

CAPITAL RATIBAYAVIPINI

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS HALI HALISI 21:00-22:00HRS SPORTS

MONDAY

TIME PROGRAMME

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO

TUESDAY

TIME PROGRAMME

14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS 22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

WEDNESDAY TIME PROGRAMME

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-21:00HRS BOZOUK TIME 21:00-22:00HRS SPORTS

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

THURSDAY TIME PROGRAMME

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS

21:00-23:00HRS MALUMBANO YA HOJA

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

FRIDAY TIME PROGRAMME

05:00-09:00HRS MORNING JAM 09:00-13:00HRS LETE RAHA 13:00-14:00HRS DW-RADIO 14:00-16:00HRS CLUB 101 16:00-18:00HRS DALA DALA 18:00-18:10HRS HABARI 18:10-20:00HRS BOZOUK TIME 20:00-21:00HRS SPORTS 21:00-23:00HRS KIPIMA JOTO

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

SATURDAY TIME PROGRAMME

07:30-10:00HRS DK 90 DUNIANI 10:00-11:00HRS KADOGOO 11:00-13:00HRS BONGO HITS 13:00-14:00HRS DW RADIO 14:00-16:00HRS ZAIDI YA UMJUAVYO 16:00-18:00HRS ALIYEVUMA

18:00-21:00HRS BUZUKI TIME 21:00-22:00HRS SPOTI

22:00-05:00HRS MUZIKI MCHAGANGANYIKO)

SUNDAY TIME PROGRAMME

07:00-09:00HRS HABARI NA MATUKIO YA WIKI

09:00-11:00HRS THE SUNDAY 11:00-13:00HRS TOP 20 13:00-14:00HRS DW RADIO 14:00-16:00HRS CAPITAL **MICHEZONI** 16:00-18:00HRS UKURASA WA MBELE 18:00-21:00HRS JIACHIE 21:00-22:00HRS SPOTI

22:00-01:00HRS LADHA LAINI

01:00-05:00HRS MUZIKI MCHAGANGANYIKO)

Tembelea mitandao ya kijamii ya CAPITAL RADIO







More children suffering from malnutrition in Somalia amid looming famine

BAIDOA, Somalia

South West state in Somalia is the most droughtaffected region in the country and Baidoa, the administrative state's capital, has seen an increase in the number of children affected by the prolonged drought that is the worst in a generation.

Hospitals and medical facilities in the city are overcrowded with children with severe acute malnutrition. Most are from low-income families and residents of internally displaced persons (IDP) camps in and on the outskirts of the city.

Garan Ibrahim Yerow, 20, is a mother of two children, who was sitting on a hospital bed with 2-yearold Maido Isack Mohamed who has been experiencing drought-related illnesses for two months.

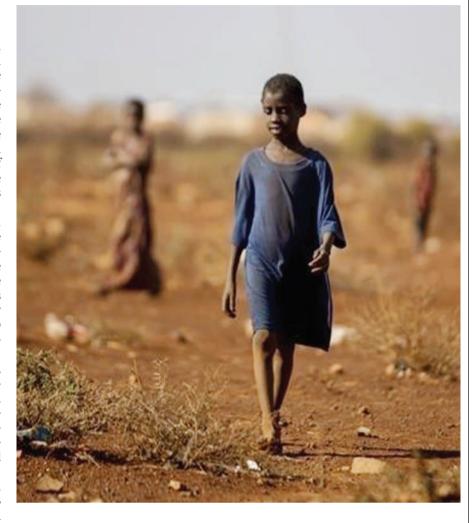
She told Anadolu Agency at the SOS Children's Villages Baidoa District Hospital that Maido is malnourished and she had to walk 6 kilometers (4 miles) to reach the hospital to get free treatment and health care services it provides.

"I started walking before sunrise to become the first parent to reach here. The doctors told me that my child is severely malnourished and too weak to carry and recommended to keep my child at the hospital for a week," Yarow told Anadolu Agen-

cy emotionally. Yarow and her husband had a small farm and livestock in a settlement 30 kilometers (18 miles) west of Baidoa. She fled because of the drought and built a small makeshift house at an IDP camp in Baidoa. She said that while she is at the hospital, her unemployed husband goes to town to find a job to try to feed her family.

She is not alone. Abdiyo Borow Osman, 24, a mother of four, has been visiting the hospital to get treatment for her child who was admitted because of malnutrition and health complications.

Her husband Abdirahman Mohamed said he cannot afford to go to a private hospital.



"I don't have any money and haven't received assistance from the humanitarians since we arrived a few weeks ago," Mohamed said. "I am trying to work hard but I cannot afford to feed my family every day. The worst situation I am having now is that my son is malnourished and he has also got swelling but I have a feeling that he will recover by the Grace of Allah."

Hospital director Mohamed Daud Mohamed told Anadolu Agency that the number of children admitted in the last four months has increased.

He said his facility has admitted as many as 180 children with severe malnutrition, associated with medical complications.

"The situation is very bad as we have seen the number of malnutrition increase. Over six children who were severely malnourished died in this stabilization center because the people of rural areas always come when the situation of the children are on the verge of death," said Mohamed.

Habibo Adan Ali, 17, has a baby girl named Ikhlas Abdullahi Adan who was admitted after her parents walked more than 30 kilometers. She is now stable but the latest illness with malnutrition took her to the limit.

Ali said she traveled to Baidoa and plans to permanently settle here after her child recovers. She said there is no reason to return because there is no medical facility in her village, Misgaale.

"A lot of people I know are in a bad situation and humanitarians can't reach there because of the secumedical help, humanitarian assistance and I believe we can get all that in this big town," she said.

Hassan Mohamed Ibrahim Gadudow, health nutrition project coordinator for the SOS Children's Villages, told Anadolu Agency that SOS and humanitarian partners have attended to more than 11,570 children with acute severe malnutrition and 15,494 acute moderate malnourished children - 48% of children in Baidoa.

He said drought-related illnesses have skyrocketed in the last few months.

"These illnesses include waterborne diseases such as cholera and also measles and other diseases.

Children under 5, who are the most affected by malnutrition, are very vulnerable to falling ill since they are weak to resist due to the malnutrition," he said.

More than 700 children have died in Somalia stabilization centers and medical centers due to drought-related illnesses and severe malnutrition, according to UNICEF.

The UN Food Security Integrated assessment indicated that an estimated rity so we made a decision 8.3 million people, more that we will not go back to than half of the counour village because I need try, will face the crisis or worse food insecurity between April and June 2023.

A total of 1.8 million children, more than half of those in Somalia under the age of 5, are estimated to suffer acute malnutrition through July 2023.

More than 514,000 children are likely to face life-threatening severe malnutrition, according to the UN.

Forecasts between January to March 2023 in Somalia warn of a possible increase in the number of people facing acute food insecurity the humanitarian situation has intensified live-saving assistance in the famine-projected area in the South West.

Suspected cholera outbreak kills two, six hospitalised in Mwingi

NAIROBI

A suspected cholera outbreak has killed two children in the Kaghui area in Kyuso, Kitui county.

Public health officials and police officers visited the affected families and six other people were admitted to Kyuso sub-county hospital yesterday.

Kyuso suB-county police commander Nicholas Mutua said police had to forcefully take the patients to hospital because they belonged to the Kavonokya sect that neither takes medicine nor goes to hospitals

Sub-county medical officer Dr Stephen Kioli confirmed that the six patients-four adults and two children were admitted.

"I cannot confirm whether it is cholera or another infectious ailment but the symptoms are vomiting, diarrhoea and body weakness and that is associated with cholera," Dr Kioli said.

He said the two children died without getting any medical attention as their parents did not take them to the hospital.

"We have admitted six patients in isolation and we have put them on the drip to rehydrate them because they are in a bad state," he said.

He added that a health team has already been dispatched to the affected village and they expect to

bring in more patients.

"We have already taken samples from the patients and sent them to Nairobi for analysis. We are waiting for the results," Kioli said.

Nine counties have been affected: Garissa, Kajiado, Kiambu, Machakos, Meru, Muranga, Nakuru, Nairobi and Uasin Gishu. The outbreak is currently active in seven counties and been controlled in Nakuru and Uasin Gishu Counties, according to the World Health Organization.

As of 13 November 2022, a total of 568 cases with 281 confirmed (48 cases by culture and 233 by rapid diagnostic test) and 15 deaths have were reported.



INVITATION FOR EXPRESSION OF INTEREST – PREQUALIFICATION OF CONTRACTORS FOR THE DRILLING AND INSTALLATION OF WATER BOREHOLES AND **MONITORING PIEZOMETERS. GEITA GOLD MINING LIMITED (GGML), TANZANIA**

I. INTRODUCTION

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

The Company is in the process of procuring a service of Drilling and installation of boreholes and monitoring piezometers and is, therefore, inviting interested eligible suppliers to submit Expression of Interest for this service as detailed below.

NB: THE DOCUMENTS REQUESTED BELOW MUST BE SUBMITTED WHEN EXPRESSING INTEREST ON THIS SERVICE/WORK. QUALIFIED CANDIDATES WILL BE SUBJECTED TO ANGLO GOLD ASHANTI **VETTING PROCESS.**

Scope of work:

REFERENCE NUMBER	SERVICE DESCRIPTION
GGME01588	DRILLING AND INSTALLATION OF WATER BOREHOLES AND
	MONITORING PIEZOMETERS.

I.! INFORMATION REQUIRED

PRE-QUALIFICATION REQUIREMENTS	20%
COMMERCIAL	
Company Profile	1.20%
Company Code of Conduct	1.20%
Company Code of Ethics	1.20%
Copy of registration/Incorporation Certificate	1.20%
Copy of Valid Tax Clearance Certificate (TCC)	1.20%
Copy of 2021 BRELA search Registration Documents	1.20%
Current NSSF Compliance Clearance Certificate (mandatory)	5.00%
Copy of Company Memorandum and Article of Association	1.20%
Copy of Latest BRELA Application of Annual Returns	1.20%
Copy of TIN Certificate of Firm/company and VRN	1.20%
Copy of Current Business Permit/Trade license.	1.20%
Company Shareholding Structure (ownership of shares in percentage (%), Share certificates and Passport/Voter or National ID card for Management & Shareholders	1.20%
List of Directors	1.20%
Compliance with the Mining (Local Content) Regulations, 2018 by having Local Content plan - Approved by mining Commission	1.20%
FINANCIAL POSITION & TERMS OF TRADE	5%
Audited & certified financial statements (2020-2021)	2.5%
At least 1 reference from the applicant's banker regarding supplier's credit position	2.5%
SAFETY AND ENVIRONMENTAL MANAGEMENT SYSTEMS	5%
OSHA Compliance Certificate	1.25%
Workers Compensation Fund Certificate/ any proof of compliance	
Environmental Management Plan / Programme / Policy	1.25%
Health and Safety Programme	1.25%
OTHER POLICIES	
Gifts / Hospitality / Sponsorship Policy / Procedure	1%
Policies / Procedures dealing with Forced and Child Labour	1%
Policies / Procedures dealing with Abuse, Discrimination and Harassment	1%
Grievance Procedure	
Human Rights Policy / Procedure / Programme PAST EXPERIENCE	
	5%
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)	1.7%
Signed contracts/LPOs (proof of the above)	1.7%
Provide at least 3 recommendation letters from different clients	1.7%
TECHNICAL CRITERIA (GGME01588)	60%
Proof of At least two functioning drill rigs (fully equipped) and supporting trucks.	10%
Proof of Enough workforce including experienced drillers.	10%
Proof of evidence which shows experience with drilling and installation of deep boreholes 200 m and more, using drill bits of different diameters.	10%
Proof of evidence which shows Experience with Conventional Circulations (CC), rotational and ODEX (in loose grounds) drilling methods.	10%
Proof of evidence which shows Experience with pumping tests (flushing,	
airlift, step, recovery and Constant discharge). Proof of Previous successfully completed drilling projects in mining areas.	5%
Proof of Technical project completion reports (drilling and water chemical	10%
analyses).	5%
Total	100%

Interested bidders must submit their expression Letters of Interest ("LOI") by quoting the SERVICE DESCRIPTION AND REFERENCE NUMBER (GGME01588) of the service they intend to express interest on THE SUBJECT OF THE EMAIL together with supporting information to GGML, which states the full name, address, telephone and e-mail address of the bidder, name of the principal contact, and signed by an authorized representative. The LOI must outline why GGML is of interest to work with, what you have to offer and how your skills and experience are valuable to the company. All LOIs and support documentation must be received by the GGML Office via geita.eoi@anglogoldashanti.com not later than 8.30AM 23rd January 2023 (the "LOI" Submission Deadline"). EOI submissions should not exceed 10MB per email. In case the size of the email exceeds 10MB, please split the submissions into more than one email.

=END OF ADVERTISEMENT=

FEATURES

Guardian

Women commuters travel safe in innovative bus scheme in Pakistan

PESHAWAR

bus rapid transport (BRT) system in Peshawar is benefiting female students and working women by providing a safe journey - something women passengers could not take for granted on regular public transport.

"Prior to the launch of the Bus Rapid Transit (BRT) system, girls faced enormous hardships in reaching colleges and universities, but now, we don't have any issue in getting to our respective institutions in a timely manner," Javeria Khan, 21, a student at the University of Peshawar, told IPS.

She said that two of her elder sisters had left education after completion of secondary school because of a lack of proper transportation services.

"Now, there is a sea-change as far transportation is concerned; thanks to BRT through, we reach home on time without any hindrance," Javeria, a student at the Department of Chemistry, said.

The Khyber Pakhtunkhwa, one of Pakistan's four provinces, is considered conservative where most women cover their faces while venturing out in public and avoid traveling with men in buses; the new service has proved a blessing for the female population living in the capital city of Peshawar.

There is a 27 km long corridor with as many stations to facilitate about 400,000 people every day, including 20 percent women.

BRT launched in April 2020, fleet contains a fleet of 150 air-conditioned buses imported from China, which charge people USD 0.24 from the first to the last station, and the fare is only USD 0.09 for a single stop.

"We have allocated 25 seats to women in each bus, so they don't face any harassment. The buses go along the main



Women students and workers travel free from harassment in the BRT buses, which reserves seats for them in the conservative region of Khyber Pakhtunkbwa road, which provides a service to the general public as well as the students," Umair Khan, spokesman for BRT, told IPS.

Before the BRT, there were complaints of harassment and high fares charged by private buses, which deterred the women from traveling, he said. "Now, women have separate compartments with security measures in place to ensure the safe journey of all the commuters."

In February 2022, the BRT received Gold Standard Award for transforming transport through its clean technology buses and promoting non-motorized traffic. A month before, it received the certificate of International

Sustainable Award from the International Transport Organization, while UN Women has also honored the BRT for providing a safe traveling facility to women.

Transport Ticketing Global, UK presented the award to BRT for easing the lives of a large segment of society using innovative solutions, Khan said.

A local resident, Palwasha Bibi, 30, told IPS that she thinks that the BRT has been constructed to assist women workers.

"It was a Herculean task to get a seat in a private bus before the BRT. Even if one was lucky to get a seat, the fares were high, and the drivers were reluctant to drive fast as they waited for

more people to embark on the bus to earn more money," Bibi, who works in a garment factory in Peshawar's industrial Estate, said.

More often than not, my colleagues and I encountered pay cuts for arriving late at the factory, she said. "Now, we reach 15 minutes before duty time because the BRT has a strict timing schedule. It stops at every station for 20 seconds only," Bibi said.

BRT is also helping the common people.

Muhammad Zaheer, 31, a salesman at a grocery shop, said that he had been using a motorbike to reach the outlet, which cost him more money and time.

"Many times, I also faced minor accidents due to huge rush on the road, but now the BRT has a signal-free route with no chance of accidents, and the cost is very low," he said.

Our manager is very happy that I get to the shop early than my duty time, and the same is true for over a dozen of my coworkers, Zaheer, father of three, said.

Naureena Shah a female student at the Islamia College Peshawar, said the BRT had been a blessing for her.

"My parents have asked me to stop education because every day we encountered problems, but the BRT has helped me to continue my studies because I arrive at the college and get back home well on time," she said. My parents are no longer opposing my studies because they also use BRT for shopping and so on, she said.

Now, I will get medical education to serve patients, she said.

Nasreen Hamid, a schoolteacher, is all praise for BRT services.

"It has benefitted me in two ways. I use the service for going to duty and getting back home and also for going to market," she said.

Spogmay Khan (17), a second-year student at

the Jinnah College for Women, said that all her class fellows were praising former Prime Minister Imran Khan, who started the service in the city.

She said most of the students who were dropped off by fathers or brothers at the college were now traveling alone because the buses were safe.

"The main road remains flooded with vehicles, making it difficult to attend classes with punctuality, but the BRT route is smooth, and no traffic jams, due to which we enjoy traveling in the buses," she said.

Khan said that it has really improved women's education and the credit goes to former Prime Minister Imran Khan. "Many of our classmates wouldn't have been able to take admission because of the messy traffic and worn-out buses, but the BRT has solved this issue, once and for all," she said

BRT's spokesman Umair Khan said they had started feeder routes to ensure passengers can use the facility near their homes. The feeder buses use the roads, and the passengers take these buses after disembarking from the buses on (BRT) corridors.

"About 20 percent of the BRT's 4000 employees are females," he said.

China: From zero-covid to zero-control

BRUSSELS

hree years after the coronavirus first emerged in the Chinese city of Wuhan, the Chinese government began in December to abruptly scrap its harsh containment policy known as "zero-Covid."

This zero-Covid policy relied on strict lockdowns, use of a Covid tracking app, domestic travel restrictions, and quarantining those who test positive along with their close contacts. But the strategy isolated the country from the rest of the world and dealt a severe blow to the world's second-largest economy.

The government announced that from January 8 onwards, mandatory quarantine on arrival for travelers to China will end and Chinese people will be able to travel abroad again after three years.

The switch followed unprecedented protests against the policies championed by President Xi Jinping, marking the strongest display of public defiance in his decade-long presidency and reminiscent of the 1989 Tiananmen tragedy in many minds.

"What matters is that we reach consensus through communication and consultation. When the 1.4 billion Chinese work with one heart and one mind, and stand in unity with a strong will, no task will be impossible and no difficulty insurmountable", Xi stated in his nationally broadcast New Year's message.

"We have now entered a new phase of COVID response where tough challenges remain. Everyone is holding on with great fortitude, and the light of hope is right in front of us. Let's make an extra effort to pull through, as perseverance and solidarity mean victory."

The question is: how many Chinese are still being taken in by this tough language now that hospitals have been hit by a tidal wave of mainly elderly patients since the lifting of the zero-covid policy, crematoriums are overloaded and many pharmacies no longer have antivirus and fever medication.

Initially, photos and video fragments of these harrowing conditions were still censored, but recently even the China Daily reported on them. The magnitude of the outbreak remains unclear for now, and the lack of transparency can be attributed to strict censorship and the fact that government officials have stopped reporting asymptomatic cases and introduced a new definition of covid-related deaths.

Only patients with the virus who die due to pneumonia and respiratory failure now meet the criteria, according to China. The National Health Commission (NHC) further announced that it is no longer releasing an official daily Covid death toll.

In addition, the state news agency Xinhua reported that from January 8, China will lower its priority management of Covid-19 cases and treat it as a class B in-



Medical equipment supplied by the World Food Programme (WFP) arrives in Beijing. Meanwhile, as COVID-19 infections surged in China, coronavirus experts gathered at the UN health agency in Geneva on January 3, to discuss next steps. Photo courtesy of Yingshi Zhang

fection rather than a more severe class A infection. Liang Wannian, head of the expert panel for the COVID-19 response under the NHC, said the shift does not mean China is letting go of the virus, but instead is focusing more resources on rural areas to contain the epidemic.

According to Nikola Davis, science correspondent for The Guardian, China is experiencing this surge for a number of reasons. The relaxation of restrictions has allowed the virus to spread more. Plus, the slow vaccination campaign in much of China, coupled with the use of the less effective locally produced Sinovac vaccine, means the population has little protection and many vulnerable people are still at risk from the virus.

In addition, the tight restrictions previously in place mean few people have contracted Covid before. That means there is little natural immunity at play in the current wave.

As a result, many people are now simultaneously getting Covid and requiring hospital care, leading to increasing pressure on the healthcare system. In addition, the inadequate medical infrastructure (there remains a major shortage of intensive care beds and well-trained staff) as well as substandard general hygiene (clean toilets, washing hands, etc.) must also be added.

So the ink of my contribution on 'China: From A Health Crisis to A Political Crisis?' was barely dry before my fears came true: China is in the middle of a relentless covid wave. Chinese authorities estimate that about 250 million people, or 18 percent of the population, were infected with the COVID-19 virus in the first 20 days of December.

Despite this increase, the government insists it has the rising infections and circulating variants under control. Yet these 'official' figures do not seem to correspond with the reality on the ground.

People will continue to grope in the dark about the correct figures. The Chinese government and the so-called worldometers are still counting only 5250 covid deaths, while the World Health Organization (WHO) recently published the number of 31,585.

Some academic friends and former students, though not epidemiologists, whisper that up to 60% of the Chinese have or have been exposed to covid.

Airfinity, a UK-based company that analyzes health risks worldwide, also comes with worrying figures. They currently estimate 11,000 daily deaths and 1.8 million infections per day in China, while it expects 1.7 million fatalities by the end of April 2023.

The researchers say their model is based on data from China's regional provinces, before changes in infection reporting, combined with case growth rates from other former zero-Covid countries.

It is feared that the numbers will rise even more in the coming weeks. Especially around the Chinese New Year on January 22, when almost every Chinese goes to visit friends and family.

Is Xi Jinping firmly in the saddle?

Xi Jinping secured a historic third term as leader in October, emerging as China's most powerful ruler since Mao Zedong. He thus further consolidated his power in a process that began a decade ago, a concentration that has steered China in a more authoritarian direction and which

critics warn increases the risk of policy missteps. The year 2022 ended with unprecedented street protests, followed by the sudden reversal of its zero-Covid policy and coronavirus infections sweeping through the world's most populous country. This, together with the sluggish economy, has damaged his image considerably.

For decades, China has been the world's leading economic growth engine and the hub of industrial supply chains. The World Bank and other experts expect the reopening of the Chinese economy to boost growth to 4.3% in 2023, compared to the forecast of 2.7% for 2022.

This is still reasonable by international standards, but remains below the official target of about 5.5%. Choked consumption and disrupted supply chains continue to weigh on the crisis in the huge real estate sector. A prolonged economic slowdown or new logistical concerns, whether due to COVID or geopolitical tensions, could reverberate globally.

Beijing's relations with the West deteriorated over Xi's partnership with Moscow just before Russia's February invasion of Ukraine, as well as rising tensions over US-backed Taiwan, which China considers part of its territory.

Xi traveled abroad for the first time since the pandemic began in September, where he met with Russian President Vladimir Putin. In November, he met US President Joe Biden at the G20 in Indonesia, where both sides sought to cement relations.

According to Chinese diplomacy, a recent phone call between China's new foreign minister Qin Gang (the outgoing ambassador to Washington and Xi's con-

fidant) and US secretary of state Antony Blinken has ironed out the folds.

Diplomatically, Xi appears to be trying to ease some of the tension that has made relations with the West increasingly fraught, even as Beijing tries to strengthen its position as a counterweight to the post-World War II US-led order. Xi's recent visit to Saudi Arabia and meetings with representatives of Gulf states could be viewed in this context.

But things are also rumbling within the government and the almighty Communist Party (CCP). Leaked excerpts of an internal policy brief published in the Sydney Morning Herald, discussed at a recent Politburo, state that "the zero-Covid dynamic was an unqualified success and demonstrated the superiority of the Chinese communist system over the cowardly and immoral West, but that it can now be brushed aside because omicron is 'just like the flu'".

"We must resolutely follow the line of the party. We must never deviate from the notes," Xi told the Politburo during the "self-criticism" session, a Maoist practice that is back in vogue.

Authoritarian regimes with nearabsolute control over the media can sometimes facilitate breathtakingly destructive policies. It is difficult to think of a more unhinged policy than suddenly exposing an inadequately vaccinated population to massive infection in the middle of winter, just before the great

Chinese New Year inland migration.

Fortitude appears to be one of Xi Jinping's principles, as his New Year's letter affirmed: "Everyone stands firm with great fortitude, and the light of hope stands right before us."



TIPS ON HOW BANKS CAN OFFER CUSTOMER-CENTRIC SERVICES page 14

Thursday 5 January 2023

BoT mops up 5.2trn/- to reduce banking liquidity

By Guardian Reporter

he Bank of Tanzania (BoT) auctioned repurchase agreement (Repo) amounting 5.2trn/- with banks from August to November last year, in order to reduce shilling excessive liquidity in banking sector to mitigate inflationary pressure.

The monthly economic review for December 2022 said during November, BoT mopped up 1.9trn/-, which was higher than the redemption of 1.6trn/- at a rate of 2.99 percent, from 4 percent in August.

The move was in consistence with prevailing monetary policy stance, of maintaining a single digit annual headline inflation rate of not more than 5 percent in 2022/23.

The new Monetary Policy Statement for 2023/2024 is expected to be published next month by the BoT.

Overall (headline) inflation sustained an upward trend for eight months, before stabilizing at 4.9 percent in October and November 2022, according to the National Bureau of Statistics

"Stagnation of headline inflation explains that, the speed of price change for commodi-

ties for the year ended November, 2022 has remained the same as it was recorded for the year ended October, 2022," NBS said in its November Consumer Price Index (CPI) report.

However, according to NBS, the overall index went up from 104.08 recorded in November, 2021 to 109.16 in November, 2022.

In addition, NBS said annual headline inflation rates showed a stable trend over the period ranging from 3.6 percent in March, 2022 and 4.9 percent in October and November,

Food and non-alcoholic beverages inflation rate for November, 2022 has increased to 9.5 percent from 9.1 percent recorded in October,

On the other hand, annual inflation rate for all items without food and non-alcoholic beverages for November, 2022 has decreased to 3.1 percent from 3.3 percent recorded in October,

In the context of domestic and global economic developments and outlook, the BoT through its Monetary Policy Statement for June 2022, sustained cautious accommodative monetary policy in 2022/23, geared towards safeguarding the recovery of the economy, without compromising the price stability ob-



Bank of Tanzania headquarters in Dar es Salaam File photo

BoT said this policy stance will ensure adequate liquidity to support growth of credit, as well as preserving financial sector

The BoT said in the statement that will closely monitor the risks to inflation arising from external shocks, and might reduce monetary policy accommodation, as and when need arises.

In its meeting in August this year, the Monetary Policy Committee (MPC) approved the central bank to reduce shilling liquidity in the banking sector over the rest of 2022 in order to tackle surge

After the meeting, MPC said it approved BoT to reduce the speed of expanding liquidity in the reminder of 2022, in order to take inflationary pressure from the demand side, while safeguarding the growth of the economy.

On the other hand, MPC was in August last year pleased with the conduct of monetary policy, which maintained adequate liquidity in banks for landing to the private sector.

In November this year, the MPC decided to continue lessening monetary policy accommodation in November and December 2022, to align inflation expectations with the target, while safeguarding growth of economic

"Inflation remained moderate, slowly rising due to increase in prices of food and energy. In Mainland Tanzania, it reached 4.9 percent in October 2022, up from 3.8 percent in July 2021, but was consistent with the target of 5.4 percent for 2022/23," the MPC said after its November meeting.

According to MPC, the banking sector performance was satisfactory.

"The sector remained liquid, capitalized, and profitable. Likewise, deposits and assets are increasing, and assets quality is improving," it said.

The non-performing loan ratio declined to 7.2 percent in October 2022, down from 8.3 percent in the corresponding period in 2021.

Banks credits to private sector grow three times

By Guardian Reporter

Private sector credit growth was strong at 22.6 percent over year-on-year basis, almost tripling from 7.8 percent registered in November 2021, the Bank of Tanzania (BoT) has reported.

This is more than double of the BoT Monetary Policy objective of attaining annual growth of credit to the private sector of 10.7 percent during 2022/23.

"This reflects improving economic activity and impact of monetary and fiscal policies executed to limit adverse spillover effects of the global supply shocks," it said in its December Monthly Economic Review.

Almost all the major economic activities recorded increase in banks credit.

Credit extended to agriculture continued to record the highest growth, partly due to monetary policy measures rolled out in July 2021 to support cost-effective credit intermediation to agriculture and agri-business activities, BoT said.

The review shows credit to agriculture grew by 54.1 percent in November from a contraction of 12.4 percent in November last year, but lower than a growth of 57.7 percent recorded in October 2022.

The second highest annual growth of credit was recorded on mining and quarrying which grew by 48.6 percent in November last year from 1.8 percent in November 2021 and higher than 46.7 percent recorded in October last year.

Credit to manufacturing also recorded strong growth during reported period by 27.8 percent from 19.4 percent respectively. In October last year, credit to manufacturing grew by 31.7 percent.







Annual credit growth to agriculture was 54.1 percent in November from a contraction of 12.4 percent in November last

Trade, the second largest recipient of banks credit recorded the growth of 24.8 percent from 14.2 percent respectively while personal loan, which is the largest recipient, recorded a growth of 27.1 percent from 19.4 percent.

Credits to building and construction also recovered from 2021 contraction after recording the growth of 18.1 percent during the year ending November 2022 from the contraction of 6.5 percent in November 2021.

However, credits to hotels and restaurant continue to record negative growth as the BoT report shows it contracted by 5.2 percent in November last year, twice from 5.2 percent in November 2021.

activities, trade, manufacturing and agriculture activities remained the major holders of the outstanding loans extended to the private sector by banks.

In November 2022, BoT reported that interest rates charged by banks on loans remained almost unchanged from the preceding and corresponding month in

The overall lending rate was around 16 percent, while negotiated lending rates were around 14 percent.

Meanwhile, deposit rates increased, with the overall deposit interest rate averaging at 7.28 percent, compared with 6.80 percent in November 2021.

However, the rate was slightly lower than 7.32 percent that was recorded in In terms of share, personal related the preceding month while negotiated

deposits rate remained relatively the same, averaging 10 percent in November

However, BoT has maintained in its policies that interest rates will continue to be market-determined in order to sustain efficient price discovery and allocation of resources in the economy.

The BoT says on its part will continue to promote transparency and efficient operations in the financial markets, so as to enhance the transmission of monetary policy actions to the economy.

In addition, the measures implemented by the governments to improve the business environment assist in improving the responsiveness of interest rates to changes in the stance of monetary policy, according to BoT.

Philippines' oldest bank faces massive transaction errors

MANILA

Bank of the Philippine Islands' Internet and mobile banking services went offline Wednesday following double postings of some debit transactions, prompting the country's central bank to order the lender to reverse the errors.

In an advisory posted on its Twitter account, the lender, also called BPI and the oldest in the Philippines and the rest of Southeast Asia, said some automated teller machines, cash accept machines, points of sale and e-commerce debit transactions from Dec. 30 to Dec. 31 were posted twice.

"We are already working to reverse the duplicate transactions," BPI tweeted, saying in another tweet that it expects to correct the duplicate transactions within the day. "Given the high volume of inquiries on our online banking channels, you may experience intermittent access to our web and mobile app platforms," it said in another post.

The Bangko Sentral ng Pilipinas said it is closely coordinating with BPI regarding the incident. BPI has "already identified the root cause of the operational error and committed to reverse the erroneous transactions and restore mobile and internet banking services the soonest possible," the central bank said in a statement.

The banking regulator said it has instructed BPI "to submit a timeline and updates on the reversal of its erroneous transactions." BPI President TG Limcaoco didn't immediately respond to a request for comment.

Similar incidents at BPI had occurred at least twice in the past. Sometime in June 2017, the bank had account errors ahead of a long weekend, and nearly two years later, its system became the subject of the central bank's probe after a network upgrade that went awry.

Wednesday's incident drew instant reactions on Twitter. with many asking why they cannot access the BPI banking app and others wondering why there were withdrawals on their accounts. BPI's first tweet on the matter received more than 200,000 views in about two hours.

The lender, owned by Philippine conglomerate Ayala Corp., assured its clients that their accounts are "safe and secure."

Banks to take on fintechs in 2023

By Julian Hofmann

On the less positive side for the fintech sector, there have been some spectacular blow-ups this year, particularly among those that fancied themselves as direct challengers to the banking sector.

A representative example is German firm Nuri, a cryptofocused challenger bank in operation for seven years, which had to file for insolvency in August - in the process losing its investors more than €42mn (£37mn).

The company shut down in December.

The issue seems to revolve around how aggressively fintechs expanded into riskier areas such as consumer finance. A prime example is buy-now, pay-later lender Klarna Bank, which has gone from teasing

the market about a possible IPO to completing a fundraising round in the autumn that implied an 85 per cent loss in its book value in just one year. In August 2020 this had reached an extraordinary \$45bn (£38bn).

Klarna isn't the only victim of the change in sentiment. US firm Stripe, which led the sector for a while with a \$95bn valuation, has also had to book an internal valuation write-down of 28 per cent and cut its workforce by 1,000 people, although there is still chatter that the payment processing company could attempt an IPO this year.

Where this leaves the sector in terms of its vulnerability to takeovers is a moot point.

But there does seem to be a consensus that the bankingas-a-service market is ripe for consolidation, as it seems likely that new funding rounds are going to be difficult to pull off this year. In other words, the large global banks now have the advantage when it comes to capital investment.

One sign that they could be contemplating an aggressive move on the fintechs is JP Morgan's (US:JPM) decision last January to launch Chase, a digital consumer bank in the UK. On the surface, this seems eccentric as the UK market is one of the most competitive in the world for both traditional and digital banking, but the operational point seems to be to test new technology that can then be rolled out globally.

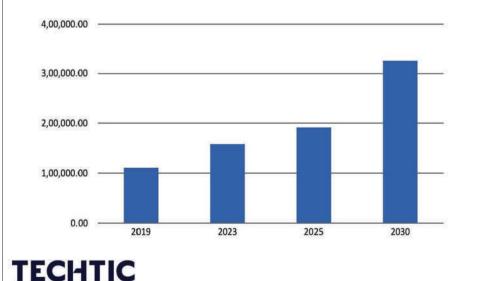
If the experiment is successful and JP Morgan can benefit from a significantly lower cost business model, this gives the bank a knowledge base to acquire technology that it cannot generate internally - hence the nervousness around London's fintech scene and other similar startup hotspots.

Last year was a challenging time for the frothy fintech market as the sector struggled with rising interest rates and uncertain business models.

With some notable exceptions, valuations have crashed and backers have scarpered, which begs the question whether big banks, increasingly flush with cash as interest rates move in their favour, are preparing to snap up technology businesses in areas where they are traditionally weak.

The global fintech market size was valued at \$110.57 billion in 2020 and is projected to reach \$699 billion by 2030, growing at a compounded annual rate of 20.5 percent, according to market research.

Global Fintech Market Forecast for period 2019-2030



TIPS ON HOW BANKS CAN OFFER CUSTOMER-CENTRIC SERVICES

By Kelvin Mkwawa

t has been argued that when customers encounter poor customer service, the majority of them will not complain but rather will simply take their business somewhere else.

Customer service is very critical for the survival of an organization and one that cannot be ignored especially in organizations that are in the service industry like

That is why I have written several times about the subject over the past few months.

Excellent customer service can build awareness and trust, improves customer retention, improves employee turnover, and improves brand image.

On the other hand, poor customer service can damage the brand's reputation, kill potential sales deals, and causes your top performers to leave your organization. Hence, one can see the importance of offering customer-centric products and services. I strongly advise that it is in the best interest of banks to offer excellent customer service to remain competitive with Telcos (Telecommunication firms) and Fintechs. So, how can a bank ensure



it offers customer-centric service? This week I will share

some of the steps a bank can take to ensure it offers customer-centric services;

Educate and Train Your Employees - Customer service is a very important tool for recruiting and retaining customers. It is critical to ensure that all staff are well trained and have adequate knowledge, skills, and ability to make each interaction with the customer memorable by providing a convenient and positive experience that is above the customer's expectations. In addition, a bank needs to educate its employees on what impact customer service has on their bottom line (profits/loss line) and the role they are required to play to ensure a positive impact.

Advocate Simplicity - Customers want to deal with banks that value their time and business by fulfilling their demands faster and efficiently. Internal policies and procedures are designed to protect the bank's interests but they can make it difficult for the customer to do business with a bank. Therefore, it is very important to evaluate the existing process flows, systems, policies, and procedures from the customer's point of view and make the necessary changes if needed to ensure customers' requests are processed simpler, faster, and accurately.

Promote Customer Service All Around - Customer service should not be seen as the sole responsibility of staff who come into direct contact with customers (i.e., tellers, salespersons, and relationship managers). Create a culture where everyone has a role to play to contribute to the success of each customer experience because it has been proven that one of the main reasons for most customer service failures is a breakdown in an effective partnership between different teams within a bank. Hence it is advisable to always remind the staff that offering an excellent customer service experience is not the sole responsibility of frontend staff but every single employee regardless of his/her position.

Encourage Feedback From Your Customers - As I stated earlier, most customers will not complain when they encounter poor customer service but will do so only if they feel like their feedback will be acted upon. This can only happen if a bank decides to make it a priority to listen to the voice of its customers and structure it as one of the daily responsibilities of its staff. This can be done by training the staff on how to encourage feedback from the customers and use the information to make necessary changes that will have a positive impact on the customer experience.

Customer-Focused Leaders - Most

customer service initiatives fail because the leaders of an organization are not customer-focused. Traditional and usual ways of management need to be replaced with new mindsets that promote customer-focused service to ensure all leaders within the organization receive the required training in customer-focused leadership to implement the same in all levels of the organization.

In summary, to achieve excellence in customer service, banks need to clearly understand the needs and expectations of their customers. The steps that I shared in this article will help banks to ensure they are offering customercentric services; educate and train the employees on how to offer an excellent customer experience, advocate simplicity in products and services that fulfill the customer's demands faster and efficiently, and encourage feedback from the customers all the time, and develop customer-minded

Kelvin Mkwawa MBA is a seasoned Banker. He can be reached through Email address: Kelvin.e.mkwawa@ gmail.com

Banks warned on crypto contagion risks

WASHINGTON

Banks should be more careful about the risks of fraud, legal uncertainty and misleading disclosures by crypto firms, US regulators have warned, just two months after the collapse of crypto exchange FTX stunned the financial world.

In their first joint statement on crypto, the Federal Reserve, Federal Deposit Insurance Corp (FDIC) and the Office of the Comptroller of the Currency (OCC) said they had concerns with the safety and soundness of bank business models that are highly concentrated in crypto.

Banks issuing or holding crypto tokens stored on public, decentralized networks are "highly likely" to be inconsistent with safe and sound banking practices, the regulators added, potentially dealing a blow to several lenders' ongoing efforts to provide



crypto services to customers. The statement comes after

months of hesitancy from regulators to issue uniform guidance or rules on cryptocurrency, even as banks have expressed a desire for more clarity.

The OCC has previously

said banks must obtain regulatory approval before engaging in certain crypto-related activities, such as holding tokens on behalf of clients, while the Fed has instructed banks to notify their supervisors before moving forward with any efforts involving crypto.

The regulators said they are supervising banks that may be exposed to crypto-related risks and are carefully reviewing bank proposals to engage in crypto activities, according to

the joint statement. "It is important that risks related to the crypto-asset sector that cannot be mitigated or controlled do not migrate to the banking system," the regulators said.

The pronouncement comes as digital asset companies reckon with high-profile collapses, most notably that of crypto exchange FTX. Founder Sam Bankman-Fried pled not guilty to eight criminal charges, including wire fraud and conspiracy to commit money laundering, in a Manhattan federal court on Tues-

The Fed, FDIC and OCC emphasized numerous risks associated with crypto, including the volatility of digital asset markets, contagion risk within the sector and weak risk management.

The regulators said they would issue further statements on banks' crypto-related activities as warranted and would continue to work with other agencies on crypto is-

World Bank seeks funds to address climate change

WASHINGTON

The World Bank is seeking to vastly expand its lending capacity to address climate change and other global crises and will negotiate with shareholders ahead of April meetings on proposals that include a capital increase and new lending tools, according to an "evolution roadmap" seen by Reuters recently.

The roadmap document - sent to shareholder governments - marks the start of a negotiation process to alter the bank's mission and financial resources and shift it away from a country- and project-specific lending model used since its creation at the end of World War Two.

The World Bank management aims to have specific proposals to change its mission, operating model and financial capacity ready for approval by the joint World Bank and International Monetary Fund Development Committee in October, according to the capital increase, changes

document.

A World Bank spokesman said that the document aimed to provide details on the scope, approach, and timetable for the evolution, with regular updates for shareholders and decisions later in the year.

The reform of multilateral development banks was a topic of fierce debate in recent months after developing countries faced mounting pressure from inflation, energy and food shortages fueled by Russia's war in Ukraine, slowing growth, mounting debt burdens and growing vulnerability to climate shocks.

The pressures laid bare the inadequacy of the World Bank and International Monetary Fund's (IMF) structures - designed at the end of World War Two to focus on rebuilding peacetime economies - to deal with current global calamities.

development The lender will explore options like a potential new



vate sector loans and other ways to mobilize more private capital, according to the document.

But the World Bank Group (WBG) is not ready to bow to demands from some non-profit organizations to abandon its longstanding top-tier credit rating to boost lending, stating: "Management will explore all options that increase the capacity of the WBG whilst maintaining the AAA rating of the WBG entities."

US Treasury Secretary Janet Yellen has called for the World Bank and others to revamp their business models to boost lending and harness private capital to fund investments that more broadly benefit the world, such as helping middle-income countries transition away from coal power.

A US Treasury spokesperson

declined comment on the World Bank document.

A spokesperson for Britain's foreign office said the UK "strongly supports" the World Bank proposals to explore all options to further increase support to developing and emerging economies.

The bank said proposals under consideration include higher statutory lending limits, lower equity-to-loan requirements and the use of callable capital - money pledged but not paid in by member governments - for lending.

Development experts say this shift would greatly increase the amount of lending compared to the current capital structure, which only utilizes paid-in capital.

"The challenges the world is facing call for a massive step up in the international community's support," the bank said in the document. "For the WBG to continue to play a central role in development 2023, it said

and climate finance, it will need a concerted effort by both shareholders and management to step up WBG financing capacity."

INADEQUATE FUNDING The roadmap document cautions that a build-up of lending for climate change, health care, food security and other needs may require a capital increase to boost the capacity of the World Bank's middle-income lending arm, the International Bank for Reconstruction and Development

ANKINGSFINANCE

IBRD's \$13 billion capital increase in 2018 "was designed to be prepared for one mid-sized crisis a decade, and not multiple, overlapping crises" including the COVID-19 pandemic, the war in Ukraine and the effects of accelerating climate change, the document said. IBRD's crisis buffers will likely be depleted by mid-

Kuwaiti banks join GCC crossborder payment svstem

KUWAIT CITY

Kuwait's central bank has announced that six local banks have joined the GCC Cross-border Payment System (AFAO).

In a statement, the Central Bank Of Kuwait (CBK) Governor Basel Al-Haroon said the development follows the banking regulator's efforts to develop cross-border payment systems and deploy advanced tech-

The payment system is aimed at enhancing efficiency, minimising reliance on financial systems and external payment platforms and cutting costs.

In March 2022 CBK joined AFAQ, which connects Real Time Gross Settlement Systems (RTGSS) of GCC member states.

In the first stage, Boubyan Bank joined the payment system and in the second phase, six local banks including the National Bank of Kuwait, Kuwaiti Finance House, Ahli United Bank, Commercial Bank of Kuwait, Burgan Bank and Kuwait Industrial Bank joined the AFAQ.

The phased joining of banks is allowed after the lenders complete all the required tests and procedures.

According to the governor, AFAQ is designed to process remittances in local GCC currency and foreign currencies quickly, at a lower cost to clients, and in a secure environ-

It is a unit of a regional infrastructure that Gulf Payments Company manages and created for the GCC's unified regional payment systems.

The AFAQ system is expected to bolster the GCC joint payment systems and aid in developing appropriate strategies to mitigate financial risks and achieve economic and financial integration among GCC

15

Global banks make chilling predictions on world economic perfomance in 2023

NEW YORK

he world's top banks have made a suite of new, sombre predictions about the global economic outlook for 2023

Chaos and disappointment defined the global economy in 2022 - and now the top banks have predicted more financial headaches this year, albeit with a few silver linings.

An analysis of the 2023 macro outlooks from six major institutions has revealed some mixed forecasts.

JPMorgan predicted a bad year for the economy, but a better one for markets.

According to its investment outlook, inflation should start to moderate "as the economy slows, the labour market weakens, supply chain pressures continue to ease and Europe manages to diversify its energy supply".

But inflation is still expected to hover above central bank targets.

JPMorgan's core scenario sees developed economies falling into a mild recession, with only a low risk of a severe, housing-led recession similar to the GFC in 2008.

That's largely because it expects limited housing stock to prevent steep price dives. Goldman Sachs predicts a recession in Europe and China's bumpy Covid recovery will drive a low global growth of 1.8 per cent this year.

But it expects the US to "narrowly avoid recession" as core PCE inflation slows from the current rate of 5 per cent to 3 per cent in late 2023, along with a forecast 0.5 per cent rise in the unemployment rate.

Perhaps one of the most ominous predictions comes from BlackRock.

"The Great Moderation, the four-decade period of largely stable activity and inflation, is behind us," it said in its 2023 global outlook.

"The new regime of greater macro and



market volatility is playing out. A recession is foretold; central banks are on course to overtighten policy as they seek to tame inflation."

The bank recommends a new investment playbook that reflects the harsh reality of equities that have a lot further to fall, an adjustment to living with inflation of about 2 per cent and no return of the past bull markets.

Fidelity International has a similarly negative outlook, warning 2023 will feel the impact of the Ukraine war and a shift in monetary regime from supporting global markets to taming inflation.

In its foreword, CEO Anne Richards said central banks

were concerned about supply side pressures that could embed inflation into economic systems and boost wages and prices.

"As they tighten financial conditions in response, the risk of a hard landing is increased, and could play out as an economic contraction and labour market weakness," Ms Richards wrote.

But she expects some supply chain pressures of the past year to weaken as prices for air, sea, and land freight fall and Covid lockdown backlogs ease.

The deflation is already evident in a sharp decline of container freight rates, according to Apollo Global Management.

But while inflation is

headed down, it won't happen quickly.

That's how finance writer and analyst Genevieve Roch-Decter summed up the bank's forecast, tweeting: "Apollo says that historically, it takes two full years for inflation to go from its peak back to the 2 per cent level.

"One more note: The quality of outstanding subprime credit is decreasing, but not so much as to cause concern of a credit crisis," she said.

Roch-Decter also pointed out how Deutsche Bank expects inflation to tame quickly, with a CPI forecast of 4.1 per cent in the US.

"They also believe that the market has already priced in current inflation levels, and equities will get off to a good start in 2023 if inflation continues to decline," she wrote.

According to HSBC's outlook, the global economic slowdown will still be a key headwind for stocks.

It predicts diversification can be increased by an overweight in high-rated bonds - such as private companies, real estate and hedge funds.

"As the growth cycle lags the rate cycle, we much rather take rate risk than cyclical risk," the outlook reads.

"But while the cyclical outlook remains a major challenge, we are starting to see a silver lining on the rate

What's behind central banks' Gold rush

By Rajiv Ranjan Singh

Aurum has become more attractive in 2022, it seems.

In 2022, central banks globally accumulated gold reserves at a pace last seen in 1967, when global finance followed diktats of Bretton Woods protocol and the US dollar was backed by

Central banks bought a net 1,404 tonnes of gold in 1967.

However, since 1971, when the US abandoned the Bretton Woods Agreement, the gold buying spree by central banks diminished. For the first time since 1971, the world is witnessing the same spree as the net purchase of central banks across the globe amounted to 673 tonnes in the first nine months

It also lifted global official gold reserve to its highest level since November 1974 (36,782 tonnes).

Earlier, in 2021, central banks added 463 tonnes of gold to their global reserves, 82% higher than 2020. Total gold acquisition reached almost 400 tonnes in July-September quarter of 2022, 86% of central banks' total annual gold buying of 2021.

Interestingly, central banks' renewed love for the yellow metal surfaced in the backdrop of a strengthening dollar index that hit a two-decade high in September 2022. Why central banks are buying gold even when bond yields are rising and gold prices are declining?

This affinity towards yellow metal also begs a question – are monetary



Central Banks globally have accumulated gold reserves this year at a pace not seen since

authorities of various nations losing faith in the US dollar, in particular, and Fiat currencies, in general? Or is it by compulsion that nations are buying gold?

BUSINESS COMPULSION The forex reserves of most of the central banks shrank with the rising dollar index and in such a scenario, gold buying spree indicates trust of the authorities in the yellow metal in times of geopolitical uncertainty.

With the hike in interest rate by the US Federal Reserve and the European With the purchase of 103

Central Bank, commodity importing nations are facing a double whammy of surge in dollar rates and commodity prices.

The Russian block is using commodities as its arsenal to wield its power over the world. The US and allies are using rate hikes as a weapon to destroy demand for commodities.

Interestingly, nations that went on a gold buying spree are the ones heavily dependent on Russia for grains, fuel and other natural resources. tonnes of gold till October, the Central Bank of Turkiye (Turkey) emerged as the largest buyer of gold.

Similarly, Egypt bought 44 tonnes of gold in the first quarter (January-March) of 2022, more than any other central bank. Both these nations are the largest buyers of grain from Russia. Without ensuring food security, political stability cannot be achieved in these nations.

Geo-political uncertainty or sanction by super powers such as Russia and the U.S. also propelled these nations

towards gold, a time-tested monetary unit.

Post invasion of Ukraine, the US froze offshore bank accounts of Russia, which made the dollar rather repulsive as a mode of payment for Russians. This leaves no choice for nations than to pay in gold or in a currency accepted by Russia for its products.

WHAT LIES AHEAD

The Fed started modest rate hikes in the last quarter of 2016, but halted in the end of 2018. The Fed pivot provided a big boost to gold and central banks cumulatively bought 656.2 tonnes of gold in 2018 and 605.4 tonnes in 2019.

Gold price movement in future depends on when the Fed will pivot and halt rate hikes. Gold, like any other commodity, depends on the game of demand-supply, but being a part of central banks' reserve (war chest), prices of the yellow metal depend heavily on buying tendencies of these monetary organisations.

Till the time the cold war between Russia, through commodities, and the US, through dollar and interest rate movements, continues, it is unlikely that the yellow metal will lose its sheen.

Saudi Arabia opens lab to facilitate financial innovation

RIYADH

Open banking services in Saudi Arabia are set for a boost after the Kingdom's central bank announced the launch of a new lab to allow businesses to test out their products against an established framework.

The service is a new concept that enables the consumers of financial institutions to securely share their data with a third-party provider, facilitating new and innovative services and products for consumers.

The announcement by the Saudi Arabia Monetary Authority (SAMA), comes in the wake of its Open Banking Framework issued in November 2022, and is aimed at aiding innovation and accelerating development in the sector.

"The lab will provide banks and fintechs with a technical testing environment to enable them to develop, test and certify their open banking services to ensure compatibility with the Open Banking Framework," the central bank said in the statement, adding: "It will create a positive impact in the industry by strengthening the partnership between banks and fintechs, improving the financial infrastructure to guarantee better use of consumers' financial data."

Launched in November, the Open Banking Framework includes a comprehensive set of legislation, regulatory guidelines and technical standards based on international best practices to support banks and fintechs in the Kingdom.

The first version focused on account information services, and the second will concentrate on the payment initiation service.

The implementation of open banking services is one of the initiatives of the Fintech Strategy, one of the pillars of the Financial Sector Development Program under Saudi Vision 2030.

The Fintech Strategy was approved by the Council of Ministers in May 2022 and aimed to make the Kingdom a global fintech hub where technologybased innovation in financial services is the foundation to enhance individuals' economic empowerment and society.

Saudi Central Bank is tracking the development of banks and fintechs to ensure their readiness to launch open banking services within the first quarter of 2023.

According to the recent Fintech Saudi Annual Report, the year 2022 saw a 79 percent increase in the number of active fintech companies to 147 from 82 in 2021. The industry also grew 14.5 times in the last four years.

The report revealed that 79 percent of these companies were based in Riyadh, while the rest were headquartered overseas.



Airtel bank money transfer expansive than M-Pesa

NAIROBI

Bank customers are paying more to transfer cash to Airtel Money compared to M-Pesa on most transaction bands.

The lenders resumed charging on bank-to-mobile cash transfers on Sunday, slashing the fees substantially compared to the pre-pandemic era as part of an agreement with the Central Bank of Kenva (CBK).

An analysis of the new tariffs sent to customers shows that banks have set higher fees on most transfers to Airtel Money compared to M-

This is due to Airtel having a higher charge on most of the transaction bands, resulting in a larger total fee when the bank charge is added.

Transfers to Airtel wallets are cheaper at the highest value bands, including the maximum transfer of Sh150,000.

The divergence in charges to the two mobile money platforms is seen in the tariffs sent out by multiple banks including Equity Bank Kenya, National Bank of Kenya and Family Bank.

Equity Bank, for instance, is charging between Sh1 and Sh2 more for money sent to Airtel wallets across most of the various bands.

The lender charges Sh10 for a customer remitting Sh101 to Sh500 to M-Pesa while similar transactions to an Airtel wallet incurs a fee of Sh11.

It is only at the highest value band -Sh20,001 to

Sh150,000– that sending cent of the value transacted. money to Airtel is cheaper by Sh2 to stand at Sh65.

For the Sh5,001 to Sh7,500 band, the fee is the same for the two mobile platforms at Sh55. It is also flat at Sh65 for those transferring between Sh7,501 and Sh20,000.

M-Pesa has the largest market share in the mobile money business at more than 90 per

Airtel is second while Telkom Kenya's T-Kash has a negligible market share.

The reinstatement of charges of bank-to-mobile transfers is set to lift the earnings of the lenders and the telcos, with Safaricom and the top retail banks being the biggest ben-

eficiaries. Equity Bank, KCB, Co-operative Bank and NCBA have millions of customers in the country that regularly use mobile banking services.

Safaricom and the banks lost billions of shillings during the time when the charges were suspended to boost the uptake of cashless transactions and offer financial relief to households in the wake of the Covid-19 pandemic.

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Guardian

WORLD

Benedict funeral to be similar to that of reigning popes

VATICAN CITY

TENS of thousands more people paid homage to former Pope Benedict on Tuesday on the second day his body lay in state, and the Vatican announced that his funeral will be similar to that of a reigning pope, including a three coffin burial.

Hungarian Prime Minister Viktor Orban, who like Benedict, has called for the protection of Europe's Christian roots, was among the some 70,000 people paying their respects at St Peter's Basilica, following 65,000 on Monday.

Also among them was Rome resident Loredana Corrao, who said she was a great admirer of Benedict, a towering figure as an academic and a hero to conservatives but also a controversial leader who did not tolerate theological dissent.

"It was a fitting tribute. It was very emotional and moving. I also came yesterday but I had things to say to him and I also came today," she told Reuters.

"I am sure that an important part of the

Church's history has closed and now we have to move on without him."

Pope Francis has been carrying on his normal workload since Benedict died on Saturday at age 95. He had a regular series of audiences and meetings on Monday and Tuesday and will hold his weekly general audience on Wednesday.

The death of Benedict, who in 2013 became the first pontiff in 600 years to step down instead of reigning for life, could make any decision to leave office easier on Francis and the Church, which encountered difficulties with having "two popes".

Francis will preside at Benedict's funeral in St Peter's Square on Thursday before a crowd that Vatican police say will number in the tens of thousands.

Three coffins

Because Benedict was no longer a reigning pontiff when he died, official delegations have been limited to those from Italy and his native Germany.

Among those expected to attend in a pri-

All countries' COVID-19 response measures

should be science-based - spokesperson



Brazilian cardinal Odilo Pedro Scherer (left) pays his respects to Pope Emeritus Benedict XVI as his body lies in state at St Peter's Basilica in the Vatican, on Tuesday. AFP

vate capacity were the presidents of Poland and Hungary and the monarchs of Spain and Belgium.

Benedict has been lying in state without any papal regalia, such as a crosier, a silver staff with a crucifix, or a pallium, a band of wool cloth worn around the neck by popes and archdiocesan bishops to signify their roles as shepherds of their flocks. Popes are also bishops of Rome.

The decision not to have them during the public viewing appeared to have been decided to underscore that he no longer was pope when he died.

The liturgy for Thursday's funeral Mass will be based mostly on that for a reigning pope, with some minor modifications, particularly in the prayers, Vatican spokesman Matteo Bruni said.

Palliums will be placed in Ben-

edict's coffin along with coins and medals minted during his eight years as pope and a sealed lead tube holding a deed written in Latin describing his pontificate - all customary for funerals of popes.

As is traditional for popes, Benedict's body will be placed in a cypress coffin which will be carried out of St Peter's Basilica and into the square for the funeral.

Later, as is also traditional, that one will be placed into a zinc coffin and then both will be placed into another coffin made of wood. Benedict will be buried according to his wishes in the same spot in the crypts under St Peter's Basilica where Pope John Paul II was originally interred in 2005 before his body was moved up to a chapel in the basilica in

COVID-19 strains currently

spreading in China have pre-

viously been found elsewhere

already, and a new variant

may emerge anywhere on the

planet, so there is no need to

impose special entry restric-

Mao said that China always

believes that for all countries,

the measures in the COVID-19

response need to be science-

based and proportionate.

They should not be used for

political manipulation, there

should not be discrimina-

tory practices against cer-

tions on China, said Mao.

Divided US Congress convenes in scandal, with McCarthy failing initial vote to be elected House speaker

WASHINGTON

A DIVIDED and new U.S. Congress convened on Tuesday noon amid a bitter House leadership battle and the snowballing scandal of a congressman-elect lying about his biography.

The session came nearly two months after the 2022 midterm elections, in which Republicans flipped the U.S. House of Representatives and Democrats held onto their majority in the Senate.

U.S. Congressman Kevin McCarthy, a California Republican, lost an initial vote for House speaker on Tuesday afternoon after 19 Republicans voted for others, sending the election to a second ballot.

All House Democrats voted for Congressman Hakeem Jeffries from New York to lead the Democratic minority, set to make him the first African American lawmaker to lead a party in either chamber of the U.S. Congress.

If no candidate wins a majority of votes in the next round, House members will vote on and on until a speaker is elected.

U.S. Congressman-elect George Santos, a 34-year-old Republican from New York, is among those who are waiting to be sworn in after the speaker vote.

Santos has recently admitted to lying about his educational history and professional biography but rejected bipartisan calls for him not to take office.

"My sins here are embellishing my resume. I'm sorry," embattled Santos acknowledged last week while alleging that the controversy would not deter him "from having good legislative

Former U.S. Congresswoman and Fox News contributor Tulsi Gabbard commented, "Washington has created a culture where it's acceptable to lie to further your own interest."

"But even when politicians do get caught, people just shrug their shoulders and move on," Gabbard continued. "So, no one should be surprised that the American people don't trust these politicians."

Public trust in the U.S. Congress reached an all-time low, with only 7 percent of Americans expressing "a great deal" or "quite a lot" of confidence in it, according to a Gallup poll released in the summer of 2022.

Americans' approval of Congress, a separate survey that Gallup conducted following last year's midterm elections suggested, remains largely negative, with 73 percent of U.S. adults expressing disapproval.

U.S. Vice President Kamala Harris presided over the opening day of the Senate with Democrats having a slim 51-49 majority over Republicans, and she swore in 35 either newly elected or reelected senators Tuesday afternoon.

Chuck Schumer from New York and Mitch McConnell from Kentucky, both Senate veterans, will continue to serve as the chamber's majority leader and minority leader, respectively.

The divided Congress with Republicans controlling the House is likely to stall U.S. President Joe Biden's legislative agenda in the next two years.

In addition, top House Republicans have vowed to launch a series of investigations into the Democratic administration, poised to augment partisan discord on Capitol Hill.

"Our politics has gotten so angry, so mean, so partisan," Biden said late last year. "And too often we see each other as enemies, not as neighbors; as Democrats or Republicans, not as fellow Americans. We've become too divided."

Divided government has been the reality for all U.S. presidents since Ronald Reagan for at least part of their term.

with the international comtion, and other technical isence with the WHO. The two tory over the pandemic. tain countries, and measures munity to meet the challenges sides exchanged views on the sues. They agreed to continue Health experts from many should not affect regular peoof the pandemic. current COVID-19 situation, technical exchanges and con-countries have said that the ple-to-people exchanges and

medical treatment, vaccina-

Five countries start responsibilities as newly elected members of UN Security Council **UNITED NATIONS**

BEIJING

CHINA believes that for all

countries, COVID-19 response

measures need to be science-

based and proportionate

without affecting regular peo-

ple-to-people exchanges and

cooperation, a Chinese for-

eign ministry spokesperson

In response to a relevant

query, told a daily news brief-

ing that since the outbreak,

China has taken an active part

in international cooperation

against COVID-19 and worked

said on Tuesday.

FIVE countries -- Ecuador, Japan, Malta, Mozambique and Switzerland -- on Tuesday began to assume responsibilities as non-permanent members of the United Nations Security Council.

Their two-year term officially started on Jan. 1, but the first business day of the Security Council for 2023 after the New Year holiday break is Tuesday, A flag installation ceremony

was held to mark the start of their responsibilities. The ceremony was initiated by Kazakhstan in 2018.

permanent Kazakhstan's representative Akan Rakhmetullin (pictured), who presided over the ceremony,

voiced confidence that the five new council members will bring much depth and focus to the pressing issues of global peace and security.

Mao (pictured) said that

based on the latest changes

in the pandemic situation and

the circumstances facing our response, the competent au-

thorities in China have shared

information in a timely, open,

and transparent manner ac-

cording to the law. We shared

the viral genome data from

the latest COVID-19 cases in

China via the Global Initiative

on Sharing All Influenza Data

She added that, a few days

ago, China's competent au-

thorities held a video confer-

(GISAID).

"As we begin a new year, it is clear that the global situation continues to be marked by numerous challenges and crisis, from ongoing conflicts and humanitarian calamities to the negative impacts of climate change and the pandemic," Rakhmetullin said.

Addressing these acute issues requires cooperation and solidarity as well as the commitment of all UN member states, he said.

The permanent representatives of the five new council members made short speeches before they installed their respective national flags



Chamber. The five countries replaced India, Ireland, Kenya, Mexico and Norway. The 15-member Security Council

outside the Security Council -- Britain, China, France, Russia and the United States, and 10 non-permanent members elected for two-year terms by the UN General Assembly. has five permanent members Five non-permanent mem-

tribute to an early global vic-

na and the United Arab Emirates are in the middle of their

bers are replaced every year. Albania, Brazil, Gabon, Gha-

two-year term as non-perma-

nent members. Xinhua

Putin orders Shoigu to report on Defense Ministry's measures for supplies to troops

RUSSIAN President Vladimir Putin has commissioned Defense Minister Sergey Shoigu to submit a report on providing weapons, uniforms and other equipment to service personnel taking part in the special military operation, the Kremlin said in a statement on its website on Tuesday.

"The Russian Defense Ministry shall submit a report on the provision of military units and detachments of the Russian Armed Forces participating in the special military operation with weapons, military and special equipment, materiel and resources, including uniforms and [combat] gear, mobile reconnaissance systems, personal armored protection and camouflage equipment, and on measures being taken to improve the Russian Defense Ministry's work in this area," says the order addressed to Shoigu.

Putin has commissioned the Health Ministry along with the Defense Ministry to work out the possibiPutin orders to use civilian hospitals for treatment of those wounded in special operationlity of engaging civilian hospitals to provide medical treatment and rehabilitation to the wounded in the special military operation.

"The Russian Health Ministry alongside the Russian Defense Ministry shall submit proposals on the possibility of using the medical organizations reporting to the Russian Health Ministry to provide individuals who have participated in the special military operation with in-patient medical care and rehabilitation," the

China's optimisation of control measures lays solid foundation for COVID-19 response

LOCAL authorities and relevant departments in China have been making unremitting efforts recently to ensure the supply of medical resources, satisfy the demand for medicines and focus on the prevention and treatment of high-risk groups, building a solid defense line against COVID-19 that protects people's health.

They have expanded medical resources by converting nucleic acid testing booths into temporary "fever clinics" that provide nearby medical services for the people. Prescriptions can be filled online nowadays by doctors based on a diagnosis and treatment protocol and a guideline on home treatment.

Besides, the supply of major medicines has increased. Pharmaceutical enterprises are guided by authorities to stabilize and expand production, and distribute medicines in an orderly and targeted manner.

When COVID-19 broke out in 2020, China went all out to relieve the pandemic, mobilizing the most excellent doctors, most advanced equipment and other urgently needed resources. Facing resurgences mainly caused by the Delta variant in 2021, the country activated an emergency command system and established expert teams for the epidemiological investigation that identified, screened and targeted people at risk, so as to minimize the impacts of the virus on economic and social development.

Since March 2022, to deal with the highly infectious Omicron variant, China has requested nucleic acid testing to be completed within 24 hours, and promoted a monitoring model combined with antigen detection and nucleic acid tests.

Facts have proved that every optimization of China's prevention and control measures was based on the experiences achieved by the country through its previous practices. The country has made full preparations for dealing with issues it had discovered.

Besides, China always follows a peoplecentered way to resume work and normal life and better guarantee the safety of key groups such as the elderly and children.

China has withstood rounds of impacts from COVID-19 over the recent three years and earned valuable windows of opportunity

as the virulence of coronavirus variants continuously declined. More time was given to effective medicine development, improved medical treatment and mass vaccination.

Entering a new phase of COVID-19 prevention and control, China is closely watching the features of the virus to keep abreast of the situation.

It has worked to expand vaccination and medicine supply, enhance the construction of medical and prevention systems and improve its capability in emergency response. These efforts have all created conditions for the country to downgrade its management of COVID-19 from Class A to Class B.

China's optimization of its prevention and control measures, which is based on its meticulous examination of the current situation, is necessary, correct and responsible. The country is well prepared, and its move of COVID-19 control measures is by no means passive or laissez-faire.

Downgrading the management of COV-ID-19 from Class A to Class B doesn't suggest that all prevention and control measures would come to a stop, but that the country will continue enhancing relevant services.

At present, China is further expanding its supply of medical resources and services to cope with the rising demand for fever clinics. It is leveraging community-based health institutions and internet hospitals to offer more convenient health services for people.

People's Daily

Guardian

Israeli minister's visit to Jerusalem holy site triggers furious backlash in Mideast

CAIRO/JERUSALEM

ISRAELI National Security Minister Itamar Ben-Gvir made a controversial visit to the flashpoint holy site of Al-Aqsa Mosque compound in East Jerusalem on Tuesday, triggering a furious backlash from the Muslim world in the Middle East.

Nabil Abu Rudeineh, the spokesman of the Palestinian presidency, slammed Ben-Gvir's visit to Al-Agsa, the first by an Israeli minister in nearly five years, as "a challenge to the Palestinian people, the Arab nation, and the international community."

"The Israeli authorities' attempts to change the existing historical and legal reality in Al-Aqsa by perpetuating its temporal division by dividing it spatially are rejected and doomed to failure," he said, warning that Jerusalem and its holy sites are "a red line that cannot be

Palestinian Prime Minister Mohammed Ishtaye told the weekly cabinet of the Palestinian Authority that Ben-Gvir's storming of the Al-Aqsa Mosque compound, the third holiest site in Islam, constitutes a "serious challenge to the feelings of the Palestinian people."

Hazem Qassem, a spokesman of the Gaza Strip's ruling faction Hamas, condemned in a statement the Israeli minister's visit as "a continuation of the Zionist's occupation aggression," vowing that the Palestinian people "will continue defending their holy places and Al-Aqsa Mosque."

Jordan summoned the Israeli ambassador in Amman and delivered a strongly worded protest message demanding Israel imme-



Itamar Ben-Gvir, Israel's minister of national security in Prime Minister Benjamin Netanyahu's new government, attends the weekly cabinet meeting on Jan 3. [Photo/Agencies]

diately stop all such violations. "Storming of the Al-Aqsa Mosque by an Israeli minister and violating the mosque's sacredness is a condemned and provocative action and represents a stark violation of international law, as well as of the historical and legal status quo in Jerusalem and its holy sites," Jordan's Foreign Ministry spokesman Sinan Majali said in a statement.

The Egyptian Foreign Ministry expressed its regret over Ben-Gvir's visit to the Al-Aqsa compound, stressing its total rejection of "any unilateral measures that violate the legal and historical status quo in Jerusalem."

In Lebanon, the foreign ministry condemned Ben-Gvir's visit as a "serious violation of the sanctity of Al-Aqsa Mosque," which "indicates the direction of the extremist policies the Israeli government has adopted toward the Palestinian people and their rights and sanctities."

Voices of strong condemnation were also heard from the Gulf states against the new Israeli minister's visit to the holy site in Jerusalem. Condemning the "provocative action" by Ben-Gvir, the Saudi foreign ministry said the Israeli practices "undermine the international peace efforts and international principles and norms regarding respecting religious sanctities."

The United Arab Emirates (UAE) also strongly condemned Ben-Gvir's "storming of Al-Aqsa Mosque," urging Israel to "halt serious and provocative violations" at the holy site, said the UAE foreign ministry in a statement.

The UAE signed a normalization deal with Israel in 2020. Qatar and Oman both denounced the far-right Israeli minister's visit as a violation of international laws and all Muslims, according to separate statements issued by the foreign ministries of the two Gulf coun-

Meanwhile, the Iranian Foreign Ministry blasted Ben-Gvir's visit to the Al-Aqsa Mosque compound as "sacrilege" of the holy site and a violation of international law.

Such "sacrilegious acts" amount to an affront to the values and sanctities of the world's Muslims, the ministry's spokesman Nasser Kanaani said in a statement published on the ministry's website, warning against the "adventurist and provocative" actions of the new hardline Israeli govern-

Türkiye, which restored its full diplomatic ties with Israel in 2022 after years of tensions, also denounced Ben-Gvir's "provocative visit," said the Turkish Foreign Ministry. It urged Israel to "act responsibly to prevent such provocations that will violate the status and sanctity of holy places in Jerusalem and escalate the tension in the region."

Responding to the outcry, Israeli Prime Minister Benjamin Netanyahu, the longestserving Israeli leader that just returned to power after winning the November parliamentary election last year, affirmed in a statement issued by his office his commitment to "strictly maintaining the status quo" at the Al-Agsa compound, adding that visits by ministers to the site are not considered "a change in the status quo."

Ben-Gvir, known as an ultra-nationalist, was sworn in as Israel's national security minister last week, as Netanyahu's new extreme-right coalition government took office. The Al-Aqsa Mosque compound, known to Iews as the most sacred site, is regarded by Muslims as their third holiest site. The holy site has been administered by the Jerusalem Islamic Waqf, a Jordanian body, since 1948. Under a 1967 agreement between Israel and Jordan, non-Muslim worshippers can visit the compound but are prohibited from praying there.

Mexican president pledges to urge US to end interventionist policy

17

MEXICO CITY

MEXICAN President Andres Manuel Lopez Obrador on Tuesday said he will at a summit urge the U.S. government to end the interventionist Monroe Doctrine it has followed for the past 200 years.

As the host of the North American Leaders' Summit next week, Lopez Obrador is set to meet with U.S. President Joe Biden and Canadian Prime Minister Justin Trudeau here in the Mexican capital.

Lopez Obrador plans to call on Biden to change the U.S. policy of "intervening in" countries throughout the Americas in a bid to dominate the Western Hemisphere.

The Monroe Doctrine, formulated in the early 1800s by then U.S. President James Monroe, "has been in place for 200 years," he told reporters during his daily press conference at the National Palace in Mexico City.

The principle deems any intervention by external powers in the politics of the Americas as a potentially hostile act against the United States, and has been giving Washington reasons to exercise control over Latin America. "Respect the autonomy and self-determination of the peoples.

It is a very important change," said Lopez Obrador. He also aims to propose integrating North America with the rest of the Western Hemisphere economically to promote development and tackle immigration.

Iraqi protesters blast US for violating sovereignty on 3rd anniversary of deadly drone strike

BAGHDAD

IRAQIS on Tuesday rallied to mark the third anniversary of the assassination of two Iraqi and Iranian commanders in a U.S. drone attack, condemning the U.S. terror act and its violation of Iraqi sover-

capital Baghdad, scores of Iraqis held high the pictures of Abu Mahdi al-Muhandis, deputy chief of Iraq's paramilitary Hashd Shaabi forces, and Qassem Soleimani, former commander of the Quds Force of Iran's Islamic Revolution Guards Corps (IRGC).

Both Soleimani and al-Muhandis, who played important roles in the war against the extremist Islamic State (IS) militants, were assassinated in the U.S. drone attack on a convoy of vehicles near the Baghdad International Airport on Jan. 3, 2020.

The Iraqi protesters denounced the United States for creating chaos or disasters in Iraq, which was invaded by the U.S. forces in 2003, and even all over the world in the name of "protecting human

"They (Americans) target a leader inside our country. (Therefore) there is no sovereignty. Not even the airspace belongs to Iraq. They (U.S. aircraft) enter our airspace and strike our leaders," Ahmed

violation of Iraq's sovereignty, stressing that the United States is an "undemocratic and inhumane country".

"America is the creator of terrorism, and it is the country of chaos and wants to spread chaos all over the world," Kadhim added.

Sadid Abdul-Ghani, a retired government employee, told Xinhua that the illegal air-On the al-Tahrir Square in the strike that assassinated Soleimani and al-Muhandis was a flagrant violation of Iraq's sovereignty, Iraqis' human rights and all international laws.

"This is a painful terrorist act ... It violates human rights in this airstrike and in other acts" that spread terrorism in Iraq and other countries, Abdul-Ghani said. He said the United States has been bringing about chaos, internal fight, instability and economic crisis to Iraq and other countries.

"By this airstrike, the United States aimed to dominate Iraq and the region and to control the world," he added.

Ahmed Salim, a Baghdad resident, condemned the U.S. airstrike that killed Soleimani and al-Muhandis, saving Washington "wanted to dominate Iraq." "It claims that it fights terrorism, but it committed a terrorist crime at dawn on Jan. 3, 2020," he said.

Also on Tuesday, the Iraqi Hashd Shaabi held a memorial service at the site of the airstrike on a road near the Baghdad International Airport, which was attended by many Iraqis.

"The enemies were disappointed, as they thought that by making people absent and killing leaders, the will of nations would be broken, but they missed that the martyrs are the makers of the glory of every nation," Kadhim, a fitness trainer, told Xi- Falih al-Fayyadh, head of the Hashd Shaabi

nhua. He said the airstrike was a flagrant commission, said in a speech. "The assassination of the two leaders, al-Muhandis and Soleimani, was orchestrated by (former U.S. President Donald) Trump, but it will not be long before we see him in the dustbin of history," al-Fayyadh added.

> Iraqi Prime Minister Mohammed Shia' al-Sudani said in a tweet that "it is necessary to recall the leaders of victory and their heroism in confronting the most violent extremist terrorist group (IS) known to our contemporary history.

> He said the assassination of the two leaders motivated the Iraqi government to work to "consolidate sovereignty and work for an Iraq that is independent in its policies and capable of protecting its people."

The U.S. airstrike that killed Soleimani and al-Muhandis sparked tension and reprisal attacks between Iran and the United States on Iraqi soil.

Two days after the airstrike in 2020, the Iraqi parliament passed a resolution requiring the government to end the presence of foreign forces in the country. On Dec. 29, 2021, then Iraqi Prime Minister Mustafa al-Kadhimi confirmed the end of the U.S.-led coalition's combat mission in Iraq after the withdrawal of their forces from the country.



Also on Tuesday, the Iraqi Hashd Shaabi held a memorial service at the site of the airstrike on a road near the Baghdad International Airport,

Lavrov tells Israeli top diplomat about willingness to strengthen bilateral cooperation

MOSCOW

RUSSIAN Foreign Minister Sergey Lavrov told new Israeli Foreign Minister Eli Cohen in their telephone conversation on Tuesday about readiness for joint work to enhance bilateral cooperation, the Russian Foreign Ministry said in a statement.

"The minister congratulated his Israeli counterpart on taking office and expressed readiness to work together in order to strengthen multifaceted, mutually beneficial cooperation between Russia and Israel," the statement said.

The ministry pointed out that the two top diplomats touched upon pressing bilateral issues, emphasizing the significance of strengthening trade and economic cooperation.

"In this context, they emphasized the need to convene a next meeting of the mixed Russian-Israeli commission," the ministry added.

the situation in the Middle East and North

In addition, the ministers focused on

"While discussing the Palestinian-Israeli settlement, the Russian side emphasized its willingness to continue facilitating a relaunch of the peace process on a generally recognized international legal basis," the statement said.

Lavrov reiterated the Russian position in favor of normalizing the Syria crisis through political and diplomatic efforts while respecting its sovereignty and territorial integrity, as well as the need to eliminate the terrorist threat in that country in accordance with Resolution 2254 of the UN Security Council.

"The Russian foreign minister also informed his Israeli counterpart about certain aspects of the situation in Ukraine in the context of Russia's special military operation," the Russian Foreign Ministry



China makes solid steps toward strong space presence

FROM realizing in-orbit stay to launching hensive strength in aerospace. the Mars exploration mission, and from upgrading its launch vehicles to retrieving lu-ploration program of orbiting nar samples with its Chang'e-5 probe, China's and landing, and bringing back space industry has entered a "fast lane" of in- samples wrapped up successnovative development over the recent years. fully. The Change-4 probe made

China is making solid steps toward a strong the first-ever soft landing on the space presence. The country has witnessed moon's uncharted side never leapfrog development in its aerospace tech- visible from Earth, and the nology and significant improvement in its Change-5 completed China's first launch capability, which indicates compre- attempt to retrieve samples from hensive breakthroughs in space science, tech- an extraterrestrial body. nology and application.

Independent innovation holds the key to try's space station has been fin-China's success in aerospace. China unswervished. Chinese taikonauts comingly takes self-reliance and self-improvement pleted China's first in-orbit crew efforts in science and technology as strategic rotation in the space station, support for developing its aerospace industry, which marked the beginning of and has achieved remarkable accomplish- the country's long-term presence ments in a series of major projects, which sig- in space.

nificantly improved its compre-

China's three-step lunar ex-

The construction of the coun-

ellite System, a major item of infrastructure independently constructed and operated by China, was put into use. A highresolution Earth observation system program was completed as scheduled, enabling high-spatial-resolution, high-temporalresolution and high-spectrumresolution earth observation.

Besides, the Tianwen-1 probe of China is the first in the world to carry out an orbiting, landing and rovering mission on Mars successfully on its maiden attempt, making China one of the most advanced countries in planetary exploration.

The application of aerospace technology mirrors China's

The BeiDou-3 Navigation Sat- achievements and creates a better life.

China has widely applied satellite communication, navigation and remote sensing in the livelihood sector. The country has over 500 satellites currently in orbit and its civil space infrastructure has been constantly improved.

According to statistics, Chinese communication satellites are providing TV services for 140 million families in remote areas, and the country's high-throughput satellites enable internet services at speeds higher than 100 megabytes at a height of over 10,000

The BeiDou system has served over seven million operational

vehicles and 40,000 marine fishing boats. China's remote sensing upholds a vision of equality, mutual benefit, satellites are serving over 10,000 clients at home and over 100 foreign countries, strengthening the emergency monitoring of the world. Besides, over 2,000 been employed to serve the development of smart cities, smart for a better life.

space has always been a princiternational exchange and coop- and carry out technical verification. eration remains a development ospace exploration. China always

peaceful utilization, and inclusive development in the development of aerospace for the benefit of all humanity.

The China National Space Administration major natural disasters around has built platforms to launch cooperation with overseas aerospace organizations, enaerospace technologies have terprises and research departments.

For instance, the Chang'e-4 probe carried international payloads from Germany, the energy and smart robotics, so as Netherlands, Saudi Arabia, and Sweden, to better meet people's demand and China also worked with France and Austria during the Tianwen-1 mission. Such The peaceful utilization of the cooperation created opportunities for Chinese and foreign scientists to jointly explore ple followed by China, and in- the space, launch scientific experiments

China has helped other developing coundirection of the country in its aer-tries boost their space science and research.

People's Daily

18 Thursday 5 January, 2023

Guardian



Parimatch Tanzania director Erick Gerald (R) hands over a key of a brand new Toyota Urban Cruiser to Hamidu Mohamed from Lindi after he emerged as the grand drawwinner of the 'Chomoka na Ndinga' promotion. The event was held in Dar es Salaam yesterday. Photo: Guardian Correspondent.

Lindi resident wins new car in 'Chomoka na Ndinga' promotion

By Guardian Correspondent

HAMIDU Mohamed, a resident of Lindi, was officially handed over a Toyota Urban Cruiser worth Tsh 65 million after emerging as the winner of Parimatch Tanzania's 'Chomoka na Ndinga' promotion which took place during the 2022 World Cup.

The 35-day promotion, which took place from November 22 to December 26, 2022, gave Parimatch Tanzania's customers a chance to win 10 Samsung Galaxy A03 Core smartphones every day, two Hero Hunter 125cc motorcycles weekly, and a brand new car for the winner of the grand draw.

Speaking during the handing-over director, Erick Gerald, thanked the customers who participated in the promotion and some of them who won different prizes from the com-

"We are very happy to hand over a Toyota Urban Cruiser to our winner during the New Year celebrations. The car is brand new, with zero kilometers. We thank our customers all over the country who participated in the 35-day promotion which ended last month," said Gerald.

Mohamed, the 28-year-old winner of the brand-new car, thanked Parimatch Tanzania for making his dreams of owning a car come true through the 'Chomoka na Ndinga' promotion.

"When I got the call, I was at home sleeping because it was raining heavily that day. I couldn't believe it quickly, but later when I got the call again and got the information that I had emerged as the winner, I was happy. I didn't really expect that I would emerge the winner in this promotion, I see this as a dream for me," Mohamed said happily.

According to Gerald, Parimatch Tanzania, the betting company, has ceremony held in Dar es Salaam been offering a great bonus of 100 yesterday, the Parimatch Tanzania percent up to 1,000,000/- to new customers who join the firm.

> The company has been present in the country since 2019, offering services that include fast payments, great odds, and exciting promotions on football, Casino and virtual games.

> Apart from backing football, the company also offers hundreds of events every day in tennis, UFC, basketball, cricket, baseball and many other Live pre-match sports.

Feisal Salum admirable tactics in psycho stand-off with former club

psychological stand-off with some specialized technical inputs is going on between city giants Young Africans SC, alias Yanga, and their former superb midfielder Feisal Salum, where the player seems to be taking the right initiatives.

He has appeared in a friendly game with Zanzibar Premier League side IKU and scored for them, a move that largely settles the dispute as to what negotiations or discussions are continuing with his former club.

It settles issues as to his loyalties.

Were it that the player is at home doing light exercise while the matter is being discussed with the club, the impression of a reversal and returning the cash floated to the club from Azam FC would then have a chance of stand-

Playing for a different side in a friendly match implies he is amidst some other people, is more or less a stranger to his old club, having no sense of it as home in that regard.

In that sense, he isn't prodigal but estranged, and Yanga shall soon have to admit this.

Definitely that sense is creeping up the reflexes of the club rank and file, as the stormy reaction was only a reflection of the shock of losing the player seeking to reverse the situation by appealing to prior loyalties that the player has for the

The player has not let the club play up that key in the discussion, which would have been unavoidable had he remained at home, waiting for his departure-cum-transfer issue to be cleared by the club leadership.

That doesn't mean it is easier just because he isn't giving the club much legroom to appeal to his loyalties, etc.

The sort of activities that the player has taken up are clearly those of a free agent and a busy one for that matter, for instance preparing commercials with friends of Azam FC, or rather of the Salim Bakhresa Group, while



waiting for the clearing to get on the presence of the player

Making ads was also a way of attracting new interest aside from the competing soccer crowds of Yanga and their detractors on the matter, and showing a different face of the player.

It also casts the net wider as to where he can move to.

In that case the player has taken disarming initiatives to unravel the grip on his presence at Yanga that was still noticeable among the fans.

The best way in that situation was to show loyalty elsewhere, not to provocatively appear friendly tie, not at all.

least one commercial in that environment, in a detached way.

Playing a friendly with a non-rival club to Yanga and Premier League Board or, for that matter, the soccer federation sort of tied their hands and feet about the issue.

No complaint could be lodged

in JKU as he isn't registered with another Zanzibar Premier League side, who would then move to complain.

This was also a smart way of

doing things, as it gives room his old club to dismiss him for serious breach of discipline, being out of camp in irregular way, and featuring elsewhere. What the club can hardly do is to take issues with him that

would stop his being a player for more than this season, though they definitely still can prevent his appearing on the side he has chosen during this season. Had he played a friendly with

for the club in contention in a Azam FC all officialdom would have come down furnishing He returned to his soccer roots precepts on being cleared and for fresh air and was making at how the contract is severed, etc. being put to the table, that the

All those arguments are well known and largely pointless, as what surfaces is possessiveness, that the good cheap player bolts in another environment that out, and that is precisely what halt. isn't regulated by the Tanzania the fan base can't stand, on dissatisfaction with 4m/- pay.

> How many more friendlies the player may put up is unclear because competitive fixtures are back, and without a proper

cessation of contract he can't sign even for a Zanzibar side, as the matter would then go out of

The issue is unrelenting psychological warfare, since one friendly with JKU means he is potentially a member of that side, but has some paperwork to finish up.

This is definitely not the case but it also says 'I would better be with JKU than continue playing for Yanga'.

This kind of impression when falling on Yanga fan base ears is cold water down the spine of the still mesmerized fans wishing to believe the player would reverse his decision.

They may even believe some official talk that the matter is family has been consulted and that sort of thing, but when the player shows clearly where his mind is, the matter comes to a

They slowly start learning, or believing, that he is no longer with the club, not that there is a sort of quarrel as officialdom appears to believe. That way they will just let him leave.

'Romeo & Juliet' stars sue over 1968 film's teen nude scene

LOS ANGELES

THE two stars of 1968 s "Romeo and Juliet" sued Paramount Pictures for more than \$500 million on Tuesday over a nude scene in the film shot when they were teens.

Olivia Hussey, then 15 and now 71, and Leonard Whiting, then 16 now 72, filed the suit in Los Angeles County Superior Court alleging sexual abuse, sexual harassment and fraud.

Director Franco Zeffirelli, who died in 2019, initially told the two that they would wear flesh-colored undergarments in the bedroom scene that comes late in the movie and was shot on the final days of filming, the suit alleges.

But on the morning of the shoot, Zeffirelli told Whiting, who played Romeo, and Hussey, who played Juliet, that they would wear only body makeup, while still assuring them the camera would be positioned in a way that would not show nudity, according to the suit.

Yet they were filmed in the nude without their knowledge, in violation of California and federal laws against indecency and the exploitation of children, the suit says.

Zeffirelli told them they must act in the nude "or the Picture would fail" and their careers would be hurt, the suit said. The actors "believed they had no choice but to act in the nude in body makeup as demand-

Whiting's bare buttocks and Hussey's bare breasts are briefly shown during the

The film, and its theme song, were major hits at the time, and has been shown to generations of high school students studying Shakespeare play since.

The court filing says the Hussey and Whiting have suffered emotional damage and mental anguish for decades, and that each had careers that did not reflect the success of the movie.

It says given that suffering and the revenue brought in by the film since its release, the actors are entitled to damages of more than \$500 million.

An email seeking comment from representatives of Paramount was not immediately returned.

The lawsuit was filed under a California law temporarily suspending the statute of limitations for child sex abuse, which has led to a host of new lawsuits and the revival of many others that were previously dismissed.

Hussey defended the scene in a 2018 interview with Variety, which first reported the lawsuit, for the film's 50th anniver-

"Nobody my age had done that before," she said, adding that Zeffirelli shot it tastefully. "It was needed for the film."

The Associated Press does not typically name people who say they have been sexually abused unless they come forward publicly, as Hussey and Whiting have.



FILE - "Romeo and Juliette" movie director Franco Zeffirelli, left, actors Olivia Hussey, center, and Leonard Whiting are seen after the Parisian premiere of the film in Paris on Sept. 25, 1968. The two stars of 1968's "Romeo and Juliet" sued Paramount Pictures for more than \$500 million on . Tuesday, Jan. 3, 2023, over a nude scene in the film shot when they were teens. (AP Photo)

Ronaldo rejected offers elsewhere for top salary Saudi deal

CRISTIANO Ronaldo was presented as the superstar new signing of Saudi Arabian club Al Nassr on Tuesday, with the team's president saying the Portugal great deserves to be the highest paid player

Ronaldo said he turned down "many clubs" around the world to complete one of the most surprising transfers in the sport's history, which could reportedly earn him up to \$200 million a

Al Nassr president Musalli Almuammar would not confirm the exact figures in the two-and-ahalf-year contract.

"He is the best player in football history so it is normal he will be the highest in terms of cost or salary," Almuammar said. "This is something that he really deserves, so the amount of money he will take, he really deserves."

Ronaldo was presented to thousands of fans at Al Nassr's Mrsool Park against a backdrop of fireworks and smoke machines.

The former Manchester United, Real Madrid and Juventus forward will play in the Saudi Pro League after rejecting offers from Europe, North America and beyond.

"I'm so proud to make this big decision in my life. In Europe my work is done. I won everything and played for the most important clubs in Europe. This is a new challenge," Ronaldo said at a news conference where he only answered questions from the master of ceremonies, despite sitting in a room full of journalists.

The 37-year-old Portugal international, who has won five Ballon d'Or awards for the best player in the world and five Champions League titles, will play outside of Europe for the first time in his storied career.

"Nobody knows this, but I had many opportunities in Europe, Brazil, Australia, the U.S., even Portugal, many clubs tried to sign me. I gave my word to this club," Ronaldo added. "I want to give a different vision of this country and football. This is why I took this opportunity."

Excitement built throughout the day ahead of Ronaldo's introduction, with fans making their way to the stadium early in anticipation of his ar-

Large video screens on the exterior walls of the ground pictured him in Al Nassr's yellow and blue shirt, alongside the words "Hala Ronaldo."

When he eventually walked out onto the field at the 25,000-capacity stadium, the crowd chanted

his name raucously. "I want to make you all happy. This is my goal,"

Ronaldo had his contract with United terminated in November after conducting an explosive TV

interview in which he criticized manager Erik ten Hag and the club's owners, the Glazer family. Al Nassr, the nine-time Saudi Pro League cham-

pions, made an offer to him during the World Cup, which was held in Qatar in November and December. However, the deal was not confirmed until

Ronaldo flew in to Riyadh's King Khalid International Airport on Monday night, where he and his family were greeted by fans, before undergoing medical tests at Mrsool Park on Tuesday.

The hugely ambitious transfer is expected to heap unprecedented focus on Saudi soccer ahead of a potential bid to stage the World Cup in 2030, as well as on Al Nassr, which is little known outside of Asia.

The Saudis have shown increasing interest in high-profile soccer. Saudi Arabia's sovereign wealth fund completed the takeover of Premier League club Newcastle in 2021 despite questions raised about human rights in the oil-rich kingdom and "sportswashing."

For Ronaldo, it likely brings the curtain down on his career in elite club soccer.

Last summer he wanted to move to a club that was competing in the Champions League after United failed to qualify for Europe's biggest club

Despite links with Chelsea, a transfer did not ma-

He also endured a disappointing World Cup, which saw him dropped by Portugal for its last two games before leaving the field in tears following a loss to Morocco in the quarterfinals.

Ronaldo only managed three goals for United in 16 games this season, with one of those coming from the penalty spot.

However, there have still been landmarks.

He scored his 700th club career goal against Everton in October and became the first male player to score in five World Cups with his penalty in Portugal's 3-2 win against Ghana in the group

Ronaldo will aim to win a league title in a fourth different country after winning seven domestic championships in England, Spain and Italy com-

"I am coming here to win, play, enjoy and be part of the success of the country and the culture of the country," he said.

Ronaldo was handed a two-match suspension by the English Football Association in November for knocking a mobile phone out of the hand of a supporter following a game against Everton last April.

He had already left United by the time of the ruling, but the FA said the suspension would be transferred to any new club.

Pelé buried at cemetery in Brazilian city he made famous

SANTOS. Brazil

RAZIL said final farewell to Pelé Tuesday, burying the legend who unified the bitterly divided country.

Newly inaugurated President Luiz Inácio Lula da Silva paid his respects at Vila Belmiro, the stadium where Pelé played for most of his career.

Pelé died last week at age 82 and was laid to rest in Santos, the city where he became famous after moving there at age 15 to play for Santos FC. The funeral Mass was held at the team's Vila Belmiro stadium before his black casket was driven through the streets of the of Santos in a firetruck.

It was taken into the cemetery as bands played the team's official song and a Roman Catholic hymn. Before golden-wrapped casket arrived, attendees sang samba songs that Pelé liked.

Some Brazilian soccer legends weren't there.

Ronaldo "Where's Nazario? Where's Kaká, where's Neymar?" asked Claudionor Alves, 67, who works at a bakery next to the stadium. "Do they think they will be remembered like Pelé will? These guys didn't want to stop their vacations, that's the problem."

Geovana Sarmento, 17, waited in a three-hour



The casket of late Brazilian soccer great Pele is draped in the Brazilian and Santos FC soccer club flags as his remains are transported from Vila Belmiro stadium, where he laid in state, to the cemetery during his funeral procession in Santos, Brazil, Tuesday, Jan. 3, 2023. (AP Photo)

line to view Pelé's body as it lay in repose. She came with her father, who was wearing a Brazil shirt with Pelé's name.

"I am not a Santos fan. neither is my father. But this guy invented Brazil's national team. He made Santos stronger, he made it big, how could you not respect him? He is one of the greatest people ever, we needed to honor him," she said.

Caio Zalke, 35, an engineer, wore a Brazil shirt as he waited in the

"Pelé is the most important Brazilian of all time. He made the sport important for Brazil and he made Brazil important for the world," Zalke said.

Pelé in the 1960s and 1970s was perhaps world's most famous athlete. He met presidents and queens, and a civil war in Nigeria was put on hold so people could watch him play. Many Brazilians credit Pelé with putting the country on the world stage for the first time.

Rows of shirts with Pelé's No. 10 were placed behind one of the stadium's goals, waving in the city's summer winds. A section of the stands filled up with bouquets of flowers placed by mourners and

players – Neymar and Ronaldo among them from around the world as loudspeakers played the song "Eu sou Pelé" ("I am Pelé") recorded by him.

The crowd was mostly local, although some came from far away, and many mourners were too young ever to have seen Pelé play. The mood was light, as people filtered out of the stadium to local bars, wearing Santos FC and Brazil shirts.

Claudio Carrança, 32, a salesman, said: "I never saw him play, but loving Pelé is a tradition that sent by clubs and star in Santos. I learned his as a player – the best of

history, saw his goals, and I see how Santos FC is important because he is important. I know some Santos fans have children supporting other teams. But that's just because they never saw Pelé in action. If they

gratitude I feel now." Among those at the stadium was Pelé's best friend Manoel Maria, also a former Santos player.

had, they would feel this

"If I had all the wealth in the world I would never be able to repay what this man did for me and my family," Maria said. "He was as goes from father to son great a man as he was all time. His legacy will outlive us all. And that can be seen in this long line with people of all ages here."

FIFA President Gianni Infantino told journalists that every country should name a stadium after Pelé.

"I am here with a lot of emotion, sadness, but also with a smile because he gave us so many smiles," Infantino said. "As FIFA, we will pay a tribute to the 'King' and we ask the whole world to observe a minute of silence."

Another fan and friend in line was Brazilian Supreme Court Justice Gilmar Mendes.

"It is a very sad moment, but we are now seeing the real meaning of this legendary player to our country," Mendes told journalists. "My office has shirts signed by Pelé, a picture of him as a goalkeeper, also signed by him. DVDs, photos, a big collection of him."

Pelé had undergone treatment for colon cancer since 2021. The medical center where he had been hospitalized said he died of multiple organ failure as a result of the cancer.

Pelé led Brazil to World Cup titles in 1958, 1962 and 1970 and remains one of the team's all-time leading scorers with 77 goals. Neymar tied Pelé's record during this year's World Cup in Qatar.

Ageing football stars drawn to Gulf for one last payday

By Bassem al-Rawass

SINCE Brazilian legend Rivelino joined Saudi Arabian side Al-Hilal in the late 1970s the Gulf region has become a lucrative haven as a final staging post for ageing

Five-time Ballon d'Or winner Cristiano Ronaldo, who signed a twoyear contract with Saudi Arabian outfit Al-Nassr last Friday, is by far the biggest catch for the oil and gas-rich Gulf states.

With his earnings estimated at more than 200 million euros (\$211 million), the 37-year-old Portuguese forward is the latest in a long line of greats that have opted for quantity over quality: forsaking Europe's elite leagues for a final huge payday.

However, if Al Nassr way to Kuwait which fans' expectations are high they might be tempered by many examples -- Brazil 1994 World Cup winners Romario and Bebeto in particular -failed to stay long or provide value for money for the wages they earned.

Rivelino did give it his all as he brought the curtain down on his 16-year career with Al-Hilal.

the 1970 World Cupwinning Brazil team, Rivelino brought global football attention to the kingdom for the first time.

He left his mark by winning the Saudi Professional League title, and scoring 39 goals.

The same year Rivelino joined Al-Hilal, his compatriot, Carlos Alberto Parreira made his



Vehicles pass under a billboard showing Cristiano Ronaldo with Arabic reading, "Welcome Ronaldo", in Riyadh, Saudi Arabia, late Monday, Jan 2, 2023. Ronaldo completed a lucrative move to Saudi Arabian club Al Nassr on Friday in a deal that is a landmark moment for Middle Eastern soccer but will see one of Europe's biggest stars disappear from the sport's elite stage. (AP Photo)

most expensive player in the sport,

played with Al Nassr for only two

Looking enviously on, the United

Liberian George Weah, 1995 Bal-

Arab Emirates decided to take ac-

months in 2007.

tion and followed suit.

then qualified for the 1982 World Cup -- the only time the country has done so.

- UAE push -

In 1998, Al Nassr of those who came, but launched its own bid to attract top talent by signing Hristo Stoichkov, widely regarded as the greatest Bulgarian football player of all

Though his Saudi Ara-One of the stars of bia stint was short, Stoichkov helped Al Nassr lift the Asian Cup Winners Cup that season.

He was one of many who made cameo appearances for Saudi clubs.

Brazilian superstar and 1994 World Cup winner Bebeto only played five matches -- scoring just one goal -- before retiring in 2002.

Denilson, another

Brazilian star who was once the Dhabi's Al Jazira club for two seasons between 2001 and 2003. Fabio Cannavaro, who led Italy to a player, he won many local

World Cup glory in 2006, joined the Al-Ahli club in Dubai for one season in 2011. - Qatar bid -

Between 2003 and 2004, evenlon d'Or winner, played with Abu tual World Cup hosts Qatar entered

the fray by signing more than 30 international players.

These included French defenders Frank Leboeuf and Marcel Desailly, as well as Spain's Pep Guardiola and Fernando Hierro, in addition to Argentina's Gabriel Batistuta, who scored a record-breaking 25 goals in his first season with the Al-Arabi club.

That same season, Qatar's top club -- Al-Sadd -- signed a 100-day contract valued at \$1.5 million with Brazilian legend Romario.

The former Barcelona star failed to score in the three matches he appeared in.

Al-Sadd's more successful snatches include Spaniard Raul, who joined in 2012 and clinched the Qatar League title in his first season.

Al-Sadd then signed a contract with Spaniard Xavi in the summer of 2015 following his triumphant spell with Barcelona.

Xavi did not disappoint.

During his four seasons as titles, most notably the Qatar league, which he also won again as a coach before he left in late 2021.

AFP

by David Chikoko



Guardian www.ippmedia.com

Dar cricketer eyes best bowler prize in Gymkhana Shield tournament been placed eighth

Pelé buried at cemetery in Brazilian city he made famous

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HREE Kutchi Leva

Patel Sports Center

(SKLPSC)'s cricketer

Athuman Siwa has

By Guardian Correspondent

improved his chances of lay-

ing his hands on this season's

Cello|Ruby's Magic Gymkha-

na Shield showdown's best

bowler prize, as he is lately

leading the tournament's

The experienced spinner

has taken nine wickets in four

outings to lead the rest of the

pack in the tournament's list

of cricketers with the most

Siwa has given away 46 runs

in 12 overs bowled, notching

an impressive economy rate

The cricketer's best bowling

performance was in view dur-

ing the SKLPSC tie against GP

outfit held in Dar es Salaam

Siwa mercilessly tormented

on December 11 last year.

wicket takers' list.

wickets.

of 3.83.



2:00 WEEKEND MOVIE (r) 13:30 Ka<mark>l</mark>i za Wana 5:00 Funguka

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21:00 The Cruise

Djigui Diarra: Yanga goalkeeper signs contract extension

By Correspondent Michael Mwebe

DJIGUI Diarra has signed a new long-term contract with Young Africans, keeping him at the club until at least June 2025. There is an option to extend for a further year.

Diarra, 27, joined Young Africans in 2021 from Stade Malien of Mali and has made 61 appearances

During his time with the club, he has won the NBC Premier League, the Federation Cup and the Community Shield twice. He also helped the team qualify for the CAF Confederation Cup Group Stage for the first time since 2018.

Upon signing the deal, Diarra told Young Africans' official media outlet: "It is a very happy day for me, I am grateful to the Young Africans management for extending my contract.

"Young Africans is a big club in Africa and without a doubt, it is the dream of many players to play here.

"I promise the Young African fans that I will continue to dedicate and commit myself to the club and ensure that our team does well in the domestic and international competitions."

Young Africans president Engineer Hersi Said promised the club members and fans that the management is continuing with negotiations to extend the contracts of key players as suggested by the technical bench.

"We are continuing to work on the technical bench report. We are not currently building a team, we crossed that stage several seasons ago. We are currently continuing negotiations with our star players to ensure that they stay and continue to give joy to

"Diarra is one of the most important players in our squad. As the management, we are happy that he has agreed to continue wearing the Young Africans jersey," said Hersi.

The Malian international was named the best goalkeeper of the season in his first campaign with Young Africans and this season he is well on course to defend his award.

He is leading the NBC Premier League clean sheets

Diarra has kept 10 clean sheets in 16 appearances for Young Africans, one more than his closest rivals Aishi Manula of Simba.



Shree Kutchi Leva Patel Sports Center (SKLPSC)'s cricketer Athuman Siwa

the GP outfit's batting unit, completing his bowling spell with

three wickets. He gave away 16 runs in his four-over spell and notched an economy rate of 4.00 as SKLPSC garnered a comprehensive 83run victory over GP outfit.

The GP side' Wahid Hussain is hot on Siwa's heels, holding the second spot with seven wickets he has notched in three games.

Hussain has leaked 45 runs and settled for an economy rate of 4.66.

Annadil Burhani Club's Murtaza Kaderbhai is sitting third in the list, given the cricketer has taken seven wickets in four out-

The experienced cricketer has conceded 81 runs in 12.4 overs bowled.

Siwa's teammate, Hassan Rahim, and Lions Cricket Club's Goodluck Andrew are placed fourth and fifth respectively. Rahim has posted seven wickets for SKLPSC in four outings,

he has bowled 13.4 overs and notched an economy rate of 7.02. Medium pacer Andrew has recorded six wickets in four ties

for Lions Cricket Club, giving away 86 runs in 15 overs bowled. Dar Cricket Club (DCC)'s Dharmin Parmar and Aga Khan SC cricketer Aaryan Premji have

respectively in the list. Parmar has recorded six wickets in three outings, giving away 80 runs and settling for an economy rate of 6.67.

been placed sixth and seventh

The youthful Premji is holding seventh spot with five wickets taken in two outings.

The cricketer boasts an economy rate of 4.00 in eight overs bowled.

SC's experienced Upanga cricketers Sanjay Bom and Viand ninth respectively in the showdown's wicket takers' list.

Bom has taken five wickets in two outings, recording an economy rate of 4.62.

Veteran Kamania has as well taken five wickets in two ties, giving away 37 runs in eight overs bowled.

Aruti Aces Club's Salum Jumbe completes the latest top 10 list of cricketers with most wickets in this season's Cello|Ruby's Gymkhana Magic Shield tournament.

The gifted medium pacer has recorded five wickets in three duels, notching an economy rate of 4.67 in nine overs he has bowled.

The outfits battling it out in the ongoing Cello|Ruby's Gvmkhana Shield showdown have been placed in groups A and

Group A consists of Caravans Cricket Club, GP, Shree Kutchi Leva Patel Sports Center (SKLPSC), Pak Stars, Union Sports Club, and Gymkhana Cricket

Aruti Aces, Upanga Sports Club, Aga Khan Club, Dar Cricket Club (DCC), and Lions Cricket Club have been put in Group B.

showdown sponsored by Cello|Ruby's Magic and Co, as well as long-time sponsors, General Petroleum (GP). Other sponsors are Planet Fitness, Gem Point. ETG, and Pepsi.

Cello|Ruby's Magic and Co has moreover sponsored a special cash prize to be handed over to batsmen scoring centuries and wicket-takers posting hat-tricks in the showdown

Cello|Ruby's The Gymkhana Magic Shield showdown was officially launched at Dar es Salaam Gymkhana Club in November last year.

The jerseys for clubs taking part in the showdown were handed out to the outfits' skippers in presence of various supporters and stakeholders.

The showpiece's organizers stated that exciting matchups made up of old and new rivalries are in store for cricket followers in the city that will watch the tournament's ties during weekends.

Tough situations no barrier to Robertinho at Simba

By Correspondent Michael

NEWLY appointed Simba head coach Roberto Oliviera 'Robertinho' said he revels in tough situations. Or such situations find Robertinho so much that working through them is second na-

veiling less than a week after leaving the Uganda Premier champions, Vipers, where he won the league and Uganda Cup as well as guided the club to the CAF Champions League group stage.

The former Gor Mahia coach signed an initial twoyear contract with the mandate to win the NBC Premier League, Federation Cup and also guide Simba to the CAF Champions League semi-

After putting pen to paper on his Simba contract at Africarriers headquarters in the is normal for me. At Simba company of the chairman, Murtaza Mangungu, Robertinho said he has no doubts about his ability to perform at a big stage and a big club demands.

"When I was in Brazil last week I received many messages about good performances, but a big club needs he said.

a good coach. They need to win every time, it is our job to achieve this. The objective of the club and the coach is the same. Federation Cup. League title, CAF semi-final and to be champions. These are my objectives too and why not?

"I remember when I was at Vipers, before we faced TP The Brazilian coach re- Mazembe, many people told vealed this during his un- us it was the end of us. I said why is it a difficult game? It is about good performance and if you have that you can open many windows of opportunities and if you think big you will be big.

"Do you know many clubs wanted me? It is because in my mind I do not have any other results, every time for me it is about winning. Think big and you will be big. I played for the Brazil national team with Zico, Socrates and Falcao; and big Brazilian clubs after that I was ready for coaching. The big stage every game is full, I like this atmosphere that's why I accepted to come here.

"I love my job. I am a professional, I like playing atwith pressure and constant tacking football. The final third of the field is my objective but I need time to prepare and build a strong strategy to be champions,"



Vijana basketball team players during a training session at Jakaya Kikwete Park grounds in Dar es Salaam yesterday. PHOTO: JUMANNE JUMA

Fexibles by David Chikoko

